



Advancing Economic and Financial Literacy Throughout Nebraska

2010 Annual Report

Future Proof

Advancing Economic and Financial Literacy

OUR MISSION

The mission of the Nebraska Council on Economic Education is to act as a catalyst and lead a statewide initiative to advance economic literacy.

OUR VALUES

We believe that students should develop economic ways of thinking and problem-solving that they can use in their lives as consumers, savers, investors, members of the workforce, responsible citizens and effective participants in a global economy.

OUR VISION

The vision of the Nebraska Council on Economic Education is to ensure that all students from kindergarten through high school have an ongoing education in economics and to enhance teachers' understanding of economics and their ability to teach economic concepts to their students.

For almost 50 years the Nebraska Council on Economic Education has led the charge to make economic literacy a reality for the citizens of Nebraska and the past year was one of our best. In 2010 we had record participation in our teacher programs with events that included the planned participation of Nobel Laureate Douglass North and a summer institute in financial literacy.

Our student programs were also fully subscribed: Eighteen states and over 5,000 students used our EconChallenge Portal, nine states and over 5,000 students took tests in the Finance Challenge, and the Stock Market Game had record participation.

On the broader front, we conducted a district-wide assessment for Lincoln Public Schools, published surveys of national economic literacy, organized the second annual Money Smart Week, and held a summit on Economic Education.

The Council continues to be recognized as a national leader in economic education and we owe it all to the generous individuals, businesses, foundations and schools that invest in the Council. Thank you for your funding, leadership and support.



Steven S. Martin
NCEE Executive Chair
President and CEO,
Blue Cross and Blue Shield
of Nebraska



Roger B. Butters, Ph.D.
NCEE President
Assistant Professor of Economics
University of Nebraska - Lincoln

Kudos to Dr. Roger Butters

Dr. Butters was selected as the winner of the National Council for Economic Education's inaugural Rising Star Award.

This award honors someone who has made extraordinary contributions and exhibited leadership in economic education. In today's quest for an economically and financially literate populace, we are lucky to have Dr. Butters as a leader for our Council and our State.



Why Economics?

Fifty-five years ago the people of South Korea adopted an economic toolkit that led to prosperity, growth, political and economic freedom. At the same time the leaders of North Korea adopted a very different economic toolkit. The results can be seen from space.

Today, South Korea is a vibrant, growing society with rising standards of living and falling poverty rates. Education and adult literacy is the norm of society, infant mortality rates are comparable to the United States and Europe, and things are getting better.

North Korea, on the other hand, is one of the poorest countries in the world, with the lowest standards of living, highest infant mortality rates, and almost no hope for a better future.

The difference can be seen from space. At night, South Korea is awash with light and North Korea is dark.

To be fair, the people of North Korea had little choice in the matter. The political process there does not allow them to choose the social institutions that shape their lives.

Whether or not our country will have a bright future, on the other hand, is entirely up to us. And whether or not we will choose that bright future depends on the economic literacy of our political leaders and the people that elect them.

Inscribed above the entrance to our capitol building are the words, "The Salvation of the State is Watchfulness of the Citizen." Economics gives us the tools to be watchful. The mission of the Nebraska Council is make sure every child in our K-12 educational system has the tools they need to understand the world in which they live and to be watchful citizens.

Regardless of our political opinions or affiliations the future we choose when we go to the ballot box will be better and brighter if we understand the economics of the issues on which we are voting. Economic literacy is the key to a bright future and the Nebraska Council on Economic Education is dedicated to giving the citizens of Nebraska the tools they need to make solid, informed and reasoned choices.

The shape of the future is up to us. Please join with us to help Nebraska choose a bright future.



Omaha Center Consults for OPS

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For the past school year, the UNO Center has been working closely with the Omaha Public School supervisors of business and social studies to revise their current economics course so that it includes personal finance standards as well as economic content. Many of the materials from the UNO Center library have been incorporated into the curriculum and the course is aligned with the national economics and the personal finance standards. The revision team also included economic educators from the Federal Reserve Bank-Omaha Branch. In addition to the course outline, the team created a new semester project end-of-course assessment, which is a new format for the course. In June, the Center conducted a 15 hour seminar for OPS economics teachers to familiarize them with the new course and materials. Starting in August, the Center will host monthly professional development sessions partnering with the Federal Reserve Bank to make sure that the new course is implemented successfully.

The Nebraska Council Stock Ticker



Conserving Resources. Improving Life.



The UNO Center began the year with a presentation about its three current in-school bank projects at Conestoga, Marrs Magnet, and Skinner Magnet Schools at a financial education conference in Lincoln. From there, four new in-school bank partnerships were created: Wells Fargo and Omaha South High School, Fremont State Bank and Linden School, First National Bank and Underwood Focus School, and US Bank and Skinner Magnet. The Center serves as a planning resource as the banks are planned and assists the schools in adding more personal finance curriculum for students.

The Center was awarded a "Best Practices" Excellence in Economic Education grant from the Council on Economic Education to create a new web resource for Nebraska 4th and 5th grade teachers. The new site called "Teaching History and Economics of Nebraska" can be viewed at: <http://ecedweb.unomaha.edu/nebreconhistory/home.html>.

The Center worked with Crestridge Magnet to complete our 5th International Project using the 3 R's: reuse, recycle, and reduce. We presented a workshop on productive resources for the school staff and assisted in purchasing additional classroom materials.

The Wayne Center staff was involved in various projects during the past year.

Promotion of economic education services, resources and strategies were made available to approximately 40 business teachers who accompanied their students to our March 25, 2010, annual Business Competition Day event. One of the competitive events is "Consumer Smarts," an event which promotes economic literacy through a 50-question multiple choice exam. Approximately 50 high school students took this test.

The Wayne Center provided financial assistance for 49 teams to play the Stock Market Game. 17 teachers worked with these students.

During Nebraska Money Smart Week the Wayne Center partnered with Students in Free Enterprise and held personal finance, economic and college planning workshops at several area schools.

"I felt I gained a lot from attending this seminar. Thank you for putting this on. I will plan on attending events like this as often as I can."

The UNK Center coordinated the 5th Annual Nebraska SmartMoney Week, November 2 – 7, 2009. The event has grown from 52 events in Kearney to over 100 in four communities. This year's events included two High School Summits on Personal Financial Education and Literacy, a Girl Scout Jamboree, and a Town Hall meeting with a staff member of Senator Mike Johanns joining via videoconference.

The Center also works with the UNK College of Education on the Region IV Youth Leadership Conference held each year on the UNK campus. Approximately 120 5th and 6th graders participate in this event from area schools.

Kidz University continued at KidzExplore 2009. Each of the five colleges on the UNK campus partnered with the Center to provide a University experience for the children of south central Nebraska.



The Chadron Center is an integral center with strong ties to the Western Nebraska community.

Dr. Ron Burke, Chadron Center Director for over two decades, retired in July 2010. We will miss Ron and wish him the very best in his new endeavors.

We are looking forward to continuing to grow the partnership at Chadron State College.

"Many social studies teachers are nervous talking about the economy. I love attending these events to help me increase my understanding. I feel more prepared to talk with my students."

The UNL Center had another successful year in offering economic education programs and activities.

The Center offered online and traditional courses and workshops to pre-service and in-service teachers. The Center co-hosted the Personal Finance Institute for over 40 teachers, meeting on site at Wayne State College, as well as additional online course responsibilities.

The Center maintains an active partnership at the local and state levels with area school districts and the State Department of Education on the implementation of economic standards, assessment, and professional development for Nebraska teachers.

Dr. Tammie Fischer continues to work on her research focusing on the assessment of Lincoln Public School students and teachers in their knowledge of economic and personal finance. The design and results of this study will be presented at the local and national levels within the economic education network and will serve as a template for other states.

The Nebraska Council Stock Ticker



2010 Personal Finance Institute

Wayne State College rolled out the red carpet for 44 secondary and postsecondary teachers attending the Personal Finance Institute July 20-22. The goal of the Institute is to better prepare educators who teach personal finance. Participants earned college graduate credit for their work in developing or revising an existing personal finance course syllabus for implementation at their high school or community college as well as taking the national financial literacy certification exam. In addition to intense classroom instruction, participants heard from guest financial speakers and experienced successful local entrepreneurial endeavors as they toured Heritage Industries, Concord Components, Sand Creek Post and Beam Manufacturing.



Teachers attending received graduate credit from either the University of Nebraska-Lincoln or Wayne State College (WSC). Tammie Fischer (UNL) and Patricia Arneson (WSC) joined Sherry Roberts from Middle Tennessee State and Mike Casey from the University of Central Arkansas as Institute instructors. At the conclusion of the Institute, all teachers successfully completed the nationally recognized Financial Literacy Certification Exam entitled W!SE (Working in Support of Education). Of the 42 taking the certification exam, 81 percent passed.

Sponsors that made the Institute possible included Partnerships for Innovation, Federal Reserve Bank, Nebraska Council on Economic Education, Financial Planning Association of Nebraska, Metropolitan Community College's Financial Planning Program, Pearson Publishing and the Nebraska Department of Education. W!SE (Working In Support of Education) donated 250 student W!SE certification exams valued at \$2,500 to be utilized by 12 different schools during the coming school year.

Thank you! I really enjoyed this experience. I learned a lot and Mike and Sherry were fun to learn from. I also have a lot more resources to use when teaching personal finance.

-- Anonymous Attending Teacher

The Nebraska Council Stock Ticker





The Nebraska Council on Economic Education has administered the Nebraska Stock Market Game for more than 20 years. This year the game included 860 participating teams comprised of over 4,500 Nebraska students.

The Nebraska Stock Market Game is a 10 week, online investment simulation recommended for students in grades 4 through 12. Teams of two to five students invest a hypothetical \$100,000 in the purchase of stocks listed on the New York Stock Exchange, American Exchange and the NASDAQ. An annual awards luncheon is held in April to recognize the winning teams in each division (elementary, middle and secondary) along with T-shirt and essay contest winners. Prizes include team trophies and all winning team members receive T-shirts and certificates.

*2010 State Champion
Collin Vacek, Blair High School
\$136,000 in ten weeks!
Pictured with Governor Heineman and proud parents.*



This year's state champion was a Collin Vacek, a senior from Blair High School. The runner up team was a high school group from Norris Public Schools.

The Governor, interested in investing advice and a proponent of economic and financial literacy, visited the schools of winning Stock Market Game teams from Blair High School, Hillrise Elementary School, and Norris Public Schools.



SmartMoney Week

Fulfilling Our Mission

The mission of the Council is to act as a catalyst and lead a statewide initiative to advance economic literacy. Acting as the chair of the Money Smart Organizing Committee we do just that. The second annual Money Smart Week was held November 9-14, 2009. Throughout the week, through 200+ partner organizations, over 290 economic and financial literacy events occurred. The initiative significant much media coverage helping to engage more than 15,000 Nebraskans in the events.

The idea of a week long focus on economic and financial literacy began with the UNK Center for Economic Education and Director Mary Ritzenhouse, who successfully holds Smart Money Week each year and provides a successful model from which to work.

The Nebraska Council Stock Ticker



Kudos to Dr. Tammie Fischer, UNL Center Director

Dr. Tammie Fischer, director of the UNL Center for Economic Education and an economics instructor at UNL, recently received dual recognition. She received the "Excellence in Teaching Award" from the College of Business Administration, and was also selected by the UNL Teaching Council and UNL Parents Association to receive a "Certificate of Recognition for Contributions to Students."

The Teaching Excellence Award is presented to a lecturer or adjunct faculty member in the College of Business Administration. The award originates with student nominations each semester. The Scholarships, Honors, and Awards faculty committee then reviews the nominees teaching philosophy and syllabi to select the winner.

This is the second time Dr. Fischer has been recognized by the UNL Parents Association for this award. UNL parents are asked to nominate a faculty/staff member who has made a significant difference to their child's success at UNL.

Dr. Fischer has extensive experience in training educators in the area of economics, entrepreneurship, and instructional methods at both the pre-service and in-service levels.



Council Receives Recognition



Nebraska Council on Economic Education is recognized for its contributions to the education of Nebraska teachers.

The Nebraska Council was honored with the 2010 award for Outstanding Contributions to Business Education by the Nebraska State Business Education Association. The award was presented June 9th at the 2010 Nebraska Career Education Conference held in Kearney on the UNK campus, where the Nebraska Council partnered to provide an all day workshop for Nebraska business teachers.

The Council was selected as the recipient of this award for their leadership in promoting and improving economic literacy for today's students and tomorrow's workers, leaders, citizens, and entrepreneurs.

An Investment that Pays Dividends Every Day



BUILDING AMERICA®

Guffey Scholars - 2010

With generous support from Blue Cross and Blue Shield of Nebraska, Tri-West Health Care Alliance, and Centris Federal Credit Union, the Guffey Memorial Scholarship Fund provides tuition scholarships for teachers throughout Nebraska. Over the years, hundreds of teachers have benefitted. Last year, we supported more than 60 teachers across the state.

Congratulations to the Guffey Scholars of 2010!



The United States Economy: Recovery, Revenue, Reform and Resources



The United States Economy was a signature event coordinated by the UNO Center and offered to Nebraska teachers during the Summer of 2010. The event brought 20 teachers to Union Pacific headquarters in Omaha to discuss current issues facing the United States Economy. Session topics included: is recovery underway, major taxing and spending issues in the unicameral, latest changes in the health care system, and how the economic way of thinking can be incorporated into teaching about the economy.

Presenters included Doug Ewald, Commissioner of the Nebraska Department of Revenue; Keith Bushardt, Executive Vice President, Blue Cross and Blue Shield of Nebraska; Dr. Ken Kriz, Associate Professor of Public Administration at UNO; and Dr. Jason Henderson, Vice President and Branch Manager, Federal Reserve Bank of Kansas City, Omaha Branch.



BUILDING AMERICA®

The discussion of healthcare and the recovery brought out a wide range of possible results to the economy. Through those discussions, we as teachers can bring those topics to our students who can be better informed.

-- Anonymous Teacher

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**WELLS
FARGO**



The EconChallenge ONLINE! has continued to be very popular with Nebraska and with other state councils on economic education.

The use of the portal is sold to other state councils as an income generator for the Nebraska Council. This allows us to use donated funds for student and teacher programs and workshops, rather than on overhead expenses. Eighteen states utilized the portal as part of their state competitions.

During the EconChallenge fall competition students from three different states participated using our portal (300 students from Nebraska).

During the traditional spring competition more than 4300 students competed utilizing our EconChallenge portal. (600 students from Nebraska).

The Nebraska State finals were held March 27, 2010 at Nebraska Champions Club. The Nebraska State Champion team in the David Ricardo division (those new to economics) was Lincoln Northeast High School. The Nebraska State Champion team in the Adam Smith Division (the veterans) was Bellevue East High School. Both winning teams went on to compete at regional or national competitions.

A new feature for the 2009-2010 competition season was the addition of an opportunity for middle school participation in the Milton Friedman division. Several teachers opted to register their students to compete and we expect this division to grow.

A silver lining resulting from the recent economic recession is a push toward increased economic and financial literacy. As such, the Nebraska FinanceChallenge ONLINE! has been very popular as a teaching tool for Nebraska teachers and other State Councils.

In its third year of use, the FinanceChallenge ONLINE! portal was utilized by 5000 students nationwide, 1300 of which were students from Nebraska

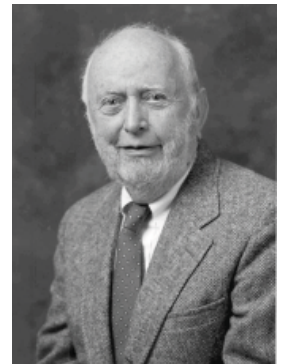
Nine State Councils on Economic Education utilized the FinanceChallenge ONLINE! portal as a way to bring the fun of an academic competition to classrooms across their state.

Due to the success and popularity of the subject matter in the FinanceChallenge, the Nebraska Council partnered with the Missouri Council on Economic Education to help organize the first ever National Personal Finance Challenge.

The Nebraska State Champion team from Cedar Rapids Public School traveled to Kansas City, Missouri in May 2010 to compete against 11 other state champion teams.

We are optimistic that the Finance Challenge ONLINE! portal usage will grow in popularity with other states. The online tool is an economical way to host preliminary rounds of competition and allow students from all corners of the state to participate without travel expense.

Nobel Laureate Lecture Dr. Douglass North



The Nebraska Council on Economic Education partnered with the Foundation for Teaching Economics to bring Nobel Laureate, Dr. Douglass C. North, to Nebraska to speak to teachers from Nebraska and across the nation.

North was the recipient of the 1993 Nobel Memorial Prize in Economics. His work has deepened our knowledge and understanding within fundamental areas of research, as to how, why and when economic change occurs. His major interest is the evolution of economic and political institutions.

Dr. North, age 90, became too ill to travel at the last minute and was unable to make the flight, but his coauthor, Dr. John Wallis filled in for Dr. North. Dr. Wallis is coauthor on North's most recent publication, *Violence and Social Orders: A Conceptual Framework for Interpreting Recorded Human History*.

This is the second year in a row that the Nebraska Council on Economic Education partnered to bring a Nobel Laureate economist to our great state. Stay tuned to learn what we are working on for next year!

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Sincere Thanks to our Investors

You can expect incredible returns on your investment in the Nebraska Council.

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(\$10,000 or more)
Blue Cross and Blue Shield of Nebraska
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Financial Report

Income	\$208,408
Council Donations and Grants	\$163,470
SMG Fees and Donations	\$30,632
Interest	\$14,306
Expense	\$182,942
Personnel	\$119,114
Mail	\$3,019
Communications	\$1,629
Printing	\$3,975
Fees	\$3,889
Program Expenses	\$29,860
Program Supplies	\$16,611
Travel	\$4,846
Carry Forward to 2011	\$25,466*

**funds received in fiscal year 2009-2010 for use in 2011.*

The Invisible Hand Club - Recognizing significant in-kind contributions to the Council

Ameritas Investments

Blue Cross and Blue Shield of Nebraska

The Federal Reserve Bank of Kansas City - Omaha Branch

UNL, UNK, UNO, CSC and WSC for supporting the Council and our Centers with offices, resources and generous ongoing support.

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Bold - Nebraska Council Executive Committee

Thanks for your support and leadership.

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ON ECONOMIC EDUCATION

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Return on Investment

You can expect incredible returns on your investment in the Nebraska Council.

Activity Report for the 2009-2010 School Year

- Taught:** 12 graduate credit courses to more than 110 elementary and secondary teachers.
- Conducted:** 4 pre-service courses and 18 pre-service workshops for more than 500 future educators.
- Provided:** Workshops and other programs for more than 1,000 teachers and administrators.
- Sponsored:** Over 850 teams that registered for the Nebraska Stock Market Game, representing more than 4,500 students.
- Hosted:** The Finance and Econ Challenges, Econ Day and the and the Economic Olympics, bringing an additional 5,000 students to our programs.
- Partnered:** With 200 groups to organize and promote the 2nd annual Nebraska Money Smart Week and SmartMoney Week.

Capital Investment

By focusing on teacher training the Council makes a permanent capital improvement in the quality of Nebraska's K-12 school system. Each year we do great things and deliver the tools, resources and materials our teachers need to find success in the classroom.

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Nebraska Council on Economic Education Ph: (402) 472-2333; Fax: (402) 472-9700, E-Mail: info@nebraskacouncil.org