



The Fourth R

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Education for Real Life

Economics Arkansas

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Longtime MET Stanley Wells Retires

We laughed, we cried and we presented hats. Lots of hats. All in recognition and celebration of Stanley Wells, principal of Woods Elementary School, Fort Smith School District and Master Economics Teacher (MET), who retired in June.

Stanley was one of the 16 teachers who made up the inaugural class of METs in 1992. During the past 20+ years, Stanley awed and humbled us with his teaching and leadership style. He presented his lessons with energy and passion about economics. "Economics teachers have to wear many hats," he liked to say to illustrate the many ways economics affects our daily lives and the many ways economics can be integrated into the classroom curriculum.

And so, during a farewell and thank-you celebration at our METs annual meeting in July, many hats were presented to Stanley by fellow METs, EA staff members, including former executive director Sonya Schmidt Murphy and former associate directors Polly M. Jackson and Donna Wright, and EA board chair Ray Hobbs. A humorous skit about his teaching career, along with gifts, hugs, a couple of speeches and a few tears, rounded out the session.

Fortunately for us, Stanley plans an active retirement. He has assured us that when he and his wife, Jeanne, are not traveling the country in their RV, he will be around to teach a thing or two about economics.

Thanks for setting the benchmark so high for other METs to follow, Stanley! We appreciate you.



MET Lisa Taylor presents yet another hat to Stanley



Stanley Wells and his wife, Jeanne



Retired MET Bruce Vick shows a quilt made by several teachers at Woods Elementary in honor of Stanley

What is the MET program?

The Master Economics Teachers (MET) program was launched in 1992 by Polly M. Jackson, then the associate director of Economics Arkansas, as a choice initiative to recognize outstanding economic educators.

METs serve as "resource extenders" by providing training in economics and personal finance to other teachers across the state. Candidates undergo a rigorous nomination, selection and intern process before designation.

Economics Arkansas is one of the few organizations in the national network of economic education councils that offers this type of recognition program to a unique group of teachers dedicated to promoting economic and financial literacy.

Since the program's inception, about 50 educators have been selected as METs. Currently, 21 are actively serving as METs.



In this issue:

Advocate Award	2
Calendar Competition	3
E ³ Conference, HS Econ	4
EconChallenge, REAL	5
Fundraising News.....	6
Stock Market Game	7

Investing in our Future

I recently traveled to Washington, DC, with North Little Rock teacher Michael Huels and his team of high school students who were being recognized for placing 5th in the nation among 4,500 student teams! Michael and his students competed in a specialized version of the Stock Market Game™ program called the Capitol Hill Challenge. During this 14-week competition, each high school team was represented by a member of Congress from their home state. Student teams hypothetically invested \$100,000 in stocks, bonds and mutual funds while simultaneously learning about the economy, capital markets and the value of saving and investing.



Sue Owens
Executive
Director

In 14 weeks, three Arkansas students from North Little Rock High School grew their \$100,000 portfolio into \$173,247.85—a whopping 73 percent return! Our Arkansas team and 9 other teams from across the country were invited to be recognized at a reception on Capitol Hill June 19th. This was the first time an Arkansas teacher and students have achieved a top national ranking in this program, so we are extremely proud of Michael Huels and his student team, Christian B., Darrion R. and Alishe'ah S. They were represented by Senator John Boozman during this year's challenge.

Our host was the Securities Industry and Financial Markets Association (SIFMA), which is the organization we partner with to offer the Stock Market Game program. Approximately 9,000 Arkansas students compete annually in this investment simulation, our largest student-focused program, to grow hypothetical investment portfolios over 10 weeks in the fall and spring semesters.

Economics Arkansas is creating future investors as students learn about the economy and capital markets, and how they can save and invest for their own future. As you might imagine, several of the Congressional and SIFMA staff asked for investment tips from these promising future investment advisors.

Thanks to all of you who support the Stock Market Game program—you are impacting teachers and students across the state; you are investing in the future of Arkansas!

Economic Education Advocate Award

The Advocate Award winner for this edition of the newsletter is our network of Centers of Economic Education in Arkansas. We are fortunate to partner with the state's six, university-based Centers for Economic Education. Not only do these partnerships provide PreK-12 educators with local resources needed to bring economic education to their students in a fun and exciting way, but they also foster increased collaborations between the education and the business sectors of each community.



M.H. Russell Center for Economic Education, HSU

This center is dedicated in honor of Dr. M. H. Russell in part because he provided outstanding leadership as the second president of the Arkansas State Council on Economic Education during the years 1964-65-66. It was his belief that colleges should be the fountainhead for information on economic education, which led to the establishment of this center, the first one in Arkansas, on Feb. 1, 1968.



Center Director: Dr. Celya Taylor. Area Outreach: 12 counties in west central Arkansas

Bessie B. Moore Center for Economic Education, UA

The center was established with a grant from Phillips Petroleum Company in August 1978 and dedicated in May 1979. The center was named for Economics Arkansas' founder, Bessie B. Moore, and administered by the Sam M. Walton College of Business. It is endowed by Bessie Moore and by the Walton Family Charitable Support Foundation.



Center Director: Dr. Rita Littrell. Area Outreach: 16 counties in northwest Arkansas

Center for Economic Education, ASU

Efforts to establish Arkansas' third Center for Economic Education came to fruition in October 1986, when Mike Wilson of The R. E. Lee Wilson Family Trust made a generous pledge toward an endowment for the Center for Economic Education at ASU. Dr. Larry Dale was appointed center director in 1986 and remained in that position until his retirement in 2008.



Center Director: Dr. Gary Latanich. Area Outreach: 21 counties in northeast Arkansas

Center for Economic Education & Research, SAU

The fourth Center was established in 1996 at Southern Arkansas University and is housed in the College of Business. A unique aspect of this center is that it allows for the development of specific economic research projects designed to benefit both economic education and economic development in the area. The center maintains a library of various supplemental materials to assist teachers and the general public in almost any area of economics. This includes teacher's guides, student project and game ideas, information booklets, video tapes, CD's and interactive CD-ROM's.



Center Director: Dr. Jennifer Logan. Area Outreach: 11 counties in southwest Arkansas

Center for Economic Education, UAM

The UAM Center was established in the spring of 1999, thanks to the dedicated advocacy of two Dumas business leaders and Economics Arkansas board members, David Walt and Donald W. McHan. Mr. Walt remains a board member and ardent supporter of the Center and Economics Arkansas to this day.



Center Director: Dr. Marsha Clayton. Area Outreach: 10 counties in southeast Arkansas

Kenneth Pat Wilson Center for Economic Education, UALR

The Kenneth Pat Wilson Center for Economic Education was established in March 2004 and became Arkansas' sixth university-based center.

It was named after Economics Arkansas' first board chairman, whose family contributed a generous gift in their father's name to support the Center. This center has hosted numerous economic education workshops and served as the sight for the inaugural Economics Challenge high school competition.



Center Director: Dr. Kenneth Galchus. Area Outreach: 5 counties in central Arkansas

Congratulations to the Centers!



ECONCHALLENGE

2013

State Winners

Adam Smith Division

1st Place Huntsville High School
2nd Place Subiaco Academy

David Ricardo Division

1st Place Cabot Junior High School
2nd Place Genoa Central High School



Arkansas Economics Students of the Year

David Ricardo Division:
Aaron Ward, Genoa Central (left)

Adam Smith Division:
Eric Ledieu, Subiaco Academy

Congratulations to all participating teams and winners!

Overheard: *if you know economics, the world makes a lot more sense.*

Calling all Superintendents

As the new school year is getting underway, all Arkansas superintendents will receive an invitation to partner their school districts with Economics Arkansas. Please complete and return the information form, along with the professional development fee.

Why partner with Economics Arkansas? Benefits include customized training for your school districts, priority notice of upcoming workshops and conferences, refunds of registration fees for teachers, and in-depth training to meet Arkansas History and Technology requirements. All lessons and activities are correlated to Common Core Standards, standards based and reflective of best practices.

Throughout the year, Economics Arkansas staff and METs host a variety of K-12 workshops and in-service training, including our best known project-based educational tool, the Stock Market Game program, and the new high school economics curriculum. We are certified by the Arkansas Department of Education.

Partner with Economics Arkansas today!

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We
want
you!

We are grateful to Dr. Kieth Williams, Bald Knob School District superintendent and EA Board president, for advocating the Economics Arkansas/School District partnerships. Thank you.

Program Calendar

Sept. 4, 2013
Stock Market Game Webinar

Sept. 9, 2013
Stock Market Game Webinar

Sept. 13, 2013
Donna K. Wright Stock Market Game
Scholarship Application DEADLINE

Sept. 17, 2013
Stock Market Game Extravaganza
9 a.m. - 3.30 p.m.
Fuller Annex
Little Rock, AR

Sept. 18, 2013
Advanced Stock Market Game
Extravaganza
9 a.m. - 3.30 p.m.
Fuller Annex
Little Rock, AR

Sept. 20, 2013
Economics Arkansas
Teacher Grant DEADLINE

Sept. 30, 2013
Fall 2013 Stock Market Game
Program begins

Oct. 3-4, 2013
52nd Annual Financial Literacy and
Economic Education Conference
Baltimore, MD

Oct. 23, 2013
Federal Reserve
Financial Education Day Conference
Little Rock, AR
To register:
[http://www.stlouisfed.org/newsroom/
events/index.cfm?id=470](http://www.stlouisfed.org/newsroom/events/index.cfm?id=470)

Oct. 31-Nov. 1, 2013
Arkansas Curriculum Conference
Statehouse Convention Center
Little Rock

Nov. 7, 2013
Bessie B. Moore Awards Luncheon
Great Hall, Clinton Presidential Library
Little Rock

Visit our event calendar at
www.economicsarkansas.org
for more information or to register.

E³: Empowering Entrepreneurship Education

To motivate more students to consider starting their own businesses as adults, Economics Arkansas, in partnership with several organizations, hosted its first entrepreneurship education conference for K-12 teachers in June. More than 70 educators attended *E³: Empowering Entrepreneurship Education*, at the UA Global Campus in Rogers.

Local entrepreneurs shared how they turned ideas into real-world business ventures. Educators demonstrated how to motivate all K-12 learners with relevant business projects in the classroom. Take-home resources included grade-level curricula, videos and hands-on activities!

Many thanks to our *E³* partners: **Bessie B. Moore Center for Economic Education, JBU Enactus, AEA, the NW Arkansas Entrepreneurship Alliance and the Windgate Foundation.**



Teachers taking entrepreneurship lessons in developing a new consumer product.

High School Econ Course Meets High Expectations

Spending a week of your summer in an economics workshop is not for the faint of heart, but 18 Arkansas high school economics teachers and two intrepid members of the Arkansas Secretary of State's office accepted the challenge and discovered the entertaining and useful side of economics. They came from across the state to immerse themselves in the "new and improved" *Standards and Activity Based High School Economics workshop*, where they received not only training but materials and a support network as well.

The week started with an introduction to the new *Tools for Teaching the Arkansas Economics and Personal Finance Course* notebook. This is the premier curriculum for teaching the required high school course in Arkansas. Over the past year, Economics Arkansas and the St. Louis Federal Reserve Bank worked diligently to revise and update this notebook. New lessons were added, procedures clarified, PowerPoints debuted, and Smart board activities and online materials linked in the electronic version to make the notebook easier to use. One of the teachers attending had this to say about the new notebook: "I have the old notebook from the first time this was taught (2009). I didn't use it much, because I couldn't remember/or find each part of the lesson or transparency. This is so organized & the resource page & index is so helpful." **A huge round of applause goes to Mary Suiter, Kris Bertelsen, Lydia Johnson and the rest of the editing staff at the St. Louis Fed.** We truly couldn't have done it without you!

The workshop week demonstrated many of the hands-on lessons from the notebook, such as The Bead Game to teach economic systems; the (hypothetical) option to "buy a grade" and drinking games involving Mountain Dew to illustrate the laws of demand and supply; marshmallow-cream-peanut-butter "fluffernutters" to convey the principle of marginal utility, and a spirited discussion to explore the question whether Pepsi and Coke were substitute goods. In addition to the *Tools* notebook, teachers also received *Virtual Economics® 4.0*, books and dvds about economics, and a materials kit containing many of the items needed to teach the activity-based lessons.

The lessons were presented by Jennifer Taunton from Economics Arkansas, Dr. Jennifer Logan from Southern Arkansas University, Jan Loyd from Cabot Junior High School and Kris Bertelsen from the St. Louis Fed.

Thank you to all who participated. We hope to see you, and many newcomers, next summer. If you would like to view the *Tools* notebook and other related materials, please join our HS Econ portal at http://www.economicsarkansas.org/portal/for_teachers.html.



Buying and selling in an open market.



Too many cooks spoil the "fluffernutters," and marginal utility decreases.

ECON Exchange

While May 3 dawned with less than stellar weather, 21 Economics Education Grant recipients from across the state brightened the day by sharing ideas, experiences and caveats. All projects demonstrated a high level of student involvement and thinking. Linda Haley and Valerie Harp each shared their remarkable projects with the whole group. Linda's "Simply Bazaar" highlighted the experiences of her students in Rogers as they formed their own businesses, developed products, produced those products and then held a school-wide marketplace to sell the products. Students who before hadn't considered entrepreneurship as a possible future now saw it as a "bridge out of poverty" and a chance for a better life for themselves and their families. Valerie's T.G.I.E. (Thank Goodness It's Economics) Friday project combined her students' love of Fridays, food and economics into a project that became B&B Design. B&B Design created backpacks and bracelets, which were sold for Valentine's Day. Students learned valuable lessons in marketing, and supply and demand through this business endeavor.

The other teachers shared their economics teaching experiences in grade-level group sessions. They brought display boards to provide a visual overview of their projects.

Presenting about their economics projects is a requirement for recipients of the annual Economics Arkansas Teacher Grants. Grant proposals for the 2013-2014 school year are due Sept. 20, 2013.

The **REAL** Deal: The 2nd Annual Economics and Personal Finance Education Conference for K-12 Educators

In July, we hosted our 2nd Annual Economics and Personal Finance Conference for K-12 Educators, and it proved a resounding success on all fronts. More than 170 teachers attended REAL Econ for All, a 2-day symposium that delivered Real, Engaging, Activity-based Learning on how to integrate economics into the classroom curriculum.

Attendees praised the wide variety of topics and the free, grade-level appropriate resources—all correlated to frameworks and standards, the hands-on projects and lessons, the presenters' enthusiastic delivery, and the venue, the Wyndham Riverfront in North Little Rock. Conference participants earned up to 6 hours of ADE-certified professional development for each completed day, including 2 hours of Arkansas History credit.

We would like to extend a special thanks to **Robert Hopkins**, regional executive of the Little Rock Branch of the Federal Reserve Bank of St. Louis, who delivered the keynote address. And special appreciation to our partners and co-sponsors who made REAL a reality: **3M, Arkansas College Savings Plan 529, Arkansas Department of Education, Arkansas Securities Department, Arkansas State University, Central High National Historic Site, The Department of Arkansas Heritage, Arkansas Farm Bureau, Federal Reserve Bank of St. Louis, Heifer International, Henderson State University, NASA, Southern Arkansas University, State Farm Insurance, University of Arkansas/Sam M. Walton College of Business, UALR College of Business, University of Arkansas at Monticello, Windgate Foundation and Wyndham Riverfront Little Rock.**



REAL Scenes and Comments



It was excellent. It could not have been better!

The sessions are very pertinent and enjoyable.



Great dynamic presenters. Loved all the resources I received for free.



Resources are fantastic. Pleased with variety of offerings and how well the events are correlated to school needs and new objectives, e.g. Common Core and TESS.

In my 38 years in education, your conference is the best!



Loved seeing economics in action.

Ienjoyed the hands-on activities to take back and use in the classroom.



I loved the fact that EVERY session was useful and interesting. I have tons of valuable information to take back with me.



More Entertainment in Pulaski County

That's Entertainment was our theme for the Pulaski County Trivia Challenge on May 9, 2013, and entertaining it was! **David Bazzel**, former Razorback, morning host of *103.7 The Buzz* and recovering shoulder surgery patient, dazzled as emcee as he greeted the guests, described the work and history of Economics Arkansas and then whipped through the Trivia questions. Nine teams buzzed in with their answers about movies and television, sports, hobbies and the arts, the Internet, card games, board games and even playground games.

Who would have thought that supporting economic education could be so much fun!

The team from **Quattlebaum, Grooms, Tull & Burrow** emerged victorious, with **Pulaski Technical College** and **Entergy Arkansas** close behind. Our judges, **Terry Hartwick**, the **North Little Rock Mayor Joe Smith** and **Sharon Priest**, ensured a fair game and also presented the Spirit Award and the \$100 costume prize, both to Pulaski Tech. D deservedly so, as they were a truly raucous, yet very stylish crowd in top hats and coattails, furs, candlelabras and little black dresses.

Many thanks go to Trivia Chair **Chip Taulbee** from Arkansas Business Publishing Group who not only brought the whole evening together, but also competed as part of an Arkansas Business/audience team.

Teams: Arkansas Business; Baker Elementary School; Entergy Arkansas; Eric Rob & Isaac; North Little Rock School District; Pulaski Technical College, Quattlebaum, Grooms, Tull & Burrow; Telcoe Federal Credit Union and UALR College of Business.

Sponsors: Arkansas Business, AT&T, Bank of the Ozarks, Caterpillar, Celerit, Chainwheel, Comsys Inc., The Coulson Foundation, Crews & Associates, Friday, Eldredge & Clark, Harrison Energy Partners, Heartsill Ragon, Mitchell, Williams, Selig, Gates & Woodyard, A. Wyckliff Nisbet, Jr., North Little Rock Chamber of Commerce and the R.E. Lee Wilson Foundation.

Volunteers: Donna Larkin, Stacey Ray and Hayden Ray.

Special Thanks to: Natural State Distributing and Wyndham Riverfront.

The Top Team!



The Top Costume!



Marsha Hines in
Hollywood Glamour

Final 2013 "That's Entertainment" Trivia Challenge:

Fort Smith, August 22
Immaculate Conception Catholic
Church Parish Center

To register a team or to become
involved in our 2014 Challenges,
contact Sue Owens at
501-682-4349.



Many thanks to Donny Cook, far right, longtime Economics Arkansas board member and Central Arkansas President of Bank of America Merrill Lynch, for his leadership in securing grant funding of \$10,000 in support of the 2013-2014 Stock Market Game™ program. The grant was provided by the Bank of America Foundation. Also pictured, from left: Marsha Masters and Sue Owens, Economics Arkansas, and Karil Greeson and Debby Bonaminio from Bank of America Merrill Lynch.

The Stock Market Game is our most popular educational program. Teams of students grades 4-12 invest a hypothetical \$100,000 portfolio over a 10-week period during the fall or spring semester. Registrations to participate in ongoing teacher training are still being accepted. For details, visit the "For Teachers" tab on our website.

Still coming soon. . .

A funny thing happened on our way to our first online auction, *The American Dream*, which was scheduled for May: Life got in the way! We moved our offices down the hall. We hosted four events in two weeks. We attended out-of-town training. Our *Dream* didn't become reality. Yet!

But rest assured, we're still *Dreaming*. Our online auction has simply been postponed until the holiday season in November/December, which should help you with your gift shopping and us with our fundraising.

We would love for you to contribute to our catalog by donating collectibles, gift cards, goods and services, trips, parties and special experiences to our auction website, www.biddingforgood.com/economicsarkansas. Thank you.

Spring 2013 Winners

A near record-setting crowd of more than 270 guests attended the awards ceremony on May 13 at Verizon Arena in North Little Rock to honor the winners of the Spring 2013 Stock Market Game program. The first- and second-place teams received trophies, cash awards, certificates, t-shirts and medals.

Also recognized were **Dr. Jason Endacott** of University of Arkansas for winning the Teacher Division and **Jerry Brown**, Genoa Central High School, for winning the Portfolio Advisor Division and the Apple Award. **Congratulations to all winners!**

The luncheon included presentations by select student teams and their advisors on how the program had enhanced their understanding of economics and finance. One teacher reported that her students had started to read the business and farm section of the daily newspaper with the same enthusiasm as the sports pages!

Sincere thanks to the generous sponsors of the Stock Market Game: **AR Section 529 Committee/UPromise Investments, Inc.; Bank of America/Merrill Lynch; Arkansas Securities Department; 3M; State Farm Insurance; D& R Hobbs LLC; Lou Graham, Morgan Stanley; Riceland Foods Foundation and Harriet and Warren Stephens, Stephens, Inc.** *We appreciate your support!*

Elementary Division Winners

Regions 1 - 6

George Elementary
Springdale School District

Hot Springs Intermediate
Hot Springs School District

College Hill Middle School
Texarkana School District

Marked Tree Elementary
Marked Tree School District

Pine Forest Elementary
Pulaski Cty. Special School District

Taylor Elementary School
White Hall School District

Junior High Division Winners

Regions 1 - 6

Central Junior High School
Springdale School District

Mount Ida Middle School
Mount Ida School District

Genoa Central High School
Genoa Central School District

Beebe Junior High School
Beebe School District

Benton Junior High School
Benton School District

Watson Chapel Junior High School
Watson Chapel School District

Senior High Division Winners

Regions 1 - 6

Har-Ber High School
Springdale School District

Hot Springs High School
Hot Springs School District

Genoa Central High School
Genoa Central School District

Pangburn High School
Pangburn School District

Wilbur D. Mills High School
Pulaski Cty. Special School District

Stuttgart High School
Stuttgart School District

Congratulations!



Apple Award Winner

Jerry Brown
Genoa Central School District

Stock Market Game Funding Sources

As economists like to say, "There is no such thing as a free lunch." And no free participation for teams and student advisors in the Stock Market Game program. But financial help is available. The sources listed below offer grants and scholarships.

Arkansas Securities Department Investor Education Grant Program

Public schools and non-profit groups (IRC § 501(c)(3) tax-exempt organizations) that provide investment education to students in grades 5 through 12 are eligible to apply. The suggested grant request range is between \$2,500 and \$5,000 although grant proposals for more or less than the suggested range will be considered. The Commissioner will determine the grant award based upon the merit of the program, other school resources and the number of students educated. The proposal due date is Oct. 1, 2013. Grant awards will be issued by Nov. 15, 2013.
<http://www.securities.arkansas.gov/page/371/teachers>

Donna K. Wright Stock Market Game Scholarship

Teachers participating in the Stock Market Game may submit team fee requests for each semester of the student competition. Scholarship recipients agree to pre and post test students and complete a teacher survey.
<http://www.economicsarkansas.org>

Donors Choose

Thanks to a generous grant from the Walton Family Foundation, economic education projects submitted at DonorsChoose.org for materials costing \$1,000 or less are eligible to be half-funded through a "Double Your Impact" grant. Project requests can include any hands-on materials, technology, books, or supplies that will help your students learn economics and personal finance as you participate in the Stock Market Game. Deadline (for fees only) is Aug. 15.
www.donorschoose.org

TIPS CORNER!

Find almost 800 free lessons and interactives, in both teacher and student format and searchable by grade level (K-12), content standard, concept or keyword, at

EconEdLink
www.econedlink.org

In addition, the homepage offers daily updates of important historical events and current events related to economics and personal finance, as well as a glossary and economic data tools and resources.



ECONOMICS ARKANSAS

Education for Real Life

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2014 Economics Concept Calendar Winners

Yet again in May, our conference table was piled high with hundreds of artistic drawings illustrating economic concepts. They had been prepared and submitted by K-8 students from all corners of the state who participated in our annual Economics Concept Calendar Competition. As usual, choosing just 15 designs was tough from the many clever, funny and unique submissions.

The winning entries will be compiled into the 2014 calendar, available in November of this year. In the meantime, congratulations to the students whose designs were selected. They and their advisors won \$50 and a complimentary copy of the calendar.

Students

Alyssa H.
Amelia W.
Bridget M.
Dezmon W.
Ella C.
Gabrielle L.
Ian S.
Jillian B.
John H.
Logan R.
Reed S.
Savannah M.
Sydney W.
Taylor A.
Whitnee P.

Advisors

Zoretta Finley
Jessica Molinaro
Cherese Smith
Zach Zachary
Jerris Ann Palmer
Tracy Maple
Rosie Bishop
Laurie Massanelli
Pamela Dickson
Peggy Johnson
Katy Murphy
Natasha Raney
Diane Montgomery
Ashley McDonald
Dale Creamer

School District

Little Rock
eSTEM
Ozark
Osceola
Bentonville
Pulaski County
Springdale
private
Crossett
Harmony Grove
El Dorado
Greenbrier
Brookland
private
Springdale



REMINDERS:

Deadline for Donna K. Wright Stock Market Game applications: Sept. 13.

Deadline for Economics Arkansas Teacher Grant applications: Sept. 20.

Economics Arkansas is affiliated with



We are very grateful to the Federal Reserve Bank of St. Louis for partnering with us on this project!