

THE MINNESOTA COUNCIL ON ECONOMIC EDUCATION

FY2025 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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Minnesota Council on Economic Education
1994 Buford Ave, Saint Paul, MN 55108
Official with Authority: Julie Bunn, PhD, Executive Director
mcee@umn.edu | 612-625-3727 | mcee.umn.edu

MDE Program Contact: Jennifer Dugan, Director of Academic Standards, Instruction and Assessment
MDE Program Contact: Nichole Laven, Standards Implementation Manager, Academic Standards,
Instruction and Assessment
MDE Finance Contact: Joel Bergevin, Grant Specialist

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EXECUTIVE SUMMARY

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

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; this was more than double any previous year registrations in the history of MCEE. Via these workshops, 1,206 unique Minnesota teachers, and another 65 teachers outside MN received training. 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.

Additionally, in FY2024, MCEE reached 808 MN students directly through 4 programs and another 99,680 students indirectly through MCEE newly trained educators in classrooms across the state. Newly trained teachers then continue to impact more students in the decades ahead.

In FY2025, MCEE produced or promoted 125 professional development workshops for MN teachers, with 261 unique hours of content, along with curriculum and other resources. Via these workshops, 4,445 Minnesota teachers, and another 125 teachers, either geographically unidentified or outside MN, received training. MCEE reached 1533 MN students directly through 4 programs and another 98,719 students indirectly through MCEE newly trained educators in classrooms across the state.

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 64 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 elsewhere, and with a cohort of MCEE-trained K-12 Educator Specialists. 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 and personal finance relevant, meaningful, and exciting to students. We develop workshops and courses that ensure the effective delivery of the state K-12 economics standards and the MDE *Guidance* regarding teaching of high school personal finance course, 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, art 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, business, family and consumer science, and math 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’S 2019 THROUGH 2025 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. 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, 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.

MCEE again returned to the legislature in 2025 to request the needed base funding. We requested \$700,000 annually to sustainably fund both the teacher training needs in support of the K-12 Economic Standards (embedded in the Social Studies Standards) and also the new, and considerably more substantial training needs to support the new high school personal finance course graduation requirement. The increase over the previous \$500,000 request was to address inflation and to provide funding to conduct research to evaluate the effectiveness of the state K-12 economic and personal finance requirements on student learning and behaviors. MCEE received no funding in the 2025 K-12 Education Finance and Policy Bill passed. This outcome produces a \$500,000 shortfall annually for the next two years of MCEE budgets – approx.\$1,000,000 annually, if we were to continue operations and program delivery at our current and recent historical levels. MCEE will draw on reserves to smooth revenues over the next couple of years so as not to produce a dramatic decline in programming offered to teachers, while also cutting expenditures where possible and seeking new/alternative funding sources in an increasingly competitive philanthropic environment.

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.

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, Educator Specialists (formerly 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 FY2024-FY2025 Goals

MCEE has delivered on all the Goals and Activities outlined below 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 developed two new voluntary certification programs – one for the teaching of high school personal finance and one for the teaching of high school economics. These were piloted in summer 2024. We have successfully recruited additional talented and award-winning teachers to our Educator Specialist corps of workshop instructors. We are delivering instruction via pre-service teacher training programs.

MCEE undertook multiple curricular review and upgrade projects, 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 were assembled to align curriculum resources with the newly approved economics (and personal finance embedded) standards within the social studies.

Finally, we successfully delivered several direct-to-student capstone/competitions economics and personal finance enrichment programs in the springs and summers of 2024 and 2025.

Below we report on our progress in two parts. Part I lists achievements under each goal and activity. Part II provides a general overview of all teacher professional development results.

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. 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 FY2024:

- 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.

Impact Report First Half of FY2025:

- 125 Teacher Professional Development (TPD) Workshops: Learning experiences designed to help educators enhance their teaching skills and stay current with educational best practices. More TPD occurs in the winter, spring and early summer, than in late summer and fall.
- 261 Teacher Professional Development Content Hours: Dedicated time educators spend participating in training sessions and learning activities aimed at improving their teaching skills and knowledge.
- 4,570 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 Summer 2024:

- 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.

Impact Report Summer FY2025:

- Three half-day workshops, *Economics Express for K-8 Teachers*, June 16-18 2025, virtual.
- 50 Participants
- Description: Join us on a journey of economic and personal finance exploration! We will travel on the MCEE express, climb math mountains, venture through the personal finance jungle, and explore some favorite economic getaways! Throughout this professional development trip, you will learn about the 2021 MN standards, a variety of training and resources for K-8 teachers, and meet a large network of economic and social studies educators.

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 were formed and 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 with at least 20 teachers in each of the two programs.

Impact Report FY2024:

- 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.

Impact Report FY2025:

- 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.

- MCEE Educator Certification: High School Personal Finance | June 23-26, 2025 | In-Person at the University of Minnesota
 - 42 Participants
- MCEE Educator Certification: High School Economics - Level I | July 21-25, 2025 | In-Person at the University of Minnesota
 - 18 Participants
- New, MCEE Educator Certification: High School Economics - Level II | July 21-25, 2025 | In-Person at the University of Minnesota
 - 10 Participants
 - Description: Building upon the foundational knowledge from the MCEE Educator Certification: High School Economics - Beginner, this workshop was designed for educators looking to deepen their understanding and instructional strategies in economics. This next-level certification focuses on advanced content application, data analysis, and real-world economic modeling to enhance student engagement and comprehension.

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 FY2024:

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

Impact Report FY2025:

- 12 Pre-Service Professional Development Workshops

- 158 Participants
- 15 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 FY2024:

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

Impact Report FY2025:

- 2021 K-12 benchmark alignment spreadsheets with vetted lessons have been completed and are available on the MCEE website.
- Existing K-8 MCEE website lesson plans have been revised and aligned with the 2021 K-12 benchmarks, and the revised lessons are available on the MCEE website.
- Existing 9-12 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. Educator feedback from our recent professional development programs has played a meaningful role in shaping lesson revisions, particularly regarding clarity, classroom applicability, and coverage of newly introduced benchmarks. The revised lessons will be uploaded to the MCEE website upon completion, with updates continuing into FY2026 as part of a phased rollout.

Activity 2.2: Engage the services of consultants to provide guidance to MCEE Education Directors and Educator Specialists 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 FY2024:

- 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 states new ethnic studies standards and benchmarks during a day-long training for K-8 educators.

Impact Report FY2025:

- After working with all these consultants, MCEE adjusted our lesson plan template used on all projects to include sections for Anti-Bias Considerations, and Considerations on Accessibility for All Learners.

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 FY2025:

- While MCEE decided against a survey approach, in FY2025, MCEE is continuing to seek input from teachers to understand the training and curricular resources needed to teach the new economics and personal finance benchmarks. This is 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 has and will inform MCEE's TPD training and resource development.

- In FY2025, all MCEE TPD and resource development is based on educator feedback connected to the standards identified as most needed areas of support.
- In FY2025, MCEE initiated outreach to several individual Minnesota Service Cooperatives to better understand regional teacher needs and explore potential avenues for collaboration. Through this process, we recognized that engaging with the statewide cooperative network may be a more efficient and scalable entry point for partnership development. We plan to pursue broader conversations with the larger cooperative system to assess alignment with teacher professional development (TPD) goals and identify opportunities for future collaboration around curricular resources.
- Additionally, MCEE began evaluating how our Brand Ambassadors (BAs) might play a larger role in identifying teachers' instructional and resource-related needs, especially as they pertain to the new benchmarks. While this strategy remains in an exploratory phase, we are committed to refining our approach to better leverage the unique reach and expertise of our BAs to inform programmatic direction and curricular development.

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 participated in and/or delivered presentations at the following:
 - HistoryFest, MN History Center, 8/8/2024
 - CEE (Center for Economic Education) National Conference, 9/27-9/28/2024
 - MBITE Conference, Bethel University, 10/4/2024

- MEA, St. Paul River Centre, 10/17/2024
- MN Nonpublic School Accrediting Association Annual Conference, St. Vincent De Paul, 11/4/2024
- MN Association of Independent Schools Annual Conference, Mounds Park Academy, 2/14/2025
- MN Council on Social Studies Annual Conference, St. Cloud State University, 2/23/2025
- NAAEE (National Association of Economic Educators) Annual Conference, 3/5 - 3/7/2025
- MN Department of Education, Spotlight on the Economics Strand, 4/23 - 4/24/2025

Activity 3.3: Create and implement a recruitment plan to add a minimum of three Educator Specialists 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 Education Specialists 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 Education Specialists were added to our team.
- In FY2025, five Educator Specialists were added to our 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)

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

Personal Finance Decathlon (z.umn.edu/PFChallenge)

The Personal Finance Decathlon (renaming the Personal Finance Challenge in 2025) 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.

Activity 4.2: Provide K-8 students the opportunity to creatively demonstrate their economics and personal finance knowledge through the Poster Contest.

Poster Contest (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.

Report Part II: FY2025 End-Year 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 FY2025 (July 1 2024-June 30, 2025). 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 4,570 teachers registered for 125 unique workshops, offered, or promoted by MCEE. 4,4459 of these were Minnesota pre-service and classroom teachers. MCEE and its affiliates delivered 261 hours of content.

Many teachers participated in multiple MCEE workshops during the first half of FY2025. 1,058 unique teachers participated in MCEE workshops: 1,030 from Minnesota and 28 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.] These teachers will reach 99,204 students this 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):

Participant Eval Summary (includes pre-service):

Based on 77 workshops that had participant responses.

1613 participants completed an evaluation.

6% responded neutral.

Following each workshop, MCEE requests participants to complete an anonymous workshop virtual evaluation. The table below is a summary of 77 MCEE-conducted workshops in FY2025 (July 2024 - June 2025). The evaluation summary includes all 1613 participant responses. Of the participants who completed an evaluation, 92% agree/strongly agree to the statements below:

1	The workshop successfully achieved its advertised objectives	94%
2	The facilities/online platform was appropriate for this course	95%
3	The time allotted for this workshop was sufficient.	92%
4	The instructor was knowledgeable about the topic and able to effectively impart that knowledge to participants.	95%
5	The instructor was responsive to participants needs	93%
6	I am more confident in my ability to teach economic and personal finance education	86%
7	I gained important knowledge, teaching methods, and resources that are relevant to my classroom teaching.	91%
8	The teaching methods and resources that I received will enable me to make my classroom teaching more interesting, effective, and engaging for students.	91%
9	This workshop met my expectations.	91%
10	I am likely to recommend this workshop to a friend/colleague.	91%
11	This workshop was a valuable use of my time.	91%

Among the feedback reported by teachers on workshop and course evaluations in FY2025 were the following:

- “I loved having people who are excited and knowledgeable about economics teach me (no economics education) without judgment and with acceptance of all knowledge levels, it's clear they just want to help us teach the subject better and with more enthusiasm and confidence. thank you!!” *MCEE Educator Certification - High School Economics, 7/22-26/2024*
- “A workshop that makes economics come alive. Engages you in economic activities that you can implement in your classroom.” *MCEE Educator Certification - High School Economics, 7/22-7/26/2024*
- “I liked how the content material is so current and relatable to students. So much of what we talk about in economics is abstract or kind of mundane that student can disengage from it.” *Clarkonomics: WNBA Game-Changer, 9/26/2024*
- “This workshop has helped me as a teacher by adding value to my lessons and connecting them to life outside the classroom. I strongly believe that students get more out of a lesson when they can make a connection to the content, what we are teaching and how to apply it in their daily lives.” *Clarkonomics: WNBA Game-Changer, 9/26/2024*
- “What I am learning from these workshops from MCEE not only is helping me refine and enhance my teaching skills but also giving me the tools to help my students succeed in

life and gain special skills, such as critical thinking, to help them in the future.” *Why Companies Move Production*, 10/8/2024

- “MCEE workshops have expanded my knowledge of resources for making economic education more accessible and relevant for my students. The speakers often expose me to organizations that I had no idea provided support for teachers and students.” *How a Nation's Resources Influence the Goods and Services it Produces*, 11/12/2024
- “Really practical - down to earth explanations that I could see using immediately with my students.” *Engaging Students with Economic Dilemmas: Market Failures and Externalities*, 11/14/2024
- “These workshops have been invaluable to my economics instruction! From enhancing my content knowledge to providing engaging lessons. MCEE is a gift to all econ teachers!” *Antitrust in the Information Age*, 12/5/2024
- "What I am learning from these workshops from MCEE not only is helping me refine and enhance my teaching skills but also giving me the tools to help my students succeed in life and gain special skills, such as critical thinking, to help them in the future." *Minnesota's Minimum Wage*, 1/22/2025
- "Such an easy, effective, and meaningful way to keep my Econ content and teaching skills sharp and up to date. Timely, relevant, and meaningful ideas are always shared, and are making a positive impact on my classroom experiences." *Minnesota's Minimum Wage*, 2/13/2025
- "THE BEST instructor/facilitator I have experienced with MCEE so far--relatable, understandable, relevant to what I do in the classroom!" *Decision-Making Across Cultures*, 1/14/2025
- "I like the many ideas to start a conversation with elementary age students that the presenter showed us during the webinar. Many of them I did not realize I could do. I also enjoyed seeing ideas from fellow teachers in the chat that I could possibly use in my lessons/units." *Characteristics of Currency*, 1/7/2025
- "Brings fresh ideas to my social studies teaching and gives me ideas to share with teammates." *Examining Alternatives and Opportunity Costs in Historical Decision-Making*, 1/21/2025
- "MCEE has provided a wealth of resources and expert presenters. I cannot say enough good things about the doors they have opened for me and my students to deepen our

understanding and practices in Econ and PF" *The Inflation Rate is Falling, but Prices are Not!*, 1/23/2025

- "I taught about behavioral economics the very next day in class. I was able to use examples and the opening image of the arrows to help engage students." *Teaching about Behavioral Economics*, 3/19/2025
- "Having real teachers be the ones to present makes a huge difference. We can get real strategies, feedback, ask questions through the chat in real time as we have them." *Building an Economic Foundation*, 4/24/2025
- "If you are an Economics or Personal Finance teacher and you have never tried a workshop through MCEE, try one! You will not regret it, and you will use the materials and strategies you learn there throughout your teaching career!" *MCEE Educator Certification: High School Personal Finance*, 6/23-26/2025

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 evaluations of most teacher professional development workshops and courses offered through or by the Council in the first half of FY2025. 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: FY2025 (July 1, 2024-June 30, 2025) Data on Teacher Professional Development Workshops & Courses, Appropriate for Grade K-5 Teachers

	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.	Grade
1	CEE Conference: How to Transition Your Classroom into a Mini Economy	In-Person	9/28/2024	Hotel Cleveland, Cleveland OH	0.8	Economics	0	0	0	0	0	0	12	0	12	12	12	0	K-5
2	Consequences of Choices and the Inequities in Access	Virtual	10/1/2024	Online	1	Economics	112	46	158	0	0	0	0	0	0	158	112	46	K-5
3	How Incentives Shape Decisions on Resource Use	Virtual	10/22/2024	Online	1	Economics + Environmental	111	33	144	0	0	0	0	0	0	144	111	33	K-5
4	How a Nation’s Resources Influence the Goods and Services it Produces	Virtual	11/12/2024	Online	1	Economics + Environmental	116	59	175	0	0	0	0	0	0	175	116	59	K-5
5	Connecting Math and Economics: A Curriculum for Active Learning	Virtual	12/3/2024	Online	1	Economics + Personal Finance	131	56	187	0	0	0	0	0	0	187	131	56	K-5
6	Characteristics of Currency: What Makes Money Work?	Virtual	1/7/2025	Online	1	Economics + Personal Finance	73	22	95	0	0	0	0	0	0	95	73	22	K-5
7	Examining Alternatives and Opportunity Costs in Historical Decision-Making	Virtual	1/21/2025	Online	1	Economics	52	19	71	0	0	0	0	0	0	71	52	19	K-5
8	Making Decisions with Limited Natural Resources	In-Person	2/4/2025		1.3	Economics	51	25	76	0	0	0	0	0	0	76	51	25	K-5
9	Exploring Individual and Community Well-Being Through Dancing on Wild Rice	Virtual	2/18/2025	Online	1	Economics	64	27	91	0	0	0	0	0	0	91	64	27	K-5
10	MCSS Conference - How to Transition Your Classroom into a Mini Economy	Virtual	2/23/2025	Online	0.8	Economics + Personal Finance + STEM	4	0	4	0	0	0	0	0	0	4	4	0	K-5
11	Financial Literacy Made Fun Using My First Nest Egg	Virtual	3/11/2025	Online	1	Economics + Personal Finance + STEM	44	37	81	0	0	0	0	0	0	81	44	37	K-8
12	Understanding Productive Resources and How to Increase Productivity	Virtual	3/25/2025	Online	1	Economics + Environment	27	17	44	0	0	0	0	0	0	44	27	17	K-5
13	Understanding Opportunity Cost and Goal-Based Choices	Virtual	4/15/2025	Online	1	Economics	29	20	49	0	0	0	0	0	0	49	29	20	K-5
14	Economics Express for K-8 Teachers	Virtual	6/16-18/2025	Online	6	Economics + Personal Finance	49	0	49	1	0	1	0	0	0	50	50	0	K-8
Total:					18.9		863	361	1224	1	0	1	12	0	12	1237	876	361	K-8

Notes:
CEE: National Council on Economic Education
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: FY2025 (July 1, 2024-June 30, 2025) Data on Teacher Professional Development Workshops & Courses, Appropriate for Grade K-12 Teachers																					
	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.	Grade s		
1	Empowering Future Voters: Integrating Decision-Making and Voting	Virtual	9/17/2024	Online	1	Economics	163	85	248	0	0	0	0	0	0	248	163	85	K-12		
2	Speaker Series: Behavioral Economics: A path to a better understanding of ourselves and designing a better future.	Virtual	10/23/2024	Online	1	Economics	38	74	112	2	2	4	0	0	0	116	40	76	K-12		
3	Minnesota NonPublic School Accrediting Association Annual Conference: Discover How MCEE Empowers Teachers and Engages Students	In-Person	11/4/2024	St. Vincent De Paul, Brooklyn Park	1	Economics + Personal Finance + STEM	6	0	6	0	0	0	0	0	0	6	6	0	K-12		
4	Speaker Series: Other Things Matter – Insights from Behavioral Economics	Virtual	2/12/2025	Online	1	Economics	28	29	57	4	8	12	2	1	3	72	34	38	K-12		
5	Pre-Service St. Thomas	In-Person	3/7/2025		1.3	Economics	17	0	17	0	0	0	0	0	0	17	17	0	K-12		
6	Speaker Series: Understanding Finance from a Behavioral Lens	Virtual	4/9/2025	Online	1	Personal Finance	9	10	19	1	2	3	0	0	0	22	10	12	K-12		
7	Take an Hour to Invest in Your Financial Health as a Teacher!	Virtual	4/22/2025	Online	1	Personal Finance + STEM	57	40	97	1	0	1	0	0	0	98	58	40	K-12		
8	Council on Economic Education Online Webinars *Title listed in descriptions in Appendices A1	Virtual	Varies	Online	Varies (69.4)	Economics + Personal Finance	30	45	75	0	0	0	0	0	0	75	30	45	Varies		
				Total:		76			348	283	631	8	12	20	2	1	3	654	358	296	K-12

Table 2b: FY2025 (July 1, 2024-June 30, 2025) Data on Teacher Professional Development Workshops & Courses, Appropriate for Grade 6-8 & 6-12 Teachers																				
	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.	Grade s	
1	CEE Conference: Culturally Responsive Personal Finance	In-Person	9/28/2024	Cleveland, Cleveland OH	0.8	Personal Finance	0	0	0	8	0	8	23	0	23	31	31	0	6-12	
2	Why Companies Move Production	Virtual	10/8/2024	Online	1	Economics	69	25	94	0	0	0	0	0	0	94	69	25	6-8	
3	How Profit Drives Entrepreneurship and the Externalities it Can Cause	Virtual	10/29/2024	Online	1	Entrepreneurship + Environmental	77	23	100	0	0	0	0	0	0	100	77	23	6-8	
4	How Economists Think about the Environment Climate Change	Virtual	10/30/2024	Online	1	Economics	14	0	14	33	0	33	6	0	6	53	53	0	6-12	
5	War-Time Decisions and Opportunity Costs in U.S. History	Virtual	11/19/2024	Online	1	Economics	91	37	128	0	0	0	0	0	0	128	91	37	6-8	
6	Understanding Income Types, Human Capital, and Budgeting Basics	Virtual	12/10/2024	Online	1	Economics + Personal Finance	89	25	114	0	1	1	0	0	0	115	89	26	6-8	
7	Decision-Making Across Cultures: Exploring Values Through Primary Sources	Virtual	1/14/2025	Online	1	Economics	47	15	62	1	0	1	0	0	0	63	48	15	6-8	
8	The Ripple Effect of Economic Choices	Virtual	1/28/2025	Online	1	Economics	28	15	43	0	0	0	0	0	0	43	28	15	6-8	
9	Mapping the Flow of Goods, Services, and Money	Virtual	2/11/2025	Online	1	Economics + Environmental	34	13	47	0	0	0	0	0	0	47	34	13	6-8	
10	MCSS Conference - Middle School Economics: Social Studies Standards Alignment for Grades 6-8	Virtual	2/23/2025	Online	0.8	Economics	9	0	9	0	0	0	0	0	0	9	9	0	6-8	
11	How Government Land Policies Shape Community Growth	Virtual	2/25/2025	Online	1	Economics + Personal Finance	22	12	34	1	0	1	0	0	0	35	23	12	6-8	
12	Understanding GDP: Economic Growth and Living Standards Explained	Virtual	3/18/2025	Online	1	Economics	19	10	29	0	0	0	0	0	0	29	19	10	6-8	
13	A Guide to Traditional, Command, Mixed, and Market Economies	Virtual	4/8/2025	Online	1	Economics	11	12	23	0	0	0	0	0	0	23	11	12	6-8	
				Total:		12.6		510	187	697	43	1	44	29	0	29	770	582	188	6-12

Notes:
 CEE: National Council on Economic Education
 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: FY2025 (July 1, 2024-December 31, 2024) Data on Teacher Professional Development Workshops & Courses, Appropriate for Grade 9-12 Teachers

	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.	Grade s
1	MCEE Educator Certification: High School Economics	In-Person	7/22-26/2024	UofM Ruttan Hall	43	Economics	22	0	22	1	0	1	0	0	0	23	23	0	9-12
2	College in Schools	Virtual	8/29/2024	Online	5	Economics	9	4	13	0	0	0	0	0	0	13	9	4	9-12
3	Clarkonomics: WNBA Game-Changer	Virtual	9/26/2024	Online	1	Economics	106	80	186	1	0	1	0	0	0	187	107	80	9-12
4	Creative Approaches to Teaching Economics - Part II	Virtual	10/3/2024	Online	1	Economics	54	23	77	1	1	2	0	0	0	79	55	24	9-12
5	MBITE Conference: Your Mind & Your Money: Exploring Financial Psychology in the Classroom	In-Person	10/4/2024	Anderson Center, Bethel University	1	Personal Finance	18	0	18	0	0	0	0	0	0	18	18	0	9-12
7	Using the News to Teach Economics	Virtual	10/9/2024	Online	1	Economics	63	22	85	1	1	2	0	0	0	87	64	23	9-12
8	Voting & Politics: Why do so many people choose not to vote?	Virtual	10/10/2024	Online	1	Economics	68	50	118	1	0	1	0	0	0	119	69	50	9-12
10	Economic Inquiry: Thinking Like an Economist!	Virtual	10/24/2024	Online	1	Economics	64	26	90	0	0	0	0	0	0	90	64	26	9-12
12	In-District: Anoka High School - Intergenerational Mobility Lesson	In-Person	11/5/2024	Anoka High School	2	Personal Finance	11	0	11	0	0	0	0	0	0	11	11	0	9-12
13	2025 High School Student Competitions	Virtual	11/7/2024	Online	1	Economics + Personal Finance	36	22	58	0	1	1	0	0	0	59	36	23	9-12
14	Engaging Students with Economic Dilemmas: Market Failures and Externalities	Virtual	11/14/2024	Online	1	Economics	77	39	116	0	2	2	0	0	0	118	77	41	9-12
15	Intro to NGPF: Implement Personal Finance with Ease!	Virtual	11/21/2024	Online	1	Personal Finance	62	30	92	0	1	1	0	0	0	93	62	31	9-12
16	Antitrust in the Information Age	Virtual	12/5/2024	Online	1	Economics	72	47	119	0	2	2	0	0	0	121	72	49	9-12
17	Teaching Monetary Policy with Ample Reserves	Virtual	12/11/2024	Online	1	Economics	49	23	72	0	0	0	0	0	0	72	49	23	9-12
18	Deep Dive into Economics Challenge Teaching	Virtual	12/12/2024	Online	1	Economics	25	12	37	0	0	0	0	0	0	37	25	12	9-12
19	Deep Dive into Personal Finance Challenge Teaching	Virtual	12/12/2024	Online	1	Personal Finance	32	19	51	0	0	0	0	0	0	51	32	19	9-12
20	NGPF Behavioral Econ: What Money Does to Your Mind	Virtual	1/9/2025	Online	1	Economics + Personal Finance	29	16	45	1	0	1	0	0	0	46	30	16	9-12
21	Lego Economics	Virtual	1/16/2025	Online	1	Economics	46	47	93	0	1	1	0	0	0	94	46	48	9-12
22	Minnesota's Minimum Wage: Engaging Lessons for Today's Classroom	In-Person	1/22/2025	Online	1	Economics + Personal Finance	11	0	11	0	0	0	0	0	0	11	11	0	9-12
23	The Inflation Rate is Falling, but Prices are Not!	Virtual	1/23/2025	Online	1	Economics + Personal Finance	20	17	37	0	0	0	0	0	0	37	20	17	9-12
24	Economics Challenge: Critical Things to Know about the Critical Thinking Round (Case Studies)	Virtual	1/29/2025	Online	1	Economics	13	3	16	0	0	0	0	0	0	16	13	3	9-12
25	Pokenomics: Gotta TRADE 'Em All	Virtual	1/30/2025	Online	1	Economics	15	13	28	0	0	0	0	0	0	28	15	13	9-12
26	College in Schools	In-Person	1/31/2025	UMN-St. Paul Campus	6	Economics	13	0	13	0	0	0	0	0	0	13	13	0	9-12
27	Understanding Fiscal Policy	Virtual	2/6/2025	Online	1	Economics	16	18	34	0	0	0	0	0	0	34	16	18	9-12
28	Minnesota's Minimum Wage: Engaging Lessons for Today's Classroom	Virtual	2/13/2025	Online	1	Economics + Personal Finance	29	20	49	0	0	0	0	0	0	49	29	20	9-12
29	MAIS Conference: Culturally Responsive Personal Finance	In-Person	2/14/2025	UMN-St. Paul Campus	1	Personal Finance	8	0	8	0	0	0	0	0	0	8	8	0	9-12
30	Dystopian Economics - Using Inquiry	Virtual	2/20/2025	Online	1	Economics	11	7	18	0	0	0	0	0	0	18	11	7	9-12
31	MCSSS Conference - Taylor Swift Ticket Fiasco Case Study- Teaching Economic Concepts Through the Eras Tour	Virtual	2/23/2025	Online	1	Economics	15	0	15	0	0	0	0	0	0	15	15	0	9-12
32	MCSSS Conference - Where is the American Dream? Teaching Intergenerational Mobility	Virtual	2/23/2025	Online	1	Economics + Personal Finance	12	0	12	0	0	0	0	0	0	12	12	0	9-12
33	Crypto Crash(es)	Virtual	2/27/2025	Online	1	Economics + Personal Finance	17	10	27	0	0	0	0	0	0	27	17	10	9-12
34	Pigovian Taxation versus Coasean Bargaining in Correcting for a Negative Externality	Virtual	3/13/2025	Online	1	Economics	4	10	14	0	0	0	0	0	0	14	4	10	9-12
35	Teaching about Behavioral Economics	Virtual	3/19/2025	Online	1	Economics + Personal Finance	9	13	22	0	0	0	0	0	0	22	9	13	9-12
36	Understanding International Economics (Comparative and Absolute Advantage and Trade, Foreign Exchange Market)	Virtual	3/20/2025	Online	1	Economics	5	5	10	0	0	0	0	0	0	10	5	5	9-12
37	Intergenerational Mobility: Where is the American Dream?	Virtual	3/27/2025	Online	1	Economics + Personal Finance	18	8	26	0	1	1	0	0	0	27	18	9	9-12
38	NGPF Move Activities: Learn By Doing	Virtual	4/10/2025	Online	1	Personal Finance	7	11	18	0	0	0	0	0	0	18	7	11	9-12
39	Mind Over Money: Integrating Behavioral Economics and Personal Finance	Virtual	4/17/2025	Online	1	Economics + Personal Finance	16	12	28	0	0	0	0	0	0	28	16	12	9-12
40	Building an Economic Foundation	Virtual	4/24/2025	Online	1	Economics	9	7	16	0	0	0	0	0	0	16	9	7	9-12
41	College in Schools	In-Person	6/2/2025	UMN-St. Paul Campus	6	Economics	4	0	0	0	0	0	0	0	0	4	4	0	9-12
42	MCEE Certification: High School Personal Finance	In-Person	6/23-6/26/25	UMN-St. Paul Campus	45	Personal Finance	43	0	43	0	0	0	0	0	0	43	43	0	9-12
Total:					95.5		1116	614	1726	5	10	15	0	0	0	1768	1121	624	

Notes:
MBITE: Minnesota Marketing-Business-Information Technology Educators
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

Table 4: FY2025 (July 1, 2024-December 31, 2024) Data on Teacher Professional Development Workshops & Courses, Appropriate for Pre-Service Teachers

	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 Gustavus Adolphus	In-Person	9/23/2024	Gustavus Adolphus	1	Economics	13	0	13	0	0	0	0	0	0	13	13	0	K-5
2	Pre-Service College of St. Scholastica: High School Economics	Virtual	10/9/2024	Online	1	Economics	9	0	9	0	0	0	0	0	0	9	9	0	9-12
4	Pre-Service: Bethel University	Virtual	10/21/2024	Online	1	Economics	9	0	9	0	0	0	0	0	0	9	9	0	9-12
5	Pre-Service: Bethel University	In-Person	10/29/2024	Bethel University	1.3	Economics	9	0	9	0	0	0	0	0	0	9	9	0	K-5
6	Pre-Service: St.Cloud State University	In-Person	10/30/2024	SCSU	2	Economics	15	0	15	0	0	0	0	0	0	15	15	0	9-12
7	Pre-Service Winona State: Elementary Economics	In-Person	11/12/2024	Winona State University	1	Economics	17	0	17	0	0	0	0	0	0	17	17	0	K-5
9	Pre-Service Gustavus Adolphus	In-Person	2/5/2025	Gustavus Adolphus	1	Economics	7	0	7	0	0	0	0	0	0	7	7	0	K-5
10	Pre-Service St. Thomas	In-Person	3/7/2025	University of St. Thomas	1.3	Economics	17	0	17	0	0	0	0	0	0	17	17	0	K-12
11	Pre-Service Winona State: Elementary Econ	In-Person	4/2/2025	Winona State University	1.3	Economics	19	0	19	0	0	0	0	0	0	19	19	0	K-5
12	Pre-Service Winona State: Elementary Econ	In-Person	4/3/2025	Winona State University	1.3	Economics	26	0	26	0	0	0	0	0	0	26	26	0	K-5
13	Pre-Service Bethel	In-Person	4/15/2025	Bethel University	1.3	Economics	12	0	12	0	0	0	0	0	0	12	12	0	K-5
14	Pre-Service St. Olaf College	Virtual	4/18/2025	Online	0.9	Economics	5	0	5	0	0	0	0	0	0	5	5	0	7-9
Total:							14.3		158	0	158	0	0	0	0	158	158	0	

Notes:
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
SCSU: Saint Cloud State University

Table 5: FY2025 (July 1, 2024-June 30, 2025)

Data on Teacher Professional Development Workshops and Courses, Summary Statistics

Number of Workshops:	125
Total Number of MCEE Workshops:	73
Total Number of CEE Workshops:	41
Total Number of Other Council/Organization Workshops:	11
Total Workshop Hours:	261
Total Number of MCEE Workshop Hours:	182
Total Number of CEE Workshop Hours:	69
Total Number of Other Council/Organization Workshop Hours:	10
Total Number of Participants:	4,570
Total Number of MN Participants:	4,445
Total Number of Non-MN Participants:	81
Total Number of No Data Participants:	44
Total Number of Synchronous Participants:	3,101
Total Number of MN Synchronous Participants:	3,000
Total Number of Non-MN Synchronous Participants:	58
Total Number of No Data Synchronous Participants:	43
Total Number of Asynchronous Participants:	1,469
Total Number of MN Asynchronous Participants:	1,445
Total Number of Non-MN Asynchronous Participants:	23
Total Number of No Data Asynchronous Participants:	1
MN Participants to MCEE produced workshops:	4,273
Total Number of MN Synchronous Participants:	2,873
Total Number of MN Asynchronous Participants:	1,400
Unique Participants to MCEE produced workshops:	1,058
Total Number of MN Unique Synchronous Participants:	621
Total Number of Non-MN Unique Synchronous Participants:	14
Total Number of MN Unique Asynchronous Participants:	409
Total Number of Non-MN Unique Asynchronous Participants:	14

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 Economics project evolved from the former “Teaching High School Economics” professional development program at MCEE. The Economics certification has the objective of equipping teachers with the necessary knowledge and skills to effectively deliver economics education in high schools across the state of Minnesota, using the new 2021 MN economics standards and benchmarks. The project commenced in the summer of 2023 with a team of experienced high school teachers of economics and college faculty researching best practices and past MCEE participant evaluations. We then developed a robust program design aligned with the 2021 Minnesota Social Studies Economics Standards & Benchmarks, incorporating contemporary concepts and practical applications.

To ensure measurable actions for success, we organized a pre-test of knowledge (using the national TEL-Test of Economic Literacy) that participants took at the course’s start. Our educator participants then attended an intensive five 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 MN standards. The certification process culminated in a final assessment in the form of the national TEL-Test of Economic Literacy, ensuring that teachers met the required proficiency standards.

Challenges Faced:

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

1. **Content Coverage:** Our desire was to cover all of the MN high school economics standards within the course. We realized that it was impossible to cover everything within our five day timeframe. There were decisions that had to be made about which standards to focus on and cover with depth and which we would need to mention and provide resources.
2. **Testing:** Our team desired to use a nationally normed test to measure our pre to post progress. While we like the TEL, we also know that it is readily available online with answers. That posed some challenges to the facilitation of our pre and post test, as well as any retesting options.

Successes:

Despite these challenges, the pilot course of the new MCEE Certification: High School Economics achieved several successes.

1. **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.
2. **Improved Proficiency:** Our participants showed improvement and growth in their economics knowledge from the pre to post test. The pre-test group average was 88% total correct and the post-test average increased to 92%.

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3. **Community Building:** Besides teaching important economics 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 economics teachers from all over the state. These mentorships provide our educators who are new to economics 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.
4. **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 Economics project has developed from a strong foundation for enhancing the skills of MN educators. The successes demonstrate the program's potential for long-term impact. We aim to offer a part two, or tiered level of certification moving forward.

Program Metrics

Besides our test data as mentioned above, we look at participant feedback.

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:

- 93% of participants said they felt more confident in their ability to teach economics after completing the workshop.
- 97% 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:

- "MCEE has provided my students with great options to grow in their study of Economics. it has additionally allowed for me to flourish as an educator and become a better teacher with interactive resources." *Teacher Participant*
- "I was a little nervous coming to this course with economics being my weak spot, but was immediately put at ease on the first day. Very grateful for that!" *Teacher Participant*
- "Very valuable professional development. All econ teachers should be required to take it." *Emily Daggett, Mounds View High School*
- "I feel energized to get back to teaching and ready to take a year of teaching microeconomics confidently." *Kate Batterman, Minnetonka High School*
- "A workshop that makes economics come alive. Engages you in economic activities that you can implement in your classroom." *Scott Kielkucki, Beijing World Youth Academy*

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Race Data		
American Indian or Alaska Native	0	0%
Asian	0	0%
Black or African American	0	0%
Hispanic or Latino	0	0%
Native Hawaiian/Other Pacific Islander	0	0%
White	22	96%
Prefer Not to Specify	1	4%
Multiracial	0	0%
Total	23	100%

Gender Data		
Agender	0	0%
Gender Non-Conforming	0	0%
Genderqueer	0	0%
Man	10	44%
Non-Binary	0	0%
Prefer Not to Specify	1	4%
Two Spirit	0	0%
Woman	12	52%
Total	23	100%

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Number of Years Teaching		
1-5	7	30.5%
6-10	7	30.5%
11-15	1	4%
16-20	5	22%
21+	3	13%
Other	0	0%
Total	23	100%

Type of School		
Public	17	74%
Private	2	9%
Charter	4	17%
Home	0	0%
Non Profit	0	0%
Total	23	100%

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<u>Minnesota Region</u>		
Region 1	0	0%
Region 2	0	0%
Region 3	1	4%
Region 4	0	0%
Region 5	1	4%
Region 6E	0	0%
Region 6W	1	4%
Region 7E	0	0%
Region 7W	1	4%
Region 8	0	0%
Region 9	0	0%
Region 10	2	10%
Region 11	16	70%
Out of State	1	4%
Total	23	100%

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July 2025 update: Our July 2025 session for FY26 just concluded. New this year we added an intermediate level workshop in addition to the beginner level offered previously. 18 teachers attended the beginner level and 10 attended the intermediate level workshop.



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:

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

1. Venue Limitations for Active Learning: Coordinating a space that accommodates a large group while enabling movement-based learning was a challenge. Our sessions rely heavily on interactive strategies - peer discussions, simulations, and hands-on activities - which require flexible setups that aren't always available in traditional meeting rooms. We learned from last year and were able to find a more suitable space this year that was well received by our participants.
2. Time Compression of Deep Content: Delivering a robust certification experience within a condensed timeline made it difficult to dive deeply into certain topics, especially those that generate strong participant interest such as credit management, behavioral economics, or culturally relevant pedagogy. We were able to successfully support our participants in the content of the standards and the W!se certification test. We also have ideas for future professional development sessions based on what seemed to generate more interest.

SUCSESSES:

Our personal finance certification training achieved several notable successes.

1. High Participation Rates: We successfully registered over 45 teachers in the program, exceeding our initial target of 25. We had a few last-minute scheduling conflicts and ended

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**2025 MCEE Educator Certification: High School Personal Finance
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up with 42 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: Participants showed significant improvement and growth in their personal finance knowledge from the pre to post test. The pre-test group average was 70% total correct and the post-test average increased to 84%. Of the 42 participants who completed the W!se Financial Literacy Teacher Certification course exam, 39 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 training fostered a supportive community of educators, facilitating the natural sharing of best practices and ideas for continuous professional growth. We also introduced participants to our online discussion forum that connects teachers to each other and to personal finance industry professionals, to sustain the momentum of community learning established during this week.
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 70% total correct and the post-test average increased to 84%. There were also significant improvements in the subcategories. In the Money/Money Management/ Personal Financial Planning category, our participants went from 77% correct to 89% correct. In Banks & Banking, pre-test total correct was 75% while the post-test total correct was 85%. Credit went from 64% correct to 82% correct. The weakest area on average for our pilot group of participants was in Insurance & Investing with a 60% correct on the pre-test. The group ended with 81% in that category. Of the 41 participants who completed the W!se Financial Literacy Teacher Certification course exam, 39 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:

- 100% of participants said they felt more confident in their ability to teach personal finance after completing the workshop.

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- 100% 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:

- “I am brand new to Financial Literacy and did not feel like I was out of place with colleagues who were much more seasoned. The structure allowed entry for all participants.” Patrice Husak, Journeys Secondary School
- (I liked) “Meeting other teachers and sharing experiences. I met great educators and formed connections that last beyond this few days for the benefit of our students.” Salah Borji, New Century School
- “Content knowledge of speakers was amazing; resources offered was substantial and greatly appreciated.” Amy Dombeck, Cannon Falls Middle/High School
- “It has given me the confidence to talk more about concepts related to personal finance and how to help other teachers in my building ideas on how to structure courses or concepts so that we are using common language and techniques when presenting on these topics in the classroom. I am excited to share all of the knowledge and resources I learned with my colleagues when we go back in the fall.” Lisa Yahr, Lionsgate Academy Minnetonka
- “I have many ideas that I can now use in my class. I have not taught a Personal Finance course before, but now I feel like it is not so scary anymore. I feel equipped with resources to teach this class. I also have so much more knowledge about the topic than before the workshop.” Jen Strukel, Mountain Iron Buhl High School
- “It has given me a entire course's worth of material. I was coming in starting from scratch. I am basically read to go for the year after 4 days!” James McGuire, Cotter Schools

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Race Data		
American Indian or Alaska Native	1	2%
Asian	2	5%
Black or African American	0	0%
Hispanic or Latino	0	0%
Native Hawaiian/Other Pacific Islander	0	0%
White	36	84%
Prefer Not to Specify	4	9%
Multiracial	0	0%
Total	43	100%

Gender Data		
Agender	0	0%
Gender Non-Conforming	0	0%
Genderqueer	0	0%
Man	17	40%
Non-Binary	0	0%
Prefer Not to Specify	2	5%
Two Spirit	0	0%
Woman	24	55%
Total	43	100%

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Number of Years Teaching		
1-5	10	24%
6-10	6	14%
11-15	4	9%
16-20	3	7%
21+	19	44%
Other	1	2%
Total	43	100%

Type of School		
Public	33	77%
Private	1	2%
Charter	8	19%
Home	0	0%
Non Profit	1	2%
Total	43	100%

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<u>Minnesota Region</u>		
Region 1	1	2%
Region 2	0	0%
Region 3	2	5%
Region 4	3	7%
Region 5	2	5%
Region 6E	0	0%
Region 6W	0	0%
Region 7E	1	2%
Region 7W	1	2%
Region 8	0	0%
Region 9	0	0%
Region 10	7	16%
Region 11	26	61%
Out of State	0	0%
Total	43	100%

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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.

The 2025 MCEE Economics Challenge was made possible through the generous support of the Connexus Energy Foundation, Richard M. Schulze Family Foundation, Securian Financial Foundation, AgriBank, Sit Investment Associates Foundation, and the University of Minnesota - Department of Applied Economics. Cash prizes were awarded to teachers and students at the Regional and State competition levels. Teachers bringing a team to the competition for the first time received a \$100 bonus. At the Regional level, (20) \$100 prizes were awarded to teachers of state qualifying teams. 43 students who achieved a Top 10 score in their division received \$50 each, and all 77 students on state qualifying teams earned \$50 each as well. At the State level, for each division, teachers and students won \$100 each on first place teams, \$75 each on second, \$50 each on third, and \$25 each on fourth (Adam Smith Division only).

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:

- 73% of students reported learning new concepts in preparation for the competition - up from 67% last year, with 20% neither agreeing or disagreeing on their response.
- 67% of students would recommend the competition to their peers - up from 59% last year, with 27% neither agreeing or disagreeing on their response.
- 99% of teachers reported that their students learned more economics as a result of participating in the competition - up from 89% last year.

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- 99% of teachers reported they would recommend this competition to their colleagues - up from 78% from last year.

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

- “I achieved a larger grasp on economics as a whole and now understand it a lot better.”
Anonymous Student
- “I learned new things about econ that my class would not have been able to go over any other time in the semester that we have of econ.” Anonymous Student
- “This competition provides you with a reason to expand your knowledge of economics. It is important for students to learn about economics due to its importance in life.” Luke E.,
Grade 12, St. Cloud Tech High School

2025 Economics Challenge Regional Competitions

	Students	Schools	% Free and Reduced Lunch	% Students of Color
**2025	510	21	17%	21%
2024	353	18	21%	10%
2023	278	20	13%	19%
2022	303	18	36%	34%
2021	322	14	27%	25%
2020	157	21	43%	39%
2019	284	28	36%	33%

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

***Regional format changed to all-online platform.*

Race Data		
American Indian or Alaska Native	5	1%
Asian	39	8%
Black or African American	12	2%
Hispanic or Latino	28	5%
Native Hawaiian/Other Pacific Islander	1	0%
White	380	74%
Prefer Not to Specify	24	5%
Multiracial	25	5%
No Data	0	0%
Total	514	100%

Gender Data		
Agender	1	0%
Gender Non-Conforming	2	0%
Genderqueer	0	0%
Man	258	50%
Non-Binary	4	1%
Prefer Not to Specify	18	4%
Two Spirit	1	0%
Woman	230	45%
No Data	0	0%
Total	514	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. 25 teachers attended the session live and 12 additional 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 2026 competition.

The state competition format changed this year to better align with the national level. MCEE added the workshop, “Economics Challenge: Critical Things to Know about the Critical Thinking Round (Case Studies)” to address the change. This course was taught by former National Council for Economic Education Board Member and Executive Director and Professor Emerita of the Economics Center at the University of Cincinnati, Dr. Julie Heath. 13 teachers joined us live and 3 more registered and received the recording. Half of those teachers present brought teams to the competition. 4 new teachers and 2 new schools joined us for the Economics Challenge in 2025.

Also new in 2025, the Regional round of the Economics Challenge became a Qualifying round not dependent on geographical location. Schools were able to take the online written test at their convenience during the month of March. Despite this change, advancing teams still represented urban and rural areas across the state.

Regional Competing Schools:

Former Duluth Area: Aitkin Secondary School and Greenway Senior High School.

Former Great Plains Area: Barnesville High School and Albany Senior High School.

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Former Heartland Area: Albany Senior High School, Cambridge-Isanti High School, Melrose Area High School, Sauk Rapids-Rice High School, St. Francis High School, St. Cloud Tech High School, and Saint John's Preparatory School.

Former Metro Area: Saint Paul Central High School, DeLaSalle High School, Edina Senior High School, Minnetonka High School, Mounds View High School, and St. Thomas Academy.

Former Southwest Area: Rochester Century Senior High School, Cotter Schools, New Ulm High School, and Lake Crystal-Wellcome Memorial Secondary School.

	Schools	Students	Women	Students of Color	FRL Eligible
Duluth	2	29	34%	14%	34%
Great Plains	2	43	56%	19%	26%
Heartland	7	235	49%	17%	19%
Twin Cities Metro	6	120	31%	35%	7%
Southwest	4	87	50%	19%	17%
Total	21	514	230	110	89
Total			45%	21%	17%

2025 Economics Challenge State Competition

	Students	Schools	% Free and Reduced Lunch	% Students of Color
2025	76	17	9%	16%
2024	82	14	17%	12%
2023	71	16	27%	15%
2022	75	17	34%	33%
2021	64	13	31%	27%
2020	62	14	33%	39%
2019	65	14	35%	26%
2018	68	18	11%	30%

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

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2025 Economics Challenge
Program Report**

Race Data		
American Indian or Alaska Native	0	0%
Asian	9	12%
Black or African American	1	1%
Hispanic or Latino	1	1%
Native Hawaiian/Other Pacific Islander	0	0%
White	59	78%
Prefer Not to Specify	5	7%
Multiracial	1	1%
Total	76	100%

Gender Data		
Agender	0	0%
Gender Non-Conforming	0	0%
Genderqueer	0	0%
Man	44	58%
Non-Binary	0	0%
Prefer Not to Specify	4	5%
Two Spirit	1	1%
Woman	27	36%
Total	76	100%

- 17 schools participated in the state competition; which increased from 14 schools in 2024.
- 76 students participated in the state competition; a decrease from 82 students in 2024.
 - Of the students that provided information, 36% of students categorized themselves as women vs 34% in 2024 (45% Regional competition).
 - Of the students that provided information, 15% of students categorized themselves as other than white vs 17% in 2024 (21% Regional competition)
 - Of the students that provided information, 9% of students are eligible for Free and Reduced Lunch vs 17% in 2024 (17% Regional competition).
- Saint Thomas Academy and DeLaSalle High School advanced to the online National Semi-finals in the Adam Smith and David Ricardo Division respectively.

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
2025 Economics Challenge
Program Report

Winners:

Adam Smith Division (AP/CIS/Honors Economics Students)		
Place	School	School City
1 st	Saint Thomas Academy	Mendota Heights
2 nd	Central High School	St. Paul
3 rd	Mounds View High School	Arden Hills
4 th	Century High School	Rochester
David Ricardo Division (Large-School, General Economics Students)		
Place	School	School City
1 st	DeLaSalle High School	Minneapolis
2 nd	Saint Thomas Academy	Mendota Heights
3 rd	St. Francis High School	St. Francis
Joan Robinson Division (Small-School, General Economics Students)		
Place	School	School City
1 st	Barnesville High School	Barnesville
2 nd	Albany Secondary	Albany
3 rd	Cotter Schools	Winona

STATE 2025



Program Description

The [Personal Finance Challenge](#) 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 Challenge where efforts have been made to increase the diversity of participants through targeted outreach and financial support for urban schools and districts.

The 2025 Personal Finance Challenge was made possible by the generous support of Allianz Life, RBC Wealth Management, the Aegon Transamerica Foundation, the Travelers Foundation, and the U.S. Bank Foundation. Cash prizes were awarded to teachers and students at the regional and state level. Teachers bringing a team to the competition for the first time received a \$100 bonus. At the Regional level, \$100 prizes were awarded to the 10 teachers of state qualifying teams. 13 students who achieved a Top 10 score received \$50 each, and all 37 students on state qualifying teams earned \$50 each as well. At the State level, teachers and students won \$100 each for first place teams, \$75 each for second, \$50 each for third, and \$25 each for fourth.

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 Challenge 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:

- “I learned how to relate what I’m learning in the classroom to real world situations.” Anonymous Student
- “This competition is great for challenging yourself with a team!” Anonymous Student
- “The case studies really helped kids get deeply engaged.” Anonymous Teacher

Some key takeaways from the participant and teacher surveys include:

- 95% of students reported learning new concepts in preparing for the competition.
- 95% of students would recommend the competition to their peers.
- 83% of teachers would recommend the competition to their colleagues.

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2025 Personal Finance Challenge
Program Report**

Regional (Online) Personal Finance Challenge Statistics

	Students	Schools	*% Free and Reduced Lunch	*% Students of Color
2025	354	19	58%	27%
2024	301	13	17%	18%
2023	296	13	12%	20%
2022	290	15	33%	15%
2021	318	13	25%	27%
2020	224	10	30%	17%
2019	410	15	23%	25%
2018	349	14	39%	27%

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

Race Data		
American Indian or Alaska Native	1	.5%
Asian	25	7%
Black or African American	21	6%
Hispanic or Latino	15	4%
Native Hawaiian/Other Pacific Islander	1	.5%
White	259	73%
Prefer Not to Specify	17	5%
Multiracial	15	4%
Total	354	100%

Gender Data		
Agender	3	.8%
Gender Non-Conforming	1	.3%
Genderqueer	1	.3%
Man	167	47%
Non-Binary	2	.6%
Prefer Not to Specify	13	4%
Two Spirit	4	1%
Woman	163	46%
Total	354	100%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2025 Personal Finance Challenge
Program Report**

State Personal Finance Challenge Statistics

	Students	Schools	*% Free and Reduced Lunch	*% Students of Color
2025	40	10	27%	28%
2024	34	9	3%	18%
2023	42	12	17%	29%
2022	44	12	26%	23%
2021	43	11	33%	27%
2020	43	11	26%	17%
2019	65	10	26%	30%
2018	46	12	39%	27%

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

2025 State Competition:

- 10 schools participated in the state competition.
- 40 students participated in the state competition.
 - Of the students that provided information, 38% of students categorized themselves as women vs 35% in 2024 (46% 2025 competition-wide)
 - Of the students that provided information, 28% of students categorized themselves as other than white vs 18% in 2024 (27% 2025 competition-wide)
- Mounds View High School advanced to Nationals in Atlanta, GA.

Race Data		
American Indian or Alaska Native	0	0%
Asian	4	10%
Black or African American	2	5%
Hispanic or Latino	2	5%
Native Hawaiian/Other Pacific Islander	0	0%
White	29	73%
Prefer Not to Specify	0	0%
Multiracial	3	8%
Total	40	100%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2025 Personal Finance Challenge
 Program Report**

Gender Data		
Agender	0	0%
Gender Non-Conforming	0	0%
Genderqueer	0	0%
Man	25	63%
Non-Binary	0	0%
Prefer Not to Specify	0	0%
Two Spirit	0	0%
Woman	15	38%
Total	40	100%

State Finalists		
Place	School	School City
	Albany Senior High	Albany, MN
	DeLaSalle High School	Minneapolis, MN
	Hopkins High School	Minnetonka, MN
	Irondale High School	New Brighton, MN
	Roseau High School	Roseau, MN
	Ulen-Hitterdal High School	Ulen, MN
1st	Mounds View Senior High	Arden Hills, MN
2nd	Stillwater Area High School	Stillwater, MN
3rd	St. Thomas Academy	Mendota Heights, MN
4th	Cambridge-Isanti High School	Cambridge, 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.

To manage the large volume of posters, teachers are encouraged to participate with their entire class and then select the top 5 to submit to our judges. Judges are then able to focus their time on giving descriptive feedback to the poster entries that were the most illustrative of the prompts and artistically appealing.

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:

- 83% of students who provided information indicated that this was a fun contest.
- 78% 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.
- 100% of teachers reported that their students are excited about economics because of the Poster Contest.
- 100% of teachers stated their students have learned new things from participating in the Poster Contest.
- 100% of teachers stated that they plan to compete in the Poster Contest in the future.

Included below are some notable excerpts from teachers:

- “This competition not only fosters students' comprehension and critical thinking skills but also ignites students' enthusiasm for learning.” Anonymous Teacher
- “This is my second year that my students are participating in the poster competition. It is so much fun seeing vocabulary words come to life!” Kathy Brenny, Second Grade Teacher, Royalton Elementary School
- “I enjoyed listening to the conversations my class had about the economics topics we learned about. It was interesting hearing them explain it to each other.” Anonymous Teacher
- “I really enjoyed the artistic component, my students were interested and also liked the prize \$!” Anonymous Teacher
- “It fits right in with our curriculum.” Anonymous Teacher
- “This is a wonderful way to learn about economics! My students are excited to learn and then demonstrate their knowledge and understanding through art. Thank you, MCEE.” Angela Koski, Third Grade Teacher, North Woods School

Poster Contest Statistics

Year	Students Entered into Contest*	Students Completed Poster*	Teachers	Schools
2025	114	655	19	14
2024	121	799	18	15
2023	538	538	23	14
2022	320	320	10	10
2021	29	29	2	2

** In 2024, we implemented the rule that poster submissions are limited to no more than 5 posters per class.*

School Overall Demographics

School	City	Title 1 School (Y/N)	% Free and Reduced Lunch	% Students of Color
Adrian Elementary School	Adrian	N	37%	16%
Cedar Creek Elementary School	Cedar	N	29%	23%
Chaska Middle School East	Chaska	N	12%	15%
EXPO Elementary School	Saint Paul	Y	45%	54%
Jackson Elementary School	Shakopee	N	34%	50%
Menahga Public School	Menahga	Y	47%	7%
Minnesota Connections Academy	Online	Y	63%	32%
New City Charter School	Minneapolis	Y	48%	43%
North Woods School	Cook	Y	50%	27%
Northpoint Elementary School	Blaine	N	30%	41%
Poplar Bridge Elementary	Bloomington	N	33%	41%
Royalton Elementary School	Royalton	N	31%	5%
Twin Cities International Schools	Minneapolis	Y	90%	100%
Woodbury Middle School	Woodbury	N	24%	42%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports

2025 Poster Contest

Program Report

Please visit z.umn.edu/PosterContest to view our 2025 competition-winning posters. A \$50 prize was awarded to each of the 13 student winners. Their teachers were also awarded a \$100 prize.



Leo N | Grade 2

Jackson Elementary



Izzie C. | Grade 2

Royalton Elementary School



Audrey S. | Grade 3

Cedar Creek Elementary



Violet E. | Grade 3

Adrian Elementary



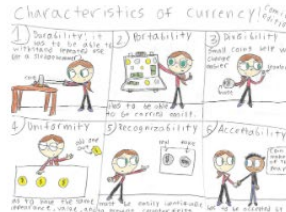
Maxwell Z. | Grade 4

Poplar Bridge Elementary



Evelyn S. | Grade 5

Minnesota Connections Academy



Isla L. | Grade 7

Chaska Middle School



Jasper F. | Grade 7

New City Charter School



Eklas M. | Grade 7

Twin Cities International School



Molly S. | Grade 7

Menahga Public School



Landon C. | Grade 8

Woodbury Middle School



Alexis R. | Grade 8

Woodbury Middle School



Lexi D. | Grade 8

Woodbury Middle School

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2024 College Dollars & Sense TRIO Upward Bound
Summary Program Report**

In 2024, 44 students from 6 schools participated in the College Dollars & Sense program TRIO program. TRIO Upward Bound/Anoka-Ramsey Community College is a program aimed to give high school students opportunities to develop the skills necessary to complete high school and enroll in post-secondary education. TRIO Upward Bound offers free services, such as tutoring, career exploration, and college related services, such as campus tours and application assistance. MCEE looks forward to continuing its partnership with TRIO Upward Bound and hopes to provide additional trainings throughout Minnesota.

Students shared that they would recommend the program to peers, with 76% of students responding very favorably to encouraging others to attend. 68% of students felt that after attending this program, they are confident in their ability to plan for college and their career– an important indicator of program value and effectiveness, even in a virtual environment.

The Minnesota Council on Economic Education is grateful to TRIO Upward Bound/Anoka-Ramsey Community College for their partnership with this program offering. MCEE thrives to deliver meaningful experiences to youth, empowering them to learn more about their economic and financial future so that they can lead responsible lives. We hope to continue building on our organizational relationship as we move forward in equipping all Minnesotans with the tools and knowledge required to succeed in today's complex economy.

Program Metrics

Participant feedback is a key component of the MCEE program evaluation strategy. The feedback from students and teachers who participated in the College Dollars & Sense TRIO program is overwhelmingly positive, even with the program being solely delivered in a virtual format for the fourth year in a row.

Some key takeaways from the participant surveys include:

- 95% of students reported learning new concepts or skills
- 90% of students reported they would use lessons from this week in their lives
- 68% of students reported that they are confident they know how to plan for college and their future lives as a result of participating in this program
- 95% of students reported the instructors were helpful

Included below are some notable excerpts from student participants:

- This program is very valuable because it gives you a glance on how to manage and make money in the future. - Carter L., 11th Grade, Braham Area High School
- TRIO has done so much for me and opened many opportunities that I'm beyond grateful for. -Cadence A., 12th, Cambridge Isanti High School
- This program was valuable to me because I got to see in depth how to manage and save money and not a lot of people have that. - Camila R., 11th Grade, St. Francis High School

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2024 College Dollars & Sense TRIO Upward Bound
 Summary Program Report**

- TRIO is an excellent place to learn about college. But not just college but to tell you a good way to save for it, to talk to new people. Learn about people. Get things done, and overall be smarter. Evan B. 10th, Braham Area High School
- This program has helped me become confident in my future and being financially independent. Rylee T., Grade 12, Princeton High School
- I've learned so many things in this program and I think that it will help me improve my thinking about money in the future. I'm glad that I was able to learn about investing, saving money, what type of banks, and also about interest. - Nou Y., 11th Grade, Cambridge Isanti High School

Program Statistics

Total Participants: 44

Grade	Total # of Participants	Total % of Participants
9	11	25%
10	12	27%
11	15	34%
12	6	14%

Gender Identity	Total # of Participants	Total % of Participants
Man	16	36%
Woman	27	61%
Non-Binary	1	2%
Genderqueer	0	0%
Agender	0	0%
Prefer Not to Specify	0	0%

A1 - MCEE Teacher Professional Development Workshop & Student Programs Reports
**2024 College Dollars & Sense TRIO Upward Bound
 Summary Program Report**

Race/Ethnicity	Total # of Participants	Total % of Participants
Black or African American	3	5%
American Indian or Alaska Native	1	0%
Hispanic or Latino	2	0%
Native Hawaiian/Other Pacific Islander	1	0%
Asian	12	27%
Prefer Not to Specify	1	5%
Multiracial	0	9%
White	24	54%

*Of the students that provided information, 43% of students categorized themselves as other than white.

Grade K-12 Teacher Professional Development Workshop and Courses Descriptions

2025 High School Student Competitions

Grades: 9-12

Workshop Length: 1 hour

[Angela Zappa](#)

Join us for a chance to learn more about how the MCEE Personal Finance Challenge and Economics Challenge operate, 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

A Guide to Traditional, Command, Mixed, and Market Economies

Grades: 6-8

Workshop Length: 1 hour

[Princeton Williams](#)

Exploring Benchmark: 8.2.8.1 - Identify characteristics and goals of traditional, command, mixed and market-based economies.

Antitrust in the Information Age

Grades: 9-12

Workshop Length: 1 hour

[David Switzer](#)

Antitrust policies have long been about preventing businesses from unfairly increasing prices or reducing variety for consumers. But what does antitrust policy look like when consumers receive products for free, like social media sites? How should antitrust policy be employed when network externalities exist, so consumers may actually be better off with one product we all use rather than a variety of them walling us off from each other? In this workshop, we will explore some of these issues.

Building an Economic Foundation

Grades: 9-12

Workshop Length: 1 hour

[Michael Kieselbach](#)

The school year is rapidly ending, but before we know it we will be starting a new year. How do you, as an Economics Instructor, start the academic year on the right foot with your students? In this session, I will focus on building a course foundation on activity learning, vertical learning, and collaboration. We will focus on the Introductory Chapters of Introduction to Economics and Thinking Like an Economist. The goal is to assist your students in developing skills to become an Amateur Economist.

CEE Conference: Culturally Responsive Personal Finance

Grades: 6-12

Workshop Length: .75 hours

[Brigita Bergquist](#)

In this session, we will show examples on how to incorporate culturally responsive pedagogy in the personal finance classroom. Whether a beginning teacher building curriculum, or an experienced educator evaluating their current curriculum, this is a great session for you!

CEE Conference: How to Transition Your Classroom into a Mini Economy

Grades: K-5

Workshop Length: .75 hours

[Katie Calvert](#)

An inspiring session about how to turn your K-5 classroom into a thriving mini-economy where students learn about paying rent, taxes, and saving money to purchase items. Empower students to become self-reliant, cooperative, and financially savvy while building a strong classroom environment.

Characteristics of Currency: What Makes Money Work?

Grades: K-5

Workshop Length: 1 hour

[Jared Little](#)

Exploring Benchmark 2.2.7.1: Investigate what characteristics allow an item to function as currency.

Clarkonomics: WNBA Game-Changer

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#) and [Michael Tauber](#)

Explore the economic effects of Caitlin Clark's rise in women's basketball, focusing on her impact on the WNBA in her first season. This session examines how a star athlete can influence the financial landscape of professional sports, driving media attention, merchandise sales, and fan engagement. We'll cover key economic concepts like demand and labor markets while providing ready-to-use materials that can be implemented in your classroom. You'll gain practical strategies to help students connect economics with engaging, relevant current events.

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

Connecting Math and Economics: A Curriculum for Active Learning

Grades: K-5

Workshop Length: 1 hour

[Jessie Zong](#)

Discover how to make learning more relevant and engaging by connecting math concepts with real-world economic principles. Explore MCEE's K-5 Math and Economics curriculum, which equips teachers with the content and pedagogy necessary to successfully educate students using integrated math, economics, and personal finance benchmarks. Each grade-level unit contains dynamic lessons on key topics such as Decision Making, Personal Finance, and Business/Production, making it adaptable for daily, after-school, or summer school classrooms.

Consequences of Choices and the Inequities in Access

Grades: K-5

Workshop Length: 1 hour

[Andrea Caceres-Santamaria](#)

Exploring Benchmark 3.2.9.1: Identify possible short- and long-term consequences of different choices, while highlighting that not all individuals have access to the same choices.

Creative Approaches to Teaching Economics - Part II

Grades: 9-12

Workshop Length: 1 hour

[Matt Pierson](#)

The first part of this session you will be guided through creative ways to use crazy questions to inspire economic inquiry. When should you rob a bank? How much do you need to pay students to succeed? Is recycling worth it? The second part is going to give teachers fun lessons that use economic podcasts as a resource to connect current events and economic concepts.

Crypto Crash(es)

Grades: 9-12

Workshop Length: 1 hour

[Matt Hill](#)

This focused training helps teachers dissect Bitcoin's core characteristics, exploring why some call it "digital gold" while others doubt its legitimacy as money. Participants will examine the features that define traditional currency, compare them to Bitcoin, and uncover the economic forces—like supply, demand, and market speculation—that drive its price volatility. By the end, teachers gain clarity on Bitcoin's place in the financial landscape and are equipped to engage students in meaningful discussions on modern monetary concepts.

Decision-Making Across Cultures: Exploring Values Through Primary Sources

Grades: 6-8

Workshop Length: 1 hour

[Cindy Fitzthum](#)

Exploring Benchmark 7.2.9.1: Apply reasoned decision-making techniques, using primary sources. Explain why different groups across different cultures and communities may prioritize different values when faced with the same alternatives.

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 Challenge 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.

Dystopian Economics - Using Inquiry

Grades: 9-12

Workshop Length: 1 hour

[Nikki McGarthwaite](#)

*Some call it the dismal science, but economics could be the key to survival in a post-apocalyptic world. While the previous statement might be an exaggeration, high school students' interest in shows like *The Last of Us* or *The Walking Dead* franchise provides the perfect opportunity to teach students how humans make decisions in a zombie-filled world. In this webinar, participants will explore how basic economic concepts and principles of supply and demand relate to dystopian societies such as those featured in popular dystopian films and literature. This session will explore using economic inquiry to solve dystopian problems. The topics and activities shared in this webinar can be used when teaching single concepts or as a summative project.*

Economic Inquiry: Thinking Like an Economist!

Grades: 9-12

Workshop Length: 1 hour

[Kristine West](#)

The revised state standards include a new standard Economic Inquiry: Use economic models/reasoning and data to construct an argument and propose a solution related to an economic question.” This is an exciting opportunity for educators to show students what economists actually do! By applying economic theory and analyzing economic data related to a policy or business question, students will learn that economics offers a powerful tool kit for understanding their world. This webinar will overview multiple lesson plan options and provide teachers an opportunity to think about how to best integrate this new standard into their classrooms.

A collaborative effort between the St. Catherine University Center for Economic Education - MN Center for Diversity in Economics and the MN Council on Economic Education.

Economics Challenge: Critical Things to Know about the Critical Thinking Round (Case Studies)

Grades: 9-12

Workshop Length: 1 hour

[Julie Heath](#)

The finals of the MN State and National Economics Challenge has a Critical Thinking round, requiring students, as a team, to react to a current economic issue and/or propose a solution or policy recommendation. Many students may have little or no experience with the specifics of reading a critical thinking prompt, deciding upon a course of action, researching the issue, preparing their presentation, and finally, delivering it. This session will help you better understand how this round is conducted so you and your students can be better prepared.

Economics Express for K-8 Teacher

Grades: K-8

Workshop Length: 6 hours

[Cindy Fitzthum](#), [Brittany Rawson-Haeg](#), [Dr. Valerie Walker](#), [Andrea Caceres-Santamaria](#), [Crystal Johnson](#), Shannan Houghton, Kara Knight and [Brigita Bergquist](#)

Join us on a journey of economic and personal finance exploration! We will travel on the MCEE express, climb math mountains, venture through the personal finance jungle, and explore some favorite economic getaways! Throughout this professional development trip, you will learn about the 2021 MN standards, a variety of training and resources for K-8 teachers, and meet a large network of economic and social studies educators.

Empowering Future Voters: Integrating Decision-Making and Voting

Grades: K-12

Workshop Length: 1 hour

[Amy Anderson](#) and [Brienne Leibham](#)

Decision-making is the foundation of economics, and voting will be an important part of students' lives. Learn how "MN Students Voting", a collaboration between the Office of the Minnesota Secretary of State and the YMCA Center for Youth Voice, are working together to help students discover the importance of elections and the power of their voice – and their vote – in our democracy. "MN Students Voting" gives teachers of all grade levels the tools and resources to expose their students to a comprehensive voting experience that includes learning about candidates and issues, voter registration, and casting a ballot on or before Election day.

Engaging Students with Economic Dilemmas: Market Failures and Externalities

Grades: 9-12

Workshop Length: 1 hour

[Brian Lynch](#)

Teachers will learn tools, tips and strategies to incorporate the concepts of market failures and externalities into their economics curriculum.

Examining Alternatives and Opportunity Costs in Historical Decision-Making

Grades: K-5

Workshop Length: 1 hour

[Heidi Kloempken](#)

Exploring Benchmark 5.2.9.1: Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision.

Exploring Individual and Community Well-Being Through Dancing on Wild Rice

Grades: K-5

Workshop Length: 1 hour

[Elizabeth Albert-Peacock](#) and [Tom Peacock](#)

Exploring Benchmark 5.2.11.1: Investigate the relationship between individual well-being and the well-being of an entire community or nation. Local authors Elizabeth Albert-Peacock and Thomas Peacock will share how to teach this benchmark using Elizabeth's book, Dancing on Wild Rice. This heartfelt story follows the journey of a young girl who learns the profound significance of her Ojibwe heritage through the tradition of wild rice harvesting and its impact on the well-being of her entire community.

Financial Literacy - Credit and Loans

Grades: College Students/Community

Workshop Length: 1 hour

[Lynn MacDonald](#) + 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.

Financial Literacy Made Fun Using My First Nest Egg

Grades: K-8

Workshop Length: 1 hour

[Annie Shoen](#) and [Nicolle Hood](#)

Discover My First Nest Egg, a fun and engaging way to teach students essential financial literacy skills. Based on the National Personal Finance Standards from the Council for Economic Education and the Jump\$tart Coalition, the program offers teachers two valuable resources: a collection of free financial education materials and a comprehensive online platform for classroom management and financial education, complete with a helpful video guide.

Fraud Awareness

Grades: College Students/Community

Workshop Length: 1 hour

[Lynn MacDonald](#) + Stearns Bank

Informative hour on financial fraud and how to protect yourself from these scams.

How a Nation's Resources Influence the Goods and Services it Produces

Grades: K-5

Workshop Length: 1 hour

[Andrew Hill](#)

Exploring Benchmark 4.2.11.1: Explain how a nation's resources influence the goods and services it can produce and why people in different cultures, regions or countries may make different decisions about resource use.

How Economists Think about the Environment Climate Change

Grades: 6-12

Workshop Length: 1 hour

[Chris Neely](#)

Economists often think about environmental issues in the context of economic decision-making, emphasizing the importance of a clean environment as one goal among many. In this webinar, St. Louis Fed economist Chris Neely will examine greenhouse gas emissions and the challenges to lowering them, the potential role of government intervention in reducing the harm caused by pollution, and how financial regulators and some central banks have begun to study how climate change risks could affect economic policy.

How Government Land Policies Shape Community Growth

Grades: 6-8

Workshop Length: 1 hour

[Matt Lundeen](#)

Exploring Benchmark 6.2.11.2: Explain how people living in a community are impacted by government policies regarding land use. Investigate how communities are impacted when consumers have or do not have opportunities to work, shop, eat and connect with one another locally, helping the community build assets.

How Incentives Shape Decisions on Resource Use

Grades: K-5

Workshop Length: 1 hour

[Scott Bacon](#) and [Amy Krzyzanowski](#)

Exploring Benchmark 4.2.8.1: Explain how incentives can change people's decisions about resource use.

How Profit Drives Entrepreneurship and the Externalities it Can Cause

Grades: 6-8

Workshop Length: 1 hour

[Crystal Johnson](#)

Exploring Benchmark 7.2.10.1: Explain how profit can be an incentive for entrepreneurs to develop medical breakthroughs, new technology, green energy and other benefits to society, but the profit motive can also lead to negative outcomes including resource exploitation and unfair labor practices.

In-District: Anoka High School - Intergenerational Mobility Lesson 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, 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.

Intergenerational Mobility: Where is the American Dream?

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#)

Is the American Dream still achievable? Are parents still able to pave the way for their kids to have better opportunities than they did? Lately, it's seemed like the American Dream has been less attainable. This session will take a look at the data, we will explore what's happening to this measure of the American Dream and what factors are playing a role in making it more or less likely that kids can rise to a higher economic status than their parents. This session is inspired by Harvard Economist Raj Chetty's Big Data class and will provide ready-to-use content and curriculum that can be used in grades 9-12. 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.

Intro to NGPF: Implement Personal Finance with Ease!

Grades: 9-12

Workshop Length: 1 hour

[Albert Perez](#)

Learn about NGPF's FREE curriculum as well as provide a walkthrough sample lesson highlighting resources available to teachers.

Lego Economics

Grades: 9-12

Workshop Length: 1 hour

[Matt Hill](#)

How does Lego explain market structure? How does Lego explain inflation? How does Lego explain supply and demand? Learn how Lego can be used to explain any economic concept in the world.

MAIS Conference: Culturally Responsive Personal Finance

Grades: 9-12

Workshop Length: 1 hour

[Brigita Bergquist](#)

In this session, we will show examples on how to incorporate culturally responsive pedagogy in the personal finance classroom. Whether a beginning teacher building curriculum, or an experienced educator evaluating their current curriculum, this is a great session for you!

Making Decisions with Limited Natural Resources

Grades: K-5

Workshop Length: 1 hour

[Sue Knott](#)

Exploring Benchmark 4.2.7.1: Explain how the limited supply of natural resources requires people to make decisions about resource use and examine a specific resource use decision made in your community.

Mapping the Flow of Goods, Services, and Money

Grades: 6-8

Workshop Length: 1 hour

[Nikki Linscheid](#) and [Cindy Fitzthum](#)

Exploring Benchmark 6.2.11.1: Describe the movement of goods and services, resources, and money through markets at the community, national, and global levels.

MBITE Conference: Your Mind and Your Money: Exploring Financial Psychology in the Classroom

Grades: 9-12

Workshop Length:

[David Braaten](#) and [Aaron Giannobile](#)

In this interactive session, educators will explore the fascinating world of financial psychology- a field that delves into how emotions, biases, and decision-making processes shape financial behavior. Through relevant examples, engaging activities, and example lesson plans, teachers will gain practical tools to help students make more rational, informed financial decisions. This session will also provide strategies to integrate these insights into a personal finance curriculum, empowering students to recognize biases and develop more healthy financial habits.

MCEE Certification: High School Personal Finance

Grades: 9-12

Workshop Length: 45 hours

[David Braaten](#), [Aaron Giannobile](#), [Katie Hedlund](#), [Princeton Williams](#) and [Brigita Bergquist](#)

In collaboration with Next Gen Personal Finance, embark on a transformative learning experience with our MCEE 2025 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.

In-Person Engagement: Join us on-site for a dynamic four days of personal finance education exploration with educators from across the state.

Prep and Progress: Dive into pre-work online modules, a pre-test, and a post-test to focus your learning and track your progress.

Comprehensive Curriculum: Gain the tools, resources, and confidence to teach an engaging and impactful high school personal finance course aligned with national CEE/Jump\$tart personal finance standards and the Minnesota Department of Education Personal Finance Guidance.

MCEE Educator Certification: High School Economics

Grades: 9-12

Workshop Length: 43 hours

[Kristine West](#), [Brigita Bergquist](#), and [Joel Coleman](#)

*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.*

- *In-person engagement: Join us at the UMN St Paul campus for a dynamic five-day workshop with peers from across the state.*
- *Content alignment: Take a deep dive into newly revised MN state standards in economics guided by experienced educators*
- *Award Winning Lessons: Experience 20+ classroom-ready lessons that engage students in active learning.*
- *Prep and Progress: Dive into some pre-work lessons, a pre-test, and a post-test to focus your learning and track your progress.*
- *Networking and Support: Connect with a state-wide community of experienced high school teachers and college faculty for ongoing mentoring.*
- *Accommodations and Parking Scholarship: By request to mcee@umn.edu prior to July 19, participants traveling outside of the 13-county metro area are eligible for up to \$125/night reimbursement hotel stay. Daily parking validation will be provided.*
- *Nourishment: Continental breakfast and lunch will be provided daily.*
- *Stipend: \$500 stipend to support your commitment for the full five days.*
 - *Stipend available to current MN 5-12 licensed teachers in Agricultural Education, Business Education, or Social Studies who successfully complete all pre-work and in-person course requirements.*

Recognition: In addition to 43 CEUs, successful workshop participants will receive MCEE certification (officially recognized on MCEE's website). Participants may also opt for three graduate credits at a reduced rate through SCSU.

MCSS Conference - How to Transition Your Classroom into a Mini Economy

Grades: K-5

Workshop Length: .83 hours

[Katie Calvert](#) and [Anne Carter](#)

Turn your elementary classroom into a thriving mini-economy where students learn about paying rent, taxes, and saving money to purchase items at their class store or auction. Learn how to empower your students to become self-reliant, cooperative, and financially savvy, all while nurturing a strong sense of community and shared responsibility. This is a unique approach to teaching personal finance and economics, and find out how to instill a passion for these essential life skills in learners.

MCSS Conference - Middle School Economics: Social Studies Standards Alignment for Grades 6-8

Grades: 6-8

Workshop Length: .83 hours

[Crystal Johnson](#)

This session will equip teachers with ready made lessons and ideas to teach the middle school economics standards for Grades 6-8. The lessons are connected with the other standards for middle school (ex: Civics) and will help middle school teachers make connections to the Econ standards, while also connecting the lessons with their other required content for their grade level. These lessons are aligned with the 2021 Social Studies Standards.

MCSS Conference - Taylor Swift Ticket Fiasco Case Study- Teaching Economic Concepts Through the Eras Tour

Grades: 9-12

Workshop Length: .83 hours

[Cindy Fitzthum](#)

Taylor Swift is well known on a global scale. This presentation describes ways in which to integrate “Swiftonomics” into high school and undergraduate economics curriculum. Current examples and economic concepts are expanded upon to create meaningful, relevant learning materials for teachers to utilize in the classroom and engage students from an innovative perspective.

MCSS Conference - Where is the American Dream? Teaching Intergenerational Mobility

Grades: 9-12

Workshop Length: .83 hours

[Lynn MacDonald](#)

This session will translate current economic 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 new content that aligns with MN standards in economics, history, geography, ethnic studies. You'll receive classroom ready materials including a project that can be implemented and modified to suit your classes.

Mind Over Money: Integrating Behavioral Economics and Personal Finance

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#)

Join us for an insightful one-hour virtual session designed for Minnesota high school social studies, economics, and personal finance teachers. We'll delve into the principles of behavioral economics, inspired by the book "Why Smart People Make Big Money Mistakes and How to Correct Them" by Gary Belsky and Thomas Gilovich. Learn how psychological biases like loss aversion and overconfidence impact financial decisions. Through interactive activities and practical examples, you'll discover effective ways to integrate these concepts into your curriculum. Enhance your teaching strategies and help your students make informed financial choices. This session promises to be both informative and engaging. You'll leave with ideas on how to incorporate these topics into your curriculum. Don't miss out!

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

Minnesota NonPublic School Accrediting Association Annual Conference: Discover How MCEE Empowers Teachers and Engages Students

Grades: K-12

Workshop Length: 1 hour

[Deana Clapp](#)

Explore how the Minnesota Council on Economic Education supports educators with standards-aligned curriculum, professional development, and resources that integrate economics and personal finance into K-12 education. Learn how our innovative programs empower students with essential life skills, fostering financial literacy and economic understanding for long-term success.

Minnesota's Minimum Wage: Engaging Lessons for Today's Classroom

Grades: 9-12

Workshop Length: 1 hour

[Lynn MacDonald](#) and [Kelly Lipinski](#)

Join us in-person for an engaging hour-long workshop designed for grades 9-12 social studies educators. Dive into the complexities of the minimum wage, exploring its history, purpose, and current debates. We'll cover federal, state (MN), and city-level minimum wages, and the economic effects of price floors on low-wage workers.

Engage in a brand new classroom activity that will help students understand effective and ineffective minimum wages. This session will also delve into recent research on the minimum wage offering new content that can be used in the classroom. A special Minnesota case study will provide localized insights into the minimum wage's impact in the Twin Cities.

Receive practical teaching strategies, including lesson slides, an instructor guide, and discussion questions to foster critical thinking.

By the end of the session, you'll be equipped with ready-to-use curriculum that meets MN Academic Standards, enabling you to effectively teach the minimum wage topic in one or two class periods.

NGPF Behavioral Econ: What Money Does to Your Mind

Grades: 9-12

Workshop Length: 1 hour

[Albert Perez](#)

See behavioral economics in action through a series of NGPF activities included in an entirely FREE curriculum. These activities will show how cognitive biases impact our money decisions.

NGPF Move Activities: Learn By Doing

Grades: 9-12

Workshop Length: 1 hour

[Albert Perez](#)

Explore best practices for using NGPF's MOVE activity series to get students learning personal finance topics while physically moving around the classroom.

Pigovian Taxation versus Coasean Bargaining in Correcting for a Negative Externality

Grades: 9-12

Workshop Length: 1 hour

[Michael Spencer](#) and [Rayce Hardy](#)

This webinar will graphically illustrate the use of Pigovian taxation versus Coasean bargaining to achieve market efficiency in the presence of a negative externality, such as air or water pollution. The economic concepts of marginal private and social costs, marginal damages, negative externalities, Pigovian tax, Coase theorem, and allocative efficiency will be reviewed, along with the practicality of using Coasean bargaining over Pigovian taxation to solve large-scale pollution problems. Arthur C. Pigou's approach is based on government intervention, while Ronald H. Coase's approach predominantly rejects government intervention to solve externality problems.

Pokenomics: Gotta TRADE 'Em All

Grades: 9-12

Workshop Length: 1 hour

[Alex Lamon](#)

Pokemon + International Trade = FUN. No Pokemon experience necessary. Come learn how the recently revitalized Pokemon craze can offer you an amazing way to keep your students engaged throughout your unit on trade. Experience the Pokeconomy for yourself and leave with multiple trade activities!

Speaker Series: Behavioral Economics: A path to a better understanding of ourselves and designing a better future.

Grades: K-12

Workshop Length: 1 hour

[Pete Ferderer](#)

The neoclassical paradigm, which assumes that economic agents are rational optimizers, has dominated economics for much of the past century. Beginning with the path-breaking work of Daniel Kahneman and Amos Tversky in the 1970s, and picking up steam over the past few decades, behavioral economists have challenged this model by showing that cognitive biases make it difficult for humans to maximize their long-term welfare. This webinar explores the development of behavioral economics and argues that it has great potential to promote human progress by providing a more realistic model of decision making. We will consider applications in different areas including the formation of stock market bubbles, poverty traps, the rise of obesity, etc.

Speaker Series: Other Things Matter – Insights from Behavioral Economics

Grades: K-12

Workshop Length: 1 hour

[Bill Bosshardt](#)

Traditional economics assumes that people behave like "Econs," perfectly rational individuals who always make decisions to maximize their happiness, with income as their only barrier to unlimited happiness. According to this view, Econs consistently choose the option that provides the greatest personal benefit. Behavioral economics, however, shows that real people, "Humans," don't always follow this idealized model. Instead, Human decisions are often influenced by other factors beyond the goods and services income can buy. This talk explores insights from behavioral economics, highlighting how our behavior often diverges from the predictable patterns of an "Econ" and uncovering the reasons behind our so-called "irrational" choices. Join us to discover how understanding these insights can help make sense of the choices we all make.

Speaker Series: Understanding Finance from a Behavioral Lens

Grades: K-12

Workshop Length: 1 hour

[Tracy Wang](#)

What comes to mind when we think about Finance? Many people see numbers: the flashing prices on ticker boards, numbers in financial statements, dollars exchanging hands. Professor Tracy Wang sees people. Traders in stock exchanges are people, investors are people, bankers are people, and corporate financial managers are people. All the financial numbers that we see are driven by people's behaviors and decisions. People's fear of risk and yearning for return build the behavioral lens for us to understand all the core concepts in finance. In this seminar, Tracy will show you what finance looks like when we see it from a behavioral lens.

Take an Hour to Invest in Your Financial Health as a Teacher!

Grades: K-12

Workshop Length: 1 hour

[Greg Fouks](#)

Join Greg Fouks, a seasoned expert with over 30 years of industry experience and a passion for financial education, for a valuable financial check-up tailored specifically for teachers. Learn essential strategies for managing personal finances, key factors to consider for long-term financial health, and actionable steps to improve your financial well-being. Don't miss this opportunity to invest in yourself!

Teaching about Behavioral Economics

Grades: 9-12

Workshop Length: 1 hour

[Bill Bosshardt](#)

Behavioral economics studies why people make mistakes when making decisions. This webinar will describe the basics of behavioral economics and then describe various cognitive biases. These biases will be described and demonstrated using a variety of techniques. Some of the biases that will be covered include loss aversion, herd mentality, anchoring, confirmation bias, and present bias. Students should know how these biases may cause them to make poor economic and financial decisions.

Teaching Monetary Policy with Ample Reserves

Grades: 9-12

Workshop Length: 1 hour

[Scott Wolla](#)

Did you know that the Fed operates with ample reserves and uses interest on reserve balances as its primary monetary policy tool? This free webinar led by the St. Louis Fed's economic education team will describe the Fed's ample-reserves framework and offer classroom resources for teaching it to your students.

The Inflation Rate is Falling, but Prices are Not!

Grades: 9-12

Workshop Length: 1 hour

[Mary Clare Peate](#)

If the inflation rate is falling, why are prices still rising? If your students have asked this question or one like it, join us at this webinar for instructional strategies and resources to teach this and other inflation-related topics.

The Ripple Effect of Economic Choices

Grades: 6-8

Workshop Length: 1 hour

[Victoria Pierce](#)

Exploring Benchmark 8.2.10.1: Explain how the individual decisions of consumers, producers, and government can impact the whole society in both positive and negative ways.

Understanding Fiscal Policy

Grades: 9-12

Workshop Length: 1 hour

[Princeton Williams](#)

Fiscal policy is a powerful tool to influence the economy. Federal spending alone accounts for about 24% of the American GDP. As local, state, and federal policymakers make decisions about taxes and spending, they shape economic outcomes and influence a wide variety of economic decisions. During this session, learn about infographics and classroom activities from the Atlanta Fed.

Understanding GDP: Economic Growth and Living Standards Explained

Grades: 6-8

Workshop Length: 1 hour

[Amanda Geiger](#)

Exploring Benchmark 4.2.10.1: Explain what it means for a resource to be productive and how productivity can increase.

Understanding Income Types, Human Capital, and Budgeting Basics

Grades: 6-8

Workshop Length: 1 hour

[Leslie Jones](#)

Exploring Benchmark 6.2.9.1: Describe various types of income. Explain the role that the development of human capital plays in determining one's income. Create a budget based on a given monthly income.

Understanding International Economics (Comparative and Absolute Advantage and Trade, Foreign Exchange Market)

Grades: 9-12

Workshop Length: 1 hour

[Princeton Williams](#)

The global economy is vast and complex but preparing students for the international marketplace is an important part of economics. In this session, explore the economic frameworks of absolute and comparative advantage that explain the benefits of specialization and trade. In addition, we will review the foreign exchange market, where currency trade makes up the largest market in the world. What causes currencies to strengthen and weaken? Why does it matter? Preview classroom ready activities from the Federal Reserve to engage your students.

Understanding Opportunity Cost and Goal-Based Choices

Grades: K-5

Workshop Length: 1 hour

[Lisa Wiener](#)

Exploring Benchmark 2.2.8.1: Provide an example of an opportunity cost, which is the next best alternative when a choice is made; and Benchmark 2.2.9.1: Given a goal and several alternative choices to reach that goal, select the best choice and explain why.

Understanding Productive Resources and How to Increase Productivity

Grades: K-5

Workshop Length: 1 hour

[Sue Knott](#)

Exploring Benchmark 4.2.10.1: Explain what it means for a resource to be productive and how productivity can increase.

Using the News to Teach Economics

Grades: 9-12

Workshop Length: 1 hour

[Matt Hill](#)

Where do I find news articles/podcasts/videos? How do I use different forms of media in the classroom? What type of activities can I build around a news article? What techniques can I use to spark discussions? Everything teachers need to incorporate recent events into their economics class.

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. We will analyze the economics of the 2024 presidential election. 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.

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

War-Time Decisions and Opportunity Costs in U.S. History

Grades: 6-8

Workshop Length: 1 hour

[Heidi Kloempken](#)

Exploring Benchmark 7.2.7.1: Using cost-benefit analysis, analyze the opportunity cost of a decision made in U.S. history during times of war.

Why Companies Move Production

Grades: 6-8

Workshop Length: 1 hour

[Amy Hennessey](#) and [Princeton Williams](#)

Exploring Benchmark 6.2.12.1: Explain why companies might move production to other states or countries.

Council on Economic Education Online Webinars

Grades: K-12

Workshop(s) Length: 69.4 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.

2024 Summer Institute: AI Fireside Chat and AI in Personal Finance Session
2024 Summer Institute: AI in Personal Finance and Economics
2024 Summer Institute: Real World Economics
2024 Summer Institute: Real World Personal Finance
2024 Summer Institute: The Basics of Economics
2024 Summer Institute: The Basics of Personal Finance
AI Series: AI in Personal Finance
AI Series: Customize Activities and Lesson Plans
AI Series: Customize AI for Your Teaching Needs
Black Enterprise: A Legacy of Resilience, Innovation, and Impact
Can't Stop the Music! Adding Music and AI into Your Classroom
College and Career Readiness Series: Ways to Pay for College
College and Career Readiness Series: Ways to Pay Off College Debt
Do You Pickle? The Economics of Pickleball
Economics of War Series: What Would You Do with \$19,000 a Month?
Economics of War Series: Why Go to War?
Economics of War: Oil and the Middle East

Elasticity and Consumer Behavior: Analyzing Market Reactions and Key Topics for AP Micro Exam Prep
Goal! The Economic Impact of Messi
International Economics Lessons & Resources—Plus a Free Trip to Germany!
Investing Games for Personal Finance
Juneteenth: Civil Rights to Silver Rights
Learn It - Share It
Mastering Supply, Demand & Market Equilibrium
Personal Finance Boot Camp Session 1
Personal Finance Boot Camp: Building a Financial Foundation
Personal Finance Bootcamp Session 2
Resourceful Women: Dishwashing Machines, Cookbooks, and Apples
Saved By the Bell...Ringers: Entrance/Exit Tickets for the AP Econ Classroom
September PLC: Back to School Talk
Sloan Award Winner Series: Where Should I Live?
Teaching Economics Using Rockstar Current Events Resources & Strategies
The Economic Way of Thinking, Scarcity, and Opportunity Cost
The Economics of Hosting the Olympics
The Fiscal Ship: A Federal Budget Simulation Game
Using Case Studies and Inquiry to Teach Economics
Winter Institute: Current Events in Real-World and Evergreen Economic Happenings
Winter Institute: Current Events in Supply, Demand and Market Structures
Women's History Month: Women Trailblazers in Economics

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, 2024 – June 30, 2025) at the following link:

z.umn.edu/FY25SummaryEvaluations

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

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

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

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

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

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

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 initially compete online across Minnesota to qualify for our state championship.

Personal Finance Challenge

<https://z.umn.edu/PFChallenge>

The *Personal Finance Challenge* 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.