



Mississippi Council on **Economic Education**

Forum on American Enterprise



Economics In Real Time

A Candid Look at Tariffs, Markets and Modern
Economic Policy

Hear from the Mississippi students that participated in the
Junior Economic Forum in Tokyo, Japan



Moderator:
Honorable David McRae
Mississippi Treasurer

Panelists



Jackie Benson, VP &
Economist, Wells Fargo



Tell Alessio, Treasurer,
Cadence Bank



Nate Smith, PhD
Economist, Sweet Briar College

Thursday, October 23, 2025
Jackson Convention Complex

Mission and Purpose

The mission of the Mississippi Council on Economic Education (MCEE) is to increase economic and financial literacy in Mississippi by providing resources and training to K-12 educators, promoting workforce development and empowering students to create a more prosperous future for themselves and Mississippi.

MCEE's purpose is to enhance the quality of instruction in economics, entrepreneurship, and personal finance to Mississippi's K-12 students in ways that are academically sound and nonpartisan. We train educators to be proficient in teaching students a demonstrated understanding of economic and financial literacy in order to make informed financial decisions throughout their lives.

All students (K-12) need to learn grade-appropriate skills in economic and financial literacy, as well as entrepreneurial skills. One of the primary goals of MCEE is to ensure demonstrated progress in improving the competency of Mississippi's educators and their ability to enhance their students' understanding of financial and economic literacy.

MCEE strives to provide the best possible economics, financial literacy, and entrepreneurial education in Mississippi, working together with the national Council for Economic Education, Mississippi Department of Education, Centers on Economic Education, and its additional partners in the education and business communities throughout the state. MCEE will be guided by integrity, fiscal soundness, good stewardship of the funding, and believing in educators and students enough to achieve their optimal level of financial understanding.



The FY26 Executive Committee of the Mississippi Council on Economic Education Board of Directors with staff.

2025 Forum on American Enterprise

Welcome

Jim Perry, MCEE Chairman of the Board

Invocation

Deonte Oscar, MCEE Board Member

Introduction of Moderator – Mississippi Treasurer David McRae

Jim Perry, MCEE Chairman of the Board

Economics in Real Time Panel

- Mississippi Treasurer David McRae (moderator)
- Tell Alessio, Treasurer, Cadence Bank
- Jackie Benson, VP & Economist, Wells Fargo
- Nate Smith, PhD, Economist, Sweet Briar College

Introduction of the Mississippi Economics Teacher of the Year

by Alan McCormick, MCEE Board Member

- Kevin Allemand, Master Teacher of Economics, Hancock High School

Mississippi goes to Japan

- Selena Swartzfager, MCEE President (moderator)
- Kenneth Nelson, Master Teacher of Economics, Personal Finance and Entrepreneurship, MCEE Faculty, E.P.I.C Academy
- Tate Bragg, Germantown High School
- Amelia Boulton, Northwest Rankin High School
- Tracy Nelson, E.P.I.C. Academy

Closing

Jim Perry, MCEE Chairman of the Board



Treasurer David McRae

David McRae's family has called Mississippi home for generations. His great-grandfather, Sam McRae, grew up on a farm in Rankin County and opened his first S.P. McRae department store in Jackson at the turn of the century. Dedicated to customer service, the store remained one of the premier department store chains in the southeast for more than 100 years.

That same customer-service mindset is at the center of what McRae is working to accomplish as State Treasurer.

His primary responsibility is to manage the cash flow that keeps state agencies operating on a daily basis, but the job also comes with a seat on 17 different boards and commissions.



Additionally, McRae has prioritized the distribution of unclaimed property within the Office of the State Treasurer, returning millions of dollars during his first year in office. McRae also oversees the Mississippi College and Career Savings department, helping lift the financial burden of a college education for thousands of young people.



During his tenure as Treasurer, McRae has been selected by his peers to serve on the Board of Directors for both the National Association of State Treasurers (NAST) and the National Association of State Auditors, Comptrollers and Treasurers (NASACT). Governor Tate Reeves also appointed McRae to the Balanced Budget Interstate Compact.

Prior to serving as State Treasurer, McRae was involved in the family business, serving as Managing Partner of McRae Investments. He is active in civic and community organizations, including Habitat for Humanity, Friends of Children's Hospital, and the American Heart Association.

McRae earned his law degree from Mississippi College, during which time he served as Chief Justice of the Honor Court. He is an active member of the Mississippi Bar Association. He lives in Ridgeland with his wife, Katherine, and their three children.



Tell Alessio, Treasurer at Cadence Bank, spent his early career learning life insurance products on an actuarial team at Protective Life, followed by several years of forecasting and profitability management at SouthTrust Bank through Y2K and a growing balance sheet from \$20 to \$53 Billion. In 2007 at Compass Bank, Alessio built an interest rate derivatives business to smaller financial institutions across the southeast, providing interest rate risk management consulting, managing derivative credit risk through the financial crisis, and navigating regulatory change post Dodd-Frank. In 2010, he moved his attention to fixed income markets with responsibility for sales and trading, and expanding distribution of BBVA's debt capital market's origination.

In 2014, Alessio joined Cadence Bank as Treasurer putting his career experience and skills to use developing a top class performing treasury team. What Alessio is most proud of is the relationships he has cultivated over the years and the continued connectivity to those many indispensable resources.



Jackie Benson is a vice president and economist with Wells Fargo's Corporate and Investment Bank. Based in Charlotte, N.C., she covers the U.S. macroeconomy, including residential housing, commercial real estate, construction and regional economies. She regularly writes economic indicator reports and contributes to the group's Weekly Economic & Financial Commentary.

Prior to joining Wells Fargo in 2022, Jackie served as a senior economist at the U.S. Senate Joint Economic Committee. Before that, she was a policy director at the American Action Forum, a policy research organization in Washington, D.C.

Jackie holds an M.S. in applied economics from Johns Hopkins University. Previously, she earned a B.S. in economics and a B.A. in political science from the University of Florida



Nathaniel Smith teaches macroeconomics, international trade, and economic history at Sweet Briar College in Central Virginia. His research explores the relationship between government and the entrepreneur, with an emphasis on trade policy and the economics of war and peace. Dr. Smith's paper, "A Robust Analysis of Trade Policy," is in The Journal of Entrepreneurship and Public Policy. His "Trade as a Peace Project" is forthcoming in the Oxford Handbook of Private Enterprise. In Dr. Smith's free time, he enjoys hiking and playing strategy games with his family.



2025

**Mississippi Economics
Teacher of the Year**

Kevin Allemand

**Master Teacher of
Economics,
Hancock High School**

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MCEE Leadership



**Selena
Swartzfager**

President of the Mississippi
Council on Economic Education
(MCEE)

Jim Perry

Chair, MCEE Board of Directors
Chair-elect, MCEE Board of
Directors

Managing Director and Head of
Structured Finance for the
Municipal Products Group at
Wells Fargo Securities



Daniel Elliott

Chair-elect, MCEE Board of
Directors

President, Rankin County Market
at Cadence Bank



Master Teacher Programs

15,100

Students impacted by teachers
that received master teacher
instruction in FY25



FY25 - 67 teachers
PTD* - 998 teachers
Program = 75 hours
100% increase in
preparedness to
teach economics



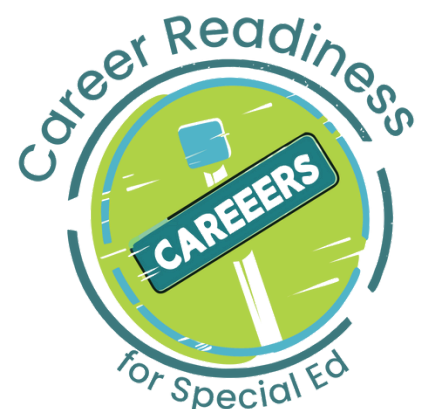
FY25 - 31 teachers
PTD* - 354 teachers
Program = 75 hours
80% increase in
preparedness to
teach personal
finance



FY25 - 13 teachers
PTD* - 381 teachers
Program = 75 hours
80% increase in
preparedness to
teach
entrepreneurship



FY25 - 40 teachers
PTD* - 379 teachers
Program = 75 hours
80% increase in
preparedness to
teach college &
career readiness



FY25 - Not offered
due to lack of funding
PTD* - 105 teachers
Program = 40 hours
80% increase in
preparedness to
teach career
readiness (SPED)

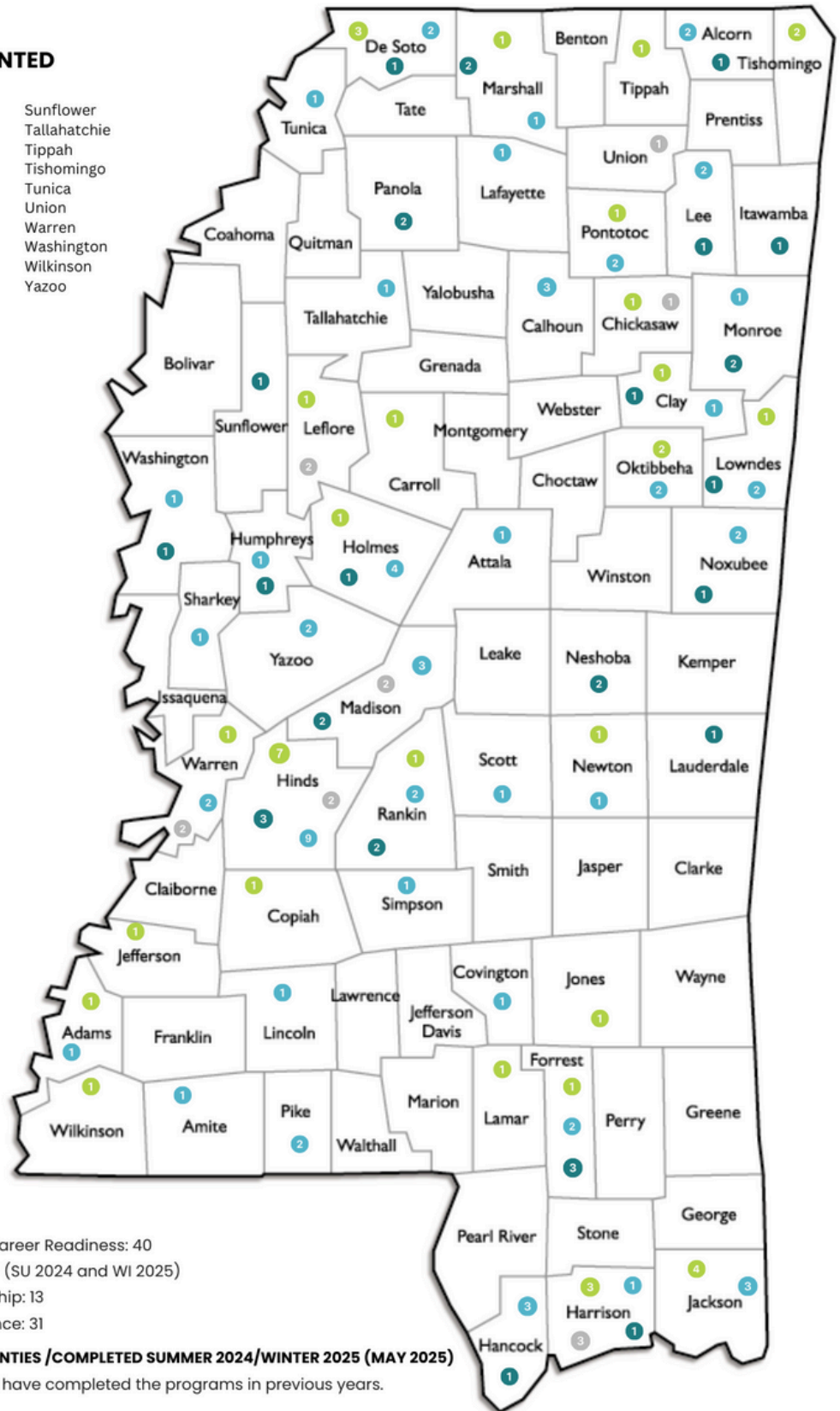
*PTD - Program to date

Master Teacher Programs

Completions in FY25

COUNTIES REPRESENTED

Adams	Hinds	Lowndes	Sunflower
Alcorn	Holmes	Madison	Tallahatchie
Amite	Humphreys	Marshall	Tippah
Attala	Itawamba	Monroe	Tishomingo
Calhoun	Jackson	Neshoba	Tunica
Carroll	Jefferson	Newton	Union
Chickasaw	Jones	Noxubee	Warren
Clay	Lafayette	Oktibbeha	Washington
Copiah	Lamar	Pike	Wilkinson
Covington	Lauderdale	Pontotoc	Yazoo
Desoto	Lee	Rankin	
Forrest	Leflore	Scott	
Hancock	Lee	Sharkey	
Harrison	Lincoln	Simpson	





Workshops & Webinars – FY25

- Avoiding Scams webinar series (with FTC)
- Council for Economic Education webinars (with CEE)
- Danny Dollar- Make Your Own Money
- Election Economics (with FEE)
- Economics and the MS Music Industry
- NGPF webinars
- Stock Market Game
- Striking the Right Chord in the Music Industry
- Summer Institute (with CEE)
- Swiftnomics
- Teaching the Trade
- Teaching the Economics of Asia in Middle and High School (with NCTA)
- The Realities of Socialism Part 2 (with FTE)
- TV to GDP: Laurel's Economic Turnaround (with FRB ATL)
- Winter Institute (with CEE)

759

Teachers reached with programs

75,900

Students impacted by teachers that received instruction this year

Danny Dollar Academy

Danny Dollar Academy is a [reading and financial literacy](#) program designed to educate young students about money management, entrepreneurship, and economics. The program is named after the character Danny Dollar, the protagonist of a children's book series by Ty Allan Jackson. The academy uses interactive lessons and activities to teach kids important financial concepts in a fun and engaging way, aiming to empower them with the knowledge to make informed financial decisions throughout their lives.

Author Ty Allen Jackson and Danny Dollar made classroom visits to talk with students after they read the book.



980

Students participated in FY25



38%

Increase in student knowledge
during program

2025 Economics Challenge

This is a competition designed to test and promote students' understanding of economics for high school students who compete in teams to answer questions related to various economic concepts and theories. The challenge covers topics such as microeconomics, macroeconomics, international economics, and current events. Economics is a required course for high school graduation in Mississippi.

For the second time, in 2025 this event was held at **Mississippi Public Broadcasting (MPB)** and the Quiz Bowl round was filmed for airing on MPB.

1,417

Students participated this year

\$9,500

College scholarships awarded

127%

Increase in participation
numbers over previous year



Adam Smith Student of the Year - Clark Estess
(Germantown High) with State Farm Agent
Robin Covington



David Ricardo Student of the Year - Canon
Caldwell (Magnolia Heights) with State Farm
Agents Robin Covington & Jason Quin

#2

in the nation for the number of students that
competed in the National Economics
Challenge

2025 Economics Challenge

1st place teams



Adam Smith Div. - Germantown High

2nd place teams



Adam Smith Div. - Northwest Rankin High



David Ricardo Div. - Northwest Rankin High



David Ricardo Div. - Hancock High



Access Zone - Okalona High



Access Zone - E.P.I.C. Academy

2025 Personal Finance Challenge

This is a competition designed to test and promote students' understanding of personal finance for middle and high school students who compete in teams to answer questions related to various personal finance concepts and theories. The challenge covers topics such as budgeting, saving, investing, and debt reduction. Personal finance is a required course for high school graduation in Mississippi as part of the College & Career Ready Course. Mississippi was the 7th state in the nation to require one semester of personal finance education.

For the second time, in 2025 this event was held at **Mississippi Public Broadcasting (MPB)** and the Quiz Bowl round was filmed for airing on MPB.

1,925

Students participated this year

\$9,500

College scholarships awarded

#3

in the nation for the number of
students that competed in the
National Personal Finance
Challenge



Middle School Personal Finance Student of the Year - Andie Hall (Wayne Academy)



High School Personal Finance Student of the Year - Elijah Edwards (Bogue Chitto Attendance Center)

Personal Finance Challenge

1st place teams



High School Div. 1 - Germantown High

2nd place teams



High School Div. 1 - Madison Central



High School Div. 2 - Canton High School



High School Div. 2 - Ridgeland High



Middle School Div. - Wayne Academy



Middle School Div. - Bogue Chitto Attendance Center

Stock Market Game



The Stock Market Game (SMG) is an educational simulation for 4th - 12th grade where students use a virtual \$100,000 to invest in real-time stock market equities, fostering an understanding of economics, finance, and investment strategies. It integrates **STEM** education by involving mathematics for calculating profits and analyzing data, technology for accessing financial information and executing trades, and critical thinking for developing and adjusting investment strategies. Through this engaging, hands-on approach, students enhance their financial literacy while building essential skills in research, data analysis, and collaborative problem-solving.

8,057

Students participated
in FY25

19%

increase in participation over
FY24

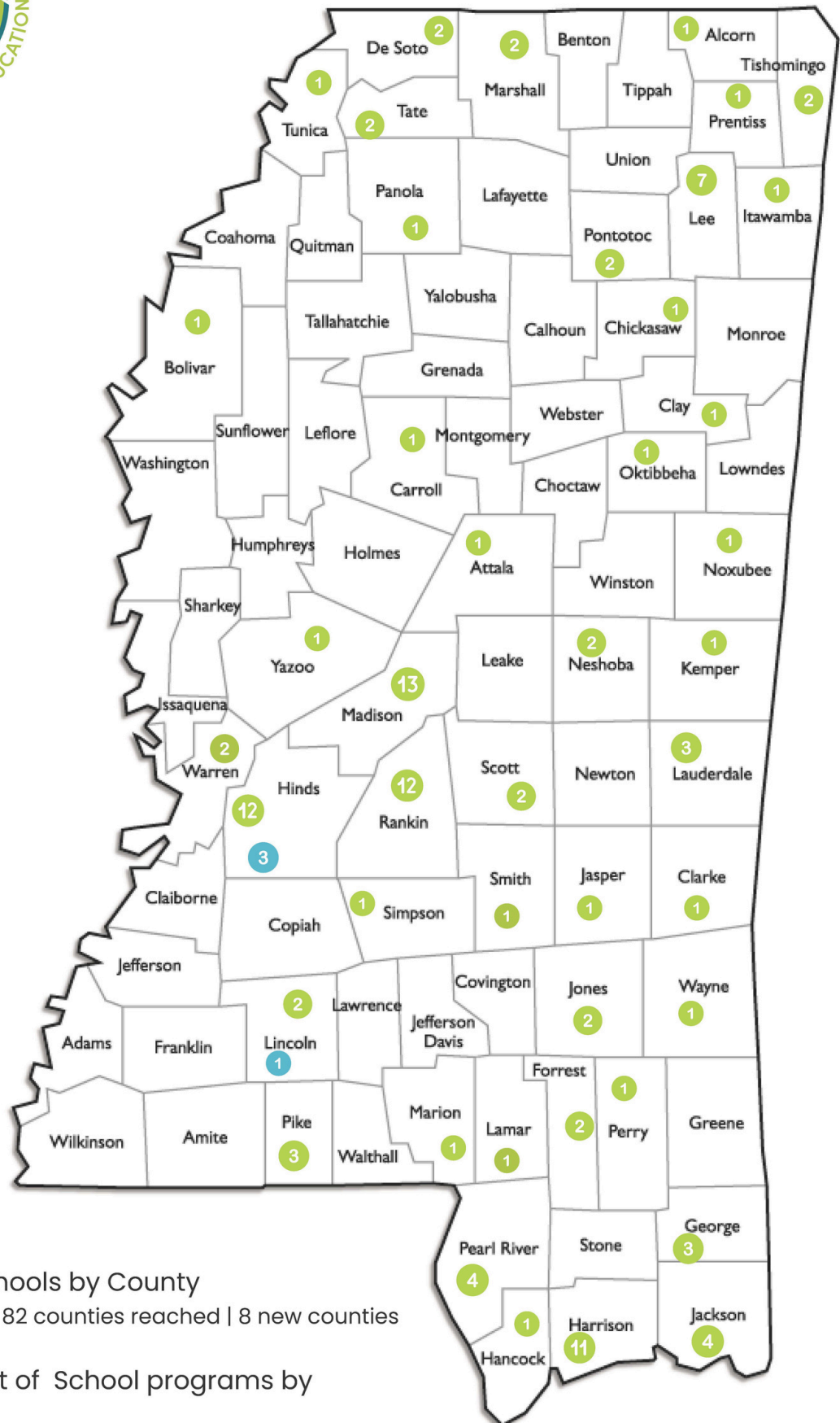
\$32,490

teacher incentives paid to
encourage the incorporation of
the SMG in the classroom





2024-2025 Stock Market Game Participation





FALL 2024
MISSISSIPPI STOCK MARKET GAME
WINNERS

ELEMENTARY SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	PONTOTOC ELEMENTARY	ALEX REEDER
2	PONTOTOC ELEMENTARY	ALEX REEDER
3	VERONA ELEMENTARY	TAFFIE RAY

MIDDLE SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	MILAM ELEMENTARY	ANNA DONALD
2	GERMANTOWN MIDDLE	AMY ROBISON
3	ST. ALOYSIUS	JESSICA TATE

HIGH SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	BRANDON HIGH	JASON SMITH
2	MANCHESTER ACADEMY	ROBERT BLACK
3	PICAYUNE MEMORIAL HIGH	RUN BOWEN

FINRA ALL-STARS

DIVISION	SCHOOL	ADVISOR
ELEMENTARY	GORENFLO ELEMENTARY	LISA BOUVETTE
MIDDLE	SOUTH PIKE JR. HIGH	JUDY SEALE
HIGH	MOSS POINT HIGH	RODERICK MOORE

TEACHER DIVISION

RANK	SCHOOL	ADVISOR
1	BRANDON HIGH	JASON SMITH
2	MANNSDALE UPPER ELEMENTARY	AVA AYCOCK
3	HAMILTON HIGH	SUSANNE SMITH

2024-2025 Program Sponsors





SPRING 2025 MISSISSIPPI STOCK MARKET GAME WINNERS

ELEMENTARY SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	BAYOUVIEW ELEMENTARY	PATRICIA WALKER
2	NORTHWEST ELEMENTARY	VICTORIA DAWLEY
3	NORTHWEST ELEMENTARY	VICTORIA DAWLEY

MIDDLE SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	HERNANDO MIDDLE	JENNIFER JOLLY
2	MILAM ELEMENTARY	MISTY ELLIOTT
3	MOOREVILLE MIDDLE	KATHY COLLIER

HIGH SCHOOL DIVISION

RANK	SCHOOL	ADVISOR
1	EAST RANKIN ACADEMY	GARRY HARRIS
2	ST. ALOYSIUS	JESSICA TATE
3	TERRY HIGH	SHARON CAMERON

FINRA ALL-STARS

DIVISION	SCHOOL	ADVISOR
ELEMENTARY	WELLS APAC ELEMENTARY	AMBER ROSS
MIDDLE	NORTH GULFPORT ELEM/MIDDLE	CHRISTINA WARREN
HIGH	TERRY HIGH	CHIQUITA NICHOLS

TEACHER DIVISION

RANK	SCHOOL	ADVISOR
1	BRANDON HIGH	JASON SMITH
2	ST. VINCENT DE PAUL	TARA MELEONES
3	BILOXI JR. HIGH	SYHANN SHOEMAKE

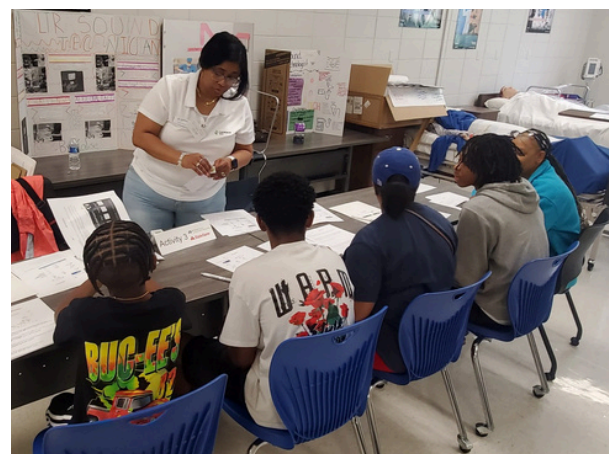
2024-2025 Program Sponsors



Family Financial Fun Night

Family Financial Fun Nights are events designed to educate families about financial literacy in an engaging and enjoyable way. These events include interactive activities that teach participants about budgeting, saving, investing, risk management and other important financial topics. The goal is to make learning about finances accessible and entertaining for both adults and children, helping families to better manage their money and make informed financial decisions. MCEE offers these events for K-5th grade students and 6th -12th grade students.

The events this year took place at the Boys & Girls Club in Gulfport, Vicksburg Youth Development Center (in partnership with United Way of West Central Mississippi) and Hinds Community College - Vicksburg (in partnership with Future Kings). MCEE faculty member, Kenneth Nelson, Master Teacher of Economics is the facilitator for these events.



90

Families served in three events

Mississippi goes to Japan

A group of students and a teacher from Mississippi traveled to Japan as honored guests of the Council for Economic Education Japan to take part in the Junior Economic Forum at Tokyo University. This unique opportunity allowed the students to engage in cross-cultural learning and explore global economic issues alongside peers from Japan. Representing their state and country, the Mississippi delegation participated in discussions focused on economic literacy and innovation. Their visit not only deepened their understanding of international economics but also fostered lasting friendships and cultural exchange.



The Mississippi Delegation visited with administrators and students at Rakuo Elementary School in Kyoto, Japan.



Mississippi teacher, Kenneth Nelson and Mississippi students with two elementary students from Japan at the Junior Economic Forum at Tokyo University.



Cultural learning took place at important landmarks in Kyoto.



Dignitaries from Japan that judged the student submissions for the Junior Economic Forum at Tokyo University.

Rockin' Financial Freedom

Funding the Future's Financial Literacy Tour has reached nearly 308,000 students across 36 U.S. states, Washington, D.C., and two Canadian provinces. Through dynamic, music-driven performances, they inspire young audiences and equip them with practical financial tools to succeed, pursue their dreams, and transform their lives. This year's event was sponsored by Cadence Bank and we were hosted by Tougaloo College. Students from Jackson benefitted from this unique way of receiving a personal finance lesson.



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Cadence Bank is proud to sponsor the Mississippi Economic Education Forum.

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How much money does it take to open an account?

As little as \$25!

When can I enroll?

Anytime!

Do I get tax advantages for enrolling?

In most cases, yes!

Who is this plan best suited for?

- Families with children or grandchildren of all ages.
- Families with children enrolled in private elementary or secondary school.
- Adults interested in pursuing an advanced degree.

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It depends on the child's age. The younger the child, the lower the monthly payment.

The MPACT Enrollment period is open from September 1 to May 31. Enrollment for newborns, however, is open throughout the year.

In most cases, yes!

- Families with young children.
- Mississippi residents.



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The Voice of Business in Mississippi

Financially literate children become empowered and informed adults –
a solid investment for Mississippi's future.

The Mississippi Economic Council supports the mission
of MCEE and congratulates:

**2025 Teacher of the Year – Kevin Allemand
Hancock High School**

MEC works to create a robust business climate for all Mississippi companies,
no matter the industry or size.

We tackle broad issues that affect all Mississippians and shape legislation
and initiatives to make our state more economically competitive.

Learn more at msmec.com

MEC Programs





*“Any time I can take one of
Extension’s hands-on florist
workshops, I do it.
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intentional in my designs,
how to execute them more
professionally, and how to
make each one unique.”*

Missy Brandon, owner and florist
Wild Flowers in Tishomingo County

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Mr. Josh Scott
Director of Material Handling
Nissan North America, Inc.

Mr. Jackson Sharp
Wealth Management Analyst
Wealth Partners

Mr. Luke Smith
Assistant Vice President
Regions Bank

Mr. Corley Thaxton (1)
Atmos

Ms. Shirley Tucker
Business Counselor
MS Small Business Development
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(1) pending vote at October board
meeting

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Thank You from the MCEE team

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