



EMPOWERING EDUCATORS:

Building Financial Futures for Students



FY 2025 ANNUAL REPORT



**MARYLAND
COUNCIL ON
ECONOMIC
EDUCATION**

OUR MISSION, VISION & IMPACT



8000 York Rd.
Towson, MD 21252-0001
410-704-2137
econed.org
mcee@towson.edu



MCEE was recognized as The State Council of the Year by the Council on Economic Education. MCEE is an affiliate of the national organization with 200 member organizations.

OUR MISSION

To equip preK-12 educators with the tools and resources to build their students' financial capability and economic understanding creating financially empowered Marylanders.

OUR VISION

A future where all youth leave high school with the financial skills and confidence to shape their own futures and achieve lasting economic well-being.

OUR IMPACT

Personal finance and economics education gives students the knowledge, skills, and confidence to make deliberate, informed financial decisions throughout their lives. When they understand concepts like saving, credit, investing, and taxes, they're prepared for the real-life situations they'll inevitably face. They can avoid stress- and anxiety-inducing dilemmas such as debt and bad credit, and they're prepared for successful saving and investing and for fulfilling their personal dreams and aspirations.

Personal finance and economics education in schools is especially important for students from households with limited financial resources and experiences. It bridges the opportunity gap by giving all students and their families the knowledge and tools to build wealth and fully participate in the economy.

MCEE's professional development workshops, curricula and resources, and student competitions and experiences support teachers as they engage their students in economics and personal finance education.

MCEE is a 501(c)3 organization based on the campus of Towson University and affiliated with the Council for Economic Education, a national network of state councils and university-based centers.



DEAR FRIENDS,

The following pages reflect the success and the importance of MCEE's work this past year. As you'll read, a record number of Maryland students learned personal finance and economics lessons in their classrooms, clubs, and extracurricular activities through MCEE-developed programs.

When they drew a picture in the Picture is Worth 1000 Words Poster Contest or wrote a poem in the Financial Education Month Poetry Contest, they were not only being creative; they were demonstrating critical concepts that will help them navigate their futures. When they competed in The Stock Market Game, they weren't merely building financial portfolios; they were developing decision-making skills, learning about teamwork, and understanding risk management. When they prepared for the Personal Finance Challenge or Economic Challenge, it wasn't just memorizing facts and figures; it was building a foundation for their future successes.

These experiences were only possible through the classroom lessons and varied experiences led by more than 2,250 educators across Maryland. Their commitment to equitable access moves us ever closer to the day when every student will graduate high school prepared to thrive and achieve their dreams.

For more than 70 years, MCEE has been a valuable and trusted resource for teachers and educational leaders. Our innovative programs help them engage their students in meaningful lessons with life-enhancing knowledge. Our resources provide inspiration, best practices, and proven, practical tips. And our sound guidance and advocacy is making personal finance education available to more students throughout our state.

We are proud of the community we've created to do this important work. It is only through the support of forward-thinking partners that we can impact so many educators who, in turn, impact so many children. We're grateful for their participation as we prepare Maryland students for a successful future.

Julie Weaver

Executive Director

Michelle Coates

Chairman of the Board

FY 2025 BY THE NUMBERS

236,939



students engaged with MCEE experiences, content, or curriculum—a 4% increase over last year

2,343



teachers leveraged MCEE programs, classroom resources, and professional development activities—a 15% increase over last year

50%



of students exposed to MCEE programs live in low-income communities



25%

more teachers than last year participated in MCEE's professional development workshops

Record increases in student programs over last year included:

5X



as many students entered the Financial Education Month Poetry Contest

73%



more students were part of Personal Finance Challenge teams

41%



more students submitted entries in the Investwrite competition

EMPOWERING TEACHERS THROUGH PROFESSIONAL DEVELOPMENT AND TRAINING

MCEE empowers educators with the knowledge, tools, and confidence to effectively teach economics and personal finance. Well-prepared teachers guide students to approach their futures with confidence, equipped to make sound financial decisions that will shape their lives and communities.

We actively worked with school and district leaders around the state to identify opportunities to incorporate economics and personal finance concepts into classroom curricula, including math, social studies, history, English, and current events. MCEE shared best practices and practical resources that enhanced teaching and student learning aligned with Maryland State Education Standards; this included engaging lesson plans, captivating student activities, grade-appropriate reading lists and relevant books, and helpful support materials. More than **2,300 teachers** used MCEE activities or resources in their work with students.



In MCEE's **122 free workshops**, teachers made meaningful connections to content and discovered effective strategies for conveying those important lessons to their students. These professional development sessions—offered live, virtual, and on-demand—enabled educators to introduce timely topics that were of interest to their students, including the increased use of artificial intelligence, emerging frauds and scams, the responsible use of credit, and the path to home ownership.



More than **145 educators**—the most in over 10 years—from around the state attended MCEE's annual *Maryland Financial and Economic Educator Summit*. They were inspired in workshops, group collaborations, and thought-provoking discussions with experienced educators, financial experts, thought leaders, and their peers—and they now incorporate that insight into their teaching practices.

MCEE provided scholarships to Maryland educators to attend the Council for Economic Education's *Financial Literacy & Economic Education Conference* in Cleveland. They shared ideas with their peers from around the country and discovered new strategies for exciting students about personal finance and economics.



Award winners with State Senator Ben Brooks, Co-chair of the Maryland Financial Education and Capability Commission

For the 12th year, MCEE presented exceptional educators and community members with the annual *Maryland Financial Education & Capability Awards* in partnership with the CASH Campaign of Maryland and the Maryland State Department of Education. These awards recognize the commitment and impact of public school teachers, community leaders, and civic organizations in making personal finance and economics education possible for Maryland children and adults.

FY 2025 HONOREES

Elementary School Teacher Award **Michelle Classon**

Cromwell Valley Elementary Magnet School, Baltimore County

Middle School Teacher Award **Dr. Amanda Price**

Northern Middle School, Calvert County

High School Teacher Award **Jeeva Ashok**

Eleanor Roosevelt High School, Prince George's County

ENGAGING STUDENTS IN LEARNING THROUGH STUDENT COMPETITIONS



For educational instruction or activities to be meaningful to students, they must be interesting, relevant, and enjoyable. The experiences and competitions coordinated by MCEE introduce students to important concepts and critical skills that they will need throughout their lives to understand and navigate their world. MCEE programs spark curiosity and realization. Interactive activities related

to personal finance and economics create understanding and appreciation so that students can pursue their dreams with confidence to successfully solve problems and make good decisions. And in doing so, they're excitedly sharing their knowledge with their families—having an even greater impact on their futures and their communities.

For all student competitions, MCEE provides teachers and advisors with extensive resources so they can prepare and plan meaningful experiences. These resources include lesson plans, training videos, virtual and in-person workshops, student worksheets, and activities.

In FY 2025, more than

25,000

Maryland students participated in an MCEE-coordinated program.

In FY 2025

19,861

students on

6,051

teams participated in
The Stock Market Game.



of the financial market. They gained hands-on experience in research and decision-making while developing lifelong lessons in critical thinking and collaboration.

Students competed with their peers from around the state to maximize portfolio growth; winners were determined by the highest overall portfolio value.

In this exciting simulation, teachers guided teams of students in grades 4 through 12 in investing a virtual \$100,000 in stocks, bonds, and mutual funds. Over 10 or 30 weeks, they managed portfolios in real-time market conditions as they gain insight into economics, finance, and the dynamics

Maryland Economics Challenge

In the **Maryland Economics Challenge**, high school students answered challenging questions about microeconomics, macroeconomics, the global economy, and current events.

Preparing for the competition encourages them to develop valuable skills in analytics, logic, and problem-solving. Understanding the world around them equips them to make informed financial decisions and participate in the global economy.

The state champions advanced to represent Maryland in regional, national, and international competitions.

In FY 2025, two teams of students from Mt. Hebron High School in Howard County won their divisions in the National Economics Challenge after winning the state competitions; the Adam Smith Division was for advanced placement, baccalaureate, honors students, and returning competitors, and the David Ricardo Division was for students participating in the competition for the first time and who have taken no more than one economics class. The Adam Smith division team then advanced to the National Economics Challenge (NEC) Global Round in Hong Kong as part of the World Youth Forum Future Economics Leadership Summit. There, they won gold medals in both components of the competition—test/critical thinking and U20 research presentation.



David Ricardo Division winners



Adam Smith Division winners



Students who participated in The Stock Market Game reflected on their experiences and demonstrated their understanding of investing, financial markets, and economic concepts in

an essay. The process of developing their essays allowed them to strengthen critical thinking as they connected what they learned in the classroom to real-world financial decisions. Winning essays from Maryland were then part of a national competition.

In FY 2025, five Maryland students were state winners and one student was a national winner in the National InvestWrite competition.

41%

more students in Maryland submitted InvestWrite essays than in the previous year.

ENGAGING STUDENTS IN LEARNING THROUGH STUDENT COMPETITIONS

Maryland Personal Finance Challenge

Following extensive learning and preparation, teams of high school students took a knowledge-based test about money management. The top eight teams then analyzed a case study of a fictitious family's finances and made recommendations for how to improve or maintain the family's financial well-being. Students demonstrated their knowledge of income, spending, saving, investing, credit, interest, and risk as they developed a detailed financial plan and competed in a fast-paced head-to-head challenge against other high school teams.



MCEE supported team advisors with extensive resources so they could plan and guide meaningful experiences as teams advanced from initial to statewide competition and on to national contests. These resources included lesson plans, videos and manuals, practice tests, and case studies.

In FY 2025, Maryland's winning team from Mt. Hebron High School in Howard County advanced to the National Personal Finance Challenge competition, where they came in second place against teams from around the country.

MCEE Poetry Contest

In celebration of Financial Education Month and National Poetry Month, students and educators were invited to write an original poem about a personal finance topic. The winning poems—in traditional rhyming schemes, songs, and slams—were read at MCEE's Annual Student Achievement Awards. This innovative program enabled students to creatively connect with classroom instruction, making the lessons even more relevant and personal.



In FY 2025

5X

as many students submitted poems to the Poetry Contest as in the previous year.

MCEE A Picture is Worth 1000 Words Poster Contest

K-8th grade artists illustrated their understanding of personal finance and economic concepts in this long-time favorite MCEE program. The students creatively depicted such topics as saving vs. spending, supply and demand, scarcity, opportunity cost, taxes, and philanthropy. In partnership with the Comptroller of Maryland's office, winning students were honored at a reception hosted by Comptroller Brooke Lierman and their posters were displayed during Financial Education Month at the Louis L. Goldstein Treasury Building in Annapolis. The Comptroller's office also produced and distributed a coloring book featuring 12 of the winning posters.

In FY 2025

515

students from across Maryland submitted original drawings for the poster contest.



Comptroller Brooke Lierman greets Poster Contest winners

INSPIRING STUDENTS WITH MEANINGFUL EXPERIENCES

ANNUAL AWARDS CEREMONY

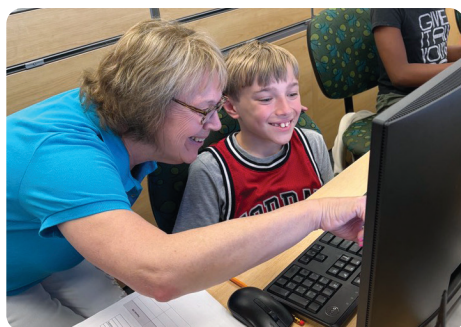
MCEE's Annual Award ceremony recognized more than 100 students who won MCEE's seasonal and yearlong competitions. The winners' parents, siblings, and teachers also attended the joyous event, which included a luncheon and the presentation of awards to each student.



Not all learning takes place in the classroom. MCEE coordinates a wide variety of educational experiences with hands-on opportunities to learn about personal finance and economics outside of the school setting.

FINANCE LAB FIELD TRIPS

Students were exposed to the tools that finance professionals use, such as Bloomberg terminals and stock tickers, at Finance Labs at Towson University and Salisbury University. MCEE staff guided them in interactive sessions where they learned to research stocks, track data, and build a portfolio. The experience also provided a glimpse into college life and included a campus tour and meal in a college dining hall.



High school girls from Baltimore City and Prince George's County public schools, and area private schools, had a unique opportunity to learn about careers in finance from professionals.

MCEE coordinated day-long experiences where the girls met women accountants, regulators, financial journalists, and government officials, and welcomed their advice on beginning careers in finance and achieving their goals.



CREATING A COMMUNITY THROUGH EDUCATIONAL PARTNERSHIPS

MCEE creates effective partnerships that support teachers and impact their students.



In FY 2025, some of these partnerships included:

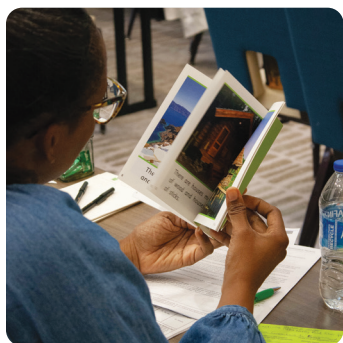
MCEE developed a partnership with the **Maryland Council for the Social Studies** to help social studies educators incorporate finance and economics into their lessons. MDCSS members benefitted from the wealth of resources available through MCEE, including four workshops presented by MCEE at MDCSS's annual conference. MCEE was a co-sponsor of the event at Salisbury University. MDCSS members also have access to MCEE-hosted events and best-practice-based information, and dedicated social studies tracks at MCEE's annual Educator Summit.



Demonstrating that personal finance and economics can be integrated into any subject or grade level, MCEE was a sponsor and engaged with math educators from across Maryland at the annual **Maryland Council of Teachers of Mathematics (MCTM) Annual Conference**.

MCEE Executive Director Julie Weaver was a featured speaker to school system leaders from around the state at the Spring 2025 meeting of the **Maryland Association of Career and Technology Educators** meeting. In her presentation, *Economics is Not Just for Social Studies*, she made connections between economics, personal finance, and the workforce preparation programs offered in Career and Technology Education.

ANNUAL PERSONAL FINANCE AND ECONOMIC EDUCATOR SUMMIT



This daylong event is the only conference of its kind in Maryland. More than 145 educators participated in sessions led by Maryland teachers who shared their knowledge and experience with their peers, and by finance professionals from MCEE

partners. Session leaders included experts from the United States Secret Service, First Financial Federal Credit Union, Federal Reserve Bank of Richmond, the Credit Union Foundation of MD/DC, APGFCU, the Maryland Center for Problem Gambling, and the Virginia Council on Economic Education.

BEFORE THE BELL

MCEE hosted Before the Bell, bringing together members of Maryland's business community who are committed to expanding access to personal finance and economics education across the state. Presentations from representatives from FINRA Investor Education Foundation and Providence Strategies shared national research on investing



habits and trends, and updates on current and proposed financial education legislation in Maryland. A high

school student from Montgomery County discussed student-led advocacy efforts to make a personal finance course a graduation requirement. The event underscored MCEE's role as a convener and catalyst for collaboration among educators, policymakers, students, and business leaders.

FY 2025 AWARDS

STOCK MARKET GAME STATE WINNERS

FALL

Elementary School Division

Caleb Burke, Laylon Cole,
Matthew Marron, Asher
McDougall

*Ring Factory Elementary School,
Harford County*

Teacher: Kathleen Thompson

Sponsor: APGFCU

Middle School Division

Gage Jewell, Braily Mendez
Herrera

*Easton Middle School, Talbot
County*

Teacher: Ed Keeler

Sponsor: FINRA Investor

Education Foundation

High School Division

Joseph Draetta, Gabriel Law

*Northwest High School,
Montgomery County*

Teacher: Conor Prachar

Sponsor: ESFCU

SPRING

Elementary School Division

Landon Cyran, Benjamin
Garland, Luke Troast

*Homestead Wakefield Elementary
School, Harford County*

Teacher: Katie Smith

Sponsor: APGFCU

Middle School Division

Team from Stevensville
Middle School

Queen Anne's County

Teacher: William Fouse

Sponsor: ESFCU

High School Division

Kaden Ortt, Finn Reed,
Cayden Spicer-Geise

*Stephen Decatur High School,
Worcester County*

Teacher: Kurt Marx

Sponsor: FFFCU

YEARLONG

Elementary School Division

Noel Jimenez-Camargo,
Cristian Perez-Castillo,
Taizo Sumihara, Edgar Mateo
Rodriguez-Villalta

*Deep Run Elementary School,
Howard County*

Teacher: Melissa Bianchi

Sponsor: FINRA Investor

Education Foundation

Middle School Division

Rabira Befekadu, Ethan Hall,
Cora Seymour, Malachi Shaw,
Logan Weatherby

*Patuxent Valley Middle School,
Howard County*

Teacher: Monica Chelidona

Sponsor: FINRA Investor

Education Foundation

High School Division

William McClure, Tristan Roubi

*Boys' Latin School of Maryland
(private), Baltimore County*

Teacher: Ritchie Schell

Sponsor: FFFCU

PERSONAL FINANCE CHALLENGE WINNERS

Winner

Benjamin Fichter,
Mehin Pandya, Joseph Phelps,
Nathaniel Ritter

*Mount Hebron High School,
Howard County*

Teacher: Vann Prime

Sponsors: M&T Bank,
WesBanco, StateFarm, APGFCU,
FFFCU, Towson University

Second Place

Jeremy Jacob, Sarah Kumar,
Utkarsh Mandsaurwale,
Aadit Shah

*Applications and Research
Laboratory, Howard County*

Teacher: Hina Naseem

Sponsors: M&T Bank,
WesBanco, StateFarm, APGFCU,
FFFCU, Towson University

Third Place

Prajith Balaji, Dan Lee,
Nathan Lee, Ethan Shaw

*Marriotts Ridge High School,
Howard County*

Teacher: Sarah Miller

Sponsors: M&T Bank,
WesBanco, StateFarm, APGFCU,
FFFCU, Towson University

Fourth Place

Aadi Gannavaram,
Aser Mehari, Sujan Poudel,
Dev Wahi

*Montgomery Blair High School,
Montgomery County*

Teacher: Maxim Kenyi

Sponsors: M&T Bank,
WesBanco, StateFarm, APGFCU,
FFFCU, Towson University

MARYLAND INVESTWRITE WINNERS

FALL

Elementary School Division

Sunny Chang

*Waverly Elementary,
Howard County*

Teacher: Amy Cargiulo

9th Place Nationally

High School Division

Sophia Ferrante

*Stephen Decatur High School,
Worcester County*

Teacher: Kurt Marx

SPRING

Elementary School Division

Mauro Pablo Carillo

*Holabird Academy,
Baltimore City*

Teacher: Samantha Sines

Gergela

Middle School Division

Johns Williams

*Francis Scott Key Elementary/
Middle School, Baltimore City*

Teacher: Felicity Ross

High School Division

Isabella Candeloro

*Stephen Decatur High School,
Worcester County*

Teacher: Kurt Marx

MARYLAND ECONOMICS CHALLENGE WINNERS

DAVID RICARDO DIVISION

Winner

Tanvi Anand, Vitus Li,
Daksh Mathapati, Caleb Son
Mount Hebron High School,
Howard County
Teacher: Vann Prime
Sponsor: JHFCU and HCEFCU

Second Place

Mira Kalirai, Mark Li,
Anyia Patel, Aditi Vijarnia
River Hill High School,
Howard County
Teacher: Jessica Nichols
Sponsor: JHFCU and HCEFCU

ADAM SMITH DIVISION

Winner

Joseph Jeong, Mehin Pandya,
Vishva Rao, Aadarsh Shah
Mount Hebron High School,
Howard County
Teacher: Vann Prime
Sponsor: JHFCU and HCEFCU

Second Place

Lucas Chiang, Emily Dong,
Devon Parikh, Ian Yoon
River Hill High School,
Howard County
Teacher: Jessica Nichols
Sponsor: JHFCU and HCEFCU

MCEE POETRY CONTEST WINNERS

Trenessa Annibal

Homeschool

Sarvani Bhagavatula

Waverly Elementary School,
Howard County
Teacher: Amy Cargiulo

Soren DeBoer

Cromwell Valley Elementary
School, Baltimore County
Teacher: Michelle Classon

Ethan Dosey

Arundel High School,
Anne Arundel County
Teacher: Stephen Metzger

Hayden Holiday

Arundel High School,
Anne Arundel County
Teacher: Stephen Metzger

Eryn Jackson

Arundel High School,
Anne Arundel County
Teacher: Stephen Metzger

Dr. Amanda Price

Teacher, Northern Middle
School, Calvert County

Madison Tamayo

Cromwell Valley Elementary
School, Baltimore County
Teacher: Michelle Classon

Anthony Yeatman

Arundel High School,
Anne Arundel County
Teacher: Stephen Metzger

Wilder Adams

Deer Crossing Elementary
School, Frederick County
Teacher: Judy Schanuel

Autumn Anderson

Deer Crossing Elementary
School, Frederick County
Teacher: Judy Schanuel

Sunny Chang

Waverly Elementary School,
Howard County
Teacher: Amy Cargiulo

Prakriti Chauhan

Cromwell Valley Elementary
School, Baltimore County
Teacher: Michelle Classon

Hannah Cheon

Waverly Elementary School,
Howard County
Teacher: Amy Cargiulo

Isabella Garibay-Guzman

Snow Hill Middle School,
Worcester County
Teacher: Maria Iacchetta

Olive Haas

Urbana Elementary,
Frederick County
Teacher: Jaci Drass

Ana Haddaway

Stevensville Middle School,
Queen Anne's County
Teacher: Tracey Armiger

Chidera Hutchinson

Crofton Middle School,
Anne Arundel County
Teacher: Jill Grimm

Hailey Ielase

Stevensville Middle School,
Queen Anne's County
Teacher: Wendy Hahn

Kayla Johnson

Samuel Ogle Middle School,
Prince George's County
Teacher: Tracey Sturm

Kimiya Kazemnia

Cromwell Valley Elementary
School, Baltimore County
Teacher: Michelle Classon

Marigold Khulpateea

Sykesville Middle School,
Carroll County
Teacher: Judy Ballenger

Nihira Kukreja

Manor Woods Elementary
School, Howard County
Teacher: Lee Ann Tanis

Delilah Martinez-Silva

Lisbon Elementary School,
Howard County
Teacher: Mollie Thompson

Harper Oles

Centreville Middle School,
Queen Anne's County
Teacher: Sean McCabe

Caroline Pierson

Dumbarton Middle School,
Baltimore County
Teacher: Donald Opdyke

Aayush Sen

Waverly Elementary School,
Howard County
Teacher: Amy Cargiulo

Emilia Southard

Samuel Ogle Middle School,
Prince George's County
Teacher: Tracey Sturm

Madeleine Stafford

Crofton Middle School,
Anne Arundel County
Teacher: Jill Grimm

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We are grateful for the support of the community that shares our belief that personal finance and economics education must be a foundational component of education.

Thank you to these generous partners and supporters:

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Gifts of \$50,000 and above

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Towson University

SUPERSTAR

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Bank of America
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Credit Union
First Financial Federal Credit Union
Greenspring Advisors
M&T Bank
Mid-Atlantic Security Traders
Association
SECU
StateFarm
WR Grace

STAR

Gifts of \$5,000–\$9,999

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Don Walsh
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Gifts of \$1,953

Michelle Coates
Simon Paterson
Stuart Ritter
Woodside Foundation

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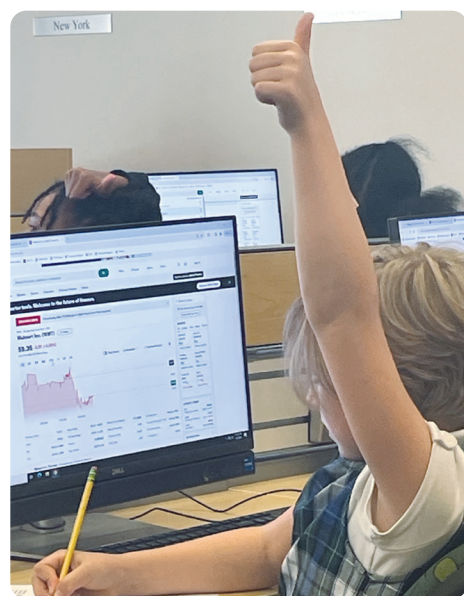
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Amy Grutzner
Al Pearson
Mike Reza
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Tasha Williams



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8000 York Rd.
Towson, MD 21252-0001

410-704-2137

econed.org | mcee@towson.edu