Too often, young people fall into financial trouble because they don’t take the time to understand basic economics or the ramifications of a financial agreement. Credit cards, car loans and home mortgages are great tools when used wisely, but the recent housing crisis is an example of what can go wrong when consumers make uninformed decisions. By supporting early and ongoing economic and financial literacy, we can help our young people secure a sound financial future.

- Mel Martinez, Chairman of the Southeast & Latin America, JPMorgan Chase & Co. and Chairman, JPMorgan Chase Foundation, at the 2012 Visionary Awards

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**2012 Visionary Awards**

CEE held its seventh annual Visionary Awards dinner honoring leaders who promote economic and financial literacy to create a better-informed society.

The 2012 honorees were:

**The Honorable Sheila C. Bair**, Former Chairman of the FDIC and currently a Senior Advisor at The Pew Charitable Trusts;

**Karen Finerman**, Co-Founder and Chief Executive Officer of Metropolitan Capital Advisors and Panelist on CNBC’s Fast Money;

**The Honorable Mel Martinez**, Chairman of the Southeast & Latin America at JPMorgan Chase & Co. and Chairman of JPMorgan Chase Foundation;

**Duncan L. Niederauer**, Chief Executive Officer and Director at NYSE Euronext.

**Sharon Epperson**, CNBC Correspondent, discussed the importance of corporate responsibility in personal finance education with the honorees during a fireside chat. To view photos and video from the event, please visit [www.bit.ly/VAphotos](http://www.bit.ly/VAphotos).

CEE also awarded three educators with the 2012 McGraw-Hill Teaching Champion Award for excellence in the field of K–12 economics and personal finance education:

**Edward Alvarez**, Assistant Principal at Thomas A. Edison Career Technical Education High School, Jamaica, Queens;

**Frederick C. Cotterell**, Board Director of the New Jersey Council for the Social Studies (NJCSS); and

**Arlene L. Gardner**, President of NJCSS.

Our generous Board Co-Chair, **Barry Haimes**, issued a matching gift challenge for every dollar raised in the room that night up to $25,000. Not only did we exceed the challenge, but we raised $615,000 for the evening, an event record.

We would like to thank all of our Sponsors and Benefactors who supported this event. Our generous Sponsors and Benefactors who supported this event.

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The 2013 Visionary Awards Dinner will be held Tuesday, October 22 at The Pierre, New York. We are pleased to announce that our first honoree for 2013 is **David Nelms**, Chairman and CEO of Discover Financial Services.

If you are interested in purchasing a table, placing a journal ad or sponsorship opportunities, please contact Cathy Levy, VP of Development at 212-730-5658 or clevy@councilforeconed.org.
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EE had a very strong 2012. Our goals last year were to increase our visibility and reach, and we did both well.

Our election year initiative was highly successful. We started with the launch of Survey of the States, developed 'Teaching the Economics of Elections' lessons for high school classes, and held financial literacy policy luncheons at the Presidential Conventions, for which we received nationwide attention for bipartisan efforts in advocacy. Don't miss the winners of our video contest in which K-12 students answered the question "What should the next President do to improve the economy?" (p6).

We continued to increase our reach with record-breaking attendance at our annual conference, and a growth in online presence through webinars, our revamped website, and enhancements to our free online game, Gen i Revolution. As a result of these initiatives and the continued high quality of our resources and professional development, we were increasingly present in the media, including cites and quotes in Business Week Online, The Wall Street Journal, Forbes, The Huffington Post and Time, among others.

We also ended the year once again with a balanced budget. We invested in our relationships with all of our constituents, and this was reflected in our grant renewals and a record breaking gala (see lead story). Thanks to all of the educators and supporters who helped to make this year an overall success, and for your continued support. We look forward to a strong 2013, with the launch of the new financial literacy standards and continued focus on rolling out our new programs and enhancing the online experience for educators.

Nan J. Morrison

President & CEO

IN THE STATES

EconomicsPennsylvania Engages Students in Entrepreneurial Experiences

EconomicsPennsylvania (EconPA), with continued collaboration from the local Centers for Economic Education, trained over 500 teachers in 2012.

New partnerships are leading the way for increased outreach to the state’s students. EconPA and Bloomsburg University launched the inaugural Youth Entrepreneurial Experience Camp last year. Thirty-one students from across the state engaged in a 3-day intensive program to learn about business and entrepreneurial skills in a competition. The camp was an all-expense paid venture for the students, and the top performers received a year of start-up capital and support; both winners have launched their ventures.

EconPA also partnered with the Federal Reserve Bank of Cleveland to host Youth Entrepreneurial Challenge Days, as well as hosting a Day of Learning with Lincoln Financial and Temple University’s Fox Business School for Title I Schools in Philadelphia.

Local students received attention as Pennsylvania was home to the first place national team in the 2012 Capitol Hill Challenge, Lewisburg High School, which dedicates much of their staff and resources to participating in the various programs that EconPA offers.

A major success of EconPA stems from the network of Centers located at universities, school district offices, business corporate centers and local banks for program delivery – ensuring trainers are at ground level to train educators. EconPA continues to raise the stakes for economic and personal finance requirements by working with state legislatures, education specialists and business leaders such as Michael MacDowell, Managing Director of The Calvin K. Kazanjian Economics Foundation and CEE Board Member, who was asked by PA Governor Corbett to serve on a task force on post-secondary education.

EconPA CEE Economics Pennsylvania engages students in entrepreneurial experiences

2012 Capitol Hill Challenge winners (l-r) Brett Clark, Lewisburg High School student; Mark DiRocco, Lewisburg Area School District Superintendent; Daniel Cole, Lewisburg High School student.
CEE hosted the 51st Annual Financial Literacy and Economic Education Conference in Kansas City, MO with more than 500 educators, industry thought-leaders and Federal Reserve partners convening to honor excellence in financial and economic education. Highlights of the 2012 conference included the introduction of a new Common Core alignment initiative and teacher roundtables discussing financial literacy and economics curriculum integration in the classroom.


Attendees at the Opening Plenary Session were greeted with a special private recorded video message from Ben Bernanke, Chairman of the Board of Governors of the Federal Reserve System. Chairman Bernanke praised the work of teachers in preparing students to make financial decisions for their own personal success, and in teaching the next generation to become the informed citizens on which the country depends.

CEE introduced the new Voluntary National Content Standards in K-12 Personal Finance, providing a framework for teaching personal finance in kindergarten through 12th grade. The standards contain the areas of knowledge and understanding that are fundamental to financial literacy: Earning Income, Buying Goods and Services, Using Credit, Saving, Financial Investing, and Protecting and Insuring, each of which include benchmarks outlining what a student should be able to understand and examples at the 4th, 8th and 12th grade levels.

In addition to the professional development workshops, guest speakers and exhibits featuring K-12 teacher resources, CEE honored the winners of the 2012 John Morton Excellence in the Teaching of Economics Awards at a dinner.

The conference was made possible through the generous support of our lead sponsor, Wells Fargo, and through additional support from Bank of America, H&R Block Dollars & Sense, Fred and Mary Koch Foundation, Federal Reserve Bank of Kansas City, Discover and Cloud L. Cray Foundation.

Save the date! Join us for the 52nd Annual Conference in Baltimore, MD, October 3-5, 2013.

The National Association of Economic Educators (NAEE) Award recipients (l-r): John LeFeber; Dr. Carlos Asarta; Dr. Sam Allgood; Dr. Andrew Hill; CEE President and CEO Nan J. Morrison; Dr. Tawni Ferrarini; Kathy Heyse, 2012 Elementary School Teacher Honoree; Michael Melvin, 2012 High School Teacher Honoree; Elzmarie Oosthuizen; and Timothy Hopfenspreger, 2012 Middle School Teacher Honoree.
2012 Accomplishments

1. TRAINED 55,000 TEACHERS NATION-WIDE, including 5,000 in some of the lowest performing high schools in the country.

2. WON AN AWARD: CEE’s Financial Fitness for Life comprehensive financial literacy K–12 program won an EIFLE award from the Institute of Financial Literacy for its high school resources.

3. ENGAGED OVER 5,600 STUDENTS NATIONWIDE in the National Economics Challenge, and piloted a new critical thinking round in the National Finals.

4. ROLLED OUT TWO NEW PROGRAMS: K–5 After-School Program, initially piloted with Scoutreach, and a Financial Literacy Program for Hispanic Students and Their Families.

5. REVAMPED CEE’S WEBSITE to enhance visibility, relevance and user experience—unique visits up 20% from 2011.

6. HELD A WIDELY RECOGNIZED FACEBOOK CONTEST asking students to submit a one-minute video with their best advice to the presidential candidates on the economy.

7. PROVIDED ACCESS TO FREE ONLINE RESOURCES to over 150,000 unique visitors each month.

8. INCREASED TEACHER REGISTRATIONS BY 38% for our free online game, Gen i Revolution, now linked to the revised classroom resource, Learning Earning and Investing for a New Generation.

9. CEE PROGRAMS CONTINUED TO GET RESULTS: Testing of students in California after CEE programs showed a 19% increase in the number of elementary school students scoring proficient in financial literacy, and a 40% increase for middle schoolers.

10. FORMALIZED PARTNERSHIP WITH NATIONAL ACADEMY FOUNDATION (NAF) to integrate CEE materials into their programs in 208 schools in 33 states and to validate their certification process.

11. RELEASED THE 7TH BIENNIAL SURVEY OF THE STATES to drive awareness of successes and gaps in states implementing economic and personal finance education—page views up 300% from last survey.
   a. Created an online Advocacy Toolkit to assist states in efforts to pass course requirements.
   b. Organized policy luncheons at both the Democratic and Republican Conventions to build awareness among elected officials.


13. PRESIDENT & CEO NAN MORRISON WAS APPOINTED to the Federal Reserve Board’s Centennial Advisory Council, co–chaired by Paul Volcker and Alan Greenspan; and served as a judge in the Treasury’s “Save out Loud” contest.

14. HELD 51ST ANNUAL ECONOMIC AND FINANCIAL LITERACY CONFERENCE in Kansas City, MO, co–hosted by CEE’s Missouri and Kansas affiliates—over 500 attended, including 240 K–12 teachers (up 72% from 2011) from 38 states.

15. HELD RECORD-BREAKING VISIONARY AWARDS GALA – raised $615,000; increased revenues by 40%.

16. BALANCED OUR BUDGET on a cash basis for second year running.
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C E E, and its nationwide network of educators, works closely with schools and districts to design and implement personal finance and economics curriculum either into a stand-alone course, or as a supplement to other subjects such as social studies, math and English language arts.

Chicago Public Schools (CPS) is implementing a Financial Literacy Framework to build financial skills at the K–11 level, culminating with a capstone personal finance course for 12th-graders created by CEE. This initiative will provide students with the necessary real-world skills to navigate today’s financial landscape. The capstone course will be introduced to approximately 25 schools this semester, and is expected to reach all district high schools by 2016. Funding by a $1 million grant, courtesy of Discover Financial Services, will also include training for 250 teachers over the next three years.

In 2012, CEE also partnered with the Indiana Council for Economic Education and two school districts in Indianapolis to infuse personal finance across the districts’ grades 6–12 curriculum in response to a recent legislative mandate. This project identified lesson content in personal finance that was integrated into math, business, family and consumer sciences and other classes to ensure that all students received these important lessons while in secondary school. This project is supported by JPMorgan Chase & Co.

CEE piloted a personal finance after-school program for elementary school students in Wilmington, DE and St. Cloud MN last year. This financial literacy program, a complete curriculum designed specifically for after school/out of school, is now running in 13 states.

Watch a video trailer of the program in action at www.bit.ly/K5afterschool.

C EE’s Advocacy Toolkit

CEE works to promote legislation and education policies at the federal and state levels which will support high quality professional development programs for highly effective teachers, internationally competitive standards for student learning, and rigorous assessments and measurement criteria for both teachers and students that hold all schools accountable for achievement of all students.

We have developed an online Advocacy Tool Kit to provide useful information on general advocacy, basic facts about economic and personal finance education in the U.S., interacting with elected officials, working in partnership with other organizations, and sample legislation and rules from states with end-to-end requirements in economics or personal finance.

Our goal is to have a spiraled K–12 curriculum in economics and personal finance in all 50 states and the District of Columbia to provide all students with core skills for college and career readiness. The Advocacy Tool Kit will assist like-minded organizations to leverage our strengths and those of our partners to build a stronger voice to advocate for better and greater school–based instruction in economics and financial literacy.

Gen i Revolution Goes Mobile: CEE Partners with H&R Block

H &R Block Dollars & Sense, which provides personal finance curriculum and scholarships to high schools nationwide, has partnered with CEE to bring additional financial education resources to teachers, powered by Gen i Revolution and Learning, Earning and Investing for a New Generation.

“While only 14 U.S. states currently require personal finance education in schools, we feel it’s a topic all students should have access to,” said Amy McAnarney, president of H & R Block retail client services. “Through H & R Block Dollars & Sense, we’ve donated more than $3 million in scholarships and grants to schools and students in an effort to increase teens’ financial fitness. Working with CEE allows us to help even more students learn critical financial management techniques in fun and interactive ways.”

CEE’s Gen i Revolution game features 15 interactive missions to help students learn personal finance concepts. Within each mission, students are introduced to a character facing a financial crisis. Students strategically select “operatives” and complete activities while competing against classmates. H & R Block Dollars & Sense will help add social media capabilities and adaptation for mobile platforms of the game.

Through January, high school teachers can enter to win the classroom resource, Learning, Earning and Investing for a New Generation, at www.hrblockdollarsandsense.com.
CEE Launches Interactive Survey of the States

CEE released an interactive Survey of the States to complement the biennial report, *Survey of the States: Economic and Personal Finance Education in Our Nation’s Schools*.

The digital Survey of the States takes users on an interactive journey, walking them through the cost of financial illiteracy, the current state of financial and economic education, its benefits and the challenges of implementing it, and importantly, how to take action. With links to CEE’s teacher tools—lesson plans, online games and state resources—the interactive Survey of the States does more than point out the problems: It offers solutions.

Last October, our interactive survey website was nominated for an “Awward,” recognizing the web’s best work; awwards.com is a top destination for viewing the best and most creative web sites.

Visit www.surveyofthestates.com to explore the interactive Survey of the States.

Free Webinars for K–12 Educators

In our continued effort to reach more educators across the country, CEE is pleased to offer free webinars for K–12 teachers, after school providers, curriculum developers, partners and anyone who has an interest in furthering economics and personal finance education in our nation’s schools.

Recent webinars have included a “meet and greet” with the author of our recently revised *Learning, Earning and Investing for a New Generation*; *Election Economics*; and *Virtual Economics for the 21st Century Teacher*. Share these free online tools with passionate educators at www.councilforeconed.org/resources/type/webinars.

CEE Asked Students ‘What Should the Next President Do to Improve the Economy?’

The economy played a major role in the 2012 Presidential debates. We heard what the candidates had to say, but perhaps we could learn something from the next generation of voters. CEE asked our nation’s K–12 students for their best advice to the next President in our video contest, “What should the next President do to improve the economy?”

We received videos from across the country, and posted them on our Facebook page for our fans to vote for their favorite. We also asked three economists to weigh in on their favorites, and the winners are:

**ECONOMISTS’ CHOICE WINNERS:**

- **‘JUGGLING ACT’**
  
  School: East Coweta High School, Sharpsburg, GA
  
  Teacher: Cynthia C. Bennett

- **‘DEBTONATOR’**
  
  School: Colts Neck High School, Colts Neck, NJ
  
  Teacher: Lana Inacio

- **‘EDUCATION’**
  
  School: North Caroline High School, Ridgely, MD
  
  Teacher: Suzanne Throckmorton

**POPULAR VOTE WINNER:**

- **‘FIX THE ECONOMY’**
  
  School: Bergen County Technical High School, Teterboro, NJ
  
  Teacher: Bruce Miller

Prizes included $25 iTunes gift cards for the students in the winning videos and a $500 American Express gift card for their teacher.


“My time here is done. Other nations are calling...hey look, it’s Greece!”

-Michael S. aka The Debtonator
We would like to thank our donors who gave their support in 2012. We would also like to thank those who “Doubled their Dollars” with a matching gift from their company.

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