



Advancing Economic and Financial Literacy Throughout Nebraska

2012-2013 Annual Report

Future Impact

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.

Every generation faces a unique set of challenges that it must confront and overcome in the continuing effort to provide for the well being of their citizens. For today's generation of students, one of their greatest challenges will be the variability of economic change and the degree of complexity created by a growing, interconnected world.

There are many things that we can do to prepare our students to meet these challenges. Most fundamentally, we need to develop a strong foundation in the three R's – Reading, Writing, and Arithmetic. Reading and writing are absolutely essential. They are the keys to obtaining knowledge and communicating information. Arithmetic, or Mathematics, provides a structure for viewing the world through a logic-based lens. It teaches us how to think about data, interpret the information around us in an unbiased manner, and make informed choices using concrete measurements.

Beyond these basics, economic literacy has become an equally important foundation for students to successfully navigate the challenges of their generation. Economics combines the communication skills developed through reading and writing along with the analytical skills of mathematics to empower students with the competencies required to grow the economy and address the well being of our citizens.

The Nebraska Council on Economic Education, together with its many partners, is dedicated to ensuring that every child in Nebraska receives an education that empowers through economics. Thank you for taking a moment to read our annual report. In its pages you find examples of how the Council is making economic literacy a reality in Nebraska.



MARK

Mark Winkler
NCEE Executive Chair
General Director - Budget
Services,
Union Pacific Railroad



Roger B. Butters

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

Who We Are

Mary Lynn Reiser, Co-Director, has been at the UNO Center for Economic Education since 1986 offering professional development and consulting services to all metro area school districts and k-12 teachers. She has edited several publications for the Council on Economic Education, most recently the *Financial Fitness for Life, Grades 3-5*. In 2004, Mary Lynn received the John C. Schramm Leadership Award from the National Association of Economic Educators (NAEE) and she currently serves as Co-Chairman of the NAEE's Publications Committee. She is currently serving as center representative on the national board of directors of the Council on Economic Education.



Dr. Tammie Fischer has been the Director of the UNL Center for Economic Education since 1992. She teaches the undergraduate economics courses for education majors at UNL as well as graduate courses and workshops for teachers. Her student programs include Econ Day for High School Students, Economics is Everywhere! camp for middle school students, and several Bank-in-the-School savings programs.



Mary Rittenhouse, Director of the UNK Center, returned in 2004 after previously serving as the Economic Education Specialist for the Federal Reserve Bank of Chicago. She has been involved in community outreach programs to increase financial literacy in the south central Nebraska region. SmartMoney Week has provided personal financial information to more than 10,000 community members in the Kearney area over the past six years. In 2007, Mary earned the State of Nebraska Women in Business Champion Award. She is currently a full-time instructor in the department of Economics at UNK.



Dr. Chuck Parker has been involved with the Wayne State College Center for Economic Education since 1995. In addition to his teaching load at Wayne State, Chuck conducts workshops for area teachers and visits K-12 classrooms to discuss economic concepts with students. He has also coauthored a curriculum guide on Nebraska Entrepreneurs.



Jennifer Davidson, Director of Programs and Community Development, has been with the Council since 2008. Jennifer works with each of the Center Directors to coordinate programs all across Nebraska. She directs student programs including the Stock Market Game, EconChallenge ONLINE!, and the Finance Challenge ONLINE!. Jennifer has a Bachelor's in Economics and a Masters in Education with an economic focus.



Other Center Staff include: Jim Dick and Kim Sosin at UNO
Pat Arneson and Meena Dalal at WSC

The Nebraska Council Stock Ticker



Conserving Resources. Improving Life.



What We Do



The Nebraska Council was established in 1963 as a not-for-profit organization by university, civic, and business leaders. It is governed by its own Board of Trustees composed of about 80 state, civic, education and business leaders from across the state. The Nebraska Council has always been housed at UNL under the administrative supervision of the College of Business Administration.

The mission of the Nebraska Council is to ensure all students from kindergarten through high school receive a solid education in economics. This work is of vital importance because it helps students become more effective consumers, workers, savers, investors, and citizens in the complex economies of Nebraska and the United States.

The Nebraska Council fulfills its mission primarily by: (1) offering university courses, workshops and other training programs for elementary and secondary teachers and administrators; (2) conducting undergraduate courses in economics for education majors; (3) preparing instructional materials for use by teachers in Nebraska schools; (4) sponsoring programs in economic and financial literacy for Nebraska pre-college students; and (5) providing expert assistance to teachers, school administrators, and educational organizations. This statewide program is conducted through five Centers for Economic Education located at the University of Nebraska-Lincoln (UNL), University of Nebraska at Omaha (UNO), University of Nebraska at Kearney (UNK), Wayne State College, and Chadron State College.

The Nebraska Council also works cooperatively with other state units and organizations. This list includes the Nebraska Department of Education, the Lincoln and Omaha Chambers of Commerce, the State Chamber of Commerce and Industry, the Nebraska Department of Economic Development, the Omaha branch of the Kansas City Federal Reserve Bank, the State Treasurer's Office, the Nebraska Department of Banking & Finance, the Nebraska Bankers Association, and Nebraska's Congressional delegation, as well as other state organizations.'

At the national level, the Nebraska Council is affiliated with the Council for Economic Education located in New York City. The Nebraska Council is one of 38 state councils affiliated with the national Council. The missions of the Nebraska Council and the national Council are essentially the same, except one operates at the state level and the other at the national level.



The Nebraska Council Stock Ticker



Student Programs



The Stock Market Game is a 15-week academic competition open to all 4th-12th grade teachers and students in Nebraska.

Each year more than 4,500 students compete for the title of State Champion.

State Treasurer, Don Stenberg, Endorses Finance Challenge and Provides \$14,000 in Prize Money

With funding from the State Treasurer's office and additional private donations the Council was able to greatly expand the 2013 Finance Challenge competition to include a regional event.

A total of 1,090 students, guided by 60 teachers, took part in the preliminary online testing. The top five scoring teams in each region were invited to participate in the regional competition.

The regional competitions were held simultaneously in Lincoln, Omaha, and North Platte. Each team was given two hours to prepare a plan in response to a hypothetical scenario about family finances. Teams presented to a panel of expert judges.

First-place: Johnson-Brock High School, Teacher: Sylvia Smith, Students: Brandie Westhart, Curtis Karel, and Nicholas Behrends. Each team member received a \$2,000 scholarship for a NEST college savings plan. The team advanced to the National Personal Finance Challenge held May 2 in St. Louis, MO and placed thirteenth in the nation.



More than 1,000 Nebraska students competed in the EconChallenge ONLINE! Twenty-six states employed the Nebraska-born EconChallenge ONLINE! portal to deliver the competition to their students. Over 8,800 students competed nationwide.



Second-place: West Point Beemer, Teacher: Steve Sweet, Students: Tyler English, Cody Ernesti, Chandler Huston, and Alex Ambriz. Each team member received a \$1,000 college savings plan scholarship.

Third-place: Burwell Jr./Sr. High, Teacher: Jennifer Critel, Students: Hanna Christenson, Cecelia Carson, and Rebekah Birch. Each team member received \$500 college savings plan scholarships.



The Nebraska Council Stock Ticker





Statewide Impact

The Nebraska Council is an active advocate of economic and financial literacy for every citizen of Nebraska. For the past fifty years the Nebraska Council has provided the foundations of sound business understanding and economic reasoning to the teachers and students in Nebraska’s K-12 public and private school system.

New Partnership Increases Funding

We are thankful to be partnering with the Nebraska Financial Service Association to provide economic and financial literacy education opportunities for teachers and students all across the state.

LB269, introduced by Senator Danielle Conrad and passed by the 102nd second legislature, increased the annual licensing fees for all Delayed Deposit Service organizations. The increased fees created a financial literacy fund to assist the Nebraska Council on Economic Education with K-12 financial literacy education.

This support will help us fulfill our mission and enable us to expand our delivery of professional development opportunities to today’s teachers, engaging academic competitions to today’s students, and world class pre-service training for tomorrow’s educators.



New State Social Studies Standards Gives Economics a Boost

In December, 2012, the Nebraska state School Board adopted a new set of statewide standards for social studies. By December of 2013, school districts across the state must demonstrate that they have incorporated at least 80% of these standards into their district social studies curriculum. The Nebraska Council has been activity involved over the last 2 years with the Nebraska Department of Education staff in the writing of these new standards and the Council is encouraged by the inclusion of a strong k-12 strand of economics. Specific economic standards are included for all students at each grade level K-5 and standards are designed for grade bands in grades 6-8 and 9-12.

Since the adoption of the new standards, the Council and Center staffs have been working with school districts across the state to assist them in developing new curriculum guides for their districts, creating new courses where needed, and sharing quality teaching materials and assessments. Teacher workshops and seminars were held in summer 2012 for both business and social studies teachers since both are often responsible for teaching economics in districts across the state. More workshops are planned for the coming summer. In addition, the Council’s main curriculum website is being revamped so that teachers will be able to look up the economics standards for their grade level and find quality lessons for each standard.

The Nebraska Council Stock Ticker



Teacher Programs

UNO Center's Summer Seminar for Teachers

“Nebraska & China: Challenges and Opportunities” was the title of the UNO Center for Economic Education's annual summer seminar for teachers held at Union Pacific headquarters in downtown Omaha on June 11th and 12th. The agenda for the seminar was developed around Governor Heineman's trade mission to China in the spring of 2012 and the articles and photographs of Paul Goodsell and Matthew Miller of the Omaha World-Herald who accompanied the Governor, business leaders and government officials from across the state during the visit to various cities in China to create awareness of trade opportunities.

Goodsell and Miller were the opening speakers for the seminar following a videotaped welcome from the Governor where he explained the purpose of the trade mission. He outlined opportunities for Nebraska businesses in China, soon to be Nebraska's third largest trading partner, and the importance of expanding trade connections for Nebraska and Nebraskans.

There were several panel presentations featuring representatives from companies who participated in the trade mission including Behlen Manufacturing,

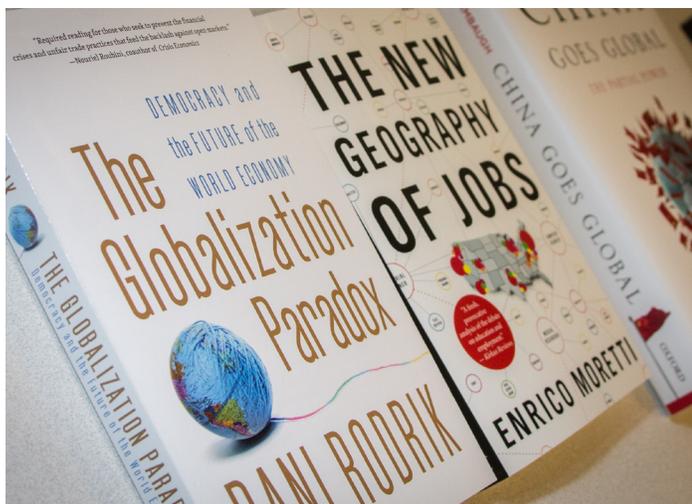


Werner Logistics, the University of Nebraska Medical Center, Right at Home, Speedway Motors and JZW International as well as representatives from the Department of Economic Development.

Other presenters outlined the economic changes that have occurred in China since 1949 and the political and economic issues facing China today. Representatives from the Omaha Sister City Association and the Omaha Chinese Cultural Association outlined the purposes of their organizations and explained how teachers can use their resources in the classroom.

The UNO Center is making preliminary plans for the 2014 seminar to be held in early June. Information about that seminar, including an application and a description of the stipends for teachers, will be sent in the spring.

Union Pacific Railroad and the Nebraska Council on Economic Education provided financial and in-kind support for this seminar. On-going support for this and other UNO Center programs is provided by the Nebraska Council on Economic Education, the UNO College of Business Administration and the UNO College of Education.



An Investment that Pays Dividends Every Day



BUILDING AMERICA®

Teacher Programs

Guffey Memorial Economic Education Scholarships

With generous support from Blue Cross and Blue Shield of Nebraska, Tri-West Health Care Alliance, and Centris Federal Credit Union, the Guffey Memorial Economic Education Scholarship Fund provides tuition scholarships for teachers throughout Nebraska. Over the years, hundreds of teachers have benefitted.



Is Capitalism Good for The Poor?

May 30, 2013 - The Nebraska Council on Economic Education was pleased to partner with the Foundation for Teaching Economics to provide a fascinating one day teacher seminar using economic reasoning to analyze the impact of capitalist institutions on the well-being of the world's poor.

The title question is intentionally provocative to stir interest and thought, and the answer—yes or no—depends on the particular features of a nation's institutions and how we measure and perceive poverty. Poverty, capitalism, economic growth, income distribution, markets, property rights, rule of law, and moral values were among the many topics addressed.

Forty teachers participated in deep discussion, teaching strategies, and engaging activities on this important topic. The information correlates to the Markets, Institutions, and Globalization strands of the recently approved, K-12, economics/social studies standards.

The event was held in Lincoln, Nebraska at the Nebraska Club on the 20th floor of the US Bank building.

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**WELLS
FARGO**



Community Partnerships

Elementary Savings Program

One of the most important skills we can teach our children is the understanding of savings as part of economic decision making. The Elementary Savings Program is one of the Nebraska Council signature elementary endeavors, bringing together local school districts and financial institutions in partnership with its Centers for Economic Education. Students in grades 2-5 have an opportunity to save on a weekly basis through a branch in their own school building, where 4th and 5th grade students also serve as tellers. Upon graduation at 5th grade, they receive their savings balance in the form of a cashier's check and are encouraged to continue saving.

A program that began in 2001 with Conestoga Elementary in Omaha has flourished into now 18 branches across eastern Nebraska and Western Iowa. Each branch is associated with its own financial institution.



Banking With Purpose.™

Three Lincoln partners include US Bank with its branch at Clinton Elementary; Liberty First Credit Union with branches in three elementary schools: Hartley, Huntington, and Belmont and Peoples Choice Federal Credit Union with its branch at Elliott Elementary. The average amount deposited at each branch ranges from \$3,000 to \$5,000 per year!

The Clinton Branch of US Bank opened in April 2006. Every year, an average of 135 students in grades 2-5 are members of this savings only program. US Bank also sponsors four school banks in Omaha and Council Bluffs.

Liberty First Credit Union has opened three branches over the last two years in Lincoln: Hartley (114 student depositors after 2 years), Huntington (89 depositors after one year), and Belmont (69 depositors after only 6 months).

Peoples Choice Federal Credit Union is the newest partner in the Elementary Savings Program opening its branch at Elliott elementary in Lincoln. It already has almost 60 depositors in its first year of operation.

The Nebraska Council and the UNL Center for Economic Education are grateful to have such dedicated partners in this program. In addition to operating the branches, representatives from these financial institutions also provide financial literacy programs, workshops and seminars to parent groups at their partner elementary schools.

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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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Financial Report

Income	\$157,917
Contributions, Grant	\$143,043
Program Revenue	\$14,874
Expenses	\$155,547
Personnel	\$108,773
Communications	\$2,129
Teacher stipends	\$9,150
Travel	\$5,876
Publish/print/photo	\$1,376
Dues/subscriptions/fee	\$4,739
Video production	\$1,351
Special Events	\$8,209
Operating Supplies	\$12,236
Net	\$2,370

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

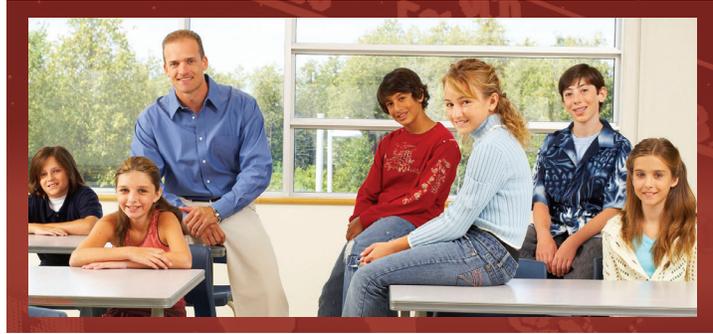
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The Federal Reserve Bank of Kansas City - Omaha Branch

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

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Nebraska Council on Economic Education

339 College of Business Administration
University of Nebraska - Lincoln
Lincoln, NE 68588-0404
Phone 402-472-2333 Fax 402-472-9700

President:

Roger B. Butters - rbutters@nebraskacouncil.org

Director, Programs and Community Development:

Jennifer Davidson - jdavidson@nebraskacouncil.org

Centers for Economic Education

Chadron State College

Division of Business and Economics
Chadron, NE 69337
Phone 308-432-6255 Fax 308-432-6430

Director:

Roger B. Butters - rbutters@nebraskacouncil.org

University of Nebraska - Kearney

Department of Economics
West Center #252W
Kearney, NE 68847
Phone 308-865-8707 Fax 308-865-8669

Director:

Mary Rittenhouse - rittenhousm1@unk.edu

University of Nebraska - Lincoln

339 College of Business Administration
Lincoln, NE 68588-0482
Phone 402-472-2333 Fax 402-472-9700

Director:

Tammie Fischer - tfischer1@unl.edu

University of Nebraska - Omaha

134T Mammel Hall
Omaha, NE 68182-0048
Phone 402-554-2357 Fax 402-554-3747

Director:

Mary Lynn Reiser - mreiser@unomaha.edu

Field Representatives:

James Dick - jdick@unomaha.edu

Kim Sosin - ksosin@unomaha.edu

Wayne State College

Department of Business and Economics
Wayne, NE 68787
Phone 402-375-7036 Fax 402-375-7434

Director:

Chuck Parker - chparker1@wsc.edu

Field Representatives:

Meena Dalal - medalal1@wsc.edu

Pat Arneson - paarnes1@wsc.edu

National Center for Research in Economic Education

339 College of Business Administration
University of Nebraska - Lincoln
Lincoln, NE 68588-0402

Phone 402-472-2333 Fax 402-472-9700

Director:

William B. Walstad - wwalstad1@unl.edu

Return on Investment

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

Activity Report for the 2012-2013 School Year

- Taught:** 12 graduate credit courses to more than 130 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 1,300 teachers and administrators.
- Sponsored:** Over 900 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 Econ Olympics, bringing an additional 10,000 students to our programs.
- Partnered:** With 200 groups to organize and promote the 5th 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.



The Nebraska Council on Economic Education is classified as a 501 c(3) non-profit organization. The Council's federal identification number is 47-6036149. We are supported by the generous contributions of private citizens, businesses, civic groups, public agencies, and direct and in-kind support from the Universities that host and sponsor our Centers for Economic Education. If you would like more information about the Council, would like a Council member to speak to your group about economic and financial literacy education, would like to contribute to the Council, or would like to sponsor a program, please contact us at the following numbers:

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