# beyond the numbers

2015 SUMMARY ANNUAL REPORT Year in Review

**EconomicsCenter** 



Chris Habel

#### Dear Friends,

It is truly my privilege and honor to lead the board of the UC Economics Center at this exciting and transformative time. In 2015, we transitioned our primary relationship with the University of Cincinnati to the College of Education, Criminal Justice and Human Services. This new alignment has already created many synergies because

both organizations share a common mission – the well-being of people and communities.

In 2015, our education programs reached more teachers, more classrooms, and more students than ever before. The success and sustainability of these powerful programs was shored up through corporate sponsorships and energetic support from the young professional community. This year, we invested a major gift into the development of \$martPath, a robust, web-based teaching system with dynamic grade-specific financial literacy content paired with instant teacher feedback. This is a game-changer, and we are working with state councils on economic education to drive this powerful tool into classrooms nationwide. Our goal is to impact as many students as possible because understanding our economic system is critical to breaking the cycle of poverty and strengthening our nation.

Our economics research and consulting operations produced numerous reports that helped guide policymakers and voters on key issues. For example, we completed a study of the community impact of preterm births, the role of Metro in connecting people to jobs, and the impact of Cincinnati's Uptown employers – including the University of Cincinnati – on our 15-county region. At the request of the City of Cincinnati, we completed an Economic Forecast for 2015-2020 showing Cincinnati's bright future. Our pipeline and diversification of research projects is the strongest ever. These many accomplishments are a tribute to our gifted and talented team at the Economics Center, who work under the leadership of Dr. Julie Heath. And, of course, none of this would be possible without the generosity, wisdom, and support of our board and our many donors and supporters like you. The potential of our UC Economics Center is truly limitless.

With Warm Regards,

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Engaging Students, Empowering Educators, Equipping Decision Makers through the Knowledge of Economics

#### **Our Impact**

- **Enhanced economic education of 3,728 elementary students** in the Student Enterprise (StEP) Program. Students earned more than \$6,835,461 StEP dollars.
- Inspired an entrepreneurial spirit at Market Madness, an event on the campus of the University of Cincinnati, which brought together young entrepreneurs to buy, sell, and advertise classroom products.
- Engaged 6,944 middle and high school students in The Stock Market Game, an online market simulation in which students managed and invested a virtual portfolio of \$100,000. Winning teams traveled to New York City to visit real-world investment firms on Wall Street.
- Enrolled 32 high school juniors and seniors in Today's Learners, Tomorrow's Leaders (TL<sup>2</sup>) summer program, a rigorous, collegelevel Microeconomics course that worked to connect classroom instruction to real business settings.
- Offered professional development courses for teachers of grades K-12; trained more than 320 educators and sold 211 graduate credits.
- Accepted 39 education leaders and local administrators into the Alpaugh Scholars Leadership program. Participants met once a month for five months to learn about current business, economic, and social issues in our schools and communities.
- **Provided economic data and analyses** to community leaders earning over \$516,480 in research revenues.

### **Community Impact**

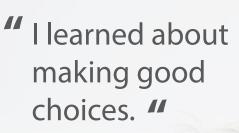
#### **Engaging Students**

#### **ELEMENTARY SCHOOL**

#### **3,728 STUDENTS**



\$6,835,461 StEP Dollars Earned \$1,519,083 StEP Dollars Saved \$516,896 StEP Dollars Donated



# MIDDLE & HIGH SCHOOL

The Stock Market Game Personal Finance Challenge Dual Enrollment Today's Learners, Tomorrow's Leaders Financial Literacy Day

" I learned about goalsetting and investments."





#### **Empowering Educators**



#### PROFESSIONAL DEVELOPMENT FOR EDUCATORS

Integration Courses Smart Ohio Pilot Services Discover the Treasures Series Alpaugh Scholars Program 322 teachers trained 9,660 STUDENTS Total Impact in 2015

25,279 STUDENTS





## **Research & Consulting**

#### Regional Impact

**EconomicsCenter** 

www.economicscenter.org

In FY 2015, the Center's research and consulting team continued to demonstrate its long-standing commitment to the region. Our professional research staff delivered high-quality economic analyses to private businesses, municipalities, and not-for-profit clients. This year, a vast majority of our reports utilized custom design and infographics that helped clients from a number of industry sectors tell a compelling story.



Beth Robinson, President & CEO, Uptown Consortium, Inc. Economic Impact of Uptown Neighborhoods on the Cincinnati MSA

As usual, the Center was responsive, professional and thorough, and its unbiased report has had a galvnizing effect on governement, community and business leaders. **J** 



Amy Stevens, Director, Prevention and Public Health Policy, HPIO Health Value Dashboard

The Economics Center was a critical partner in the development of the HPIO Health Value Dashboard. We look forward to working with the Center again in 2016.

Ryan Adock, Executive Director, Cradle Cincinnati The Economic Impact of Preterm Birth

The Economics Center developed a thorough, easy-to-understand business case for investing in prematurity reduction. It's already helped start new conversations around investment in our work.

> Elizabeth Pierce, President & CEO, Cincinnati Museum Center Economic & Community Benefits of Cincinnati Museum Center

The studies the Center has provided give us ways to view our organization and its role within our community differently.



1.7% 4.5% olo TOTAL REVENUE 6% 10.2% \$516,480 % 90 Arts & Culture Real Estate Social Services & Advocacy Education Government Transportation Private Sector

#### 2015

#### 2014

# Statements of Activities

for the years ended June 30, 2015 & 2014



Statements of Financial Position

at June 30, 2015 & 2014

Revenues & gains U	Inrestricted	Temporarily restricted	Total	Revenues & gains	;	Te Unrestricted	emporarily restricted	Total
Contributions	595,409	_	595,409	Contributions		498,515	90,260	588,775
Program revenue	738,302	_	738,302	Program revenue		724,434	·	724,434
Investment income	27,709	55,971	83,680	Investment incom	e	38,384	76,056	114,440
Gain on investments	(44,498)	(42,812)	(87,310)	Loss on investmer		70,105	68,841	138,946
In-kind contributions Net assets released	221,151	—	221,151	In-kind contribution		246,865	—	246,865
from restrictions	879,733	(879,733)	_	from restrictions		269,575	(269,575)	_
Total revenues & gains	2,417,806	(866,574)	1,551,232	Total revenues &	gains	1,847,878	(34,418)	1,813,460
Expenses								
Program services	1,294,099	_	1,294,099	Program services		1,499,203	_	1,499,203
Management & general	391,076		391,076	Management & ge	eneral	346,700		346,700
Fundraising	130,056	—	130,056	Fundraising		128,357	—	128,357
Total expenses	1,815,231		1,815,231	Total expenses		1,974,260		1,974,260
Change in net assets	602,575	(866,574)	(263,999)	Change in net ass	ets	(126,382)	(34,418)	(160,800)
Net assets at beginning of year	472,189	2,277,769	2,749,958	Net assets at begi	nning of year	598,571	2,312,187	2,910,758
Net assets at end of year	1,074,764	1,411,195	2,485,959	Net assets at end	of year	472,189	2,277,769	2,749,958
ASSETS	2015	2014	LIABILITIES	2015	2014	NET ASSETS	2015	<b>20</b> '
Cash & cash equivalents	494,916	144,369	Payable to related party	y 16,287	26,465	Unrestricted	1,074,764	472,1
Accounts receivable, net	147,513	219,418	Accounts payable			Temporarily		
Pledges receivable, net	178,408	263,254	& accrued expenses	43,322	6,325	restricted	1,411,195	2,277,7
Investments Property, Equipment, Software	1,401,731 615,000	2,155,707	Deferred Revenue	292,000	—			
Total assets	2,837,568	2,782,748	Total liabilities	351,609	32,790	Total net asset	s 2,485,959	2,749,9
	_,,	_,. 0_,. 10	istar nabinties	551,005	52,750			

Total liabilities & net assets 2,837,568 2,782,748

These financial statements do not represent the complete set of audited financial statements for the Economics Center. A complete set of financial statements also includes the Auditor's Report and the Footnotes to the Financial Statements, which are omitted herein. The Economics Center's complete audited financial statements for the year ended June 30, 2015, may be obtained by visiting the Center's web site at www.economicscenter.org.







#### LEARNING THROUGH THE YEARS

Our programs teach economic and financial concepts starting with basic ideas in elementary grades, which then serve as a foundation for middle and high school learning.





#### National Mentoring Month

# January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
December 2015    S  M  T  W  T  F  S    1  2  3  4  5    6  7  8  9  10  11  12    13  14  15  16  17  18  19    20  21  22  23  24  25  26    27  28  29  30  31					New Year's Day 1	2
3	4 Weigel Elementary	5 Pleasant Run Elementary	Covedale Elementary	7	8 Amity Elementary	9
10	11	12	13	14	15	Fact: First agriculture price support bills introduced in Congress, 1924
17	18	<b>Teacher PD</b> 4:00 p.m 6:00 p.m.	20	21	22	23
24	25	26	27	28	29	30
31						February 2016    S  M  T  W  T  F  S    1  2  3  4  5  6    7  8  9  10  11  12  13    14  15  16  17  18  19  20    21  22  23  24  25  26  27    28  29



#### **BUILDING BETTER TEACHERS: CRUISIN' THROUGH THE STANDARDS**

The Center's teacher professional development series demonstrates connections to Ohio's New Learning Standards with exemplary materials and engaging instruction. Each course integrates one of the core subjects: Reading and English Language Arts, Math, Social Studies, and Science.





# February

#### African American History Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
January 2016 S M T W T F S 1 2 3 4 5 6 7 8 9	National Freedom Day 1	Groundhog Day 2	3	4	5	6
10  11  12  13  14  15  16    17  18  19  20  21  22  23    24  25  26  27  28  29  30    31			Fact: 16th Amendment provides for federal income tax, 1913			
7	8	Mardi Gras 9	Ash Wednesday 10	11	National Lost 12 Penny Day	13
	EconomicsCenter		Spring Stock Market Game			
Valentine's Day 14	Presidents' Day 15	16	17	18	19	20
	EconomicsCenter		Spring Stock Market Game			
21	22	23	24	25	26	27
	EconomicsCenter		Spring Stock Market Game			
28	29 I EconomicsCenter			Reserve your seat for the taking place next month Visit www.economicscen and to register!	Annual Awards Luncheon, !. .ter.org/awards for details	March 2016    S  M  T  W  T  F  S    1  2  3  4  5    6  7  8  9  10  11  12    13  14  15  16  17  18  19    20  21  22  23  24  25  26    27  28  29  30  31  I



#### **CELEBRATING EDUCATION AND COMMUNITY LEADERS**

*Each spring, more than 650 business men and women, teachers, principals, superintendents, and community leaders attend the Center's Annual Awards Luncheon. Join us this year!* 





#### Women's History Month

# March

Sunday		Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
February 2016    S  M  T  W  T  F    1  2  3  4  5    7  8  9  10  11  12    14  15  16  17  18  19    21  22  23  24  25  26    28  29	6 13 20	Reserve your seat at the Annual Awards Luncheon. Visit www. economicscenter.org/ awards for details and to register!	1	2	3	A North College Hill Elementary	5
	6	Hays Porter Elementary	Midway School	Covedale Elementary	St. Augustine School, KY Kilgour Elementary	Prince of Peace Montessori, KY Holy Family Catholic School, KY Eden Grove Academy	12
		EconomicsCenter		Spring Stock Market Game			
Daylight Saving Time Begins	13	14	World Consumer 15 Rights Day	16	St. Patrick's Day 17	18	19
		Weigel Elementary	Pleasant Run Elementary	Roberts Academy	Pleasant Hill Academy	Amity Elementary	
		EconomicsCenter	<b>Teacher PD</b> 4:00 p.m 6:00 p.m.	Spring Stock Market Game			
Palm Sunday First Day of Spring	20	21 SUEP	22 STEP	23 STEP	24 SUEP	Good Friday 25	26
		Rees E. Price Academy Holy Family Catholic School, OH	North Avondale Montessori	Frederick Douglass School	St. Boniface School	Bond Hill Academy	
		EconomicsCenter		Spring Stock Market Game			
Easter Sunday	27	28	29	30	31		
		EconomicsCenter		Spring Stock Market Game			
							April 2016 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 10 40 00 21 20 22
							17  18  19  20  21  22  23    24  25  26  27  28  29  30



#### WEAR GREEN FOR FINANCIAL LITERACY MONTH

April is National Financial Literacy Month and a good time to reflect on the importance of money smarts for the youngest citizens. Help us raise awareness of financial capability as a life skill.





#### Financial Literacy Month

# April

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
March 2016  F  S    1  2  3  4  5    6  7  8  9  10  11  12    13  14  15  16  17  18  19    20  21  22  23  24  25  26    27  28  29  30  31  31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Be sure to wear green for Financial Literacy Month and post pictures to Facebook and Twitter #ECWearGreen		SHARE PHOTOS FOR THE WEAR GREEN CONTEST THIS MONTH! #ECWearGreen	1	2
3	4	5	6	7	8	9
	EconomicsCenter		Spring Stock Market Game			
10	11	12	13	14	Tax Day 15	16
	EconomicsCenter		Spring Stock Market Game			
17	18	19	20	21	Earth Day 22	Passover (first day) 23
24	25	26 Stock Market Game Portfolio Challenge	27	28	29	Passover (last day) 30



#### STUDENTS COMPETE IN THE PERSONAL FINANCE CHALLENGE

Students demonstrate their knowledge of personal finance by competing with other students across the state in multiple-choice and "Quiz Bowl" examinations. Winning teams are invited to the national competition.





#### Mental Health Awareness Month

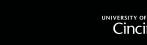
# May

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Principals' Day <b>1</b>	2	Teacher Appreciation Day 3	Firefighters' Day 4	Cinco de Mayo 5	No Homework Day 6	7
Mother's Day 8	9 SEEP Hays Porter Elementary	10 SEEP Midway School	11 SEP Roberts Academy	12	13 STEP Holy Family Catholic School, KY	14
15		17 STEP	18 <b>STEP</b>	19 <b>SUEP</b>	Prince of Peace Montessori, KY Be a Millionaire Day 20	Armed Forces Day 21
	Holy Family Catholic School, OH Rees E. Price Academy	North Avondale Montessori <b>Teacher PD</b> 4:00 p.m 6:00 p.m.	Frederick Douglass School	St. Augustine School, KY Kilgour Elementary	Eden Grove Academy Bond Hill Academy	
22	23 Amity Elementary	24 STEP Pleasant Run Elementary	25 Weigel Elementary	26 STEP St. Boniface School	27	28
29	Memorial Day 30	31				
					April 2016  T  F  S    S  M  T  W  T  F  S    1  2  3  4  5  6  9  8  9    10  11  12  13  14  15  16    17  18  19  20  21  22  23    24  25  26  27  28  29  30	S  M  T  June 2016 W  T  F  S    1  2  3  4    5  6  7  8  9  10  11    12  13  14  15  16  17  18    19  20  21  22  23  24  25    26  27  28  29  30



#### TODAY'S LEARNERS, TOMORROW'S LEADERS

High school students participated in a highly selective, three week summer program, where they had the opportunity to tour leading businesses and meet with high-level executives; all while learning fundamental economic principles.



Cincinnati



#### National Safety Month

## June

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
May 2016    S  M  T  W  T  F  S    1  2  3  4  5  6  7    8  9  10  11  12  13  14    15  16  17  18  19  20  21    22  23  24  25  26  27  28    29  30  31			Say Something <b>1</b> Nice Day	2	3	4
John Keynes' 5 birthday	Fact: Securities and Exchange Commission is established, 1934	7	Best Friends Day 8	9	10	11
12	13	Flag Day 14	15	Adam Smith's birthday 16	17	18
Father's Day 19	First Day of Summer 20	21	22	Public Service Day 23	24	25
26	27	28	29	30		July 2016    S  M  T  W  T  F  S    1  2  1  2  2  3  4  5  6  7  8  9    10  11  12  13  14  15  16    17  18  19  20  21  22  23    24  25  26  27  28  29  30    31



#### ECONOMIC AND FINANCIAL EDUCATION THROUGH PRACTICAL LEARNING

"I learned about efficiency and how to properly work a line in a manufacturing environment. [For any business], it is important to have good workers that are dedicated and engaged. I also learned that having a strategic plan is crucial in business." - Alexis Metts





# July

#### National Park and Recreation Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
June 2016    S  M  T  W  T  F  S    1  2  3  4    5  6  7  8  9  10  11    12  13  14  15  16  17  18    19  20  21  22  23  24  25    26  27  28  29  30					1	2
3	Independence Day 4	5	6	Fact: Dow Jones index reaches all-time low of 41.22, 1932	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
Parents' Day 24	25	26	27	28	29	30 Fact: President Johnson signs Medicare into law, 1965
31						Nugust 2016    S  M  T  W  T  F  S    1  2  3  4  5  6    7  8  9  10  11  12  13    14  15  16  17  18  19  20    21  22  23  24  25  26  27    28  29  30  31



#### STUDENTS EXPERIENCE WALL STREET

The Stock Market Game<sup>™</sup> program is an online market simulation where students manage a virtual stock portfolio and compete with other teams. Winners are invited to a Portfolio Challenge to compete for an all expense paid trip to New York City to meet real-world investment professionals and tour the New York Stock Exchange.





# August

#### National Immunization Awareness Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
S  M  T <sup>July</sup> 2016 W  T  F  S    1  2  1  2  1  2    3  4  5  6  7  8  9    10  11  12  13  14  15  16    17  18  19  20  21  22  23    24  25  26  27  28  29  30    31	1	2	3	4	5	6
7	National Dollar Day 8	Book Lovers Day 9	10	11	Fact: Minimum wage is increased from 75 cents to \$1 per hour, 1955	13
14 Fact: President Roosevelt signs the Social Security Act, 1935	15	16	17	18	19	20
21	22	23	24	25	National Women's 26 Equality Day	27
28	29	30	31			
			Back to school! Check out new teacher training opportunities. Apply today for the Alpaugh Scholars Leadership Program.	A Peeting	the	September 2016    S  M  T  W  T  F  S    1  2  3  3  4  5  6  7  8  9  10    11  12  13  14  15  16  17    18  19  20  21  22  23  24    25  26  27  28  29  30



#### **TEACHER LESSONS: EVERYDAY ECONOMICS**

"Profit margin becomes a vocabulary word for the test. We read 'Lawn Boy' or 'Lawn Boy Returns,' about a boy who learns about building a business and investing for profit through cutting grass." - Kathryn Holcomb, Sixth-Grade Teacher, Little Miami Schools





# September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
August 2016    S  M  T  W  T  F  S    1  2  3  4  5  6    7  8  9  10  11  12  13    14  15  16  17  18  19  20    21  22  23  24  25  26  27    28  29  30  31	Check out unique teacher professional development opportunities this fall! www.economicscenter.org/pd	Stock Market Game begins soon. Register your teams today! www.smgww.org		1	2	3
4	Labor Day 5 International Day of Charity	Literacy Day 6	7	8	9	10
Patriot Day 11 Grandparents' Day	12	13	14	15	Constitution Day 16	17
18	19 Fact: Black Monday stock market crash, 1987	20	World Gratitude Day 21	First Day of Fall 22	23	Fact: Black Tuesday stock market crash, 1929
25	26	27	28	International Coffee Day 29	30	October 2016 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		30 31



#### ALPAUGH SCHOLARS PROGRAM EMPOWERS DISTRICT LEADERSHIP

*The Alpaugh Scholars Program broadens the conversation among district leaders who share ideas and come to appreciate how the dynamics, challenges, and opportunities of our region impact local schools and K-12 education.* 





#### Breast Cancer Awareness Month

# October

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
September 2016    S  M  T  W  T  F  S    1  2  3  1  2  3    4  5  6  7  8  9  10    11  12  13  14  15  16  17    18  19  20  21  22  23  24    25  26  27  28  29  30						1
2	3	4	World Teachers' Day 5	6	7	8
9	Columbus Day 10	Alpaugh Scholars 11 Leadership Program, Session 1 Y	12 ear-Long Stock Market Gam		14	15
	EconomicsCenter		Fall Stock Market Game			
16	17	18	19	20	21	22
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
23	United Nations Day 24	25	26	27	28	29
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
30	Halloween 31					November 2016 S M T W T F S
	EconomicsCenter					1 2 3 4 5 6 7 8 9 10 11 12
	EconomicsCenter					13  14  15  16  17  18  19    20  21  22  23  24  25  26    27  28  29  30

# Experienc

#### PREPARING STUDENTS FOR THE NEXT CHAPTER

Teaching students about economics at an early age prepares them for their future. It opens their mind and connects the classroom to the real world through practical learning.





tS

#### Native American Heritage Month

# November

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
October 2016 S M T W T F S 1 2 3 4 5 6 7 8		All Saints' Day 1	2	3	4	5
9 10 11 12 13 14 15 16 17 18 19 20 21 22	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
23 24 25 26 27 28 29 30 31	EconomicsCenter		Fall Stock Market Game			
Daylight Saving Time <b>6</b> Ends	7	Election Day 8 Alpaugh Scholars Leadership Program, Session 2	9	10	Veteran's Day 11	12
	EconomicsCenter		ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
World Kindness Day 13	14	Philanthropy Day 15	Fact: Federal Reserve Banks open for business, 1914	17	18	19
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
20	21	22	23	Thanksgiving Day 24	25	26
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
27	28	29	30			December 2016 S M T W T F S 1 2 3 4 5 6 7 8 9 10
	EconomicsCenter	Year-Long Stock Mar	ket Game			11  12  13  14  15  16  17    18  19  20  21  22  23  24
	EconomicsCenter	Fall Stock Market	Game			16  19  20  21  22  23  24    25  26  27  28  29  30  31



#### STUDENTS HAVE CHOICES: SPEND, SAVE, OR DONATE

Young students choose how they want to use their money including contributing to a charity of their choice. A percentage of the students' school donations is matched in real dollars and goes to many deserving non-profits throughout the region.





# December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
November 2016    S  M  T  W  T  F  S    1  2  3  4  5    6  7  8  9  10  11  12    13  14  15  16  17  18  19    20  21  22  23  24  25  26    27  28  29  30	January 2017    S  M  T  W  T  F  S    1  2  3  4  5  6  7    8  9  10  11  12  13  14    15  16  17  18  19  20  21    22  23  24  25  26  27  28    29  30  31  I<			1	2	3
4	5	6	Pearl Harbor <b>7</b> Remembrance Day	Fact: 8 American Federation of Labor is established in Columbus, OH, 1886	9	Human Rights Day 10
		Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
11	12	13 Alpaugh Scholars Leadership Program, Session 3	14	15	16	17
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
	EconomicsCenter		Fall Stock Market Game			
18	19 Fact: U.S. prime interest rate reaches an all-time high of 21.5%, 1980	20	First Day of Winter 21	22	23	Hanukkah Begins 24
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		
Christmas Day 25	Kwanzaa Begins 26	27	28	29	30	New Year's Eve 31
	EconomicsCenter	Y	ear-Long Stock Market Gam	e		

#### Thank you to our Contributors

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Currently, the program focuses on grades 1-6 and connects all of its resources and lessons to the Ohio's New Learning Standards. As a result of the \$martPath curriculum, students will gain economic and financial literacy skills in the context of math, language arts and social studies. In addition to providing economic education to students, \$martPath also provides teachers with an opportunity for ongoing professional development.



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