The work of the Council for Economic Education is so vital in building a generation of financially literate savers who can put themselves on the path toward very fulfilling lives and, eventually, meaningful, happy retirements! Thank you CEE!

Thasunda Brown Duckett, President and CEO, TIAA | 2022 Visionary Award Honoree

700 Students Answered Our Question: How is Economics Part of Your Everyday Life?

In celebration of Economic Education Month this past October, we invited students nationwide to participate in a video contest. We asked the students to answer the question: “How is economics part of my everyday life?”

The hot economic topics the students addressed in their videos included rising cost of goods due to inflation, how gas prices affected their pocketbooks, mortgage rates, the looming recession, and their parents’ retirement accounts.

Thank you to our guest judges Jennifer Davidson, Assistant Professor of Practice in Economics, University of Nebraska-Lincoln & President, Nebraska Council on Economic Education; Jeffrey Lacker, Former President, Federal Reserve Bank of Richmond; Loretta Mester, President and CEO, Federal Reserve Bank of Cleveland; Emily Kolinski Morris, Chief Economist, Ford Motor Company; Gary Stern, Former President, Federal Reserve Bank of Minneapolis; Justin Wolfers, Professor of Public Policy and Economics, University of Michigan; and Mark Zandi, Chief Economist, Moody’s Analytics for selecting the winning videos!
Dear Friends –

2022 brought tremendous progress on many fronts for CEE.

We were excited to launch our new website that highlights the ongoing relevance of our mission in today’s world. Our new logo, whose concentric circles reflect the ripple effect of our mission on our students, their families and communities, never fails to make me smile and be proud of our work.

We have a renewed focus on advocacy, with 2022 bringing the release of our biennial Survey of the States and the launch of our advocacy coalition, FinEd50.

We made great strides in driving equitable access through providing girls from marginalized communities the opportunity to create economic connectedness in our expanding Invest in Girls program, and our Access Zones focus drove a 30% increase in students of color participating in our National Personal Finance Challenge.

In 2023, we will continue our focus on advocacy (with key efforts in Pennsylvania and NY) and on expanding Invest in Girls and our National Personal Finance and National Economics Challenges. As always, we’ll continue to support K-12 teachers with relevant, engaging resources and in-person and online training that allows them to effectively bring to their classrooms the knowledge and tools of personal finance and economics that allow their students to live lives of opportunity.

We are so grateful for your support for our important mission. With your ongoing help we know we can continue to enable children to build a sturdy future and thrive in our complex and everchanging world.

Nan J. Morrison
President and CEO
Making progress one state – and many kids – at a time

- Florida has a brand-new requirement that all high school students take a stand-alone personal finance course before graduation – this benefits ~220,000 kids each year!

- Michigan also has a brand-new stand-alone personal finance course requirement for high school graduation – benefitting ~115,000 kids each year!

- The Kansas State Board of Education voted to make personal finance a graduation requirement beginning in 2027.

- CEE helped conceive and draft legislation for the state of Pennsylvania, which passed the State Senate in a bipartisan vote. We have high hopes that in this legislative session, it will be passed in both the State Senate and House and be signed into law!

SPOTLIGHT ON ADVOCACY

Building support in PA
On a fall day in September, CEE, VISA and the NFL joined forces in Harrisburg Pennsylvania to build support for personal finance education requirements. In a well-attended and spirited event, we heard from legislators and advocates who educated and informed and enjoyed watching Brandon Copeland, Hines Ward, and Brian Dawkins play some football with PA high school students – Financial Football, that is!
Last year American households faced once-in-a-lifetime economic and financial challenges. Inflation reached its highest level in more than four decades; borrowing costs surged as the Federal Reserve was forced to aggressively tighten monetary policy, and savings eroded as both US equity and bond markets lost money for only the third time since 1926.

Navigating this environment required an understanding of economics and personal finance that remains lacking for much of the country’s population. Surveys done in recent years reach a similar conclusion: that the majority of US adults do not have the knowledge or tools to make wise financial decisions, with the need generally greater among women and lower-income communities.

This has to change, and we need to start early. If we want a strong economy in the decades to come and financially healthy families, we need more states to adopt high school graduation requirements in economics and personal finance. CEE, in addition to training teachers and working directly with students and families, is determined to get K-12 economic and financial education to all 50 states. As I look ahead to my second year as CEE’s Board Chair, I’m excited for the progress we will make in 2023, thanks in large part to all of your continued support.

Rebecca Patterson, Chair
Chief Investment Strategist (former)
Bridgewater Associates
Invest in Girls (IIG) – We’re Expanding!

In 2022, we taught 1,400 teen girls in 11 states in 25 schools and online. IIG’s practical financial education tailored to girls and its supportive career exploration of the finance industry is deeply desired by students and schools alike.

CEE Takes Action: Improving financial competency and confidence in our students

National Personal Finance Challenge – Rebounding after the pandemic & making strides in diversity!

Over 12,000 students competed in this year’s high school student competition. We drove progress on equitable access with 28% of our competitors African American or Hispanic and 45% female.

CEE is more committed than ever to advocating for requirements in economic and personal finance education in every state.

We see increasing access to personal finance education, but economics requirements are at a standstill, and issues with equitable access to both continue.
NEW – FinEd50

We launched a coalition to fight for access to personal finance courses in K-12 schools nationwide. Co-founded with VISA, our coalition is growing and seeing early success. Access our free toolkits to start your own advocacy campaign!

CEE is building a generation of excellent teachers of economics and personal finance.

2022 Survey of the States – by the Numbers

<table>
<thead>
<tr>
<th>States Require Course</th>
<th>Change Since 2020</th>
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<tr>
<td>25 states require a course in economics to graduate</td>
<td>0 change in the number of states that require students to take a course in economics to graduate</td>
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<tr>
<td>23 states require students to take a course in personal finance to graduate</td>
<td>+2 +3 more states require students to take a course in personal finance to graduate since 2020</td>
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National Educator Conference
BACK IN-PERSON

Over 450 educators attended CEE’s 61st Financial Literacy & Economic Education Conference, participating in over 40 sessions including teacher roundtables and presentations by our colleagues at the Federal Reserve. The joy in new knowledge and reconnecting our community are indescribable!

EconEdLink – offering new content to match today’s world

EconEdLink remains the premier online source for teachers to discover free classroom resources and professional development webinars for teaching economics and personal finance. To address evolving teaching needs, we added:

- Activities that can be done in 20 minutes or less in the classroom
- Mobile friendly interactives
- Webinars on cryptocurrency, EdTech, plus new content to support Black History and Women’s History Months

www.councilforeconed.org
We sincerely appreciate all the people, businesses, and institutions who supported us in 2022. These generous donors make our essential work possible.

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Help CEE to continue making economics and personal finance a priority in our schools.
There are many ways to financially support CEE and make a difference in the lives of our youth and their communities.

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CEE NY Women’s Breakfast

On December 13, CEE hosted its annual Women’s Breakfast featuring Constance Hunter, Executive Vice President, Head of Strategy and ESG at AIG; Holly H. MacDonald, Chief Investment Officer at Bessemer Trust; in discussion with Rebecca Patterson, CEE Board Chair and former Chief Investment Strategist, Bridgewater Associates. The highly engaging discussion touched on the state of the economy, market trends, China, and ESG/Sustainability.

The 2023 Visionary Awards Benefit

Wednesday, April 26, 2023
The Plaza Hotel, New York City

Honoring extraordinary leaders who promote economic and financial literacy

Brandon Copeland
10-year NFL Veteran, Ivy League Professor

Hal Varian
Chief Economist, Google

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