

Oregon Council on Economic Education
Annual Review and Accomplishments
Academic Year 2025 – 2026

OCEE's Mission

To empower and equip economics and personal finance teachers of K-12 students in the public and independent schools of Oregon.

OCEE's Vision

To become the primary resource for Oregon teachers to enable them to equip students with the knowledge and tools to be prepared for their roles in the global economy.

2025-2026 Activities Highlights

- We saw a slight drop in the number of students impacted with our programs in 2025 -26 to 5208 as compared to 2024 – 25 where we touched 5419 students.
- We saw a 3 % increase in students participating in the Stock Market Game in 2025 - 26. We had very little change in the number of students participating in the Econ Challenge year over year, going from 48 students in 2024 – 25 to 44 students in 2025 - 26.
- We introduced a new program, the Personal Finance Challenge in 2025 – 26. We had 24 students participate from 2 Portland area high schools.
- We had three winners in the InVest Write Spring competition, a high school, middle school and elementary school student. This is a writing competition, and a companion competition to the Stock Market Game.

Stock Market Game and InvestWrite competition

Our goal in offering the Stock Market Game (SMG) is to help students develop an understanding of key economic concepts related to market forces, focusing on the role of financial markets in the financial system. The game aims to improve financial literacy, and thereby help students secure their financial future. As a part of this, students also learn about financial risk (and risk tolerance) and the impact global and domestic events can have on their finances. Students employ math skills and analytical skills in learning to be successful investors. At the end of the SMG, students have an opportunity to participate in InvestWrite, a complimentary, supplemental writing competition. This capstone activity aims to capture student experiences and growth through SMG participation and improve writing skills.



www.econoregon.org

contact@econoregon.org

We measure our success with the SMG by the number of students we are reaching and the observations of teachers as evidenced by the comments they share.

<u>School Year</u>	<u>Students Participating</u>	<u>Percentage increase (decrease), compared to prior academic year</u>
2021 - 22	3871	305%
2022 - 23	3899	0.7%
2023 – 24	4467	15%
2024- 25	4496	.6%
2025 - 26	4640	3%

Senate Bill 3 (passed in the OR legislature in 2023), requires a half-credit of Personal Finance for students graduating in June 2027. We expect SMG participation to rise because of this. We provide the game to all students in OR (both public and private schools) at no cost to the students or the schools. The cost incurred for the game is paid for entirely by our financial supporters.

Teachers using the SMG tell us it is an engaging activity that helps students connect classroom activities to current events in real time. The competition holds their attention and creates active learning opportunities. The game provides a low-stakes environment for students to observe the wealth-building potential of financial investments. This is especially important for economically disadvantaged students who may not have access or exposure to wealth building tools. We heard the following comment from a teacher who used the SMG this past school year;

“... It is difficult to measure the impact, but I will say that their (the students) ability to participate in a market where they can test methods and see the impact utilizing real world market scenarios without the actual monetary risk has proven invaluable. I have had parents contact me (some frustrated, but others excited) that their student had gone home and started asking them about their current investment strategies. I know most people do not enjoy talking about finances, but this has been one way to open that conversation and get parents to help students start to plan for the future. . . .

They seem to really understand the importance of investing in the future they see for themselves”.

*Jakob Evers
Imbler High School*



www.econoregon.org
contact@econoregon.org

The stock market game is an excellent way to change course in my class, especially for my accelerated students. . . . Students are able to visualize what it would be like to invest in the stock market in real life. They understand fear and greed as the fluctuation of the market puts realistic pressure on them to buy or sell certain stocks. They can then see how percentages, decimals, fractions, and basic computation that we learn in class are applied to the stock market”.

Cab Searcy
Crosler Middle School, Salem
Sept 2026

InVest Write

InVest Write competition is focused on students in middle school and high school. Students are asked to write an essay about what they learned playing the Stock Market Game. The essays are graded by the SIFMA Foundation. Scoring is based on 1) rationale, 2) understanding the subject matter and 3) writing style. Certificates and awards are given to 4-5, 6-8, and high school State Winners. This past academic year we had one student in grade school, one in middle school and one in high school who were award winners in the InVest Write Competition.

The Econ Challenge

The Econ Challenge is a national competition between high school students, testing their knowledge of economic concepts. This is an opportunity for students to shine and demonstrate their knowledge of economics and how it relates to the real world. Students from across the state compete in preliminary rounds by taking an online exam. There are two divisions based upon how many economics classes they have taken. Top teams in each division compete head-to-head in a live, quiz-bowl style competition. The state champion team in each division advances to compete in a regional competition against other teams from West Coast schools. The top regional teams advance to the National finals competition.

We saw an 8% decline this academic year in the number of students participating in the Econ Challenge. Below is a table illustrating participation over the last several years.

<u>School Year</u>	<u>Students Participating</u>	<u>Percentage increase (decrease), compared to prior academic year</u>
--------------------	-------------------------------	--



www.econoregon.org
contact@econoregon.org

2021 - 22	52	(7%)
2022 - 23	68	31%
2023 - 24	56	(18%)
2024 – 25	48	(15%)
2025 – 26	44	(8%)

We measure success for the Econ Challenge by the number of students participating, comments from teachers, and the pass rate of students taking the IB/AP tests. Student comments are shared below.

<u>Student name</u>	<u>School</u>	<u>How did participating in the Economics Challenge affect your interest in economics, business, or future studies/careers?</u>
Sahan Vuyyuru	Lake Oswego HS	I might do a minor in economics
Thomas Wang	Westview HS	I realized the interactions between different components of the economy are very intuitive.
Nik Hoover	Lake Oswego HS	I wanted to become a finance major
Cooper Badcock	Lake Oswego HS	I think it boosted it! It is fun and engaging working with classmates/friends on this challenge.
James Cui	Lake Oswego HS	I may choose to minor in economics in the future to deepen my knowledge.
Arjun Ramakrishnan	Lake Oswego HS	I would love to study Econ and I am going to major in business economics at The Ross school of business at U-M.
Yurui Lin	Westview HS	indifference curve
Byron Lau	Westview HS	Definitely increase as I was able to work with other economics interested peers

Westview High School had 89 students take the IB/AP Micro tests and 62 students take the AP/IB Macro tests. Of those students who took the Macro test, 98.4% percent passed the exam



www.econoregon.org

contact@econoregon.org

(for OR overall, 85.3 % passed). For the Micro test, the pass rate for Westview was 86% percent, while for the OR overall the pass rate was 75.6 %.

Personal Finance Challenge

This academic year (2025 – 26) was the first year we hosted our own Personal Finance Challenge. Students graduating in the Spring 2027 will be required to take a class in personal finance to graduate. The competition in this challenge provides a fun way for students to learn about personal finance. Students are given a scenario and asked to develop a financial plan, thereby demonstrating their knowledge in the concepts of earning income, spending, saving, investing, managing credit, and managing risk.

The top 4 qualifying teams in the state are invited to compete head-to-head in the State Championship. The Oregon Personal Finance Challenge winner receives an automatic bid to compete in the National Personal Finance Challenge. The winning team in the Oregon Personal Finance Challenge was a team from Sunset High School. At the National competition, the OR team placed **first** overall in the case presentation of the competition and eighth in the quiz bowl portion of the competition.

Rebecca Taylor, the coach for the Sunset team had this observation about the Personal Finance Challenge;

“Preparing for the Personal Finance Challenge made students much more engaged and curious about financial topics. The case studies were particularly impactful. Our students loved analyzing real-life scenarios and trying to figure out how to create the best outcome. Seeing finance in action motivated them to go beyond the basic material and think deeply about using financial tools in their own lives”.

*Rebecca Taylor
Coach, Sunset High School
Sept 2026*

OCEE expects a significant increase in participation in this competition since Senate Bill 3 requires seniors graduating in June 2027 and later to take a ½ unit class in personal finance.

Professional Development

The Council’s professional development program experienced an unexpected interruption this year following the loss of a valued board member whose leadership was central to planning and



www.econoregon.org
contact@econoregon.org

delivering our teacher professional development activities. Her contributions left an important legacy, but her absence also created a significant gap in the capacity needed to execute our anticipated Spring Professional Development Workshop.

As we move forward, the Board is focused on strengthening the leadership and organizational capacity of the professional development program so that we can honor that legacy while continuing to provide high-quality learning opportunities for Oregon educators.

In May the Pacific NW Conference of Economists met in Portland for 3 days. The conference attracts economists from all over the US as well as Canada. During the conference there was a session specifically offered for high school teachers who teach economics which was focused on "how Federal Reserve Policy impacts the economy." We offered scholarships to teachers to attend this session.

Teacher of the Year Award

Each year we award one economics teacher in Oregon the Teacher of the Year Award. The award is designed to recognize those economics and personal finance teachers who go above and beyond what is asked of them in teaching economics and personal finance to their students. All OR teachers (grades 1 – 12, both public and private schools) are eligible. The award comes with a \$500 cash award, recognition on OCEE's website, an invitation to present at teacher workshops as well as an invitation to join the OCEE board for a two-year term, and an automatic nomination for the national John Morton award for Excellence in Teaching of Economics Award.

Demographics & Geographic Diversity

We offer our programs throughout the state of Oregon. Thanks to the generous support of our sponsors, OCEE programs are offered at no cost to the teachers, school districts or students. Of the 5208 students we reached in 2025 – 26, we estimate 63.7% of the students came from families of low to moderate income backgrounds¹. The ethnic backgrounds of the students were 2.0% Black; 32.6% Hispanic; 6.1% Asian and Pacific Islander; 1.0% Native American / Alaska Native, 1.7% from multi-ethnic backgrounds and 56.5 % White. Our programs are

¹ <https://www.oregon.gov/ode/reports-and-data/students/Pages/default.aspx>.



reaching a significantly higher percentage of racial and ethnic minorities population (43%) as compared to the overall makeup of racial and ethnic minorities population in Oregon (30.2%)².

Fundraising

We depend on the generous financial support of individuals and businesses to give us the ability to offer these resources and activities to teachers and students in Oregon at **NO COST** to them. We recognize the generosity of the following supporters during 2024 - 2025;

Adam Smith Supporter (\$5000 +)

DA Davidson
OnPoint Community Credit Union
State Farm

John Maynard Keynes Supporter (\$2500 – 4999)

First Interstate Bank

David Ricardo Supporter (\$500 – 2499)

OCEE Board Members

Friends of the Oregon Council on Economic Education (\$1 – 499)

Others

² <https://www.census.gov/quickfacts/fact/table/OR/PST045222>

