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LETTER FROM THE EXECUTIVE DIRECTOR

## Leaving School Prepared for Success

As another group of high school students in Georgia gets ready to graduate, it's important to reflect on how we've helped prepare them for their economic and financial futures. Public school students in the Class of 2019 have been exposed to economics and personal finance concepts and standards at every grade level since bounding into school as excited kindergarteners in 2006.



As kindergarteners, these students learned about various jobs that people perform and how income is earned by working. They also learned the differences between goods and services and how money can be used to purchase these things. Just as importantly, the Class of 2019 learned during their first year of school that people must make choices because they cannot have everything they want.

We are fortunate to live in a state that requires its public school students to take and pass classes that include economics and personal finance standards. Concepts found within these subjects will impact every high school graduate on a daily basis for the rest of their lives. Elementary school students in Georgia are exposed to such concepts as decision making, price incentives, voluntary exchange, banking functions, and entrepreneurship. Middle school students learn about interdependence, the benefits of international trade, economic systems, personal budgeting and economic growth. High school students are required to take and pass an economics course that focuses on fundamental economic concepts, microeconomics, macroeconomics, international trade, and personal finance.

All of us at the Georgia Council are proud of the work we do each year to help teachers in every corner of the state bring these important economic and personal finance concepts to life for students at all grade levels. We accomplish this by creating innovative lesson plans, teaching materials, and workshops that help teachers achieve success in their classrooms. By

helping teachers, we know we are preparing students to leave school ready for their economic roles as productive workers, informed consumers, engaged citizens, and lifelong decision-makers in a globally interdependent world.

The Georgia Council wishes the Class of 2019 the best in whatever path they take next. We know that if they use what they've learned about economics and personal finance since entering kindergarten to help guide them through life, they will do great things.

- Mike Raymer

GEORGIA COUNCIL SUPPORT

## Georgia Council Wins Contest - and \$5,000

Thanks to thousands of teachers, high school students and supporters who participated in an online contest, the Georgia Council is the recipient of a \$5,000 grant from Regions Bank.

The grants are being awarded as part of Regions Bank's latest "What a Difference a Day Makes" contest. Throughout April – which also happened to be Financial Literacy Month – Regions highlighted 18 nonprofits throughout the southeast that focus on financial education. Readers could learn more about each nonprofit on the website and then vote daily for their favorite one.

The Georgia Council received 7,487 out of 28,961 online votes during the contest, more than any other participating nonprofit. As the top recipient of online votes, the Georgia Council will receive a \$5,000 grant from Regions in support of its mission and a day of volunteer service from a Regions employee.

"The greatest benefit of What a Difference a Day Makes is not a monetary award," says Keith Herron, head of Corporate Responsibility and Community Engagement for Regions Bank. "Rather, it's the increased awareness of the importance of financial education and how these nonprofits are making a meaningful difference in the lives of others. We believe financial education leads to financial empowerment, and we are proud to work with a wide range of nonprofits to help accomplish this goal."

"This contest generated excitement among teachers from districts across the state," added Mike Raymer, Georgia Council's Executive Director. "We are grateful for all the votes we received, and for Regions Bank for continuing to support the work we do for Georgia's teachers."



## ANNUAL MEETING

# Consul General of Canada Speaks at Annual Meeting

Nadia Theodore, Consul General of Canada in Atlanta, was the keynote speaker at the Georgia Council's annual meeting on April 29. Theodore discussed NAFTA, USMCA and other economic issues in a Q&A discussion with Georgia Council Executive Director Mike Raymer.



The Council also recognized Cathy Latham as its 2019 Georgia Economics Teacher of the Year (see related story), and honored Marie Gooding, a former teacher and former Vice President and Chief Operating Officer of the Federal Reserve Bank of Atlanta (retired) with its William J. VanLandingham Commitment to Education Award.

## RECOGNITION

# Georgia Economic Educators Recognized

Current and former Georgia Council staff and a number of Center Directors have been doing great things! As a result, they have been recognized for their efforts from various organizations this year. Here is a list of award winners.

**Mike Raymer** – *The Bessie B. Moore Service Award* – from the National Association of Economic Educators (NAEE). This award recognizes individuals who are, or have been, affiliated with the CEE/NAEE organizations, and whose outstanding and dedicated service has had a significant impact on the delivery and enhancement of economic education. Raymer, a former high school economics teacher, has been with the Georgia Council since 2008, and was named its Executive Director in 2017.

**Shelby Frost** – *The Abbejean Kehler Technology Award* – from the National Association of Economic Educators. This award recognizes a NAEE member instrumental in promoting the use of technology to improve the delivery of programs in economic education. Dr. Frost is an economics professor at Georgia State University as well as Director of the Georgia State University Center for Economic Education.



**Brenda Cude** – *Creswell Award* – from the University of Georgia

Department of Family and Consumer Sciences. Named for the first dean of the college, this award recognizes a current or retired faculty or staff member who has provided leadership in motivating and guiding students. Dr. Cude, who is a professor in the department of Family and Consumer Sciences, also serves as Director of the University of Georgia Center for Economic Education.

**David Martin** – *The William E. Odom Visionary Leadership Award* – from the Jump\$tart Coalition for Personal Financial Literacy. The award recognizes leaders whose vision has made a difference in the financial education effort. Dr. Martin served as Executive Director of the Georgia Council on Economic Education from 1982 until his retirement in 2017.



2019 TEACHER OF THE YEAR

## Cathy Latham Shares Love of Economics with Students

After talking to economics teacher Cathy Latham for a while, you pick up a few of her personality traits: The Texas native is enthusiastic. She's passionate. She cares about her students. And she wants them to be good citizens and even better decision makers.

"Learning economics is so important because in order for my students to become good

citizens, they need to make good choices,” she says. “These decisions they make have such long term effects.”

The Georgia Council recognized Cathy Latham as its 2019 Economics Teacher of the Year at its annual meeting on April 29.

“I would like to thank each of you,” Latham told the audience, which consisted of mainly Georgia Council Board members and supporters. “What you do for teachers is amazing. What you give to us makes our jobs so much easier.”

Ironically, Latham, who has been teaching at Coffee High School in Douglas, Ga., for over 25 years, started out as an English teacher. When a teacher retired unexpectedly, she was asked to teach economics. Though she had no real knowledge of the subject, she was willing to give it a try.

“I read the textbook the week before I was supposed to start teaching and fell in love with the economics,” she says. “It had a little bit of everything – history, government, math.” She has been teaching economics full-time since 2006. It turns out she is good at it: Her students consistently receive the highest scores in the district on the state standardized tests.

Though she’s been teaching economics for over 10 years, she constantly comes up with new and creative ways to make the subject relevant – and fun – for her students.

“I absolutely love teaching economics,” she says. “And I want my students to get excited about what they are learning.”

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## STOCK MARKET GAME

# Celebrating Stock Market Success

Sam Kloepper, a fifth grader at Herbert Dexter Elementary School in Ft. Benning, thought he had been invited to the Georgia Council’s Stock Market Game Luncheon to just represent his school. He was in the Egyptian Ballroom of the Fabulous Fox Theatre along with more than 300 other students, educators and Georgia Council supporters who were all there to celebrate the winners of the 2018/2019 Fall and Spring Georgia Stock Market Game.



So imagine his surprise when Melanie Mortimer, the President of the Securities Industry and Financial Markets Association (SIFMA) Foundation for Investor Education, the organization that operates the Stock Market Game, called him to the stage.

Mortimer announced that Sam was the national elementary school winner of the most recent InvestWrite competition, a part of the Stock Market Game where students prepare a written analysis of their investments using research skills and critical analysis. Sam's essay beat out hundreds of others to be declared the top winner in the country.

This was just one of the highlights of the Georgia Council's Annual Stock Market Game Luncheon held on May 9, which honors the winners in both the Fall and Spring sessions of the game. To play the game, teams of up to five students – in grades 4 – 12 – invest a hypothetical \$100,000 over a 10-week period. Winners are chosen from each of the 14 Congressional Districts. The team with the highest portfolio overall is named the statewide winner. This school year, more than 22,000 students participated from elementary, middle and high schools across the state.

The Atlanta International School was the overall winner of the fall competition with a winning portfolio of \$120,428. Taking top honors in the spring was North Hall Middle School, who turned their \$100,000 into \$129,735.

Sponsors of the Stock Market Game included Bank of America, Invesco, Georgia Securities Association and The Primerica Foundation.

## COMPETITIONS

### Georgia Teams Participate in National Finals

A team from Woodstock High School (Cherokee County) won the Georgia Personal Finance Challenge, sponsored by the Georgia Council, in November. That team, under the direction of economics teacher Josh Saliers, went on to the National Personal Finance Challenge held on May 10 in Lincoln, Nebraska.

A team from Chattahoochee High School (Fulton County) – led by economics teacher Tim Reeder – won the Adam Smith Division (AP/IB) of the Georgia Economics Challenge in March. The team won the Regional Semi-Finals to earn a spot at the National Economics Challenge held in New York City on May 20.



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Chattahoochee High School



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