

# **THE MINNESOTA COUNCIL ON ECONOMIC EDUCATION**

## **FY2024 Grant Impact Report on Two Grants**

### **Supporting K-12 Teacher Professional Development to Deliver the Minnesota Economic Standards and to Support Personal Finance Education**

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#### **Title of Grant Opportunity One: Legislatively Named for MN Council on Economics Education**

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## EXECUTIVE SUMMARY

As required under the legislation, this document constitutes the end-year report on the first year of two, two-year grants for fiscal years 2024 and 2025. The full fiscal year 2023 report on the just previous grant (August 2023) can be found [here](#).

In FY2023, MCEE produced or promoted 129 professional development workshops to MN teachers, with 305.9 unique hours of content, along with curriculum and other resources. Via these workshops, 1,238 Minnesota teachers, and another 945 teachers outside MN, received research-based knowledge, teaching techniques, and lessons to assure the tens of thousands of students they reached (in that year alone) gained strong economic and personal financial knowledge for success through relevant and engaging real-world learning. MN teachers attend workshops free or receive a stipend; out of state teachers are charged a fee to register for workshops. Additionally, in FY2023, MCEE reached 2,121 students directly through competitions, and a summer institute.

In FY2024 (July 1, 2023 to June 30, 2024), MCEE produced or promoted 125 professional development workshops to MN teachers, with 329.5 unique hours of content, along with curriculum and other resources. 5,440 MN teachers registered for these workshops, as well as 261 from other states or locations unknown. Via these workshops, 1,206 unique Minnesota teachers, and another 65 teachers outside MN. Importantly, MCEE designed and implemented two new certification programs for high school teachers – one in economics and one in personal finance, so that MN has the teacher capacity to deliver on both the economics standards and the new requirement that all high school students take a course in personal finance to graduate.

In FY2024, MCEE reached 808 students directly through 4 programs. In the initial year of training alone, another 99,680 students were impacted indirectly through MCEE newly trained educators in classrooms across the state, with many more students continuing to be impacted in the decades ahead. Another 2,410 students outside Minnesota benefited from their teachers having received MCEE training.

MCEE is very appreciative of having received two, two-year, one-time grants from the state legislature, one for \$50,000 in each year, via funding from a special revenue account within the Department of Commerce transferred to the Department of Education for this purpose, and one for \$200,000 in each year, via K-12 Education Finance funding stream. MCEE has successfully implemented the activities outlined under the legislative grant applications and is well on its way to achieving the two-year goals outlined under the grants.

## **BACKGROUND**

### MCEE's Mission

The Minnesota Council on Economic Education (MCEE) is a non-partisan 501(c)(3) non-profit, established in 1961. MCEE has been hosted by the Department of Applied Economics in the College of Food, Agricultural, and Natural Resource Sciences at the University of Minnesota-Twin Cities since 1992.

The mission of MCEE is to equip Minnesotans with the economic and personal finance knowledge and skills to make informed decisions and thrive in our complex world. For 63 years, MCEE has provided economic and personal finance education to teachers, students, and community members across Minnesota and has trained over 40,000 teachers, affecting the lives of over 3 million young people. Since 2005, MCEE has also worked to train the staff of over 120 community-based agencies to provide customized personal finance education to over 3,000 low-income Minnesotans.

MCEE works with national and local partners to design and deliver the tools needed to understand and make sound economic choices, improve individual personal financial situations, and participate effectively in community, state, national, and world economies. MCEE recognizes that a strong economic understanding empowers learners to build their human capital and pursue opportunities to gain self-reliance. This knowledge enables individuals to think critically about the world around them, act as informed citizens and smart consumers, accomplish career goals, and improve the communities they live in.

To serve the entire state, MCEE works with a network of PhD faculty at university-based Centers for Economic Education based in the Twin Cities, Mankato and St. Cloud, and with a cohort of MCEE-trained K-12 Master Teachers. In 2018, the network added a new Center for Diversity in Economics at St. Catherine University, with a statewide focus on women and diversity in finance and economics. As an affiliate of the national Council on Economic Education (CEE), MCEE is part of a nationwide non-profit partnership of state councils and centers for economic education and research, committed to the promotion of economic and personal financial understanding.



### MCEE's Core Focus: K-12 Teacher Professional Development

MCEE's primary strategy to impact students is through providing professional development courses for K-12 teachers. Research has shown that teachers equipped with deeper content knowledge deliver a more productive learning experience for their students. Through MCEE, teachers learn to make economics relevant, meaningful, and exciting to students. We develop workshops and courses that ensure the effective delivery of the state K-12 economics standards, and that respond to the needs and interests of teachers and students. In addition to foundational content workshops and courses, MCEE trains teachers to teach entrepreneurship and prepare students for entering entrepreneurship-related competitions, provides the only curricula from a state council on the intersection of the economy, sustainability, and the global food system, and is engaged in ongoing initiatives to support the culturally responsive teaching of economics and personal finance.

### Minnesota K-12 Standards in Economics

New standards for economics and personal finance – the Minnesota State Academic Standards in Social Studies - Economics Strand – were implemented as part of the Minnesota State Academic Standards in 2013, yet only 2-3% of secondary social studies teachers focus on economics in their preparation to teach. And, although there are fundamental economic concepts covered in the academic standards for each elementary grade, there is no economics or finance requirement for elementary educators. A 2009 study by the National Endowment for Financial Education found that only 20% of teachers felt adequately prepared to teach economics and personal finance. Parents also indicate a lack of confidence in addressing these topics with their children.

At the elementary level, MCEE materials and workshops focus on helping teachers integrate the standards for economic and financial concepts into math, literature, and social studies. At the middle school level, the primary focus is on integration of the standards into the social studies curriculum. At the high school level, MCEE provides professional development opportunities focused on making sure any social studies, agriculture education, or business teachers desiring to, or being asked to, teach economics and/or personal finance have the content knowledge and access to engaging active-student lessons and learning activities such that they can do so confidently and effectively.

For all grade levels, we have programs and courses for those teaching the economics and finance material for the first time, and for those seeking a refresher or seeking new and compelling content for their classes. And for those high school teachers wishing to become eligible to teach College in the Schools courses, MCEE provides the pathway to take the appropriate courses and obtain the graduate credits. Descriptions of the individual workshops and identification of the instructors is included in Appendix 2.

MCEE also works with students directly to engage them in learning economics and personal finance. MCEE believes that students with strong economic and personal financial understanding are empowered to make effective decisions for themselves and their communities. While MCEE offers a variety of student programs and competitions, for students in grades K-12, most of our student programs focus on high school students. Some of these are student capstone experiences that motivate both teachers and students to improve their economic and personal finance content knowledge and help prepare students to make wise financial and economic decisions as they pursue higher education, begin careers and contribute to their communities. Descriptions of the individual student programs are included in Appendix 5.

## **MCEE’S 2019 THROUGH 2022 FUNDING REQUESTS**

### MCEE Faced Three Concurrent Challenges

Entering fiscal year 2019, MCEE faced three concurrent challenges that threatened its longer-run ability to continue to deliver on its mission. First, higher education institutions, which since 1961 provided significant in-kind support to MCEE and its affiliated Centers for Economic Education (mostly in the form of salary support for PhD directors and administrative assistance) eliminated most of this support due to declining support from the state and/or other revenues. For decades, this support had represented between 16% and 25% of the MCEE annual budget. Second, historical sources of federal funding, notably No Child Left Behind funds that MCEE used to provide significant support for its teacher professional development programming, were no longer available to MCEE, and MCEE was not eligible for subsequent related sources of federal funds. Finally, and trending in this direction over the previous decade, prominent Minnesota corporate donors, many of which had supported MCEE for years at sizable grant levels, are no longer willing to provide general operating support to nonprofits with our broad target population and/or support teacher professional development.

Through surveying other state councils across the country, MCEE determined that many other states provide on-going funding to their Council on Economic Education through base appropriations. Not surprisingly, the councils that receive significant and on-going state support have some of the best economics and personal finance teacher professional development programs in the country and reach many more teachers relative to the size of their state population, and teacher and student populations, than is true in Minnesota. These states also have stable and robust programming. MCEE believes Minnesota should as well.

### MCEE Requested \$500,000 Annually in the Base

MCEE's 2019 bill (HF2531/SF2614) requested \$500,000 annually via the K-12 Education Finance line to prepare Minnesota teachers to teach economics and personal finance. This funding request represented half the estimated cost of MCEE providing a robust teacher professional development program for the almost 1,600 new teachers each year statewide and the existing statewide pool of 30,000 teachers with one of the four licenses that teach the economics standards – elementary, business, agriculture education, and social studies. Private sources – individuals, corporations, foundations and fees for services – would continue to provide the remainder of the required funding.

State funding at the \$500,000 level would allow MCEE to sustainably deliver a comprehensive portfolio of professional development opportunities, including in-person and online training programs available across the state, reaching teachers in all 87 counties. These would range from first introductions to topics in economics and personal finance, refresher and specialty workshops, and full courses for graduate credit that all teachers with non-economics undergraduate and Masters Degrees need to become eligible to teach economics through College in the Schools.

With \$500,000 of annual on-going support, MCEE projects that it would be able to increase capacity to eventually reach over 2,000 teachers a year with professional development opportunities and continue to provide curated and original teaching resources to all teachers who wish to access them.

MCEE received one-fourth of the annual amount of funds requested in the 2019 legislation, and on a temporary, two-year, basis. This grant support, combined with some success in increasing dollars from some categories of private funding, allowed MCEE to make progress on key goals associated with reaching more teachers with quality teacher professional development opportunities and curricular resources, but it was not sufficient for MCEE to sustainably provide the staffing or programming necessary to deliver the level of service to Minnesota teachers warranted by the need for training and the number of teachers and students in the state. MCEE incurred budget deficits to continue supporting this important programming.

In 2021, MCEE returned to the legislature with a scaled-back request for \$400,000 annually over two years. The request was split over two bills, one traveling through the K-12 Education Finance Line (HF0709/SF1217), asking for \$250,000 annual base funding, and one traveling through the Commerce line (HF2146/SF0709), asking for \$150,000 annually for two years, drawing on a special revenue fund for financial literacy education in Commerce. The K-12 request was contained in the House Omnibus K-12 Education Finance bill but the companion bill did not progress in the Senate. The Commerce line bill passed and was signed into law by the Governor.

MCEE returned to the legislature in 2023 to request the necessary ongoing, base funding needed to support our efforts to enable Minnesota teachers to deliver the Social Studies Standards in Economics (and personal finance embedded within that). The request was split over two bills, one traveling through the K-12 Education Finance Line (HF0932/SF0865), asking for \$500,000 annual base funding, and one traveling through the Commerce line (HF1336/SF1461), asking for \$50,000 annually for two years, drawing on a special revenue fund for financial literacy education in Commerce. MCEE received only partial, and temporary funding, \$200,000 (\$190,000 after the \$10,000 admin deduction for MDE) via K-12 Finance and \$50,000 via the Commerce special revenue account. As is done in many states, base funding from the state is needed for the long-run sustainability of programming.

## **COMPONENTS OF THE PROGRAM FOR WHICH FUNDING WAS REQUESTED**

### **Target Population**

MCEE targets all pre-service and licensed teachers who are preparing for, or already have, one of the four licenses that will be required, in most instances, to teach to the K-12 economics standards, and now also to teach the required high school course in personal finance, for a total of six license areas: elementary, social studies, math, business, family and consumer science, and agriculture education. The state of Minnesota issues approximately 1,600 new licenses each year, and there were 30,000 (not all working in their area of licensure) active teachers, with licenses, in these five categories. This represents over 50% of the K-12 teachers in Minnesota. MCEE programs are available to public and private school teachers.

MCEE strives to reach all of our diverse population groups and communities. Many students and teachers who participate in MCEE programs or utilize MCEE services, however, do not elect to share detailed demographic information, making analysis of the ethnic or socioeconomic make-up of programs challenging.

While there are no income qualifications for MCEE services, we have several programs both for K-12 teachers and students that specifically target underserved populations, with greater than 60 percent low income, immigrant, and/or BIPOC.

### **Geographic Scope**

The MCEE teacher professional development program serves the entire state. We achieve this reach through the following:

- Statewide communication with teachers in the now six relevant teacher licensure areas via email, newsletters, and social media.
- Statewide reach via a network of affiliated Centers for Economic Education based at schools of higher education, affiliated faculty across the state, and through education service cooperatives.

- MCEE Education Directors, Center Directors, Master Teachers, and education experts MCEE curates from across the country conducting
  - Pre-service teacher workshops through the 27 programs at higher education institutions that prepare teachers for licensure in the four areas,
  - In-person and online workshops and courses of varying lengths: 1 to 2 hours, and 1 to 5 days, and
  - Presentations and workshops at teacher professional development annual conferences in economic education, social studies, business, FACS and agriculture education.
- Working with teachers statewide to coach and register their students for student capstone experiences in economics and personal finance.

## **IMPACT OF THE GRANTS**

### Progress on 2024-2025 Goals

MCEE is progressing and/or delivering on all the Goals and Activities outlined above for the two-year period of the two grants. We are offering regularly scheduled academic year teacher professional development webinar workshops in economics and personal finance, and registrations for these webinars are up – exceeding historical numbers (reported below). We have two new voluntary certification programs under development – one for the teaching of high school personal finance and one for the teaching of high school economics. These will be piloted in summer 2024. We have successfully recruited additional talented and award-winning teachers to our Master Teacher corps of workshop instructors. We are delivering instruction via pre-service teacher training programs.

MCEE has multiple curricular review and upgrade projects underway, with teams of experts auditing K-8 and 9-12 resources available through our MCEE website and through our workshops in relation to the new social studies standards, identifying those to retain, revise or retire. Teams of experienced elementary, middle and high school teachers have been assembled to align curriculum resources with the newly approved economics (and personal finance embedded) standards within the social studies.

Finally, we are preparing to successfully deliver several direct-to-student capstone/competitions economics and personal finance enrichment programs in the spring and summer of 2024. The end-year report will include data on our direct and in-direct to student reach.

Below we report on our progress in three parts. Part I lists achievements under each goal and activity. Part II provides a general overview of all teacher professional development results. Part III, found in Appendix, presents full reports on three student programs in support of delivery of the state economic standards.

Report Part I: Activities Proposed, and Implemented, under the FY2024 and FY2025 Legislative Grants (Partially enabled by the state grant, but also private funding) – Summary Impact Listed under each Goal and Activity from our Grant Proposal Narrative

The MCEE goals and activities, submitted July 2023 in the narrative for the FY2024 and FY2025 MDE grant applications are listed below, followed by a brief summary of its status/impact.

***Goal #1: Work to ensure that MN teachers have the knowledge and pedagogical skills to successfully deliver the K-12 Economic Standards and the required course in personal finance***

Strategy 1: Provide Teacher Professional Development

Activity 1.1: In the school years of 2024 and 2025, each year offers a minimum of 40 webinars for K-12 teachers, held twice a week, with each webinar lasting an hour, reaching approximately 600 teachers each year. Additionally, hosting Minn-Econ, our annual conference, providing approximately four hours of content and reaching about 70 teachers. These professional development opportunities will be provided at no cost and will concentrate on economics and personal finance subjects that are aligned with Minnesota academic standards for economics and personal finance.

Impact Report:

- 125 Teacher Professional Development Workshops: Learning experiences designed to help educators enhance their teaching skills and stay current with educational best practices.
- 326.9 Teacher Professional Development Content Hours: Dedicated time educators spend participating in training sessions and learning activities aimed at improving their teaching skills and knowledge.
- 5,691 Teachers Provided Training Including Non-MN: Total count of educators who have received professional development regardless of their location.

Activity 1.2: Organize Summer Institutes tailored for K-5, 6-8, and 9-12 grade level teachers, to be held for up to three days in the summers of 2024 and 2025, providing approximately 35 hours of content and reaching about 100 teachers each year. The main objective of these institutes is to provide teachers with the essential knowledge, skills and classroom resources required to teach economics and personal finance in a confident and effective manner for the upcoming school year.

Impact Report:

- Econ-Olympics: A Gold-Medal Day for K-8 Teachers | June 18, 2024 | In-Person at the University of Minnesota

- 52 Participants
- Description: Explore winning strategies from seasoned Minnesota educators as they share innovative ideas for integrating the new economics standards with the new standards in ethnic studies, history, geography, and civics. Propel your professional development forward as you dive into MCEE's curated resources aligned with the new standards. End the day by teaming up with MCEE to identify the training and resources you need to cross the finish line for the 2026-2027 standards implementation.

Activity 1.3: Design, develop and pilot voluntary teacher certification programs for MN high school teachers in economics and personal finance. These programs would provide a minimum of 40 to 50 hours of intensive training in the knowledge content and pedagogy associated with teaching a semester equivalent course in economics or personal finance. Certification workgroups composed of content experts from K-12 and post-secondary education have been formed and have been tasked with designing the certification courses/programs from July 2023 through the following academic year, with the goal of piloting the new certification programs in summer 2024 and/or academic year 2024-2025 with at least 20 teachers in each of the two programs.

#### Impact Report:

- MCEE Educator Certification: High School Personal Finance | June 24-27, 2024 | In-Person at the University of Minnesota
  - 55 Participants
  - Description: Embark on a transformative learning experience with our MCEE Educator Certification: High School Personal Finance course at the University of Minnesota St. Paul campus. This immersive program is specially crafted for high school educators new (or newish) to teaching personal finance or unfamiliar with its content. This unique professional development blends engaging content, hands-on experiences, and exclusive networking opportunities to ensure that teachers leave ready and equipped to teach high school personal finance.
- MCEE Educator Certification: High School Economics | July 22-26, 2024 | In-Person at the University of Minnesota
  - 23 Participants

- Description: Join us for a transformative professional development experience! MCEE Educator Certification: High School Economics is a week-long workshop designed for Minnesota certified teachers who are new (or new-ish) to teaching high school economics. This unique professional development blends engaging content, hands-on experiences, and exclusive networking opportunities to ensure that teachers leave ready and equipped to teach high school economics.

Activity 1.4: Maintain the delivery of workshops for students in pre-service education programs, leading a minimum of 10 workshops per year in 2024 and 2025, delivering approximately 14 hours of content and reaching about 200 students each year. The workshops are focused on equipping future educators with the knowledge and skills to effectively teach economics and personal finance standards to K-12 students. These workshops will cover curriculum development, instructional strategies, assessment techniques, and resources specific to economics and personal finance education. The goals are to ensure that pre-service teachers are well prepared and confident in their ability to deliver high-quality instruction in these areas, promoting financial literacy and economic understanding among K-12 students, and to establish what hopes to be a career-long relationship between teachers and MCEE.

#### Impact Report:

- 13 Pre-Service Professional Development Workshops
- 185 Participants
- 16 Teacher Professional Development Content Hours:

***Goal #2: Ensure that all MN K-12 teachers have access to necessary no- or low-cost curricular resources to deliver the K-12 Economic Standards and the required course in personal finance***

#### Strategy 2: Develop, Revise and Curate Resources

Activity 2.1: By the end of 2025, identify, develop, and update a comprehensive set of K-12 economics and personal finance lessons that align with the 2021 Minnesota K-12 Social Studies Standards in Economics and Personal Finance. This will involve revising existing lessons and identifying or creating new ones as necessary, ensuring that all lessons are rigorous, inclusive, relevant, and engaging for students at each grade level.

#### Impact Report:

- Education Directors recruited teams of teachers to align all 2021 K-12 benchmarks to no-cost resources either created or vetted by MCEE.



- 2021 K-12 benchmark alignment spreadsheets will be uploaded on the MCEE website.
- Existing MCEE website lessons are in the process of being aligned with the 2021 K-12 benchmarks, and the revised lessons will be uploaded to the MCEE website.

Activity 2.2: Engage the services of consultants to provide guidance to MCEE Education Directors and Master Teachers on incorporating diversity, equity, inclusion, and anti-bias perspectives into MCEE curriculum resources. MCEE will seek out consultants who specialize in developing strategies to successfully address the academic achievement gap among diverse racial and ethnic groups, as well as economic groups.

#### Impact Report:

- MCEE contracted with Dr. Yohuru Williams, Distinguished University Chair and Professor of History and Founding Director of the Racial Justice Initiative at the University of St. Thomas, to guide a K-8 project team on understanding how the new ethnic studies benchmarks could be integrated with lessons on economics and personal finance.
- MCEE contracted with Rebecca Slaby, AmazeWorks Executive Director, to lead a K-8 project team through training on Diversity, Equity, Inclusivity, and Belonging (DEIB) and strategies for choosing children's literature and writing lessons that reinforce MCEE's commitment to DEIB principles and practices.
- MCEE collaborated with Brittany Rawson-Haeg, Social Studies Content Specialist at the Minnesota Department of Education, and Mychi Nguyen, Ethnic Studies K-8 Integration Specialist at the Minnesota Department of Education, to lead a presentation on the state's new ethnic studies standards and benchmarks during a day-long training for K-8 educators.

***Goal #3: Develop and foster relationships with teachers, leaders of Minnesota school districts, the Professional Educator Licensing and Standards Board (PELSB), Education Minnesota, and organizations driven to promoting high-quality education in Social Studies, particularly in the areas of Economics and Personal Finance.***

#### Strategy 3: Manage Stakeholder Relationships

Activity 3.1: In 2024, conduct a survey among Directors of Teaching and Learning in districts, aimed at gathering feedback on the training and curriculum resources needed for teaching the 2021 Minnesota K-12 Social Studies Standards in Economics and Personal Finance. Perhaps collaborate with other social studies organizations on the design and implementation of a joint survey. Use results of the survey to inform the design and delivery of teacher professional development training and resources.

#### Impact Report:

- After further consideration, in FY2025, MCEE will seek input from teachers to understand the training and curricular resources needed to teach the new economics and personal finance benchmarks. This will be done by including the 2021 benchmarks in MCEE professional development evaluation forms and giving teachers the opportunity to indicate where they need support. This input will inform MCEE's TPD training and resource development.
- Furthermore, in FY2025, MCEE will pursue a collaboration with the MN Service Cooperatives as a resource to identify the needs of teachers in their regions and explore ways to partner with these cooperatives to address those needs through TPD training and curricular resources.
- Finally, in FY2025, MCEE will explore how our Brand Ambassadors (BA) can assist in identifying teachers' needs related to TPD and the curricular resources required to effectively teach the new benchmarks.

Activity 3.2: Actively participate in and/or deliver presentations at a minimum of three state and national conferences annually throughout the years 2024 and 2025, promoting the advancement of economics and personal finance education in order to expand knowledge, share expertise, and establish valuable connections within the field.

#### Impact Report:

- In FY2024, MCEE participated in and/or delivered presentations at the following
  - HistoryFest, MN History Center, 8/10/2023
  - CEE National Conference, Fort Lauderdale, FL, 9/23-25/2023
  - MBITE Conference, Bethel University, 10/6/2023
  - MEA, St. Paul River Centre, 10/19/2023
  - GeoFest, Centennial High School, 10/28/2023
  - MN Nonpublic School Accrediting Association Annual Conference, Shakopee Area Catholic School, 11/3/2023
  - MN Council on Social Studies Annual Conference, MN History Center, 2/26/2024
- In FY2025, MCEE will participate in
  - HistoryFest, MN History Center, 8/8/2024
  - CEE National Conference, 9/27-9/28/2024
- In FY2025, MCEE will pursue participation in
  - GeoFest, UMN, 10/5/2024
  - MEA, St. Paul River Centre, 10/17/2024
  - MN Nonpublic School Accrediting Association Annual Conference, St. Vincent De Paul, Brooklyn Park, 11/4/2024

- CTE Works Summit, Crown Plaza, Plymouth, 11/19-20/2024
- MN Council on Social Studies Annual Conference, St. Cloud State University, 2/23/2025

Activity 3.3: Create and implement a recruitment plan to add a minimum of three Master Teachers per year in 2024 and 2025, with a specific emphasis on candidates who identify as Black, Indigenous, or People of Color (BIPOC) in order to enhance diversity and inclusivity within MCEE's Master Teacher corp.

#### Impact Report:

- In FY2024, recruitment of Master Teachers included outreach to Black Men Teach, League of Latinx Educators, The Coalition to Increase Teachers of Color and American Indian Teachers in MN. Despite these efforts, we did not receive applicants from BIPOC candidates.
- In FY2024, four Master Teachers were added to our team.
- In FY2025, we will continue recruitment efforts to BIPOC teacher organizations, and aim to add at least two K-8 teachers to the team.

***Goal #4: Engage in direct-to-student programming to enhance learning and achievement with respect to the academic standards***

Strategy 4: Provide quality and engaging student programming

Activity 4.1: Give students the capstone experience of participating in the Economics Challenge and the Personal Finance Decathlon.

#### **Economics Challenge** ([z.umn.edu/EconomicsChallenge](https://z.umn.edu/EconomicsChallenge))

In the Economics Challenge, teams of high school students compete in a series of tests on economic problems, theory, and current events to demonstrate their critical-thinking abilities. Teams can compete online or at one of our in-person competitions across Minnesota to qualify for our state championship.

#### Regional Competitions:

Great Plains (Moorhead)  
Heartland (St. Cloud)  
Southern Minnesota (Mankato)  
Twin Cities  
Urban (Invite-Only)  
Online

Impact Report:

- 353 student participant from 18 Minnesota schools competed in the Regional Competitions
- Dates of Regional Competitions:
  - Great Plains Regional (Moorhead-area/North Dakota): March 26, 2024 at MN State University - Moorhead
  - Heartland Regional (St. Cloud-area): March 20, 2024 at St. Cloud State University
  - Southwest Regional (Mankato-area): April 5, 2024 at MN State University - Mankato
  - Twin Cities Regional: March 21, 2024 at St. Catherine University
  - Urban Region Invitational (Invite-Only): March 21, 2024 at St. Catherine University
  - Online Regional: March 1-31, 2024
- 82 student participant from 14 Minnesota schools competed in the State Competition
- Date of State Competition: April 16, 2024 at Securian Financial

**Personal Finance Decathlon ([z.umn.edu/PFDecathlon](https://z.umn.edu/PFDecathlon))**

The Personal Finance Decathlon is an exciting competition for high school students to practice real-world skills in managing money and solving problems. Teams of students compete online to demonstrate their knowledge of fundamental personal finance topics, with the top teams being invited to the in-person state competition to showcase their talent in solving problems and communicating effectively.

Impact Report:

- 301 student participant from 13 Minnesota schools competed in the Regional Competition
- Dates of Regional Competition: March 1 - April 7, 2024
- 34 student participant from 9 Minnesota schools competed in the State Competition
- Date of State Competition: April 25 at Securian Financial

Activity 4.2: Provide K-12 students the opportunity to creatively demonstrate their economics and personal finance knowledge through the Poster Contest.

**Poster Contest ([z.umn.edu/PosterContest](https://z.umn.edu/PosterContest))**

The Poster Contest is a competition for students to express economic and personal finance concepts through an illustration, demonstrating their understanding of that topic. Students are given a pre-selected list of concepts they may illustrate, but otherwise have creative freedom to design their own illustrations that best represent concepts such as entrepreneurship, markets, trade, productivity, human capital, natural resources, and others.

The program engages students in grades K-8, provides an opportunity for students to show their comprehension, practice creative thinking and problem solving, and hone their non-written communication skills. Students are encouraged by the program to further their study of economics having seen how the field is more than rote memorization or dull classroom exercises; participating teachers are supported with guidance and connection to resources and curricula that can help teach students about the topics included in the competition.

**Impact Report:**

- 121 students submitted artwork for the competition from 15 Minnesota schools
- A total of 799 students participated in the competition
  - This year, we implemented a rule that poster submissions are limited to no more than 5 posters per teacher.
- Submissions Accepted: December 1, 2023 - April 30, 2024

**Report Part II: FY2024 Reporting under the K-12 Education Finance and Commerce Grants**

MCEE collects qualitative and quantitative data on all its programming. Tables 1-5 (attached at end of this document) include information on MCEE teacher professional development data for FY2024 (July 1 2023-June 30, 2024). This includes data on the number of teachers reached, the total number of hours of professional development content delivered, and the number and diversity of workshops offered to teachers in grades K-5, 6-8, 9-12, and pre-service teachers.

Tables 1-4 (Table 5 Summary) show that 5,691 teachers registered for 125 unique workshops, offered, or promoted by MCEE. 5,440 of these were Minnesota pre-service and classroom teachers. MCEE and its affiliates delivered 326.5 hours of new content.

Many teachers participated in multiple MCEE workshops during FY2024. 1,273 unique teachers participated in MCEE workshops: 1206 from Minnesota and 65 from other states. [Note that MCEE workshops are no or low cost to Minnesota educators while out of state teachers pay a fee to register.] Based on the number of students these teachers self-reported that they were teaching in academic year 2023-2024 (or MCEE estimated based on the grade-level they were teaching if they did not report), 102,090 (99,680 MN and 2,410 non-MN) students benefited from their teacher having received MCEE training in the past year alone. The true impact of teacher training will be cumulative, as students in years to come continue to benefit from having a more knowledgeable and effective teacher.

#### Summaries of Workshop Evaluations

The Minnesota Council on Economic Education uses a diverse variety of evaluation tools to assess the effectiveness, relevance, and impact of its programs on students, teachers, and communities. Evaluation tools include embedded “check-ins” for feedback within workshops and programs, written and online evaluations at the conclusion of programs, targeted surveys for market research functions, pre- and post-tests, and other industry-standard methods. These evaluation instruments, and the feedback that they provide, are a key component of the holistic program assessment and review process that MCEE staff use to manage on-going program commitments and plan new opportunities for teachers and students. All collected data are stored and maintained internally and are released in aggregate forms for reporting purposes according to MCEE policies on participant privacy.

MCEE conducts feedback surveys at the conclusion of each program we offer, and analysis of those surveys show an overwhelmingly positive response to MCEE programs, methods, and staff. Teachers appreciate the opportunities we provide for professional development and growth, and frequently note that they cannot receive training similar to what MCEE offers elsewhere.

Table A: Participant Eval Summary (includes pre-service teachers):

The table is a summary of data from the 83 MCEE conducted workshops in FY2024 where evaluations were completed. The evaluation summary includes all 2158 participant responses to the first eleven questions asked. Of the participants who completed an evaluation, 90.85% agree/strongly agree to the below statements, with 6.99% neutral.

Table A:

1	The workshop successfully achieved its advertised objectives.	93.47%
2	The facilities/online platform was appropriate for this course.	95.78%
3	The time allotted for this workshop was sufficient.	92.49%
4	The instructor was knowledgeable about the topic and able to effectively impart that knowledge to participants.	95.18%
5	The instructor was responsive to participants' needs.	95.04%
6	I am more confident in my ability to teach economic and personal finance education.	82.81%
7	I gained important knowledge, teaching methods, and resources that are relevant to my classroom teaching.	89.02%
8	The teaching methods and resources that I received will enable me to make my classroom teaching more interesting, effective, and engaging for students.	89.02%
9	This workshop met my expectations.	90.13%
10	This workshop was a valuable use of my time.	90.69%
11	I am likely to recommend this workshop to a friend/colleague.	89.16%

Among the feedback reported by teachers on workshop and course evaluations in FY2024 were the following:

- “My confidence has improved immensely because of the instruction of Kristine West. I feel like I will be able to start teaching economics in full stride because of the MCEE workshop.” *Teaching High School Economics 4-Day*, 7/10-7/14/2023
- “Economics seems like such a big concept that it can be overwhelming to even start. Breaking it down and showing ways to incorporate it makes sense in my 3rd grade lessons and learners.” *Elementary Econ Ed Straight from the Fed*, 10/10/2023
- “This workshop gave me a view of data that is available to all of us. It has also given me the confidence to take some meaty questions to my students and to get them thinking about issues that they will likely have to grapple with as adults.” *Using FRED data to Bring Macroeconomics to Life*, 12/14/2023
- “I can really only teach Economics due to MCEE and it inspired me to move to get Pathway to 18 credentials when Economics was returned to my department recently.” *Exploring the Federal Reserve, Economic Updates, and Future Outlook*, 10/12/2023

- “I feel like I have access to additional resources for teaching about indigenous focused lessons. The activities provided would be something my students would really enjoy, and again, I loved the literature that was shared.” *Incorporating Economic Concepts in the History of Indigenous People’s Lessons*, 11/15/2023.
- “I am a confident economics teacher. Before I started taking MCEE workshops and summer classes, I was totally afraid of teaching economics, and now it is my favorite thing to teach!” *Ethics & Social Issues Curriculum: Impact on Decision Making?*, 3/21/2024
- “I plan to use this with my own child!! It was great to have the books- so cool to see that something like this exists!” *Using the Money Monsters Story Series to Teach Financial Capability*, 4/9/2024
- “These materials feel like a gift and I’m grateful that someone is paying attention to the need to teach this and gear it to ALL students.” *Get Ready Get Set Get Going – A Guide to Money Management*, 5/2/2024
- “I always feel more equipped for lessons & instruction, in an engaging way, after MCEE workshops.” *Teaching Economics While Cultivating Civil Dialogue*, 1/11/2024
- “Thank you for providing great resources & training! Everything I’ve attended in person or online has been meaningful.” *Cultivating an Entrepreneurial Mindset*, 1/18/2024
- “This workshop has provided resources to make my classroom instruction current and relevant to my student's lives.” *Taylor Swift & the NFL: A Love Story?*, 1/31/2024

Additional responses regarding our newly launched teacher certification in personal finance:

- “Resources and knowledge! I feel so much more confident to teach this course with fidelity and have a virtual library of resources to choose from to provide my students with the best quality lessons.” *MCEE Educator Certification: High School Personal Finance*, 6/24-27/2024
- “The resources are great! The unit plan from the team is phenomenal! I can't wait to dig into it and use it for creating our UbDs.” *MCEE Educator Certification: High School Personal Finance*, 6/24-27/2024



- “This workshop gave me more confidence in some of the financial literacy concepts that I have found confusing or struggled with fully understanding previously. This certification will help build value and rigor for my program.” *MCEE Educator Certification: High School Personal Finance, 6/24-27/2024*
- “I have lots of resources and am connected with industry professionals as well as other teachers. I feel supported and that I have someone I can ask questions. I feel inspired and curious for MORE personal finance and excited to teach it.” *MCEE Educator Certification: High School Personal Finance, 6/24-27/2024*
- “The networking and ability to hear people talk about how this course looks in their school or their classroom. I also liked seeing all the resources which I can take back and immediately incorporate in my classroom.” *MCEE Educator Certification: High School Personal Finance, 6/24-27/2024*

Constructive feedback is generally restricted to requests for even more offerings as our teachers find that our programs are accessible for any background and deliver high-quality training that builds their confidence.

Appendix 3 includes summaries of most teacher professional development workshops and courses offered through or by the Council in FY2024. The summaries are not, however, exhaustive, as when MCEE delivers workshops at conferences hosted by other organizations, the hosts do not always conduct evaluations. Program evaluation for these workshops takes place through verbal feedback delivered by participants to instructors; oftentimes, though, these workshops are on niche or specialty topics, and thus do not need to comply with the same internal review standards for frequently offered courses or workshops.

Information collected through workshop and course registrations and evaluations includes:

- Workshop-specific feedback
- Workshop-related survey questions, e.g. questions about when workshops are best scheduled for teachers
- Teacher information, including license area, experience, and number of students and courses taught
- School district information, including demographic data

Due to staff and time constraints, the evaluation summaries do not contain some of the above information. As MCEE’s internal data processing and storage systems become more sophisticated, and as staff time allows, more of this data will be available for use in reports. MCEE is committed to providing meaningful and useful information (including evaluation and program data) to our stakeholders and is engaged in ongoing efforts to improve our information collection, storage, and reporting practices while maintaining our high standards in program planning and delivery.

Additional Data on Program Impact – Distribution and Use of MCEE Developed Curriculum (Descriptions in Appendix 4 – Descriptions of MCEE-Developed and Distributed Curricula)

Data on teacher professional development workshops offered by MCEE and its affiliates to Minnesota teachers understates MCEE's impact on teaching and learning in the state for two reasons. First, through its website, MCEE offers many types of resources available to teachers in all grade levels. These include links to resources around the country, to resources available in Minnesota, and to the lessons of award-winning Minnesota teachers, and links to major, nationally recognized, MCEE-developed curriculums.

Second, MCEE is unique among state councils in that it has historically, and recently, developed major sets of curricula on specialized topic areas. These include Economics is Everywhere, Global Food Challenge, Making Personal Finance Decisions, Mathematics & Economics, and Viewing Sustainability through an Economic Lens. Annually, MCEE receives requests for these curricula, or they are downloaded from the web, by teachers from across Minnesota, from around the country, and even from other countries.

Additionally, MCEE receives requests for these curricula from nonprofit organizations, university professors, and various other groups interested in economic and personal finance education. Although these teachers/individuals do not receive training directly from MCEE, they do receive curricular materials and thus the reach of MCEE programs is potentially much higher than reported in Tables 1-4. There are likely tens of thousands of students in Minnesota and elsewhere who are benefitting from MCEE resources, curriculum, and lessons but not reflected in our tracking numbers.

Table 1: FY2024 (July 1, 2023-June, 30 2024) Data on Professional Development Workshops & Courses, Appropriate for Grade K-5, K-6, K-8, 2-3, & 6-8 Teachers

*Sorted by Date																			
	Title Full descriptions found in Appendix A1	Type/Delivery	Date	Location	Length (Hours)	Subject	# of MN Part. Sync.	# of MN Part. Async.	Total MN Part.	# of Non-MN Part. Sync.	# of Non-MN Part. Async.	Total Non-MN Part.	# of No Data Part. Sync	# of No Data Part. Async	Total No Data Part.	Total Participants	Total # of Part. Sync.	Total # of Part. Async.	Grades
1	CEE: 2023 Summer Institute K-5: Session 3	Virtual	7/20/2023	Online	1.5	Economics & Personal Finance	0	0	0	11	0	11	0	0	0	11	11	0	K-5
2	CEE: 2023 Summer Institute K-5: Session 4	Virtual	7/20/2023	Online	1.25	Economics & Personal Finance	0	0	0	9	0	9	0	0	0	9	9	0	K-5
3	HistoryFest: Bite-Sized History	In-Person	8/10/2023	MN History Center	6.5	History & Economics	67	0	67	0	0	0	0	0	0	67	67	0	K-5
4	CEE National Conference: Elementary Mathematics and Economics - Engaging Lessons for Grades K-5 After School & Summer School Learning	In-Person	9/23/2023	Fort Lauderdale, FL	0.75	Economics	0	0	0	9	0	9	7	0	7	16	16	0	K-5
5	Empowering Elementary Educators to Teach the New Economics Standards	Virtual	9/26/2023	Online	1	Economics	24	27	51	1	1	2	0	0	0	53	25	28	K-5
6	Empowering Middle School Educators to Teach the New Economics Standards	Virtual	10/3/2023	Online	1	Economics	10	5	15	0	1	1	0	0	0	16	10	6	6-8
7	Elementary Econ Ed Straight from the Fed	Virtual	10/10/2023	Online	1	Economics	37	17	54	1	0	1	0	0	0	55	38	17	K-5
8	MEA Conference: Using Children's Books by BIPOC Authors to Teach the New MN Economic Benchmarks	In-Person	10/19/2023	Saint Paul RiverCentre	1	Economics	48	0	48	0	0	0	0	0	0	48	48	0	K-6
9	Middle School Econ Ed Straight from the Fed	Virtual	10/24/2023	Online	1	Economics	22	9	31	0	0	0	0	0	0	31	22	9	6-8
10	Incorporating Economic Concepts into History of Indigenous Peoples' Lessons	Virtual	11/7/2023	Online	1	Economics	66	29	95	1	0	1	0	0	0	96	67	29	K-5
11	JA BizTown & JA Finance Park	Virtual	11/14/2023	Online	1	Personal Finance	24	9	33	0	0	0	0	0	0	33	24	9	6-8
12	Harvest of the Month: Growing Econ Skills from Field to Fork!	Virtual	11/28/2023	Online	1	Economics	41	39	80	1	0	1	0	0	0	81	42	39	K-5
13	Financial Futures: Empowering Learners Through Viral Inspiration	Virtual	12/5/2023	Online	1	Personal Finance	36	11	47	0	2	2	0	0	0	49	36	13	6-8
14	From Eggs to Toilet Paper: The Ins and Outs of Economics	Virtual	1/9/2024	Online	1	Economics	73	24	97	0	0	0	0	0	0	97	73	24	K-5
15	Integrating New Econ & History Standards in Middle School Social Studies	Virtual	1/16/2024	Online	1	Economics	52	9	61	0	0	0	0	0	0	61	52	9	6-8
16	What Should Danny Do?	Virtual	1/23/2024	Online	1	Economics	67	28	95	0	0	0	0	0	0	95	67	28	2-3
17	Integrating Economics, History, and Geography Standards	Virtual	1/30/2024	Online	1	Economics	47	11	58	0	0	0	0	0	0	58	47	11	6-8
18	Thirst: Water Scarcity Across the Sea	Virtual	2/6/2024	Online	1	Economics	86	12	98	1	0	1	0	0	0	99	87	12	K-5
19	Active Economics in Middle School	Virtual	2/13/2024	Online	1	Economics	62	10	72	0	0	0	0	0	0	72	62	10	6-8
20	How to Transition Your Classroom into a Mini-Economy	Virtual	2/20/2024	Online	1	Economics & Personal Finance	166	28	194	0	0	0	0	0	0	194	166	28	K-5
21	Equip Future Innovators: Middle School Entrepreneurship	Virtual	2/27/2024	Online	1	Personal Finance	62	13	75	0	0	0	0	0	0	75	62	13	6-8
22	Elementary Math & Econ - Engaging Lessons for Gr. K-5 After School & Summer	Virtual	3/5/2024	Online	1	Economics	97	17	114	0	0	0	0	0	0	114	97	17	K-5
23	Sounds Like Economics	Virtual	3/19/2024	Online	1	Economics	92	14	106	0	0	0	0	0	0	106	92	14	6-8
24	Using the Money Monsters Story Series to Teach Financial Capability	Virtual	4/9/2024	Online	1	Personal Finance	87	20	107	0	0	0	0	0	0	107	87	20	K-5
25	Cha-Ching! Connecting Civics and the Economy	Virtual	4/16/2024	Online	1	Economics & Personal Finance	101	16	117	0	1	1	0	0	0	118	101	17	6-8
26	Using Games and Simulations to Motivate Middle Schoolers to Manage Money Well	Virtual	4/18/2024	Online	1	Personal Finance	94	21	115	0	0	0	0	0	0	115	94	21	6-8
27	Personal Finance in the Elementary Classroom	Virtual	4/23/2024	Online	1	Personal Finance	113	22	135	0	0	0	0	0	0	135	113	22	K-5
28	Economic Paradigms: Market Characteristics and Goals	Virtual	4/30/2024	Online	1	Economics	105	21	126	0	0	0	0	0	0	126	105	21	6-8
29	Econ-Olympics: A Gold-Medal Day for K-8 Teachers	In-Person	6/18/2024	University of Minnesota & Online	7	Economics	52	0	52	0	0	0	0	0	0	52	52	0	K-8
30	K-5 Econ & Math (University of Arizona Office of Economic Education)	Virtual	4/4/2024	Online	1	Economics	7	0	7	10	0	10	0	0	0	17	17	0	K-5
31	Exploring Economic Concepts through Diverse Voices: Utilizing Children's Books by BIPOC Authors	In-Person	2/26/2024	MN History Center	0.67	Economics	17	0	17	0	0	0	0	0	0	17	17	0	K-6
32	The Economic Impact of Minnesota Railroads	In-Person	2/26/2024	MN History Center	0.83	Economics	16	0	16	0	0	0	0	0	0	16	16	0	6-8
Total:							1771	412	2183	44	5	49	7	0	7	2239	1822	417	

Notes:  
CEE: National Council on Economic Education  
JA: Junior Achievement  
MEA: Minnesota Educators Association  
Part. (Participants): Those who registered for the workshop  
Non-MN Part. (Participants): Participants outside of Minnesota  
Sync. (Synchronous): Participants attended the workshop live.  
Async. (Asynchronous): Participants reviewed the recording.  
TPD: Teacher Professional Development

Table 2a: FY2024 (July 1, 2023-June 30, 2024) Data on Professional Development Workshops & Courses, Appropriate for Grade K-12 Teachers																				
*Sorted by Date																				
	Title Full descriptions found in Appendix A1	Type/Delivery	Date	Location	Length (Hours)	Subject	# of MN Part. Sync.	# of MN Part. Async.	Total MN Part.	# of Non-MN Part. Sync.	# of Non-MN Part. Async.	Total Non-MN Part.	# of No Data Part. Sync	# of No Data Part. Async	Total No Data Part.	Total Participants	Total # of Part. Sync.	Total # of Part. Async.	Grades	
1	GeoFest Conference: Embark on a journey of Economics learning through the power of Ma	In-Person	10/28/2023	Centennial High School	0.83	Economics	3	0	3	0	0	0	0	0	0	3	3	0	K-12	
2	Speaker Series: What are the benefits of investing in financial literacy education?	Virtual	11/8/2023	Online	1	Economics	30	36	66	1	9	10	9	12	21	97	40	57	K-12	
3	Speaker Series: Designing Equitable Financial Education For All: What, Why, and How?	Virtual	2/28/2024	Online	1	Personal Finance	58	61	119	2	7	9	0	0	0	128	60	68	K-12	
4	Money Matters 101: A Crash Course in Financial Literacy for Students	In-Person	4/9/2024	St. Cloud State University	1.25	Personal Finance	30	0	30	0	0	0	0	0	0	30	30	0	K-12	
5	Council on Economic Education Online Webinars	Virtual	Varies	Online	Varies (114.4)	Varies	109	0	109	0	0	0	0	0	0	109	109	0	K-12	
Total:							230	97	327	3	16	19	9	12	21	367	242	125		

Table 2b: FY2024 (July 1, 2023-June 30, 2024) Data on Professional Development Workshops & Courses, Appropriate for Grade 6-12 & 7-12 Teachers																				
*Sorted by Date																				
	Title Full descriptions found in Appendix A1	Type/Delivery	Date	Location	Length (Hours)	Subject	# of MN Part. Sync.	# of MN Part. Async.	Total MN Part.	# of Non-MN Part. Sync.	# of Non-MN Part. Async.	Total Non-MN Part.	# of No Data Part. Sync	# of No Data Part. Async	Total No Data Part.	Total Participants	Total # of Part. Sync.	Total # of Part. Async.	Grades	
1	Econiful: Culturally Responsive Personal Finance	Virtual	7/11/2023	Online	1	Personal Finance	26	0	26	0	0	0	0	0	0	26	26	0	6-12	
2	Econiful: Culturally Responsive Personal Finance	Virtual	7/11/2023	Online	1	Personal Finance							0	0	0				6-12	
3	St. Paul Public Schools In-District TPD	In-Person	9/25/2023	St. Paul Public Schools	1	Economics	25	0	25	0	0	0	0	0	0	25	25	0	6-12	
4	St. Paul Public Schools In-District TPD	In-Person	9/25/2023	St. Paul Public Schools	1	Economics	25	0	25	0	0	0	0	0	0	25	25	0	6-12	
5	Taylor Swift & the NFL: A Love Story?	Virtual	1/31/2024	Online	1	Economics	78	23	101	0	3	3	0	0	0	104	78	26	7-12	
6	Social Security: What does the future hold?	Virtual	2/7/2024	Online	1	Economics & Personal Finance	92	10	102	0	0	0	0	0	0	102	92	10	7-12	
7	Bullying: Unveiling Gender Identity & Sexual Orientation Impact	Virtual	4/17/2024	Online	1	Economics	105	30	135	0	0	0	0	0	0	135	105	30	7-12	
Total:							351	63	414	0	3	3	0	0	0	417	351	66		

Notes:

Council on Economic Education Online Webinars: CEE produced workshops, marketed to MN teachers by MCEE

Part. (Participants): Those who registered for the workshop

Non-MN Part. (Participants): Participants outside of Minnesota

Sync. (Synchronous): Participants attended the workshop live.

Async. (Asynchronous): Participants reviewed the recording.

TPD: Teacher Professional Development

Table 3: FY2024 (July 1, 2023-June 30, 2023) Data on Professional Development Workshops & Courses, Appropriate for Grade 9-12 Teachers  
\*Sorted by Date

	Title Full descriptions found in Appendix A1	Type/Delivery	Date	Location	Length (Hours)	Subject	# of MN Part. Sync.	# of MN Part. Async.	Total MN Part.	# of Non- MN Part. Sync.	# of Non- MN Part. Async.	Total Non-MN Part.	# of No Data Part. Sync	# of No Data Part. Async	Total No Data Part.	Total Participant s	Total # of Part. Sync.	Total # of Part. Async.	Grades
1	Teaching High School Economics	Virtual	7/10-13/2023	Online	28	Economics	8	0	8	2	0	2	0	0	0	10	10	0	9-12
2	Economics for Opinion Leaders: Educators Series	In-Person	7/13-14/2023	Lambeau Field, Green Bay, WI	16	Economics	1	0	1	0	0	0	0	0	0	1	1	0	9-12
3	Economics Episodes in Civics and American Government	In-Person	7/11/2023	Lambeau Field, Green Bay, WI	8	Economics	1	0	1	0	0	0	0	0	0	1	1	0	9-12
4	Economics Episodes in American History	In-Person	7/12/2023	Lambeau Field, Green Bay, WI	8	Economics	1	0	1	0	0	0	0	0	0	1	1	0	9-12
5	College In The Schools	In-Person	7/25/2023	University of Minnesota	6	Economics	6	5	11	0	0	0	0	0	0	11	6	5	9-12
6	Public Lecture - "All We Have is the Truth": Burdened Individuality, Abstract Equality, & Economic Inference	In-Person	9/18/2023	St. Catherine University	1.5	Economics	98	0	98	2	0	2	70	0	70	170	170	0	9-12
7	Creative Approaches to Teaching Economics	Virtual	9/28/2023	Online	1	Economics	16	26	42	1	1	2	0	0	0	44	17	27	9-12
8	Using Teaching Resources from the St Louis Fed	Virtual	10/5/2023	Online	1	Economics	8	6	14	0	0	0	0	0	0	14	8	6	9-12
9	MBITE Conference (MN Marketing/Biz/IT Ed): Culturally Responsive Personal Finance	In-Person	10/6/2023	Bethel University	0.75	Personal Finance	13	0	13	0	0	0	0	0	0	13	13	0	9-12
10	MBITE Conference (MN Marketing/Biz/IT Ed): Making Personal Finance Decisions	In-Person	10/6/2023	Bethel University	0.75	Personal Finance	4	0	4	0	0	0	0	0	0	4	4	0	9-12
11	Exploring the Federal Reserve, Economic Updates, and Future Outlook	Virtual	10/12/2023	Online	1	Economics	13	8	21	0	0	0	0	0	0	21	13	8	9-12
12	College In The Schools	In-Person	10/13/2023	University of Minnesota	6	Economics	12	1	13	0	0	0	0	0	0	13	12	1	9-12
13	Money Matters 101: A Crash Course in Financial Literacy for Students	In-Person	10/19/2023	St. Cloud State University	1.25	Personal Finance	40	0	40	0	0	0	0	0	0	40	40	0	9-12
14	Voting and Politics: Why do so many people choose not to vote?	Virtual	10/25/2023	Online	1	Economics	26	12	38	0	1	1	0	0	0	39	26	13	9-12
15	Integrating Revised High School Econ Standards	Virtual	10/26/2023	Online	1	Economics	23	10	33	0	0	0	0	0	0	33	23	10	9-12
16	AI: Friend, Foe, or Both?	Virtual	11/2/2023	Online	1	Economics	39	27	66	0	0	0	0	0	0	66	39	27	9-12
17	Engaging with the Center for Indian Country Development	Virtual	11/9/2023	Online	1	Economics	30	17	47	0	0	0	0	0	0	47	30	17	9-12
18	Breaking Ground: New Economic Insights on the Minimum Wage	In-Person	11/14/2023	St. Cloud State University	1	Economics	10	5	15	0	0	0	0	0	0	15	10	5	9-12
19	Teaching Current Events in Macroeconomics	Virtual	11/16/2023	Online	1	Economics	35	20	55	0	0	0	0	0	0	55	35	20	9-12
20	Unlocking Financial Freedom: Mastering Credit and Loans 101!	In-Person	11/16/2023	St. Cloud State University	1.25	Personal Finance	25	0	25	0	0	0	0	0	0	25	25	0	9-12
21	Breaking Ground: New Economic Insights on the Minimum Wage	Virtual	11/21/2023	Online	1	Economics	40	18	58	3	1	4	0	0	0	62	43	19	9-12
22	In-District ISD 742: Bridging the Gap between Research and Classroom: Understanding Intergenerational Mobility	In-Person	11/22/2023	Tech High School	1.5	Economics & Personal Finance	20	0	20	0	0	0	0	0	0	20	20	0	9-12
23	Developing a Holiday Budget	Virtual	11/30/2023	Online	1	Personal Finance	28	10	38	1	0	1	0	0	0	39	29	10	9-12
24	In-District ISD 47: Intergenerational Mobility Hybrid Session	In-Person	12/1/2023	Sauk Rapids-Rice Senior High	2	Economics & Personal Finance	11	0	11	0	0	0	0	0	0	11	11	0	9-12
25	Digging Deeper into Economic Numbers	Virtual	12/7/2023	Online	1	Economics	26	13	39	0	2	2	0	0	0	41	26	15	9-12
26	2024 High School Student Competitions	Virtual	12/12/2023	Online	1	Economics & Personal Finance	22	6	28	1	1	2	0	0	0	30	23	7	9-12
27	Using FRED Data to Bring Macroeconomics to Life	Virtual	12/14/2023	Online	1	Economics	33	8	41	1	1	2	0	0	0	43	34	9	9-12
28	Teaching Economics While Cultivating Civil Dialogue	Virtual	1/11/24	Online	1	Economics	45	17	62	1	4	5	0	0	0	67	46	21	9-12
29	Cultivating an Entrepreneurial Mindset	Virtual	1/18/24	Online	1	Econ & Entrepreneurship	53	9	62	5	2	7	1	0	1	70	59	11	9-12
30	Social Security: What does the future hold?	In-Person	1/24/24	St. Cloud State University	1.5	Economics & Personal Finance	55	20	75	0	0	0	0	0	0	75	55	20	9-12
31	Deep Dive into Economics Challenge Teaching	Virtual	1/25/24	Online	0.75	Economics	41	15	56	0	1	1	0	0	0	57	41	16	9-12
32	Deep Dive into Personal Finance Decathlon Teaching	Virtual	1/25/24	Online	0.75	Personal Finance	36	15	51	0	1	1	0	0	0	52	36	16	9-12
33	Active Learning Strategies In Economics	Virtual	2/1/24	Online	1	Economics	42	12	54	1	0	1	0	0	0	55	43	12	9-12
34	Lies My Econ Teacher Told Me	Virtual	2/8/24	Online	1	Economics	77	11	88	0	0	0	0	0	0	88	77	11	9-12
35	Culturally Responsive Personal Finance	Virtual	2/15/24	Online	1	Personal Finance	68	19	87	0	0	0	0	0	0	87	68	19	9-12
36	Ethics & Social Issues Curriculum: Private Prisons & Public School Funding	Virtual	2/22/24	Online	1	Economics	50	7	57	1	0	1	0	0	0	58	51	7	9-12
37	MCSS: AI Empowered: Culturally Inclusive Economics Explorations for Educators	In-Person	2/26/24	MN History Center	0.67	Economics	0	0	0	0	0	0	11	0	11	11	11	0	9-12
38	Barbie, Blockbusters, and the Box Office	Virtual	2/29/24	Online	1	Economics	83	19	102	0	0	0	0	0	0	102	83	19	9-12
39	Ethics & Social Issues Curriculum: Impact on Decision Making?	Virtual	3/21/24	Online	1	Economics	83	29	112	0	0	0	0	0	0	112	83	29	9-12
40	The Economics of Pickleball	Virtual	3/28/24	Online	1	Economics	83	31	114	0	0	0	0	0	0	114	83	31	9-12
41	In District PD District 625 St. Paul Public Schools: Understanding Intergenerational Mobility	In-Person	3/29/24	St. Paul Public Schools	1	Economics	6	0	6	0	0	0	0	0	0	6	6	0	9-12
42	TikTok Stocks	Virtual	4/10/24	Online	1	Personal Finance	84	29	113	0	0	0	0	0	0	113	84	29	9-12
43	Econiful: Viewing Sustainability Through an Economic Lens	Virtual	4/11/24	Online	1	Economics	0	0	0	0	0	0	31	0	31	31	31	0	9-12
44	Intergenerational Mobility: Where is the American Dream?	Virtual	4/24/24	Online	1	Economics	96	22	118	2	0	2	0	0	0	120	98	22	9-12
45	Ethics & Social Issues Curriculum: What Can We Do About Pollution?	Virtual	4/25/24	Online	1	Economics	84	16	100	0	0	0	0	0	0	100	84	16	9-12
46	Speaker Series: Empowerment Through Understanding: Culturally Responsive Personal Finance Education Panel	Virtual	4/30/24	Online	1	Personal Finance	58	82	140	1	0	1	0	0	0	141	59	82	9-12
47	Get Ready Get Set Get Going – A Guide to Money Management	Virtual	5/2/24	Online	1	Personal Finance	81	17	98	2	0	2	0	0	0	100	83	17	9-12
48	MCEE Educator Certification: High School Personal Finance	In-Person	6/24-27/2024	University of Minnesota	25	Personal Finance	55	0	55	0	0	0	0	0	0	55	55	0	9-12
Total:							1769	562	2331	24	15	39	113	0	113	2483	1906	577	

**Notes:**  
MBITE: Minnesota Marketing-Business-Information Technology Educators  
Part. (Participants): Those who registered for the workshop  
Non-MN Part. (Participants): Participants outside of Minnesota  
Sync. (Synchronous): Participants attended the workshop live.  
Async. (Asynchronous): Participants reviewed the recording.  
TPD: Teacher Professional Development

Table 4: FY2023 (July 1, 2023-June 30, 2024) Data on Professional Development Workshops & Courses, Appropriate for Pre-Service Teachers

*Sorted by Date																				
	Title Full descriptions found in Appendix A1	Type/Delivery	Date	Location	Length (Hours)	Subject	# of MN Part. Sync.	# of MN Part. Async.	Total MN Part.	# of Non-MN Part. Sync.	# of Non-MN Part. Async.	Total Non-MN Part.	# of No Data Part. Sync	# of No Data Part. Async	Total No Data Part.	Total Participants	Total # of Part. Sync.	Total # of Part. Async.	Grades	
1	Pre-Service Workshop - Bethel University: Grade 5-12 Economics	In-Person	10/11/2023	Bethel University	1	Economics	6	0	6	0	0	0	0	0	0	6	6	0	5-12	
2	Pre-Service Workshop - College of Saint Benedict & Saint John's University: Grade 5-12 Economics	In-Person	10/26/2023	College of Saint Benedict & Saint John's University	1.5	Economics	12	0	12	0	0	0	0	0	0	12	12	0	5-12	
3	Pre-Service Workshop - Winona State University: Grade K-6 Economics	In-Person	10/30/2023	Winona State University	1.5	Economics	25	0	25	0	0	0	0	0	0	25	25	0	K-6	
4	Pre-Service Workshop - Winona State University: Grade K-6 Economics	In-Person	11/2/2023	Winona State University	1.5	Economics	30	0	30	0	0	0	0	0	0	30	30	0	K-6	
5	Pre-Service Workshop - College of St. Scholastica: Grade 5-12 Economics	Virtual	11/15/2023	Online	0.5	Economics	9	0	9	0	0	0	0	0	0	9	9	0	5-12	
6	Pre-Service Workshop - Bethel University: Grade K-6 Economics	In-Person	11/21/2023	Bethel University	1.5	Economics	18	0	18	0	0	0	0	0	0	18	18	0	K-6	
7	Pre-Service Workshop - Concordia College: Grade 5-12 Economics	In-Person	11/27/2023	Concordia College, Moorhead	0.5	Economics	3	0	3	0	0	0	0	0	0	3	3	0	5-12	
8	Pre Service - UMN-Crookston	In-Person	2/19/2024	UMN-Crookston	1	Economics	13	0	13	0	0	0	0	0	0	13	13	0	K-5	
9	Pre Service - Winona State Section 1	In-Person	4/3/2024	Winona State	1.5	Economics	15	0	15	0	0	0	0	0	0	15	15	0	K-5	
10	Pre Service - Winona State Section 2	In-Person	4/4/2024	Winona State	1.5	Economics	28	0	28	0	0	0	0	0	0	28	28	0	K-5	
11	Pre Service - St.Olaf College	In-Person	4/10/2024	St.Olaf College	1	Economics	7	0	7	0	0	0	0	0	0	7	7	0	9-12	
12	Pre Service - Bethel University: K-5 Econ	In-Person	4/11/2023	Bethel University	1.5	Economics	16	0	16	0	0	0	0	0	0	16	16	0	K-5	
13	Pre Service - St. Thomas University	In-Person	4/19/2024	St. Thomas University	1.5	Economics	3	0	3	0	0	0	0	0	0	3	3	0	K-5	
Total:							185	0	185	0	0	0	0	0	0	185	185	0		
<div>Notes:</div> <div>Part. (Participants): Those who registered for the workshop</div> <div>Non-MN Part. (Participants): Participants outside of Minnesota</div> <div>Sync. (Synchronous): Participants attended the workshop live.</div> <div>Async. (Asynchronous): Participants reviewed the recording.</div> <div>TPD: Teacher Professional Development</div>																				

**Table 5: FY2024 (July 1, 2023-June 30, 2024) Data on Teacher Professional Development Workshops & Courses, Summary Statistics**

<b>Number of Workshops:</b>	<b>125</b>
Total Number of MCEE Workshops:	83
Total Number of CEE Workshops:	24
Total Number of Other Council/Organization Workshops:	18
<b>Total Workshop Hours:</b>	<b>326.9</b>
Total Number of MCEE Workshop Hours:	157
Total Number of CEE Workshop Hours:	117.9
Total Number of Other Council/Organization Workshop Hours:	52.00
<b>Total Number of Participants:</b>	<b>5,691</b>
Total Number of MN Participants:	5,440
Total Number of Non-MN Participants:	110
Total Number of No Data Participants:	141
<b>Total Number of Synchronous Participants:</b>	<b>4,506</b>
Total Number of MN Synchronous Participants:	4,306
Total Number of Non-MN Synchronous Participants:	71
Total Number of No Data Synchronous Participants:	129
<b>Total Number of Asynchronous Participants:</b>	<b>1,185</b>
Total Number of MN Asynchronous Participants:	1,134
Total Number of Non-MN Asynchronous Participants:	39
Total Number of No Data Asynchronous Participants:	12
<b>MN Participants to MCEE produced workshops:</b>	<b>4,964</b>
Total Number of MN Synchronous Participants:	3,830
Total Number of MN Asynchronous Participants:	1,134
<b>Unique Participants to MCEE produced workshops:</b>	<b>1,273</b>
Total Number of MN Unique Synchronous Participants:	820
Total Number of Non-MN Unique Synchronous Participants:	42
Total Number of MN Unique Asynchronous Participants:	388
Total Number of Non-MN Unique Asynchronous Participants:	23

**Notes:**

CEE: National Council on Economic Education

Number of CEE Workshops: CEE produced workshops, marketed to MN teachers by MCEE

Part. (Participants): Those who registered for the workshop

Non-MN Part. (Participants): Participants outside of Minnesota

Sync. (Synchronous): Participants attended the workshop live.

Async. (Asynchronous): Participants reviewed the recording.

TPD: Teacher Professional Development

## **Program Description**

The MCEE Certification: High School Personal Finance project was launched with the objective of equipping teachers with the necessary knowledge and skills to effectively deliver personal finance education in high schools across the state of Minnesota. This was an appropriate response to the May 2023 passage of a Minnesota high school personal finance graduation requirement. The project commenced in the summer of 2023 with a team of experienced high school teachers of personal finance and college faculty researching best practices and other related programs around the nation. We then developed a robust program design aligned with the national CEE/Jump\$tart personal finance standards, incorporating contemporary financial concepts and practical applications.

To ensure measurable actions for success, we organized a pre-test of knowledge (using the W!se certification pre-test) that participants took prior to completing a robust collection of asynchronous online pre-learning modules through Next Gen Personal Finance. Our educator participants then attended an intensive three day in-person workshop where they were given hands-on experience using a variety of resources, lessons, instructional strategies, multimedia content, and assessment tools covering the national standards. The certification process culminated in a final assessment in the form of the W!se Financial Literacy Teacher Certification test, ensuring that teachers met the required proficiency standards.

The course covered all the content from the national CEE/Jump\$tart personal finance standards. This includes standards from the content areas of earning income, spending, saving, investing, managing credit, and managing risk.

### *Challenges Faced:*

Despite our meticulous planning, we encountered a few challenges during the implementation phase.

1. **Timing Issues:** Even though we provided numerous communications and reminders, we had some educators who struggled to complete the pre-work learning modules. This led to some rushed after the course completion which is not the ideal sequence. There were also a few participants with technology issues that made completing the pre-test in a timely manner difficult, but we managed to get all to finish it prior to attending the in-person session.
2. **Work Burden:** To help prepare our educator participants in all the financial literacy content areas, we assigned 18 hours of pre-work learning modules. We heard fairly consistently that it felt particularly burdensome and not necessarily beneficial. In the future, we will review the requirement and its intentionality.



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*Successes:*

Despite these challenges, the pilot course of the MCEE Certification: High School Personal Finance achieved several notable successes.

1. **High Participation Rates:** We successfully registered over 60 teachers in the program, exceeding our initial target of 25. We had a few last-minute scheduling conflicts and ended up with 55 participants. As this was one of our first returns to in-person professional development, we are very pleased with the participant numbers.
2. **Engagement:** Even though we hosted a large group of participants, our instructors kept the teachers consistently engaged throughout the in-person sessions, demonstrating active learning strategies while also teaching essential content. We consistently heard from participants of their enjoyment and surprise of having fun.
3. **Improved Proficiency:** Our participants showed significant improvement and growth in their personal finance knowledge from the pre to post test. The pre-test group average was 67% total correct and the post-test average increased to 85%.. Of the 55 participants who completed the W!se Financial Literacy Teacher Certification course exam, 54 passed.
4. **Community Building:** Besides teaching important financial literacy concepts and effective instructional strategies for bringing those concepts to the high school classroom, our certification project fostered a supportive community of educators, facilitating the natural sharing of best practices and ideas for continuous professional growth. We introduced our participants to their teacher mentors for the school year; mentors in the form of experienced high school personal finance teachers from all over the state. These mentorships provide our educators who are new to personal finance with direct avenues of support and structured opportunities to engage in ongoing professional development throughout the year. Both participants and teacher mentors were very excited about this opportunity.

Along with our teacher mentors, we also hosted a networking opportunity for educators and personal finance industry professionals. This allowed us the opportunity to discuss how practitioners can best support the teachers by hearing directly from them. We are excited to see how this collaboration continues throughout the school year and future.

5. **Positive Feedback:** Our certification participants provided overwhelmingly positive feedback on our program evaluations, praising the relevance and practicality of the content, as well as the quality of the professional development.

The MCEE Certification: High School Personal Finance project has laid a strong foundation for enhancing the skills of MN educators and therefore increasing financial literacy education in our schools. The successes demonstrate the program's potential for long-term impact. We aim to offer an academic year version of the course to meet the needs of educators who are unable to commit the time in the summer. Moving forward, we may also offer this course in different parts of the state. Through sustained efforts, we are confident in our ability to further prepare and empower educators and ultimately improve financial literacy among MN students.

### **Program Metrics**

Our participants showed significant improvement and growth in their personal finance knowledge from the pre to post test. The pre-test group average was 67% total correct and the post-test average increased to 85%. There were also significant improvements in the subcategories. In the Money/Money Management/ Personal Financial Planning category, our participants went from 75% correct to 91% correct. In Banks & Banking, pre-test total correct was 66% while the post-test total correct was 84%. Credit went from 66% correct to 86% correct. The weakest area on average for our pilot group of participants was in Insurance & Investing with a 58% correct on the pre-test. The group ended with 8-% in that category. Of the 55 participants who completed the Wise Financial Literacy Teacher Certification course exam, 54 passed.

Participant feedback is a key component of the MCEE program evaluation strategy. The feedback from teachers who participated in the workshop was overwhelmingly positive.

Some key takeaways from the participant surveys include:

- 95% of participants said they felt more confident in their ability to teach personal finance after completing the workshop.
- 96% of attendees also said they gained important knowledge, teaching methods and resources relevant to their classroom teaching.

Included below are some notable excerpts from teacher participants:

- “Resources and knowledge! I feel so much more confident to teach this course with fidelity and have a virtual library of resources to choose from to provide my students with the best quality lessons.” *Teacher Participant*
- “The resources are great! The unit plan from the team is phenomenal! I can't wait to dig into it and use it for creating our UbDs.” *Teacher Participant*
- “This workshop gave me more confidence in some of the financial literacy concepts that I have found confusing or struggled with fully understanding previously. This certification will help build value and rigor for my program.” *Krysten Dane, Glencoe-Silver Lake Junior-Senior High School*
- “I have lots of resources and am connected with industry professionals as well as other teachers. I feel supported and that I have someone I can ask questions. I feel inspired and curious for MORE personal finance and excited to teach it.” *Yvonne Dripps, Armstrong High School and Robbinsdale Academy*
- “The networking and ability to hear people talk about how this course looks in their school or their classroom. I also liked seeing all the resources which I can take back and immediately incorporate in my classroom.” *James Schreiner, Sauk Centre Secondary*

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<b>Race Data</b>		
American Indian or Alaska Native	0	0.0%
Asian	3	5.5%
Black or African American	0	0.0%
Hispanic or Latino	0	0.0%
Native Hawaiian/Other Pacific Islander	0	0.0%
White	50	90.9%
Prefer Not to Specify	2	3.6%
Multiracial	0	0.0%
Total	55	100%

<b>Gender Data</b>		
Agender	0	0.0%
Gender Non-Conforming	0	0.0%
Genderqueer	0	0.0%
Man	14	25.5%
Non-Binary	0	0.0%
Prefer Not to Specify	0	0.0%
Two Spirit	0	0.0%
Woman	41	74.5%
Total	55	100%

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<b>Number of Years Teaching</b>		
1-5	8	15%
6-10	9	16%
11-15	8	15%
16-20	12	22%
21+	17	31%
Other	1	2%
Total	55	100%

<b>Type of School</b>		
Public	48	87%
Private	1	2%
Charter	5	9%
Home	0	0%
Non Profit	1	2%
Total	55	100%

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<u>Minnesota Region</u>		
Region 1	1	2%
Region 2	0	0%
Region 3	0	0%
Region 4	1	2%
Region 5	0	0%
Region 6E	1	2%
Region 6W	1	2%
Region 7E	3	5%
Region 7W	3	5%
Region 8	0	0%
Region 9	1	2%
Region 10	5	9%
Region 11	39	71%
Out of State	0	0%
Total	55	100%



## **Program Description**

The Economics Challenge program provides high school students from across the state with an opportunity to demonstrate their economic understanding and reasoning abilities in an exciting and challenging competition. Students are encouraged through the program to further their study of economics while being recognized for their academic achievement; participating teachers are supported through tools for classroom instruction and curriculum development of economics content.

The program has grown since its creation in Minnesota in the 1980's, most recently expanding to include historically under-represented populations and schools from urban areas where students are less likely to pursue economics in college or careers. These outreach efforts have impacted more than 200 students over the past six years, but are only a part of the more comprehensive efforts being undertaken by MCEE to increase the ethnic and geographic diversity of its participants.

Additionally, MCEE has formed a workgroup for summer 2024 to review critical thinking skills and make the competition more accessible to a diverse range of schools and students. These recommended changes came from the summer 2021 workgroup whose other updates of the competition have been implemented over the past few years.

## **Program Metrics**

Participant feedback is a key component of the MCEE program evaluation strategy. The feedback from students and teachers who participated in the Economics Challenge was overwhelmingly positive and all were happy to have the competition back in person with an online option if needed.

Some key takeaways from the participant surveys include:

- 66.66% of students reported learning new concepts in preparation for the competition with 20.57% neither agreeing or disagreeing on their response.
- 59.03% of students would recommend the competition to their peers with 29.86% neither agreeing or disagreeing on their response.
- 88.89% of teachers reported that their students learned more economics as a result of participating in the competition with 11.11% neither agreeing or disagreeing on their response.
- 77.78% of teachers reported they would recommend this competition to their colleagues with 22.22% neither agreeing or disagreeing on their response.

Included below are some notable excerpts from student and teacher participants:

- “Taking part in the individual economics challenge improved my practical understanding of economic theories and their real-world applications.” Anonymous Student
- “I learned that economics can be fun and that it can be very useful in daily life to understand economics!” Anonymous Student
- “I am a senior now, but I haven't taken any economics courses since my freshman year of high school. Taking part in this competition allowed me to not only review everything I've learned, but expand my overall understanding. It also helped to boost my confidence within myself.” Anonymous Student
- “I would recommend this competition to people who like economics and want to test their knowledge.” Theo J, Grade 12, Albany Senior High
- “The Econ Challenge gave my students a chance to engage concepts in a fun and competitive manner” Anonymous Teacher
- “I enjoyed spending time with students, and watching them apply what they've learned in my classes.” Anonymous Teacher
- “I love how much students get out of the Economics Challenge. They learn so much more than in class, collect knowledge, and build a strong team and camaraderie. One of the best parts is being able to participate in person and see what others know. The tests and quiz bowls drive them to want to know more.” Aaron Oseland, Mounds View High School

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**2024 Economics Challenge Regional Competitions**

	<b>Students</b>	<b>Schools</b>	<b>% Free and Reduced Lunch</b>	<b>% Students of Color</b>
<b>2024</b>	353	18	21.25%	10.48%
<b>2023</b>	278	20	12.59%	19.06%
<b>2022</b>	303	18	36%	34%
<b>2021</b>	322	14	27.13%	25.27%
<b>2020</b>	157	21	42.72%	39.48%
<b>2019</b>	284	28	36.10%	32.91%

*\*Data based on the participants that provided information.*

<b>Race Data</b>		
American Indian or Alaska Native	1	0.28%
Asian	17	4.82%
Black or African American	5	1.42%
Hispanic or Latino	6	1.70%
Native Hawaiian/Other Pacific Islander	0	0%
White	286	81.02%
Prefer Not to Specify	20	5.67%
Multiracial	8	2.27%
No Data	10	2.83%
Total	353	100%

<b>Gender Data</b>		
Agender	1	0.28%
Gender Non-Conforming	0	0%
Genderqueer	2	0.57%
Man	195	55.24%
Non-Binary	0	0%
Prefer Not to Specify	8	2.27%
Two Spirit	2	0.57%
Woman	135	38.24%
No Data	10	2.83%
Total	353	100%



**School Breakdown by Geographic Region/Regional Competition:**

MCEE provided a “Deep Dive into Economics Challenge Teaching” workshop for prospective new teachers/coaches, led by MCEE Master Teacher and longtime Economics Challenge coach, Joel Coleman. 41 teachers attended the session live and 16 teachers registered for the session and received the recording as they were not able to attend the session live. Though only a few of those who attended the session participated this year in the competition, we have kept in contact with all and look forward to having them join us at the 2025 competition.

**Twin Cities Area Schools - Twin Cities Regional Competition**

- 2 schools from the Twin Cities metro area competed in the 2024 Twin Cities Economics Challenge at St. Catherine University: Mounds View Senior High and St. Thomas Academy.
- 35 students from the metro area competed in the 2024 Twin Cities Economics Challenge vs 29 in 2023.
  - Of the students that provided information, 40% of students categorized themselves as a woman vs 6.90% in 2023.
  - Of the students that provided information, 8.57% of students categorized themselves as other than white vs 31.03% in 2023.
  - Of the students that provided information, 14% of students are eligible for Free and Reduced Lunch.

**Duluth Area Schools – Online Duluth Regional Competition**

- 2 schools from the Duluth area competed in the 2024 Economics Challenge held virtually: Aitkin Secondary School and Cloquet High School.
- 36 students from the Duluth area competed in the 2024 Duluth Area Schools competition vs 12 in 2023.
  - Of the students that provided information, 35.71% of students categorized themselves as a woman vs 35.71% in 2023
  - Of the students that provided information, 0.05% of students categorized themselves as other than white vs 14.29% in 2023
  - Of the students that provided information, 19% of students are eligible for Free and Reduced Lunch.

**St. Cloud Area Schools – Heartland Regional Competition**

- 5 schools from the St. Cloud area competed in the 2024 Economics Challenge at St. Cloud State University: Albany High School, Cambridge-Isanti High School, Melrose Secondary, St. Francis High, and Sauk Rapids-Rice High School.
- 75 students from the St. Cloud area competed in the 2024 Heartland Regional Competition vs 76 in 2023.
  - Of the students that provided information, 42.67% of students categorized themselves as a woman 48.68% in 2023.

- o Of the students that provided information, 10.67% of students categorized themselves as other than white vs 13.16% in 2023.
- o Of the students that provided information, 22.67% of students are eligible for Free and Reduced Lunch.

### **Moorhead Area Schools – Great Plains Regional Competition**

- 2 schools from the Moorhead area competed in the 2024 Economics Challenge originally set at Minnesota State University, Moorhead, but was moved virtual due to weather: Ada-Borup Secondary and Barnesville Secondary.
- 40 students from the Moorhead area competed in the 2024 Economics Challenge competition vs 39 in 2023.
  - o Of the students that provided information, 45% of students categorized themselves as a woman vs 33.33% in 2023.
  - o Of the students that provided information, 17.5% of students categorized themselves as other than white vs 7.69% in 2023.
  - o Of the students that provided information, 25% of students are eligible for Free and Reduced Lunch.

### **Mankato Area Schools – Southwest Regional Competition**

- 3 schools from the Mankato area competed in the 2024 Economics Challenge at Minnesota State University, Mankato: Lake Crystal-Wellcome Memorial, Nicollet Senior High School, and New Ulm High School.
- 45 students from the Mankato area competed in the 2024 Southwest Regional Competition competition vs 34 in 2023.
  - o Of the students that provided information, 33.33% of students categorized themselves as a woman vs. 35.29% in 2023.
  - o Of the students that provided information, 15.56% of students categorized themselves as other than white vs 8.82% in 2023.
  - o Of the students that provided information, 11.11% of students are eligible for Free and Reduced Lunch.

### **Online Regional Competition**

- 4 schools from different regions around the state competed in the 2024 Economics Challenge online as they were unable to attend an in-person competition: Menahga Secondary, Cotter Schools, Edina Senior High, and Minnetonka High School
- 115 students from around the state competed in the 2024 Online Regional Competition vs 40 in 2023.
  - o Of the students that provided information, 43.48% of students categorized themselves as a woman vs. 27.5% in 2023.
  - o Of the students that provided information, 20% of students categorized themselves as other than white vs. 35% in 2023.
  - o Of the students that provided information, 26.09% of students are eligible for Free and Reduced Lunch.

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**2024 Economics Challenge State Competition**

	<b>Students</b>	<b>Schools</b>	<b>% Free and Reduced Lunch</b>	<b>% Students of Color</b>
<b>2024</b>	82	14	17.07%	12.19%
<b>2023</b>	71	16	26.8%	15.49%
<b>2022</b>	75	17	33.5%	33.23%
<b>2021</b>	64	13	30.85%	26.74%
<b>2020</b>	62	14	32.59%	39.48%
<b>2019</b>	65	14	34.62%	26.18%
<b>2018</b>	68	18	11.29%	29.53%

*\*Data based on the participants that provided information.*

<b>Race Data</b>		
American Indian or Alaska Native	0	0%
Asian	8	9.8%
Black or African American	0	0%
Hispanic or Latino	1	1.2%
Native Hawaiian/Other Pacific Islander	0	0%
White	65	79.3%
Prefer Not to Specify	7	8.5%
Multiracial	1	1.2%
Total	82	100%

<b>Gender Data</b>		
Agender	0	0%
Gender Non-Conforming	0	0%
Genderqueer	0	0%
Man	51	62.2%
Non-Binary	0	0%
Prefer Not to Specify	3	3.7%
Two Spirit	0	0%
Woman	28	34.1%
Total	82	100%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports  
**2024 Economics Challenge**  
**Program Report**

**2024 State Competition Winners:**

- 14 schools participated in the state competition; which decreased from 16 schools in 2023
- 82 students participated in the state competition; an increase from 71 students in 2023
  - Of the students that provided information, 34.10% of students categorized themselves as woman vs 33.80% in 2023 (39.02% Regional competition)
  - Of the students that provided information, 17.07% of students categorized themselves as other than white vs 15.49% in 2023 (10.69% Regional competition)

<b>Adam Smith Division (AP/CIS/Honors Economics Students)</b>		
<b>Place</b>	<b>School</b>	<b>School City</b>
1 <sup>st</sup>	Mounds View High School	Arden Hills
2 <sup>nd</sup>	Edina High School	Edina
3 <sup>rd</sup>	St. Thomas Academy	Mendota Heights
<b>David Ricardo Division (Large-School, General Economics Students)</b>		
<b>Place</b>	<b>School</b>	<b>School City</b>
1 <sup>st</sup>	Barnesville High School	Barnesville
2 <sup>nd</sup>	Cambridge-Isanti High School	Cambridge
3 <sup>rd</sup>	Mounds View High School	Arden Hills
<b>Joan Robinson Division (Small-School, General Economics Students)</b>		
<b>Place</b>	<b>School</b>	<b>School City</b>
1 <sup>st</sup>	New Ulm High School	New Ulm
2 <sup>nd</sup>	Aitkin Secondary School	Aitkin
3 <sup>rd</sup>	Ada-Borup-West High School	Ada



## **Program Description**

The Personal Finance Decathlon program provides high school students from across the state with an opportunity to demonstrate their understanding of personal finance concepts and apply their learning to real-world situations. Students are encouraged throughout the program to further their study of economics and personal finance while being recognized for their academic achievement; participating teachers are supported through tools for classroom instruction and curriculum development of personal finance content. The program is delivered through both in-person and virtual components, with students completing an online qualifying exam and then advancing to a case study competition which allows students to excel in multiple environments. MCEE is committed to ensuring that its programs represent the diversity of all Minnesotans, and this is certainly on display with the Personal Finance Decathlon where efforts have been made to increase the diversity of participants through targeted outreach and financial support for urban schools and districts.

## **Program Metrics**

Participant feedback is a key component of the MCEE program evaluation strategy. The feedback from students and teachers who participated in the Personal Finance Decathlon is overwhelmingly positive and all were happy to join in person for the state competition held at Securian Financial.

Included below are some notable excerpts from student and teacher participants:

- “It was a very fun and challenging experience that I would recommend to anyone pursuing finance and economics” Mason W, 12th grade, Stillwater Area High School
- “The competition teaches us to work under pressure in an environment similar to ones we might see in the future. It teaches us to work under stress, and it’s fun!” Anonymous Student
- “I learned so much about finance and how to give a formal presentation.” Anonymous Student
- “I learned how to come up with an efficient financial plan for whatever situation I may find myself in in the future.” Anonymous Student
- “It’s a fun day with kids and getting to connect with other teachers! Love any teacher networking opportunities!” Anonymous Teacher

Some key takeaways from the participant and teacher surveys include:

- 96.9% of students reported learning new concepts in preparing for the competition.
- 93.6% of students would recommend the competition to their peers.
- 100% of teachers would recommend the competition to their colleagues.

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**2024 Personal Finance Decathlon  
Program Report**

**Regional (Online) Personal Finance Decathlon Statistics**

	<b>Students</b>	<b>Schools</b>	<b>*% Free and Reduced Lunch</b>	<b>*% Students of Color</b>
<b>2024</b>	301	13	17.06%	18.06%
<b>2023</b>	296	13	12.2%	19.59%
<b>2022</b>	290	15	32.78%	14.83%
<b>2021</b>	318	13	24.59%	27%
<b>2020</b>	224	10	30%	17%
<b>2019</b>	410	15	22.98%	24.76%
<b>2018</b>	349	14	38.82%	27.00%

*\*Data based on the participants that provided information.*

<b>Race Data</b>		
American Indian or Alaska Native	1	0.33%
Asian	14	4.65%
Black or African American	6	1.99%
Hispanic or Latino	9	2.99%
Native Hawaiian/Other Pacific Islander	0	0%
White	198	65.78%
Prefer Not to Specify	13	4.32%
Multiracial	13	4.32%
No Data	47	15.61%
Total	301	100%

<b>Gender Data</b>		
Agender	1	0.33%
Gender Non-Conforming	0	0%
Genderqueer	2	0.67%
Man	140	46.82%
Non-Binary	0	0%
Prefer Not to Specify	6	2.01%
Two Spirit	1	0.33%
Woman	104	34.78%
No Data	47	15.72%
Total	301	100%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports  
**2024 Personal Finance Decathlon**  
**Program Report**

**State Personal Finance Decathlon Statistics**

	<b>Students</b>	<b>Schools</b>	<b>*% Free and Reduced Lunch</b>	<b>*% Students of Color</b>
<b>2024</b>	34	9	2.94%	17.65%
<b>2023</b>	42	12	16.67%	28.57%
<b>2022</b>	44	12	25.59%	22.72%
<b>2021</b>	43	11	33.16%	27.26%
<b>2020</b>	43	11	25.94%	16.80%
<b>2019</b>	65	10	26.48%	29.99%
<b>2018</b>	46	12	38.82%	27.00%

*\*Data based on the participants that provided information.*

**2024 State Competition:**

- 9 schools participated in the state competition.
- 34 students participated in the state competition.
  - Of the students that provided information, 35.29% of students categorized themselves as women vs 25% in 2023 (34.44% 2024 competition-wide)
  - Of the students that provided information, 17.65% of students categorized themselves as other than white vs 28.57% in 2023 (13.71% 2024 competition-wide)

<b>Race Data</b>		
American Indian or Alaska Native	0	0%
Asian	3	8.82%
Black or African American	1	2.94%
Hispanic or Latino	0	0%
Native Hawaiian/Other Pacific Islander	0	0%
White	24	70.59%
Prefer Not to Specify	4	11.76%
Multiracial	2	5.88%
Total	34	100%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports  
**2024 Personal Finance Decathlon  
Program Report**

Gender Data		
Agender	0	0.00%
Gender Non-Conforming	0	0.00%
Genderqueer	0	0.00%
Man	22	64.71%
Non-Binary	0	0.00%
Prefer Not to Specify	0	0.00%
Two Spirit	0	0.00%
Woman	12	35.29%
Total	34	100%

State Finalists		
Place	School	School City
	Albany Senior High	Albany, MN
	Cotter Schools	Winona, MN
	DeLaSalle High School	Minneapolis, MN
	Edina High School	Edina, MN
	Faribault Senior High	Faribault, MN
	Stillwater Area High School	Stillwater, MN
	Ulen-Hitterdal High School	Ulen, MN
1st	Mounds View Senior High	Arden Hills, MN
2nd	St. Thomas Academy	Mendota Heights, MN
3rd	Hopkins High School	Minnetonka, MN





### **Program Description**

The Poster Contest is a competition for students to express economic and personal finance concepts through an illustration, demonstrating their understanding of that topic. Students are given a pre-selected list of concepts they may illustrate, but otherwise have creative freedom to design their own illustrations that best represent concepts such as entrepreneurship, markets, trade, productivity, human capital, natural resources, and others.

The program engages students in grades K-8 and provides an opportunity for students to show their comprehension, practice creative thinking and problem-solving, and hone their non-written communication skills. Students are encouraged by the program to further their study of economics having seen how the field is more than rote memorization or dull classroom exercises; participating teachers are supported with guidance and connection to resources and curricula that can help teach students about the topics included in the competition. Since its creation in 2021, the program has grown rapidly and many more schools and teachers from across the state have sought to participate as a way to introduce younger students to economics and personal finance.

This year, we have implemented a rule that poster submissions are limited to no more than 5 posters per teacher. Though we have received a great increase in submissions over the past years, the judging process has become very time-consuming. With this new rule, judges could focus their time on giving descriptive feedback to the poster submissions that were the most artistically appealing and illustrative of the prompts. Teachers still had their entire class participate in the competition, but they only submitted their top 5 selections to be judged on.

### **Program Metrics**

Participant feedback is a key component of the MCEE program evaluation strategy. The feedback from students and teachers who participated in the Poster Contest is overwhelmingly positive.

#### **Some key takeaways from the participant and teacher surveys include:**

- 76% of students who provided information indicated that this was a fun contest.
- 74% of students who provided information indicated that they learned something new in creating their poster.
- 100% of teachers indicated that participating in the Poster Contest helped their students learn more about economics.
- 90% of teachers reported that their students are excited about economics because of the Poster Contest.
- 95% of teachers stated their students have learned new things from participating in the Poster Contest.

**Included below are some notable excerpts from teachers:**

- “This competition got my class very excited about learning! They did their best work because they knew it was for a good reason. I taught all the vocabulary words on the guideline sheet. These are words I usually never address as a second grade teacher. It was fun to teach them about things that will forever be a part of their life.” Kathy Brenny, Royalton Elementary School
- “The poster contest is a great way to reinforce economic concepts!” Randy Thompson, Menahga Public Schools
- “The University of Minnesota Economics poster contest is a great way to connect learning with doing. Students are taught concepts and then given the creative freedom to portray the Economic Term in a way that they visualize this term being defined.” Anonymous Teacher
- “The poster contest allowed students to synthesize information in a way that made sense to them. They were thoroughly motivated and engaged by the idea of competing in the contest. Students were able to learn from one another as they created their posters.” Anonymous Teacher
- “The poster contest allows students to pair artistic and creative skills with academic knowledge that isn't always recognized in the regular school day. My students had smiles on their faces throughout the whole day.” Liz Kopacek, Woodbury Middle School

**Poster Contest Statistics**

<b>Year</b>	<b>Students Entered into Contest*</b>	<b>Students Completed Poster*</b>	<b>Teachers</b>	<b>Schools</b>
<b>2024</b>	121	799	18	15
<b>2023</b>	538	538	23	14
<b>2022</b>	320	320	10	10
<b>2021</b>	29	29	2	2

*\* This year, we have implemented a rule that poster submissions are limited to no more than 5 posters per teacher.*

**School Overall Demographics**

<b>School</b>	<b>City</b>	<b>Title 1 School (Y/N)</b>	<b>% Free and Reduced Lunch</b>	<b>% Students of Color</b>
Adams Spanish Immersion	St. Paul	N	38%	63%
Adrian Elementary	Adrian	Y	45%	16.0%
Belgrade-Brooten-Elrosa High School	Belgrade	Y	49%	12.0%
Cedar Creek Elementary	Anoka	N	37%	21.0%
Chaska Middle School	Carver	N	24%	30.0%
EXPO Elementary	Saint Paul	N	35%	53%
Jackson Elementary	Shakopee	N	36%	47%
LeRoy-Ostrander	Le Roy	Y	49%	10.0%
Menahga Elementary School	Menahga	Y	64%	5.0%
Oak Crest Elementary	Belle Plaine	N	30%	20.0%
Royalton Elementary	Royalton	N	35%	7.0%
Shirley Hills Primary	Mound	N	27%	17.0%
St. Francis Elementary	St. Francis	N	39%	19.0%
Twin Cities International School	Minneapolis	Y	>90%	100.0%
Woodbury Middle School	Woodbury	N	23%	41.0%

# A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports

## 2024 Poster Contest

### Program Report

Please visit [z.umn.edu/PosterContest](https://z.umn.edu/PosterContest) to view our 2024 competition-winning posters.



Cooper D. | Grade 2  
Jackson Elementary



Elsie W. | Grade 2  
Royalton Elementary School



Liam B. | Grade 3  
Adrian Elementary



Madisyn L. | Grade 3  
Adrian Elementary



Iana Z. | Grade 3  
Shirley Hills Primary



Eli Z. | Grade 4  
Oak Crest Elementary



Micah N. | Grade 5  
Oak Crest Elementary



Landon K. | Grade 6  
Belgrade Brooten Elrosa High School



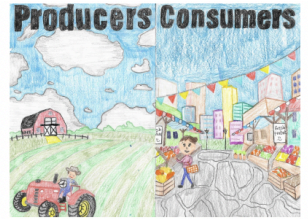
Sloan S. | Grade 7  
Menahga Public School



Myles D. | Grade 7  
Belgrade Brooten Elrosa High School



Shuiab J. | Grade 7  
Twin Cities International Schools



Olivia B. | Grade 8  
LeRoy Ostrander Public School



Paige B. | Grade 8  
Woodbury Middle School

## **Grade K-12 Teacher Professional Development Workshop & Courses Descriptions**

### **2023 Summer Institute K-5: Session 3**

Grades: K-5

Workshop Length: 1.5 hours

[Colleen Gray](#)

*Explore resources and activities available to teach economics and personal finance*

*Discover strategies for integrating economics and personal finance concepts into content already taught*

*Examine how civics and children's literature can be used to teach economics*

*Share with participants thoughts, ideas, questions, or concerns they have about implementing what they learned.*

### **2023 Summer Institute K-5: Session 4**

Grades: K-5

Workshop Length: 1.25 hours

[Colleen Gray](#)

*Explore resources and activities available to teach economics and personal finance*

*Discover strategies for integrating economics and personal finance concepts into content already taught*

*Examine how civics and children's literature can be used to teach economics*

*Share with participants thoughts, ideas, questions, or concerns they have about implementing what they learned.*

### **2024 High School Student Competitions**

Grades: 9-12

Workshop Length: 1 hour

[Angela Zappa](#), [Jesse Theirl](#), and [Joel Coleman](#)

*Join us for a chance to learn more about how the MCEE Personal Finance Decathlon & Economics Challenge operates, what you can do to prepare for the competitions, ways the competition supports your classroom content, and more! Feel free to join us for one or both of the competition sessions (Personal Finance Decathlon: 4:00-4:30pm & Economics Challenge: 4:30-5:00pm).*

### **Active Economics in Middle School**

Grades: 6-8

Workshop Length: 1 hour

[Crystal Johnson](#)

*Discover effective techniques to enhance your confidence in teaching economics to 6th-8th*

*graders. Leave with a treasure trove of engaging, low-prep, hands-on, and enjoyable resources for both you and your students.*

### **Active Learning Strategies in Economics**

Grades: 9-12

Workshop Length: 1 hour

[Brian Lynch](#)

*What do hackey sacks, geese, candy, singing, and white paper have in common? Find out by signing up for this workshop! Learn active learning strategies, get out from their desks, learn economics, and have fun at the same time.*

### **AI: Friend, Foe, or Both?**

Grades: 9-12

Workshop Length: 1 hour

[Michael Kieselbach](#)

*Enhance your teaching preparation and the construction of learning activities using Artificial Intelligence (AI). Plus, gain insights into detecting the incorporation of AI in student assignments. As high school teachers, it's crucial to recognize that we are in a new world and need to adjust to these changes.*

### **AI Empowered: Culturally Inclusive Economics Explorations for Educators**

Grades: 9-12

Workshop Length: .67 hours

[Crystal Johnson](#)

*AI in the Economics Classroom: Discover how Artificial Intelligence is transforming the teaching landscape, providing innovative tools to engage students in exploring economic concepts across diverse cultural contexts. Gain and share experiences using AI applications designed specifically for economics education, empowering teachers to create dynamic and culturally resonant lesson plans.*

### **Barbie, Blockbusters, and the Box Office**

Grades: 9-12

Workshop Length: 1 hour

[Rholine Rose](#) and [Lesley Mace](#)

*Have you heard there is a new movie out about Barbie? In this webinar, we will take a look at two phenomena: the iconic doll and what she can teach us about the economy and the economic influence of the film industry, from box office revenues to the behind-the-scenes occupations that bring the movies to life. This interactive webinar will include lessons on how to use Barbie to teach about the labor force, how the movies can be used to teach about inflation and information about the contributions that the film industry makes to the economy both nationally and in Minnesota. Don't forget to bring your popcorn!*



**Bite-Sized History (HistoryFest)**

Grades: K-5

Workshop Length: 6.5 hours

[Kellie Friend](#)

*Finding time for history education can be difficult in the elementary classroom. In this session elementary teachers will learn strategies to incorporate history in small bites into their classrooms. We will use literature, primary sources, and other resources to engage young learners in examining and connecting to the past. The session will also include ideas to incorporate economics into the classroom.*

**Breaking Ground: New Economic Insights on the Minimum Wage**

Grades: 9-12

Workshop Length: 2 hours

[Lynn MacDonald](#) and [Sabrina Nuwera](#)

*Join us for a dynamic presentation that delves into cutting-edge economic research on the minimum wage in the U.S. and in Minnesota. Discover the latest findings, explore real-world implications, and gain fresh insights into this critical economic policy. You'll receive classroom ready content, resources, and new examples for your students.*

**Bridging the Gap between Research and Classroom: Understanding Intergenerational Mobility (In-District ISD 742)**

Grades: 9-12

Workshop Length: 1.5 hours

[Lynn MacDonald](#) and [Dr. Kristine West](#)

*Discover innovative strategies for translating cutting-edge economic research, inspired by Harvard Economist Raj Chetty's Big Data class, into content that engages students and aligns with Minnesota state standards in economics, history, geography, ethnic studies, and social studies.*

**Bullying: Unveiling Gender Identity & Sexual Orientation Impact**

Grades: 7-12

Workshop Length: 1 hour

[Mana Komai-Molle](#)

*This session will present new economic research on bullying in Minnesota. Using data from schools in Stearns County, MN, this research investigates how gender identity and sexual orientation affect bullying with a particular focus on the pivotal role of teachers. This session discusses the economic implications of bullying including the impact on income and crime. Gain a nuanced understanding of these economic perspectives, exploring their intersections with gender identity and sexual orientation. Don't miss this invaluable opportunity to explore the economic consequences of bullying, supported by real data from Stearns County schools, making it a crucial event for those seeking comprehensive insights into this critical issue.*

*A collaborative effort between the St. Cloud State University Center for Economic Education and the MN Council on Economic Education.*

### **Cha-Ching! Connecting Civics and the Economy**

Grades: 6-8

Workshop Length: 1 hour

[Natacha Scott](#)

*Cha-ching! We're cashing in. Join us for an interactive workshop hosted by iCivics to explore how to introduce your students to the relationship between the government and the economy. Participants will explore free resources, including games and lesson plans, that teach about banks and lending, the market economy, government regulations, and government spending. You'll leave with engaging activities designed to show students how these topics can impact their own lives!*

### **College in the Schools**

Grades: 9-12

Workshop Length: 12 Hours

[Julie Bunn](#), [Kristine West](#), and [Agapitos Papagapitos](#)

*MCEE provides ongoing professional development workshops for high school teachers delivering college level courses in economics through the UMN-College in the Schools (CIS) Program. The CIS program provides the opportunity for academically prepared and motivated juniors and seniors to earn college credits by taking University of Minnesota Twin Cities courses through the CIS program.*

### **Creative Approaches to Teaching Economics**

Grades: 9-12

Workshop Length: 1 hour

[Matt Pierson](#)

*Join us to explore the innovative utilization of media clips, cartoons, superheroes, and sports as tools for creatively teaching fundamental economic concepts.*

### **Cultivating an Entrepreneurial Mindset**

Grades: 9-12

Workshop Length: 1 hour

[Cheryl Ayers](#)

*Join us for this webinar on how to enhance Grades: 9-12 instruction across subjects by cultivating an entrepreneurial mindset in students. After briefly setting the stage with research-based reasons to teach entrepreneurship, participants practice "thinking like an entrepreneur." Participants also explore ways to use entrepreneurship concepts, skills, and mindsets as real-world contexts for teaching CTE courses, math, English, science, social studies, economics, and personal finance while simultaneously increasing student engagement and achievement. Recommended age-appropriate, classroom-ready, Grades: 6-12 entrepreneurship resources included (e.g., videos, hands-on lessons, chapter books, articles, etc.)*



**Culturally Responsive Personal Finance (Econiful)**

Grades: 6-12

Workshop Length: 1 hour

[Joel Coleman](#)

*Discover ways to apply cultural knowledge as well as the prior experiences of diverse students to make learning more appropriate and effective. Examine lesson plans on topics ranging from using values-based personal finance scenarios to using storytelling to teach budgeting and saving. Receive 10 ready-to-implement lesson plans that reflect a culturally responsive approach as well as a checklist to modify other lessons.*

*Great for: 6-12 Personal Finance or Economics*

*Good for: Any class with life skills or personal finance*

**Culturally Responsive Personal Finance**

Grades: 9-12

Workshop Length: 1 hour

[Joel Coleman](#) and [Jamie Shaw](#)

*In this webinar, we will show example lessons on how to incorporate culturally responsive pedagogy in the personal finance classroom. This webinar is great for beginning teachers as they build their curriculum, but also a great fit for experienced educators to evaluate their current curriculum.*

**Culturally Responsive Personal Finance (MBITE Conference)**

Grades: 9-12

Workshop Length: .75 hours

[James Redelsheimer](#)

*Would you like your personal finance curriculum to be inclusive and resonate with every student? Discover ways to make personal finance education more fair and relatable for a diverse range of learners, ensuring that all students can benefit. Join the Minnesota Council on Economic Education Master Teacher, James Redelsheimer to gain insights into crafting lessons that are culturally relevant, along with practical examples to enhance your current curriculum.*

**Deep Dive into Economics Challenge Teaching**

Grades: 9-12

Workshop Length: .75 hours

[Joel Coleman](#)

*In this 45-minute interactive session, we'll talk about the process of how the competition is run, ways the competition supports your classroom content, and work through quiz bowl questions in small groups, so that you can experience this type of instruction from the student's perspective.*

### **Deep Dive into Personal Finance Decathlon Teaching**

Grades: 9-12

Workshop Length: .75 hours

[Jesse Theirl](#)

*Using case studies to teach personal finance is a great way to engage your students in thinking about real-world personal finance topics without making them too personal. In this 45-minute interactive session, we'll talk about the process and work through a case study in small groups, so that you can experience this type of instruction from the student perspective.*

### **Developing a Holiday Budget**

Grades: 9-12

Workshop Length: 1 hour

[Cindy Fitzthum](#)

*Identify key components of budgeting and apply concepts within their classrooms and personal lives. Teachers will be presented a variety of resources to integrate into their classrooms and personal lives related to personal finance and budgeting.*

### **Digging Deeper into Economic Numbers**

Grades: 9-12

Workshop Length: 1 hour

[Sucharita Mukherjee](#)

*In this webinar, teachers will learn more about commonly used economic terms like the GDP or unemployment and other related concepts like well-being. While each of these metrics are used to assess an economy's performance, they have shortcomings that imply that none of them provide a comprehensive view of the economy by themselves. Further, the economy could be performing well according to one metric (GDP for example) and not perform well on other metrics (income distribution for example). An accurate reflection of the economy's performance requires an understanding of how social categories like race or gender influence the measures of economic performance. The webinar will discuss these ideas by looking at commonly used and easily accessible data sources that would make the study of economics more realistic and also discuss the potential risks of relying on any one measure for assessing an economy's performance.*

### **Economic Paradigms: Market Characteristics and Goals**

Grades: 6-8

Workshop Length: 1 hour

[Princeton Williams](#)

*Explore the characteristics and goals of traditional, command, mixed, and market-based economies. Learn how different societies address key economic questions and consider various social and economic objectives. Discover classroom-ready lessons and Federal Reserve resources to encourage respectful discussions and critical thinking. Join us in unraveling the mysteries of economic systems and their impact on society.*

### **Economics Episodes in American History**

Grades: 9-12

Workshop Length: 8 hours

[Dr. Mark Schug](#), Dr. Tawni Ferrarini & [Dr. Scott Niederjohn](#)

*Attend a workshop on a book intended to help infuse the economic way of thinking into a civics and government class! Textbook authors Dr. Scott Niederjohn, Dr. Mark Schug and Professor Signe Thomas will conduct this workshop. Chapters include content on the economics of the Constitution and Supreme Court as well as a look at the role of the Congress and Executive Branch in the economy. Fiscal policy, monetary policy, the Federal Reserve, and trade agreements are covered and much more.*

### **Economics Episodes in Civics and American Government**

Grades: 9-12

Workshop Length: 8 hours

[Dr. Scott Niederjohn](#), [Dr. Mark Schug](#) and Professor Signe Thomas

*Attend a workshop on a book intended to help infuse the economic way of thinking into a civics and government class! Textbook authors Dr. Scott Niederjohn, Dr. Mark Schug and Professor Signe Thomas will conduct this workshop. Chapters include content on the economics of the Constitution and Supreme Court as well as a look at the role of the Congress and Executive Branch in the economy. Fiscal policy, monetary policy, the Federal Reserve, and trade agreements are covered and much more.*

### **Economics for Opinion Leaders: Educators Series**

Grades: 9-12

Workshop Length: 16 hours

[Professor Kim Holder](#) & [Dr. Scott Niederjohn](#)

*Attend a workshop on a book intended to help infuse the economic way of thinking into a civics and government class! Textbook authors Dr. Scott Niederjohn, Dr. Mark Schug and Professor Signe Thomas will conduct this workshop. Chapters include content on the economics of the Constitution and Supreme Court as well as a look at the role of the Congress and Executive Branch in the economy. Fiscal policy, monetary policy, the Federal Reserve, and trade agreements are covered and much more.*

### **The Economic Impact of Minnesota Railroads**

Grades: 6-8

Workshop Length: .83 hours

[Colleen Gray](#)

*Delve into the economic tapestry of Minnesota's railroads. We'll journey through the history of MN railroads, examining how economic concepts shaped their development. Explore the profound impact of government regulations on the railroad industry and gain insights into their economic implications. We'll identify the iconic MN "Empire Builder" and its significant role in the state's economic history. Don't miss this opportunity to unravel the economic secrets of Minnesota's railroad heritage!*

### **The Economics of Pickleball**

Grades: 9-12

Workshop Length: 1 hour

[Susanna McConnell](#)

*This webinar will show how a change in consumer tastes led to the rise of pickleball in the United States. It will show how market forces have led this to be one of the fastest growing sports in the United States. Participants will engage with relevant media and strategies to help internalize the many effects this sport has at local, regional, and global markets. Participants will leave with lessons that can be immediately integrated into their classrooms.*

### **Econ-Olympics: A Gold-Medal Day for Grades K-8 Teachers**

Grades: K-8

Workshop Length: 7 hours

[Brittany Rawson-Haeg](#), Mychi Nguyen, [Heidi Kloempken](#), [Dr. Valerie Walker](#), [Mariah Benn](#), [Patricia Bauer and David Geister](#), [Kellie Friend](#), [Nikki Linscheid](#), [Crystal Johnson](#), and [Colleen Gray](#)

*Explore winning strategies from seasoned Minnesota educators as they share innovative ideas for integrating the new economics standards with the new standards in ethnic studies, history, geography, and civics. Propel your professional development forward as you dive into MCEE's curated resources aligned with the new standards. End the day by teaming up with MCEE to identify the training and resources you need to cross the finish line for the 2026-2027 standards implementation.*

### **Elementary Econ Ed Straight from the Fed**

Grades: K-5

Workshop Length: 1 hour

[Andrea Caceres-Santamaria](#)

*Participate in an exciting webinar featuring lesson resources and activities from the Fed suitable for both virtual and in-person classes. Discover the Fed's new and popular lesson, *What Makes a Community*. The resources presented in the webinar align with Minnesota's new economic standards and several incorporate Minnesota Language Arts standards. These resources aim to equip students with the fundamental skills of effective decision-making and foster their understanding of the significant role economics plays in every aspect of our lives.*

### **Elementary Mathematics and Economics - Engaging Lessons for Grades: K-5 After School & Summer School Learning (CEE National Conference)**

Grades: K-5

Workshop Length: .75 hours

[Colleen Gray](#)

*The K-5 Math and Economics lessons are adaptable for use in daily, after- school, or summer school classrooms. Teachers have the content and pedagogy to successfully educate students using integrated math, economics, and personal finance standards.*

**Elementary Math & Econ - Engaging Lessons for Grades: K-5 After School & Summer**

Grades: K-5

Workshop Length: 1 hour

[Jessie \(Xinyue\) Zong](#)

*The Grades: K-5 Math and Economic lessons are adaptable for use in daily, after school, or summer school classrooms. Teachers have the content and pedagogy to successfully educate students using integrated math, economics and personal finance standards. Each grade-level unit contains lessons related to the following topics: Decision Making Personal Finance Business/Production*

**Embark on a journey of Economics learning through the power of Maps! (GeoFest)**

Grades: K-12

Workshop Length: .83 hours

[Colleen Gray](#) and [Shana Crossson](#)

*Geography and Economics are often seen as distinct disciplines, but when integrated, you can create a powerful tool for students to comprehend the world around them. We'll use data from Mapping Prejudice to look at how combining maps and economic data helps students visualize and analyze information.*

**Empowering Elementary Educators to Teach the New Economics Standards**

Grades: K-5

Workshop Length: 1 hour

[Colleen Gray](#) and [Brittany Rawson-Haeg](#)

*Kicking off October's National Econ Ed Month by Spotlighting the New Elementary Economics Standards and Showcasing Instructional Resources: Empower your classroom with a comprehensive understanding of the new K-5 Economics standards from Brittany Rawson-Haeg, Social Studies Content Specialist at the Minnesota Department of Education, followed by an exploration of fresh, standards-aligned resources meticulously created or handpicked by MCEE.*

**Empowering Middle School Educators to Teach the New Economics Standards**

Grades: 6-8

Workshop Length: 1 hour

[Colleen Gray](#) and [Brittany Rawson-Haeg](#)

*Kicking off October's National Econ Ed Month by Spotlighting the New Middle School Economics Standards and Showcasing Instructional ResourcesL Empower your classroom with a comprehensive understanding of the new 6-8 Economics standards from Brittany Rawson-Haeg, Social Studies Content Specialist at the Minnesota Department of Education, followed by an exploration of fresh, standards-aligned resources meticulously created or handpicked by MCEE.*

### **Engaging with the Center for Indian Country Development**

Grades: 9-12

Workshop Length: 1 hour

[Matt Gregg](#) and [Ava LaPlante](#)

*Did you know that the Federal Reserve Bank of Minneapolis is home to the Center for Indian Country Development (CICD)? The CICD supports the prosperity of Native nations and Indigenous communities through actionable data and research that make sustainable contributions to public policy. In this workshop representatives from the CICD will introduce you to their mission and resources, provide an overview of recent CICD research and discuss ways that high school educators can interact with the center.*

### **Equip Future Innovators: Middle School Entrepreneurship**

Grades: 6-8

Workshop Length: 1 hour

[Gigi Wolf](#)

*Join us for an enlightening webinar featuring a distinguished speaker from the Federal Reserve, who will provide valuable insights and strategies for teaching middle schoolers about entrepreneurship. In this session, you will discover innovative ways to introduce economic concepts and financial literacy to young minds. Learn how to inspire the next generation of entrepreneurs and encourage them to think creatively, problem-solve, and make informed financial decisions. Don't miss this opportunity to empower middle school students with the knowledge and skills they need to navigate the world of entrepreneurship successfully.*

### **Ethics & Social Issues Curriculum: Impact on Decision Making?**

Grades: 9-12

Workshop Length: 1 hour

[Chandler Jordan](#)

*In this lesson students will role-play doctors and patients, demonstrating the motives of self-interest, duty, and character in economic transitions. By experiencing first-hand how the lack of asymmetrical information can impact choice, students will then have the opportunity to see how new information can alter their decision-making. After the role-play, students will see how an ethical framework can impact decision-making and have the opportunity to apply this learning across multiple professions.*

### **Ethics & Social Issues Curriculum: Private Prisons & Public School Funding**

Grades: 9-12

Workshop Length: 1 hour

[Matt Pierson](#)

*This session will take you into 2 lessons from the Ethics, Economics, and Social Issues Curriculum that are HOT OFF THE PRESS! We will look into the story of Private Prisons and what the goals of imprisonment are. We will also look at Public School Funding and decide whether our goal is equality or equity. Teachers will leave with an economic and ethical lens to present two hot-button issues in their classrooms.*



### **Ethics & Social Issues Curriculum: What Can We Do About Pollution?**

Grades: 9-12

Workshop Length: 1 hour

[Stephen Day](#)

*In this lesson, students consider the question “What can be done if someone’s choices are putting a burden on others?” They do this by studying the economic concept of externalities. In the lesson, they play a word-guessing game in which they try to maximize the “production” of words while keeping noise - an externality - to a minimum. In the game, teams of students try to guess a word that is acted out by one teammate by playing in the style of the classic game Charades – with one round where they can talk and the second where there is no talking, only gestures. Students can also try to guess the word using talking – in the style of the classic game Taboo™. The version of the game using talking is much easier, but it creates noise. With noise as a metaphor for pollution, the students do three different versions of the game that reflect classic strategies in environmental economics for reducing externalities.*

### **Exploring Economic Concepts through Diverse Voices: Utilizing Children's Books by BIPOC Authors**

Grades: K-6

Workshop Length: .67 hours

[Colleen Gray](#)

*The MN Council on Economic Education's Using Children's Books by BIPOC Authors to Teach Economics Standards lesson collection aligns with the 2021 Economics standards for Grades: K-6 grade students. This free classroom-ready collection highlights economic and personal finance standards through the eyes of BIPOC authors and story characters.*

### **Exploring the Federal Reserve, Economic Updates, and Future Outlook**

Grades: 9-12

Workshop Length: 1 hour

[Joe Mahon](#)

*After a quick introduction to the Federal Reserve and what it does for the economy, we'll take a look at the most recent info about how our country's economy is doing. We'll pay special attention to the Federal Reserve's two big goals: making sure there are plenty of jobs available and keeping prices steady (that's all about controlling inflation). Plus, we'll find out what surveys are telling us about how the economy might do in the near future.*

### **Financial Futures: Empowering Learners Through Viral Inspiration**

Grades: 6-8

Workshop Length: 1 hour

[Nikki Linscheid](#)

*Learn the magic behind a 9-year old's viral TikTok about saving for college, and gain tools to engage and educate learners about personal finance.*

**From Eggs to Toilet Paper: The Ins and Outs of Economics**

Grades: K-5

Workshop Length: 1 hour

[Angie Battle](#)

*Join us to discover the economic principles behind everyday products, such as eggs & toilet paper. This engaging session explores economic concepts to help students develop a deeper understanding of these concepts and encourages them to think critically about the world around them.*

**Grades K-5 Econ & Math**

Grades: K-5

Workshop Length: 1 hour

[Colleen Gray](#)

*Join us for an enlightening webinar as we delve into the world of Grades: K-5 Math and Economics lessons designed for after-school or summer school classrooms. Discover how teachers can harness dynamic content and proven pedagogy to empower students through integrated math, economics, and personal finance standards.*

**Get Ready Get Set Get Going – A Guide to Money Management**

Grades: 9-12

Workshop Length: 1 hour

[Erica Tobe](#)

*Get Ready, Get Set, Get Going: A Guide to Money Management is a financial literacy education program consisting of 12 online lessons and an accompanying online facilitator guide. It provides action-oriented strategies and tools to support high school students and adults with intellectual or developmental disabilities. It is intended for staff and volunteers of community service organizations who work with this audience. The materials are available for download free from the MSU Extension website.*

**Harvest of the Month: Growing Econ Skills from Field to Fork!**

Grades: K-5

Workshop Length: 1 hour

[Sue Knott](#)

*Discover how Minnesota-grown food can engage students and assist in achieving Minnesota's Economics Standards! MN Ag in the Classroom staff will share hands-on activities that can be used in classrooms immediately. These activities will serve as a starting point for participants to brainstorm strategies for utilizing seasonally available (even in the winter!), locally grown food to foster growth in econ skills and cross-curricular learning. Attendees will receive access to FREE standards-based lessons, activities, videos, and more!*



**How to Transition Your Classroom into a Mini-Economy**

Grades: K-5

Workshop Length: 1 hour

[Katie Calvert](#)

*Join us for an inspiring webinar featuring the 2023 MCEE Elementary Educator of the Year, Katie Calvert. Discover how Katie has turned her elementary classroom into a thriving mini-economy where students learn about paying rent, taxes, and saving money to purchase items at their class store. Learn how she empowers her students to become self-reliant, cooperative, and financially savvy, all while nurturing a strong sense of community and shared responsibility. Explore her unique approach to teaching personal finance and economics and find out how she instills a passion for these essential life skills in her young learners.*

**In-District TPD: District 625 SPPS: Understanding Intergenerational Mobility**

Grades: 9-12

Workshop Length: 2 hours

[Lynn MacDonald](#)

*Discover innovative strategies for translating cutting-edge economic research, inspired by Harvard Economist Raj Chetty's Big Data class, into content that engages students and aligns with Minnesota state standards in economics, history, geography, ethnic studies, and social studies. Participants will gain techniques to break down complex research findings and create dynamic lessons that resonate with high school students. Help students connect with real-world economic data, fostering critical thinking and analytical skills.*

**In-District TPD: District 625 SPPS**

Grades: 6-12

Workshop Length: 2 hours

[Emily Martin Yang](#)

*Student Led Discourse: Gain insights into strategies empowering students in discussions. Discover the art of facilitating engaging classroom interactions, complemented by Simulation Activities, including diverse economics simulations that offer a shared experience for students to draw upon.*

### **Incorporating Economic Concepts into History of Indigenous Peoples' Lessons**

Grades: K-5

Workshop Length: 1 hour

[Lauren Shifflett](#)

*Uncover creative ways to blend economic concepts with Indigenous peoples' history in your elementary classroom. Join this webinar to explore strategies that seamlessly integrate economic principles into your lessons on Indigenous peoples' heritage. Enhance your students' understanding of both subjects while creating engaging and meaningful learning experiences.*

### **Integrating Economics, History, and Geography Standards**

Grades: 6-8

Workshop Length: 1 hour

[Shana Crosson](#) and [Jess Winkelaar](#)

*Explore cross-disciplinary connections, gain practical classroom techniques, and enhance your students' understanding of the interconnected world around them. Join us to create a richer and more holistic learning experience.*

### **Integrating New Econ & History Standards in Middle School Social Studies**

Grades: 6-8

Workshop Length: 1 hour

[Heidi Kloempken](#)

*Join us for an engaging one-hour webinar that explores innovative ways to incorporate the latest economics and history standards into your middle school social studies curriculum. In an ever-changing world, it's essential to equip our students with a comprehensive understanding of economic principles and historical context.*

### **Integrating Revised High School Econ Standards**

Grades: 9-12

Workshop Length: 1 hour

[Brittany Rawson-Haeg](#)

*The Minnesota Department of Education (MDE) has released a Commissioner Approved Draft of the revised social studies state standards. Join us to learn about the roll out and how to incorporate the updated standards into your curriculum.*

### **Intergenerational Mobility Hybrid Session (In-District ISD 47)**

Grades: 9-12

Workshop Length: 2 hours

[Lynn MacDonald](#)

*Discover innovative strategies for translating cutting-edge economic research, inspired by Harvard Economist Raj Chetty's Big Data class, into content that engages students and aligns with Minnesota state standards in economics, history, geography, ethnic studies, and social studies.*

### **Intergenerational Mobility: Where is the American Dream?**

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#)

*Economic Research on Intergenerational Mobility has been making waves in both the economics profession and in the media. This session will help translate this research so 9-12 educators can incorporate concepts of intergenerational mobility—the extent to which children are able to rise to a higher economic status than their parents. Discover innovative strategies for translating cutting-edge economic research, inspired by Harvard Economist Raj Chetty's Big Data class, into content that engages students and aligns with Minnesota state standards in economics, history, civics, government, geography, ethnic studies. This research is influencing and shaping governmental policies and programs. Participants will gain techniques to break down complex research findings and create dynamic lessons that resonate with high school students. This material will help educators connect with real-world economic data, fostering critical thinking and analytical skills for their students. You'll receive classroom ready materials including a project that can be implemented and modified to suit your classes. A collaborative effort between the St. Cloud State University Center for Economic Education and the MN Council on Economic Education.*

### **JA BizTown & JA Finance Park**

Grades: 6-8

Workshop Length: 1 hour

[Ann Marie Giefer](#) and [Jennifer Baldwin](#)

*Join us to hear from the folks at Junior Achievement about JA BizTown & JA Finance Park! JA BizTown combines in-class learning with a day-long visit to a simulated town, complete with 18 different businesses. This unique and engaging learning experience allows elementary school students to discover careers, build financial skills, collaborate with classmates, exercise civic duties, invest in the community by and more! Students connect the dots between what they learn in school and the real world. JA Finance Park combines a curriculum and a simulation that helps students build a foundation on which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. It culminates with a visit to JA Finance Park, a realistic on-site or virtual experience, where students engage with volunteers and put into practice what they've learned by developing a personal budget.*

### **Lies My Econ Teacher Told Me**

Grades: 9-12

Workshop Length: 1 hour

[Alex Lamon](#)

*Is scarcity a myth? Are jobs lost when the minimum wage is increased? Is the Phillips curve accurate? Teachers will learn to question their understanding of traditional econ principles taught in the classroom and how students benefit from an inquiry-based approach through projects, discussions, and debates, to see how economics really works in today.*

### **Making Personal Finance Decisions (MBITE Conference)**

Grades: 9-12

Workshop Length: .75 hours

[James Redelsheimer](#)

*The Minnesota Council on Economic Education (MCEE) partnered with the Federal Reserve Bank of St. Louis to create the curriculum Making Personal Finance Decisions. The lessons are grounded in economic concepts and decision-making, with core principles that have students identifying and evaluating options and considering trade-offs and opportunity costs in personal finance actions. And, as in all resources developed by MCEE and the Federal Reserve Bank of St. Louis, the lessons are highly interactive, teaching personal finance concepts through simulations and hands-on activities.*

### **MCEE Educator Certification: High School Personal Finance**

Grades: 9-12

Workshop Length: 25 hours

David Braaten, [Katie Hedlund](#), Aaron Giannobile, Stephanie Love, [Jamie Shaw](#), Kotchi Prosper, and Steve Lear

*Embark on a transformative learning experience with our MCEE Educator Certification: High School Personal Finance course at the University of Minnesota St. Paul campus. This immersive program is specially crafted for high school educators new (or newish) to teaching personal finance or unfamiliar with its content. This unique professional development blends engaging content, hands-on experiences, and exclusive networking opportunities to ensure that teachers leave ready and equipped to teach high school personal finance.*

### **Middle School Econ Ed Straight from the Fed**

Grades: 6-8

Workshop Length: 1 hour

[Mary Clare Peate](#) and [Amanda Geiger](#)

*Participate in an exciting webinar featuring lesson resources and activities from the Fed suitable for both virtual and in-person classes. The resources presented align with Minnesota's new economic standards and aim to help students understand the significant role economics plays in every aspect of our lives.*

### **Money Matters 101: A Crash Course in Financial Literacy for Students**

Grades: 9-12

Workshop Length: 2.5 hours

[Lynn MacDonald](#), Amanda Minor, and Tom Ethen

*"Are you a high school or college student looking to gain control over your finances? Join us for an informative session on financial literacy essentials. Discover the importance of managing money effectively and creating a budget tailored to your lifestyle. Empower yourself with practical financial skills that will set you on the path to financial success. Don't miss this opportunity to learn more on this crucial topic that will help you today and into the future. A collaboration with Stearns Bank"*

**Personal Finance in the Elementary Classroom**

Grades: K-5

Workshop Length: 1 hour

[Teresa Mungai](#)

*Explore free, online resources, lessons, and activities that can be used in any Grades: K-5 classroom to engage students and give them the knowledge they will need to grow into financially literate adults. Using virtual tech tools and applications, this webinar will show teachers how easily personal finance can be integrated into other elementary content areas. Come join the fun!*

**Public Lecture - "All We Have is the Truth": Burdened Individuality, Abstract Equality, & Economic Inference**

Grades: 9-12

Workshop Length: 1.5 hours

Trevon Logan

*Any discussion of race in the United States will include a long list of the economic and social disparities between Black and White people. Are we interpreting these disparities appropriately? This talk uses several examples showing that our received wisdom about the economics of enslavement, Reconstruction, Jim Crow, and other aspects of Black economic history change dramatically once we consider how the data we use to support economic claims was created. In this lecture, I show that established stories of Black geographic mobility and economic advancement can hide an insidious side and cost of Black economic progress.*

**Social Security: What does the future hold?**

Grades: 7-12

Workshop Length: 1 hour

[Lynn MacDonald](#)

*Let's talk about Social Security. In this session, we will delve into the economics and realities of the program including impending challenges such as demographic shifts and funding issues. This session will cover the basics of the U.S. social security system as well as the economic effects. We will look at the U.S. system in relation to other countries and we will look at possible options for reform to address concerns over the solvency of the program. You'll gain new insights into the backbone of the Social Security system and classroom-ready content to use to engage students with this long-standing federal program. A collaborative effort between the St. Cloud State University Center for Economic Education and the MN Council on Economic Education.*

**Social Security: What does the future hold?**

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#) co-hosted with AARP

*Join us for an in-person event that brings together an economics professor and AARP experts who will kickstart a lively discussion about the future of Social Security. We'll delve into the economics and realities of the program including impending challenges such as demographic shifts and funding issues. Your insights and questions are invaluable as we collectively explore the impact of Social Security on our financial security and its role in society. Whether you're nearing retirement or simply curious, this session invites you to be a part of the conversation, empowering you to contribute and learn about the evolving landscape of Social Security.*

**Sounds Like Economics**

Grades: 6-8

Workshop Length: 1 hour

[Chandler Jordan](#)

*Music is a universal language that we can use to connect to students and help them understand basic economic concepts. Whether it's "Better Together" by Luke Combs or "Irreplaceable" by Beyoncé, this session will teach you how to use music to supplement your instruction. In addition, we will explore how to use music to connect to auditory learners through sonification of data.*

**Speaker Series: Designing Equitable Financial Education for All: What, Why, and How?**

Grades: K-12

Workshop Length: 1 hour

[Dr. Miguel Quiñones](#)

*This informative and engaging webinar will bridge theory and practice by investigating theoretical approaches to culturally responsive financial education, highlighting lessons learned from teaching a novel financial education course designed specifically for BIPOC and first-gen college students, and identifying ways to engage hard-to-reach populations in personal finance matters. We will conclude with implications for educators, industry leaders, and policymakers regarding best practices and next steps for ensuring equitable financial education for all.*

**Speaker Series: Empowerment Through Understanding: Culturally Responsive Personal Finance Education Panel**

Grades: 9-12

Workshop Length: 1 hour

Panelists: [Dr. Miguel Quiñones](#), [Dr. Tamim Saidi](#), [Ayo Idowu](#), and Moderator: [Joel Coleman](#)

*Join us for a panel discussion where we will delve into the intersection of personal finance education and cultural intelligence, exploring how cultural perspectives shape financial behaviors and decision-making.*

*Our panelists, hailing from diverse cultural backgrounds and fields of expertise, will share their insights, experiences, and strategies for delivering culturally responsive financial education. Through thought-provoking discussions and real-life examples, we will uncover the importance of understanding cultural nuances in financial literacy initiatives and empowering individuals from all backgrounds to achieve financial success.*

*Whether you're an educator, financial professional, community leader, or simply passionate about promoting financial literacy, this session offers valuable perspectives and practical tips for fostering inclusive and effective financial education practices. Don't miss this opportunity to gain new insights, engage in a question-and-answer session with panelists, and contribute to the advancement of culturally responsive personal finance education. We look forward to an informative discussion about navigating the world of personal finance with cultural intelligence.*

**Speaker Series: What are the benefits of investing in financial literacy education?**

Grades: K-12

Workshop Length: 1 hour

[Dr. Carly Urban](#)

*Financial education is a popular tool to keep up with an ever-evolving and complex financial system. With recent developments in Minnesota to guarantee every high school student has access to personal finance coursework, the state has made an important investment in the financial futures of young Minnesotans. But how does financial education in high school change behaviors? Which behaviors can and should change, and at what cost? This talk will review research findings pertaining to the effectiveness of financial education and for whom financial education is most effective. It will also explain what high-quality financial education can look like inside and outside of the classroom, particularly for teens. It will also show Minnesota-specific data to see the landscape of personal finance education in schools.*



**Taylor Swift & the NFL: A Love Story?**

Grades: 7-12

Workshop Length: 1 hour

[Misty Heggeness](#)

*Join us for an exploration into the economics behind Taylor Swift's influence on the NFL. Unveil the economic impact of Swift's involvement, driving increased female viewership and altering consumer behavior. This session will explore the influential role of women's consumption power on traditionally male industries (and vice versa as in "game day fit" footballers getting creative with their attire). Discover classroom-ready insights applicable leading up to the Super Bowl, irrespective of the Chiefs' participation. Delve into the economic narrative within this captivating collaboration, empowering educators to leverage pop culture and sports economics in engaging classroom discussions. Presented in collaboration with the SCSU Center for Economic Education.*

**Teaching Current Events in Macroeconomics**

Grades: 9-12

Workshop Length: 1 hour

[Louis Johnston](#)

*Recent news headlines show that macroeconomic topics are as relevant as ever! Join us to learn and update your skills for teaching key concepts to help students understand topics such as monetary policy, inflation, and unemployment. The session will include perspectives relevant to government and history classes and lesson plans that help you teach macroeconomics with current examples.*

**Teaching Economics While Cultivating Civil Dialogue**

Grades: 9-12

Workshop Length: 1 hour

[Cheryl Ayers](#) and [Dan Mortensen](#)

*This webinar reviews essential concepts, theories, best practices, activities, and lessons on how teachers can successfully teach economic topics using evidence-based opinions and civil dialogue instructional strategies. Research-based controversial issues and culturally responsive instructional strategies for teaching economics will be modeled by the presenters using current events articles, cost-benefit analysis, PACED decision-making, and the economic way of thinking six economic principles. Background knowledge, current events articles, student-friendly PPT slides, lessons, handouts, classroom-ready activity sheets, and research studies included.*

**Teaching High School Economics**

Grades: 9-12

Workshop Length: 28 hours

[Dr. Kristine West](#)

*The course prepares and builds confidence in teachers with little background knowledge in economics. The course will split its focus between teaching microeconomics and macroeconomics to prepare teachers for delivering high-quality lessons on a variety of economics topics. Teachers will leave the course with a stronger understanding of economics and the tools needed to teach concepts in a relatable and engaging manner.*



**Thirst: Water Scarcity Across the Sea**

Grades: K-5

Workshop Length: 1 hour

[Lauren Hensley Shifflett](#) and [Lynne Farrell Stover](#)

*As the world faces a crisis of a decreasing supply of fresh water, will it become the next gold? Over two billion people experience water scarcity. Introduce students to this global dilemma and challenge them to create ways to solve it.*

**TikTok Stocks**

Grades: 9-12

Workshop Length: 1 hour

[Alex Lamon](#)

*On social media, especially TikTok, misinformation reigns as king. Students are bombarded by ridiculous financial advice and over-hyped investment strategies that don't make sense. Teachers will learn just how strong the TikTok influence can be on our students, and walk away with actual activities, lessons, and resources they can implement tomorrow in their classroom to engage students in an investing unit or course.*

**Unlocking Financial Freedom: Mastering Credit and Loans 101!**

Grades: 9-12

Workshop Length: 1.25 hours

[Lynn MacDonald](#) and Stearns Bank

*Join our engaging session designed for students. Explore the intricate mechanics of credit, understand the ins and outs of credit cards, and navigate the landscape of loans. Gain vital knowledge for making prudent borrowing decisions, discover actionable tips for building credit, and learn how to steer clear of common financial pitfalls. Don't miss this interactive opportunity to seize control of your financial journey and empower your financial future!*

**Using Children's Books by BIPOC Authors to Teach the New MN Economic Benchmarks (MEA Conference)**

Grades: K-6

Workshop Length: 1 hour

[Colleen Gray](#)

*Explore a collection of K-6 classroom-ready lessons based on books written by BIPOC authors and aligned with the new MN Economics standards and benchmarks. Book titles and grade-level lessons include Same, Same but Different (Kindergarten); We Are Water Protectors (1st Grade); Indra Nooyi (2nd Grade); Madison's 1st Dollar (3rd Grade); Last Stop on Market Street (4th Grade); Dream Builder (5th Grade); & Harmony & the Empty Piggy Bank (6th Grade).*

**Using FRED Data to Bring Macroeconomics to Life**

Grades: 9-12

Workshop Length: 1 hour

[Dr. David Switzer](#)

*Join us for an enlightening virtual session where we'll explore the power of FRED (Federal Reserve Economic Data) and other online data sources to enhance your high school macroeconomics teaching. You'll learn to navigate FRED effectively, connecting economic theories to real-world scenarios, making learning engaging.*

*Discover innovative teaching strategies, engage in open discussions, and access valuable resources for your classroom. Elevate your macroeconomics instruction and deepen your students' understanding of how economics shapes the world around us. Topics to be covered could include: effects of monetary and fiscal policy, changes in labor market participation and outcomes, pre- and post-war economics, and international trade and how it affects growth and more!*

*A collaborative effort between the St. Cloud State University Center for Economic Education and the MN Council on Economic Education.*

**Using Games and Simulations to Motivate Middle Schoolers to Manage Money Well**

Grades: 6-8

Workshop Length: 1 hour

[Stephanie Musgrove](#) and [Troy Smutka](#)

*Games and simulations give students the opportunity to practice and understand real-world financial skills and tools. This session will explore how you can make the best use of two outstanding resources: The Stock Market Game (SMG) – an interactive, online investing simulation; and a personal-finance simulation that allows students to manage a monthly family budget. Both are no-cost activities that bring real-world experience to the classroom and allow students to take ownership of their learning.*

### **Using Teaching Resources from the St Louis Fed**

Grades: 9-12

Workshop Length: 1 hour

[Mary Clare Peate](#)

*The Federal Reserve of St. Louis has free resources available for teachers to help them with lessons on economics and personal finance. In this session senior economic education specialist, Dr. Peate, will showcase EconLowdown lessons that are aligned with the new Minnesota state standards. Dr. Peate will showcase award-winning online, auto-graded assignments and active learning lessons to bring economics and personal finance concepts to life.*

### **Using the Money Monsters Story Series to Teach Financial Capability**

Grades: K-5

Workshop Length: 1 hour

[Leslie Jones](#)

*The Consumer Financial Protection Bureau (CFPB) will introduce you to the free Money Monster story series and supporting resources for building youth financial capability through story time. Learn how CFPB materials are centered around a set of three building blocks for building financial knowledge, skills, and developing habits and norms that will facilitate financial well-being in adulthood.*

*The Money Monsters are a group of creatures who are new to our universe. That means they need to learn about many important things like school, friendship, and financial literacy. In the free chapter book, Money Monsters Start Their Own Business, they discover that being an entrepreneur can be fun, but it isn't always easy.*

### **Viewing Sustainability Through an Economic Lens**

Grades: 9-12

Workshop Length: 1 hour

[Dr. Kristine West](#)

*Viewing Sustainability through an Economics Lens: How to be Green While Staying in the Black is a free economics curriculum for high school teachers in social studies, business, agricultural education, and science-related fields. Join us to learn about these innovative lesson plans from the Minnesota Council on Economic Education.*

### **Voting and Politics: Why do so many people choose not to vote?**

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#)

*In this interactive session we will explore what economics can teach us about the political process. From understanding what motivates politicians to understanding why many people choose not to vote, economics can help shed some light on some seemingly confusing behavior such as nonvoting. Applications to civics, government and economics courses will help teachers build lesson plans that engage students and explore electoral issues in a new way.*

**“What Should Danny Do?”**

Grades: 2-3

Workshop Length: 1 hour

[Dr. Erin Yetter](#)

*"What Should Danny Do?" is a lesson for Grades: 2 and 3 based on a choose-your-own adventure story about a boy who makes many choices throughout the day. Through this interactive lesson, students help make the choices and see how the character's day unfolds. Then they create their own storybook. They conclude by identifying the opportunity costs of their choices in the story by completing a handout.*

### **Council on Economic Education Online Webinars**

Grades: K-12

Workshop(s) Length: 114.4 Hours

*MCEE-affiliating National Council for Economic Education offers professional development webinars for teachers nationwide. MCEE markets these workshops to Minnesota teachers year-round. Webinars address specialty topics for integrating current events and popular culture into personal finance and economics lessons.*

2023 Summer Institute Macroeconomics: Session 1
AAPPI Insights in Progressive Income Taxation
AP Microeconomics Pacing and the First Week of School
AP Microeconomics Unit
AP Microeconomics: Cost-Benefit Analysis
AP Microeconomics: Production Possibilities Curves
AP Microeconomics: Resource Allocation and Economic Systems
At the Movies: Using “The Ballad of Songbirds and Snakes” to Teach Economic Concepts
Commemorate Native American Heritage Month: Using Children’s Literature to Teach Economic Concepts
Demystifying Economics: Engaging Students in the Fundamentals of Economics
Earning Income: Maximizing and Understanding
Economics Mysteries in the classroom (Grades 6-12)
Enhancing Student Engagement Through the Interdisciplinary Insights of Personal Finances
Exploring the National Personal Finance Standards for K-5 Teachers
Get Ready To Tackle The “Better” FAFSA
Goal! The Economic Impact of Messi
Hurray for Turkey Day! Fun Econ Lessons and Activities for the Elementary Classroom
Intuit Hour of Finance Challenge
Investing: Growing Wealth Wisely
Learn It - Share It
Managing Credit: Borrowing and Repaying Responsibly

### **Pre-Service Professional Development Workshops & Courses Description**

Offered at a variety of colleges and universities, MCEE workshops for pre-service teachers provide an introduction to state standards in social studies, introduce students to economic ways of thinking, and support students in developing the skills to deliver engaging and interactive lessons in economics and personal finance. MCEE workshops for pre-service teachers are adapted to the unique needs of each institution and class, offering flexibility to meet the students wherever they may be academically.

Please find a full copy of A3 – A3a Summaries of Professional Development Workshop and Course Evaluations & A3b Summaries of Pre-Service Professional Development Workshop and Course Evaluations (July 1, 2023 - June 30, 2024) at the following link:

[z.umn.edu/FY24SummaryEvaluations](https://z.umn.edu/FY24SummaryEvaluations)

## Grade K-8 Curriculums

### Economics is Everywhere

#### Economics is Everywhere Curriculum

*Economics is Everywhere* provides Minnesota teachers in grades 4, 5, 7, and 8 with lesson plans and materials that can be used to integrate grade-level economic benchmarks in commonly taught units from each grade’s “lead discipline”. Each unit in this collection includes opportunities for students to ask questions, develop their knowledge of the world through disciplinary inquiry, connect content to their own lives, and communicate their newfound knowledge with others. These units are aligned with the Minnesota Standards for Social Studies (2011) and organized around the National Council of Social Studies College, Career & Civic Life (C3) Framework.

- Grade 4 students explore the compelling question: “How does ‘where I live’ shape ‘how I live’?” as they research regions of the United States and use a reasoned decision-making process to consider where they might choose to live as adults.
- Grade 5 students explore the compelling question: “How can examining stories of the past help us make sense of the present?” as they learn about how enslaved and free black communities resisted slavery and maintained their cultural identities.
- Grade 7 students explore the compelling question: “Who pays the price for cheap clothing?” through a comparison of the historic Triangle Shirtwaist Factory fire with the contemporary Rana Factory collapse in Bangladesh. They then consider how they make their own purchasing decisions as consumers.
- Grade 8 students explore the compelling question: “How can we measure and improve the quality of life in a country?” through an introduction to Gross Domestic Product (GDP) as a measure of standard of living. In addition to working with real economic data, students also participate in a simulation in which they play the role of policymakers considering how to improve the quality of life in a fictitious country.



### **Mathematics & Economics**

[z.umn.edu/MathandEconCurriculum](https://z.umn.edu/MathandEconCurriculum)

The Math and Economics curriculum was developed in response to an increased need for an interdisciplinary curriculum within the K-5 grade levels. The curriculum focuses on diversity, equity, and inclusion throughout all lessons with particular attention given to access to all learners and anti-bias considerations. The curriculum is a collection of K-5 MN academic standards-based (Social Studies-Economics 2021 standards and Math 2007 standards) and national academic standards-based (National Economic Standards and Common Core Standards for Mathematics) lessons and pre/post assessments.

Lessons are adaptable for use in daily, after-school, or summer school classrooms. Teachers have the content and pedagogy to successfully educate students using integrated math, economics, and personal finance standards. Each grade-level unit contains lessons related to the following topics: Decision Making, Personal Finance, & Business/Production

## Grade 6-12 Curriculums

### Viewing Sustainability through an Economic Lens

[z.umn.edu/MCEESustainability](http://z.umn.edu/MCEESustainability)

*Viewing Sustainability through an Economics Lens: How to be Green While Staying in the Black* is an economics curriculum for high school teachers in social studies, business, agricultural education, and science-related fields. The curriculum aims to equip high school students with a basic understanding of selected sustainability issues and inspire them to champion innovative solutions to address environmental, ecological, and related economic challenges facing the planet and its people. Students are challenged to find sustainable solutions in energy, water, waste, and agriculture and food. The final lesson encourages social entrepreneurship as students use their entrepreneurial talents to solve social, cultural, and economic problems related to sustainability.

## Grade 9-12 Curriculums

### Culturally Responsive Personal Finance

[z.umn.edu/CRPFLessons](http://z.umn.edu/CRPFLessons)

*Culturally Responsive Personal Finance Lesson Collection:* The lessons contained in this collection are integrated, interdisciplinary, and student-centered. The topics and issues are related to the students' background and culture. The lessons challenge students to develop higher-order knowledge and skills. The lessons recognize and respect that students from different cultures learn in different ways and value different things. Students' expectations and motivations for learning are different and the lessons are written in a manner that maximizes learning opportunities. Teachers must acquire knowledge of the cultures represented in their classrooms and adapt lessons to reflect ways of communicating and learning that are honored and respected within their students' cultures. The lessons reflect learning that is cooperative, collaborative, and community-oriented. Students are encouraged to direct their own learning and to work with other students on research projects and assignments that are both culturally and socially relevant to them. By doing so, students become self-confident, self-directed, and proactive. The lessons call for teachers to act as guides, mediators, consultants, instructors, and advocates for their students. Their role is to facilitate students' learning to effectively connect their cultural- and community-based knowledge to the classroom learning experiences.

## **Global Food**

### **Global Food Curriculum**

The *Global Food Challenge* is a set of units designed to build economic understanding by encouraging students to enter the Global Food Challenge based on a research project related to the economics of the food industry. The units are stand-alone and can be used independently of the other units. The units are designed to increase student understanding of economic principles and concepts. For the competition, students use the curricula and suggested learning activities to explore a food related topic of their choice.

The *Global Food Challenge* directs students to develop a research project related to one of the following topics.

- Economics of World Food Trade
- Basic Economics of Food Markets
- Economics of Food Safety
- Economics of Food Security

## **Making Personal Finance Decisions**

### **Making Personal Finance Decisions Curriculum**

The *Making Personal Finance Decisions* curriculum teaches valuable personal finance lessons grounded in economic theory. The curriculum is divided into 10 themed units, with each unit containing two lessons. The twenty individual lessons employ a variety of teaching strategies designed to engage students in the learning process and equip them with the knowledge and skills necessary to make informed personal finance decisions.

## Grade K-8 Programs

### Mathematics & Economics

[z.umn.edu/MathandEconCurriculum](http://z.umn.edu/MathandEconCurriculum)

The Minnesota Council on Economic Education (MCEE) is proud to present the revised and expanded *Mathematics and Economics*: Grades K-5 curriculum. Math and Economics was developed in response to an increased need for interdisciplinary curriculum within the K-5 grade levels. The curriculum revisions focused on diversity, equity and inclusion throughout all lessons with particular attention given to access to all learners and anti-bias considerations. The result is a collection of K-5 MN academic standards-based (Social Studies-Economics 2011 & 2021 draft standards and Math 2007 standards) and national academic standards-based (National Economic Standards and Common Core Standards for Mathematics) lessons and pre/post assessments.

Lessons are adaptable for use in daily, after school, or summer school classrooms. Teachers have the content and pedagogy to successfully educate students using integrated math, economics and personal finance standards. Each grade-level unit contains lessons related to the following topics:

- Decision Making
- Personal Finance
- Business/Production

### Poster Contest

[z.umn.edu/PosterContest](http://z.umn.edu/PosterContest)

The *Poster Contest* is a competition for students to express economic and personal finance concepts through an illustration, demonstrating their understanding of that topic. Students are given a pre-selected list of concepts they may illustrate, but otherwise have creative freedom to design their own illustrations that best represent concepts such as entrepreneurship, markets, trade, productivity, human capital, natural resources, and others.

The program engages students in grades K-8, and provides an opportunity for students to show their comprehension, practice creative thinking and problem solving, and hone their non-written communication skills. Students are encouraged by the program to further their study of economics having seen how the field is more than rote memorization or dull classroom exercises; participating teachers are supported with guidance and connection to resources and curricula that can help teach students about the topics included in the competition.

## Grade 9-12 Programs

### **Economics Challenge**

[z.umn.edu/EconomicsChallenge](http://z.umn.edu/EconomicsChallenge)

Teams of high school students compete in a series of tests on economic problems, theory, and current events to demonstrate their critical-thinking abilities. Teams can compete online or at one of our in-person competitions across Minnesota to qualify for our state championship.

Regional Competitions:

- Great Plains (Moorhead)
- Heartland (St. Cloud)
- Southern Minnesota (Mankato)
- Twin Cities
- Urban (Invite-Only)
- Online

### **Personal Finance Decathlon**

[z.umn.edu/PFDecathlon](http://z.umn.edu/PFDecathlon)

The *Personal Finance Decathlon* is an exciting competition for high school students to practice real-world skills in managing money and solving problems.

Teams of students compete online to demonstrate their knowledge of fundamental personal finance topics, with the top teams being invited to the state competition to showcase their talent in solving problems and communicating effectively.