Methodology

To ensure the integrity of the study, CEE conducts a careful review of current policies and legislation specific to each state.

CEE also contacts expert representatives in each state with the specific knowledge necessary to answer the survey accurately.

These include:

- Social Studies specialists at state departments of education in all 50 states and the District of Columbia
- The chief executives of state councils on economic education, affiliated with CEE
Survey of the States 2014

HISTORICAL COMPARISON – PERSONAL FINANCE EDUCATION 1998-2014

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<td>Include personal finance in their standards</td>
<td>21</td>
<td>40</td>
<td>31</td>
<td>36</td>
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<td>Standards required to be implemented</td>
<td>14</td>
<td>16</td>
<td>17</td>
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<td>High school course to be offered</td>
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<td>High school course to be taken</td>
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<td>Student testing of personal finance concepts</td>
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</table>

www.SurveyoftheStates.com

Interactive Companion

Surveyofthestates.com takes users on a visual, interactive journey, walking them through:

the cost of financial illiteracy, the current state of financial and economic education, along with its benefits and the challenge of implementing it, and finally, how to take action.
Leading the Charge

STATE LEGISLATURES
- Clear requirements

INDIVIDUAL LEADERS
- Educators/Business/Community
- Drive, support and implement

FEDERAL GOVERNMENT
- Advocate (what/how) – Convene - Invest

Partnership
WELL PREPARED TEACHERS IMPROVE STUDENT LEARNING

Percentage of students that scored 70% or better

<table>
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<tr>
<th></th>
<th>Elementary School Students</th>
<th>Middle School Students</th>
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<tbody>
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<td>Pre-FFFL lesson</td>
<td>10.2</td>
<td>2.6</td>
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<tr>
<td>Post-FFFL lesson</td>
<td>42.7</td>
<td>39.5</td>
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</table>
“Unless we have (financial literacy) embedded in the curriculum, we can’t be sure that the people who need it will get it.”

~Dr. Helen Roberts, Clinical Associate Professor, University of Illinois – Chicago; Director, Center for Economic Education
Roles of Federal Government

- Convener
- Aggregator
- Constituency Builder
- Relationship Broker
- Angel Investor
- Pace Setter
“The activity, or combination of activities, undertaken [to advance economic and financial education] inevitably depends on an analysis of the individual school district and its needs.”

~Judith Staley Brenneke, “An Economy At Risk, the Case for Economics Education”