



National Personal Finance Challenge

a CEE program

National Finals | Atlanta, GA

June 2, 2025

VOYA Financial 5780 Powers Ferry Rd NW, Atlanta, GA





The National Personal Finance Challenge

The National Personal Finance Challenge (NPFC) is a nationwide competition that offers high school students the opportunity to build and demonstrate their knowledge in the concepts of earning income, spending, saving, investing, managing credit, and managing risk.

In the first round, competitors complete a 30-question online challenge. In the national finals students use what they have learned from the six areas of knowledge to create a financial plan for a fictitious family scenario, which they then present to an esteemed panel of judges. The top scoring teams advance to compete for the national championship title in an oral Quiz Bowl.

Over 18,000 students across the US participated 2025 in the NPFC, and CEE's goal is 50,000 annual participants by 2030. We continue our efforts to make the program accessible to a diverse set of participants; in 2024 over 30% of competitors were students from diverse backgrounds.

The Finals Agenda

Monday, June 2, 2025

8:00 AM – 8:15 AM	Teams arrive and check-in
8:15 AM – 8:20 AM	Welcome Remarks
8:20 AM – 8:30 AM	Case Study: Fictitious Family Scenario Case Study Instructions Distributed
8:30 AM – 9:45 AM	Team presentation preparation (75 minutes)
10:00 AM – 11:40 AM	Case Study Presentations by Student Teams Teams present to one of four judging panels Activities will be hosted in the main room
11:00 AM – 12:00 PM	Lunch Grab & Go Lunch
11:50 AM – 12:00 PM	Advancing Teams Announced
12:05 PM – 12:50 PM	Quiz Bowl Round #1 Top 16 Teams Compete to determine Final Four
1:05 PM – 1:20 PM	Finals Program Announcement Voya Remarks from Heather Lavallee Top 4 Teams Announced
1:20 PM – 2:05 PM	Quiz Bowl Round #2 Final Four Quiz Bowl
2:05 PM – 2:20 PM	Closing Remarks Awards Presentation
2:30 PM – 2:55 PM	End of Program Student Interviews

Meet the Teams

Alabama

Vestavia Hills High School

Ethan Melenevsky, Ben Cusmariu,
Jack Hugunine, Jeffery Zhao
Coach: Steven Johnson



Arkansas

Mountain Home High School

Pictured (L to R): Dayton Davis,
Finley Chafin, Zane Darracq,
Cannon Matlock
Coach: Johnny Caststeel



Arizona

Gilbert Classical Academy

Pictured (L to R): Carter Carmichael,
Emma Tran, Iris Tang
Coach: Cathleen Gary



Arizona

Valley Vista High School

Jacqueline Elek, Evelyn Knaack,
Heather Grant
Coach: Mitch Pinda

Meet the Teams



California

Scripps Ranch High School

Pictured (L to R): Robert Schumann, Ryan Langsam Williams, Ben Wolff, Caleb Lee

Coach: Ian Rasmuson



Connecticut

Westhill High School

Pictured (L to R): Anne Printsev, Muskaan Jakhar, Kaylee Ruano

Coach: Karen Kurtz

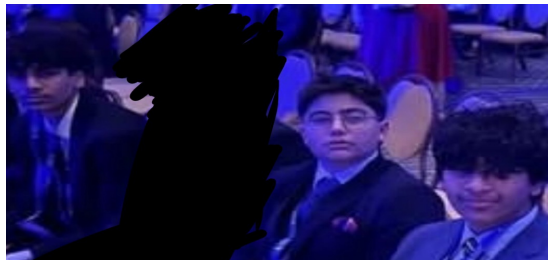


Delaware

Appoquinimink High School

Pictured (L to R): Andy Ding, Christopher James, Dhruv Raval, Anuoluwapo Akinlotan

Coach: Cheryl Apparicio



Florida

Stanton College Preparatory School

Pictured (L to R): Sameer Hereiki, Avaneesh Parvathareddy, Sushaan Kandukoori

Coach: Michael Larbi



Georgia

Lambert High School

Pictured (L to R): Ethan Baek, Shivam Gupta, Arhan Barve, Neal Karani

Coach: Catherine Arbeiter

Meet the Teams

Georgia

Salem High School

Knowledge Robinson, Mekhi Johnson,
Rahim Uba, Kahmari King
Coach: Tayla Reid



Iowa

Montezuma Community School

Pictured (L to R): Ellen Cook,
Bryson Stockman, Elizabeth De Jong,
Taylor Wilcox
Coach: Kevin Gartman



Illinois

Naperville Central High School

Pictured (L to R): Rohan Jha,
Michael Antipov, Rohan Jain
Coach: Saurabh Jain



Kansas

Gardner Edgerton High School

Pictured (L to R): Jayden Kasper,
Violet Heinen, Tessa Heinen,
Hollie McNaney
Coach: Wade McNaney



Kentucky

Frederick Douglass High School

Pictured (L to R): Vivek Gazula,
Janet Flores Sabino, Beau Hudson,
Carter Overtom
Coach: Bradley Scroggin

Meet the Teams



Massachusetts

Lexington High School

Pictured (L to R): Riyanna Beri,
Allie Chen, Rebecca Zhang, Lucy Wei
Coach: Rachel Le Comte



Maryland

Mount Hebron High School

Pictured (L to R): Benjamin Fichter,
Nathaniel Ritter, Joseph Phelps,
Mehin Panya
Coach: Vann Prime



Michigan

Chelsea High School

Pictured (L to R): Matt Pedlow, Slater Boos,
Luke Mourad, Lauren Thompson,
Alex Detterman
Coach: Matt Pedlow

Minnesota

Mounds View High School

Victoria Farmer, Michael Yu,
Ayde Angamarca, Kayleigh Shrom
Coach: Aaron Oseland

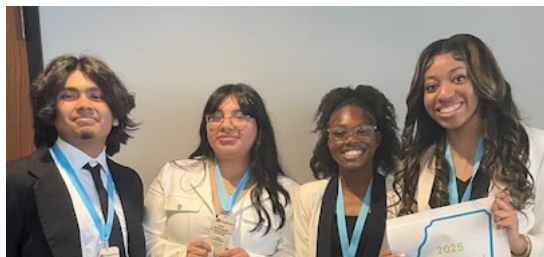


Missouri

Mary Institute and Country Day School

Abhiram Madala, Samson Gibli,
Usman Alam, Zach Withington
Coach: Zaven Nalbandian

Meet the Teams



Mississippi Canton High School

Pictured (L to R): Henser Vicente,
Nelly Rosales, Jalynn Dunigan,
Alexandria Luckett
Coach: Teena Ruth



Mississippi Germantown High School

Pictured (L to R): Clark Estess,
Nick Mckee, Tate Bragg, Peyton Brewer
Coach: Christy Walker



Montana Bozeman High School

Pictured (L to R): Adam Bukowski,
Jett Boerger, Reece Sutherland
Coach: Abbey Wesche



North Carolina Ardrey Kell High School

Pictured (L to R): Lakshmi-Lahari Chintalapati,
Jahnvi Kari, Francisco Luis Guzman,
Vrishab Nooka
Coach: Dawn Patterson



**North Carolina
Ballantyne Ridge High School**
Abhinav Kuriyal, James Hanzo,
Nivedh Vengala, Arnav Srivastava
Coach: Shannon Minick

Meet the Teams



Nebraska

Lincoln Southeast High School

Pictured (L to R): Jack Cassell,
Hunter Hain, Beau Cassell
Coach: Jessica Christensen



New Hampshire

Nashua High School South

Pictured (L to R): Yuvanguru Balagurumoorthy,
Phani Sanjith Reddy Sathi, Steve Long,
Calvin Song
Coach: Dimple Master



New Jersey

The Peddie School

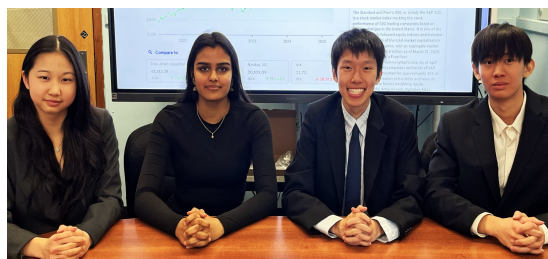
Pictured (L to R): James Farmer,
Bryan Zhao, Imad Labban, Timur Tyan,
Charlotte Ji Dressel
Coach: Imad Labban



New York

Hunter College High School

Pictured (L to R): Sofie Pederson,
Xiayang Huang, Pierce Siegel,
Adrian Chen
Coach: Ellen Fox



New York

Francis Lewis High School

Pictured (L to R): Madelyn Yan,
Anusha Yadav, Alwin Li, Jason Huang
Coach: Christopher Powers

Meet the Teams



Ohio

Madeira High School

Pictured (L to R): Owen Dixon, Ben Reed, Will Manning, Marissa Jordan
Coach: Jennifer Jordan



Rhode Island

La Salle Academy

Pictured (L to R): Nolan Ventura, Alexander Ciotti, Tucker Cobery, Elizabeth Langlais
Coach: Cristina Milano



South Carolina

Pickens County Career & Technology Center

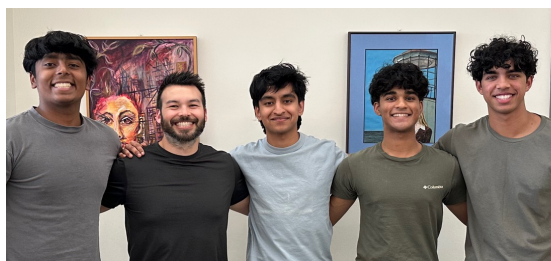
Pictured (L to R): Arjun Jain, Keyla Zhao, Sabrina Lin, Agastya Sharma
Coach: Gretchen Reeves



Virginia

Henrico High School

Pictured (L to R): Aadit Bhupathiraju, Emaad Uddin, Arjun Mahesh
Coach: David Hood



Washington

Eastlake High School

Pictured (L to R): Chirag Nijhawan, Sean Curry, Ashwath Rajagopalan, Arnav Bharadwaj, Dylan Gautham
Coach: Sean Curry

Christopher Caltabiano, Interim CEO & Chief Program Officer, Council for Economic Education



Christopher Caltabiano is Interim CEO and Chief Program Officer of the Council for Economic Education. Chris oversees the conception, implementation, monitoring, evaluation, and reporting of all CEE programs—a portfolio that includes online and offline educational content, teacher professional development, grant-making, curriculum integration, assessment, and other activities. He also manages CEE’s advocacy work at the national and state levels.

Prior to working with CEE, Chris was National Resettlement Director for the International Rescue Committee, where he was responsible for refugee resettlement activities in four U.S. cities, as well as strategic planning and the administration of a \$45 million annual operating budget. Earlier in his career, Chris was a Peace Corps volunteer for three years in the Slovak Republic.

Chris holds an M.A. in International Affairs from George Washington University and B.A. and B.S. degrees from Boston University.

VIP Judge: Heather Lavallee, Chief Executive Officer, Voya Financial, and CEE Board Member



Heather Lavallee is chief executive officer, and a board member, of Voya Financial, Inc. (NYSE: VOYA), a leading health, wealth and investment company. With 30 years of experience in the financial services industry, Lavallee is a collaborative leader who excels in building high-performing businesses. Prior to assuming her current roles, Lavallee served as the company's president and CEO-elect, overseeing Voya's Workplace Solutions and Investment Management businesses, as well as Voya's technology and data organizations, strategy and risk teams.

Previously at Voya, Lavallee served as CEO of Voya's Wealth Solutions business where she led its customer experience and profitable growth — delivering planning, investing and protection solutions to and through the workplace to help individuals and employers from “hire through retire.” As part of the company's focus on health and wealth solutions, Lavallee oversaw all aspects of Voya's retirement offerings, including Tax-Exempt and Corporate Markets, which comprise the company's workplace and individual retirement businesses, including 401(k), 403(b) and 457 plans. She also oversaw Operations Services, which supports Voya's Workplace Solutions business.

Lavallee also served as the president of the company's Tax-Exempt Markets business, and was responsible for all aspects of that business, including product, distribution, financial management, strategy and operational performance. Under her leadership, Voya's Tax-Exempt Markets business achieved significant client growth, including Voya becoming the largest retirement plan provider in the government market in 2020. Earlier, Lavallee was president of Employee Benefits (now Health Solutions), where she oversaw all aspects of the group and voluntary insurance business — including strategy, product development, underwriting, actuarial, distribution and marketing.

Before joining the company, Lavallee worked at Mutual of Omaha as a regional vice president of the Group Insurance Division for their Western Region, and at Sun Life New York Insurance and Annuity Company, where she was responsible for marketing group life, short-term and long-term disability, and medical stop-loss insurance through insurance brokers and third-party administrators.

Most recently, Lavallee's achievements were recognized through her inclusion in *Forbes'* “50 Over 50” list in 2023 and her receipt of the *Hartford Business Journal's* “Top 25 Women in Business” award in 2022.

Lavallee holds a BA in psychology from Colby College and a Master of Business Administration from Pepperdine University's Graziadio School of Business.

A leading health, wealth and investment company that provides products, solutions and technologies for approximately 15.7 million individual customers, workplace participants and institutions in the U.S., Voya had approximately \$977 billion in total assets under management and administration as of March 31, 2025.

VIP Judge: Ty Gibson, Managing Director - Regional Market Executive South Atlantic, Charles Schwab



Ty Gibson is a Regional Market Executive at Charles Schwab, leading 31 branches across the South Atlantic Region with a strong commitment to client satisfaction. With 35 years of experience in the financial industry, he specializes in providing clear, relevant, and actionable investment guidance tailored to individual needs.

Holding certifications as a Certified Wealth Strategist® along with Series 7, 9, 10, and 66 Securities Licenses, Ty has built a career dedicated to helping clients navigate financial decisions with confidence. His journey includes leadership roles at Charles Schwab and early experience at Franklin/Templeton, all backed by a BBA in Finance from San Jose State University.

Outside of work, Ty enjoys hiking, traveling, trying new restaurants, and spending quality time with family.

Charles Schwab Corporation (NYSE: SCHW) is a leading provider of financial services, with 36.7 million active brokerage accounts, 5.5 million workplace plan participant accounts, 2.0 million banking accounts, and \$10.33 trillion in client assets as of January 31, 2025. Through its operating subsidiaries, the company provides a full range of wealth management, securities brokerage, banking, asset management, custody, and financial advisory services to individual investors and independent investment advisors. At Charles Schwab, we believe in the power of investing to help individuals create a better tomorrow. We have a history of challenging the status quo in our industry, innovating in ways that benefit investors and the advisors and employers who serve them, and championing our clients' goals with passion and integrity.

More information is available at aboutschwab.com. Follow us on [X](#), [Facebook](#), [YouTube](#), and [LinkedIn](#).

VIP Judge: Beth Kobliner, Financial Journalist



Beth Kobliner has been reporting and writing about personal finance for decades and is the author of two *New York Times* bestsellers: *Make Your Kid a Money Genius (Even If You're Not)* and *Get a Financial Life: Personal Finance in Your Twenties and Thirties*. She has contributed to *The New York Times* and *The Wall Street Journal*, and has appeared on ABC's *Good Morning America*, *PBS NewsHour*, CNN, and NPR. Her past speaking events include addresses at Google and the Federal Reserve Bank of Chicago. Still, her favorite gig was teaching Elmo the basics of saving, spending, and sharing on *Sesame Street*.

Kobliner started her career as a research associate for Sylvia Porter, whose widely syndicated newspaper column brought personal finance into the mainstream. She was then a staff writer at *Money* magazine.

President Obama appointed Kobliner to serve on his Advisory Council on Financial Capability. She spearheaded the council's creation of MoneyAsYouGrow.org, which has since been adopted by the federal government's Consumer Financial Protection Bureau.

A global success, *Make Your Kid a Money Genius (Even If You're Not)* has been published in translation in eight countries, including China, Russia, South Korea, Saudi Arabia, Ukraine, and Japan.

VIP Judge: Dr. Julie Heath, Executive Director Emerita, Alpaugh Family Economics Center University of Cincinnati



Dr. Julie Heath is Executive Director Emerita, Alpaugh Family Economics Center University of Cincinnati.

Prior to coming to UC, Dr. Heath spent 26 years at the University of Memphis. She received a Visiting Research Fellowship to Princeton University to conduct research in economics education and has published extensively in this area. She is the author or co-author of over 40 academic articles. She won an Emmy Award for her work on the SmartPath suite of resources that brings economics and financial education to young children. She was named a “Money Hero” by Money Magazine, a “Woman of Achievement” by the Girls Scouts of America, and a U.S. Professor of the Year in Tennessee by the Carnegie Foundation.

VIP Judge: Stephen Whatley, Director, Benefits and Wellbeing, Walmart



Stephen Whatley is Director of Benefits and Wellbeing at Walmart.

Stephen has been with Walmart since January 2008. His primary responsibility is the design and investment strategy in the Walmart 401(k) Plan. Previously, he held various roles at Stephens Inc., a regional investment bank, and Alltel Corporation. Stephen has a BSBA in Finance from the University of Arkansas and is a CFA charterholder.

SPECIAL THANKS TO ALL OF OUR VOLUNTEERS



CEE is Proud to Recognize our Affiliates

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Kansas Council on Economic Education

Louisiana Council for Economic Education

Maryland Council on Economic Education

Massachusetts Council

Michigan Council on Economic Education

Minnesota Council on Economic Education

Mississippi Council on Economic Education

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SPECIAL THANKS TO OUR MAJOR PARTNERS

CEE is grateful to have such committed partners in our mission to equip K-12 students with the tools and knowledge of personal finance and economics so that they can make better decisions for themselves, their families, and their communities.



Thank you to our
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FOUNDATION

