



National Personal Finance Challenge
a CEE program

National Finals | Cleveland, OH
May 19-20, 2024

This program is generously funded by





The National Personal Finance Challenge

The nation's premier personal finance competition for teens.

The National Personal Finance Challenge (NPFC) is a nationwide competition that offers high school students the opportunity to build and demonstrate their knowledge in the concepts of earning income, spending, saving, investing, managing credit, and managing risk.

In the first round, competitors complete a rapid-fire 30-question online exam. In regional and national finals, students use what they have learned from the six areas of knowledge to create a financial plan for a fictitious family scenario.

Nearly 15,000 students participate in the NPFC, and our goal is 50,000 annual participants by 2025. We continue our efforts to make the program accessible to a diverse set of participants; in 2022 over 40% of competitors were students of color.

The Finals Agenda

Sunday, May 19, 2024

1:30 PM – 6:00 PM	Team Registration and Team Check-in
4:00 PM	Hotel Check-in
6:00 - 8:00 PM	Dinner & Welcome Remarks: Nan J. Morrison, President & CEO, Council for Economic Education Angela Harrell, Chief Impact and Inclusion Officer and President, Voya Foundation Cy'erra Mills, Claims Manager, Voya Financial

Monday, May 20, 2024

7:00 AM – 8:00 AM	Teams check-in and are ushered to 10th Floor
7:30 AM – 8:30 AM	Breakfast
8:55 AM - 9:55 AM	Case Study: Fictitious Family Scenario Case Study distributed and teams have one hour to prepare
8:30 AM - 11:30 AM	Museum Tour for Teachers and other activities
10:00 AM - 1:15 PM	Case Study Presentations by Student Teams
12:00 PM - 1:15 PM	Lunch
1:20PM – 1:30 PM	Break
1:30-2:20 PM	Quiz Bowl Round #1
2:30 PM - 2:45 PM	Final Program Begins Welcome: Nan J. Morrison, President & CEO, Council for Economic Education Remarks: Don Templin, EVP, Chief Financial Officer, Voya Financial Emcee: Karen Finerman, CEO & Co-founder, Metropolitan Capital Advisors
	Final Four Teams Announcement
2:45 PM - 3:30 PM	Final Presentation Round: Top four teams' presentations to the judging panel: <ul style="list-style-type: none">• Dr. Julie Heath, Executive Director Emerita and Alpaugh Professor of Economics at the University of Cincinnati• Kurt Beal, Sr. Regional Consultant – Wealth Management Group, MFS• Don Templin, EVP, Chief Financial Officer, Voya Financial
3:30 PM - 3:45 PM	Closing Remarks: Angela Harrell, Chief Impact and Inclusion Officer and President, Voya Foundation Final Champions Announcement: Teams are awarded 4th, 3rd, 2nd, and 1st place
3:45 PM	Interviews and End of Program

Finalist Teams



American Heritage Schools

Ian Lumer, Miguel Clavijo Mogollon, Gian Carlo Segebre, Evan Soy

Coach: Christopher White



Appoquinimink High School

Damian Muriithi, Anusha Chaturvedi, Maiya Oridway

Coach: Cheryl Apparicio



Avonworth High School

Brayden Simmons, Ryan Hetcko, Stuart McAdams

Coach: Michael Lincoln



Brewbaker Technology Magnet High School

Jennifer Stanton, Jakobi Young, Coleman Robinson,

Coach: Katrina Smith



Buffalo Public High School

Francisco Mata, Melany Cenicerros, Adalee Alley, Yarel Favela

Coach: Amanda Bowles

Finalist Teams



Canton Ninth Grade Academy

Alexandria Luckett, Jalynn Dunigan, Nelly Rosales, and Henser Vicente

Coach: Teena Ruth



Chelsea High School

Austin McCaherty, Caroline Knight, Alexis Browning-Perry, Thomas Olavesom

Coach: Matt Pedlow



Cumberland International Early College High School

Mario Townsend, Mohamed Temraz, Matthew Burris, Jo'el Johnson

Coach: Christel Early



Dunwoody High School

Wendell Rogers, Bhavya Shah, Jonah Horwitz

Coach: Laura Lampron



Eleanor Roosevelt High School

Mohamad Tallas, Martin McCall, Damilola Adebayo, Brenda Baires

Coach: Sherri Ray

Finalist Teams



Fairfield Central High School

Kendis Green, Karla Pickett, Tavetria Amponsah, Kensley Green

Coach: Sabrina Williams



Finance and Investment Club of Frisco

Suhas Kondu, Sarvesh Parthasarthy, Harish Balamurugan, Vedh Amara

Coach: Balamurugan Subramanian



Francis Lewis High School

Emma Leung, Grace Ou, Yuan Yuan Zhai, Yen Tse

Coach: Christopher Power



Germantown High School

Abraham Awabdy, Tate Bragg, Jasmaan Banipal, Emiliano Valdez

Coach: Christy Walker



Green Level High School

Yasha Nagathan, Yingqi Li, Brendan Warmack, Ayush Kumar

Coach: Vinaya Nagathan

Finalist Teams



Hamilton High School

Nathan Shi, Devansh Avlani, Kevin Meng, Shreyas Juloori

Coach: Chetan Avlani



Kofa High School

Carlos Prado, Emma Connor, Jesus Gaeta Manjarrez

Coach: Lisa Jahn



Madeira High School

Abby Naegeli, Emma Prus, Olivia Bodley, Natalie Cimpello

Coach: Jessica Jordan



Middlesex County Academy for Science, Mathematics, & Engineering

Mahanth Komuravelli, Srivarun Kankanala, Isaac Chan, Arya Rathi

Coach: Nikita Patil

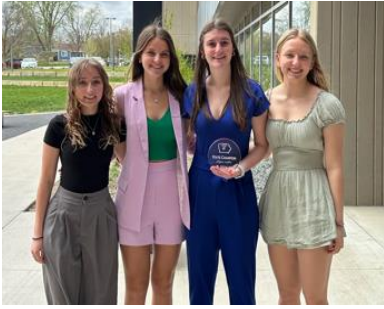


Milton Academy

Simon Farruqui, Oliver Sin, Hugo Eechaute, Melvin Joseph

Coach: Susan Karp

Finalist Teams



Montezuma Community Schools

Makenna Johannes, Madison Van Zee, Alivia Cline, Camryn Brennan

Coach: Kevin Gartman



Mounds View High School

Allison Yu, Maya Gjelhaug, Katherine Schneider (Not Pictured: Victoria Farmer)

Coach: Aaron Oseland



North Kingstown High School

Joshua Chen, Jake Pezza, John McGuinness, Daniel Blanco (n/a)

Coach: Richard Garland



Olathe North High School

Damian Muriithi, Anusha Chaturvedi, Maiya Oridway

Coach: Dustin Myers



Prairie Grove High School

Avery Sartor, Sarah Raper, Wyatt Parker

Chaperone: Tracy Laird

Finalist Teams



Ravenna Public Schools

Talisee Petersen, Erica Lockhorn, Madisyn Autobee, Jady Taylor

Coach: Tanner Ellis



Rockdale High School

Emani Asbury, Kameron Bolton, Angelina Herrera Beltran, Gregory Johnson

Coach: Gregory Johnson



Skyview High School

Keaton Miller, Konrad Joy, Rachel Eliason, Christopher Piccioni

Chaperone: Jordan Hasquet



St. Henry High School

Ryan Hartman, Gabriel Thelen, John Lubert, Bridget Kaiser-Munday

Coach: Bridget Kaiser-Munday



Stevenson High School

Siddhanta Singh, Sahana Raja, Yug Mehta

Coach: Sandra Wright

Finalist Teams



The Severn School

Rowan Ward, Barrett Vaughan, Thomas Parsch, Sam Salinas, Julien Meyer (coach).

Chaperone: Julien Meyer



Thomas Jefferson High School for Science and Technology

Om Gole, Alina Chen, Anika Saraf, Brian Zhou

Coach: Charles Huang



West Chicago Community High School

Arelly Jacobo, Lucas Brown, Lauren Sikma, Dana Tomasevic

Coach: Candace Fikis



Westlake High School

Michael Jiang, Ariana Liu, Alex Li, Alan Shi

Coach: Nancy Huang

Nan J. Morrison, President & CEO

Council for Economic Education



Nan J. Morrison is president and chief executive officer of the Council for Economic Education. She has overall responsibility for deepening and expanding CEE's work to deliver on its mission, including working closely with CEE's 200 affiliates across the country. This role marries her passion for giving kids the tools and confidence to achieve their dreams with her experience in the business world, keeping CEE's mission relevant and leadership in the field strong.

Prior to joining CEE, Nan was a partner at Accenture, working with senior leaders at several major universities and the NYC Department of Education. She was also a partner at the Boston Consulting Group, Mercer Management Consulting. Additionally, Nan has held operational roles at Morgan Stanley and General Electric.

Nan serves on the Advisory Board of the MIT Center for Finance and Policy and CNBC's Financial Wellness Advisory Council. She co-chaired the Executive Committee of a \$100M agency serving the aging in NYC, and served on the Federal Reserve's Centennial Advisory Council. She was a founder of ReStart Central, an organization that was started to help small businesses recover in the aftermath of 9/11.

Nan holds a B.S. in Applied Mathematics from Yale University (*magna cum laude*) and an M.B.A. from the Harvard Business School, with second-year honors. She has completed seven triathlons.

EMCEE: Karen Finerman, CEO & Co-founder Metropolitan Capital Advisors



Ms. Finerman co-founded New York-based hedge fund Metropolitan Capital Advisors in 1992 and serves as its CEO. She has been a panelist on CNBC's Fast Money from its debut year in 2007 until the present .

She is the author of the New York Times best-selling book, *Finerman's Rules: Secrets I'd Only Tell My Daughters About Business and Life*. She also serves as host of the podcast *How She Does It*, and co-host of HerMoney's InvestingFixx club for women.

Ms. Finerman is a proud board member of The Michael J. Fox Foundation for Parkinson's Research and the Wharton Board of Advisors, her alma mater. She also sat for 15 years on the board of Montefiore Medical Center in the Bronx. She lives in New York City with her husband Lawrence Golub. They have two sets of twins: Lucy, Jack, William, and Kate.

VIP Judge: Donald C. Templin, Executive Vice President and Chief Financial Officer, Voya Financial, Inc.



Donald C. Templin is executive vice president and chief financial officer (CFO) of Voya Financial, Inc. (NYSE: VOYA), which helps Americans become well planned, well invested and well protected.

Templin — who also serves on Voya’s Executive Committee — oversees Voya’s Finance organization as well as audit, strategy and corporate development, and continuous improvement. He joined Voya in November 2022.

Templin has more than 30 years of corporate finance experience and, prior to joining Voya, served as executive vice president and CFO of Marathon Petroleum from July 2019 until January 2021. He also previously held the CFO role at Marathon Petroleum from June 2011 through February 2015 and built out and led Marathon Petroleum’s entire finance organization following its separation from Marathon Oil. He concurrently served as CFO of MPLX LP (NYSE: MPLX), a diversified, large-cap master limited partnership formed by Marathon Petroleum, from October 2012 through February 2015. He returned to the CFO role at Marathon Petroleum in 2019 to, among other things, drive execution and synergy capture across the enterprise.

Between his two CFO tenures at Marathon Petroleum, Templin held several leadership positions at both Marathon Petroleum and MPLX, including executive vice president — supply, transportation and marketing for Marathon Petroleum; president of MPLX; and president of Marathon Petroleum. Prior to joining Marathon Petroleum in 2011, Templin held a number of roles at PwC, including serving as a partner at the firm.

Templin currently serves on the board of directors of Aris Water Solutions, Inc. (NYSE: ARIS). He received a bachelor’s degree in accounting from Grove City College.

A leading health, wealth and investment company that provides products, solutions and technologies for approximately 15.2 million individual customers, workplace participants and institutions in the United States, Voya had \$7.3 billion in revenue in 2023. The company had approximately \$849 billion in total assets under management and administration as of March 31, 2024.

Templin is a VIP Judge for the National Personal Finance Challenge Finals.

VIP Judge: Kurt A. Beal, Sr. Regional Consultant – Wealth Management Group, MFS



Kurt A. Beal is a director in the Wealth Management Group of MFS Fund Distributors, Inc., a subsidiary of MFS Investment Management® (MFS®). He is responsible for marketing and servicing MFS investment strategies within the registered investment advisor, consultant, independent trust and bank trust markets throughout Indiana, Iowa, Kentucky, Michigan, Minnesota, Nebraska, Ohio, Pennsylvania and Wisconsin.

Kurt joined MFS in 2012. Previously, he spent more than 11 years at DWS Investments, most recently as a regional vice president. He began his career at DWS' predecessor company, Kemper Funds, as an investment associate in 2000 and held several sales positions during his tenure at DWS.

Kurt earned his bachelor's degree from the University of Dayton and a Master of Business Administration degree from Loyola University in Chicago.

VIP Judge: Dr. Julie Heath



Dr. Julie Heath, Executive Director Emerita, Alpaugh Family Economics Center
University of Cincinnati

Prior to coming to UC, Dr. Heath spent 26 years at the University of Memphis. She received a Visiting Research Fellowship to Princeton University to conduct research in economics education and has published extensively in this area. She is the author or co-author of over 40 academic articles. She won an Emmy Award for her work on the SmartPath suite of resources that brings economics and financial education to young children. She was named a “Money Hero” by Money Magazine, a “Woman of Achievement” by the Girls Scouts of America, and a U.S. Professor of the Year in Tennessee by the Carnegie Foundation.

Speaker: Angela Harrell, Senior Vice President, Chief Diversity and Corporate Impact Officer, Voya Financial Inc. President, Voya Foundation



Angela Harrell joined Voya Financial in 2014 and serves as senior vice president, chief diversity and corporate impact officer. Angela's department, "Social Impact & Inclusion," comprises diversity, equity and inclusion; the Enterprise Environmental, Social Governance and Voya Cares Center of Excellence; Voya Foundation.

Angela's team is focused on driving greater and more equitable health and financial wellbeing in society. They work to bring Voya's purpose to life: Together, we fight for everyone's opportunity for a better financial future. The team's three-pronged strategy is to: Reflect America's population and advance a culture of equity, inclusion and impact, together with our **Colleagues**. Drive greater and more equitable health and financial wellbeing in society, together with our **Clients**. Advance social and financial equity and inclusion, together with our **Communities**. The team leads volunteerism and giving for the enterprise that engages 65% and 75% of employees, respectively, on an annual basis. This is two to three times the industry average participation.

Prior to joining Voya Financial, Angela spent 12 years at The Coca-Cola Company, where she led initiatives across a broad range of disciplines including corporate responsibility, financial and sustainability reporting, media relations, internal and executive communications, digital/social media, community affairs and stakeholder engagement. Her final position with Coca-Cola was as global director of operations, Coca-Cola Ambassador.

Angela's experience also includes being an executive recruiter, a business analyst and an English as a Second Language teacher. She has worked, lived or studied in nine countries and her travels have taken her all over the world. Angela grew up in Chattanooga, Tennessee and now lives in Atlanta, Georgia.

Dinner Speaker: Cy'erra Mills, Claims Manager Voya Financial, Inc.



Cy'erra Mills joined Voya Financial in 2020, and is a claims manager overseeing Waiver of Premium and Unclaimed Property under Health Solutions. Cy'erra is a native of North Minneapolis, MN, and currently reside right outside of Minneapolis. Cy'erra has been in the insurance industry for nine years. Cy'erra started her career at Allstate Insurance working in auto liability and casualty for five years. This past year she joined the African American and Black employee led council and enjoys being a part of the program committee. Cy'erra also serve as a Voya Ambassador helping with college recruitment and engagement efforts to increase our talent pipeline. Outside of Voya, Cy'erra serves on an advisory board and planning committee for two local non-profits working with at risk youth in Minneapolis.

Cy'erra spent time in ND and SC for college and played basketball at both universities. Cy'erra moved back to the Twin cities after graduation where she currently still resides. She enjoys playing card games, but her all-time favorite game is charades! Cy'erra had five siblings and is the second to youngest. Cy'erra has 13 nieces and nephews who keep her busy ranging from two to 16 years old.

Chris Caltabiano, Chief Program Officer, Council for Economic Education



Chris Caltabiano is Chief Program Officer of the Council for Economic Education. Chris oversees the conception, implementation, monitoring, evaluation, and reporting of all CEE programs—a portfolio that includes online and offline educational content, teacher professional development, grant-making, curriculum integration, assessment, and other activities. He also manages CEE’s advocacy work at the national and state levels.

Prior to working with CEE, Chris was National Resettlement Director for the International Rescue Committee, where he was responsible for refugee resettlement activities in four U.S. cities, as well as strategic planning and the administration of a \$45 million annual operating budget. Earlier in his career, Chris was a Peace Corps volunteer for three years in the Slovak Republic.

Chris holds an M.A. in International Affairs from George Washington University and B.A. and B.S. degrees from Boston University.

Special Thanks to the Voya Financial Team

- **Linda Bellomy**, Client Relationship Manager (Quiz Bowl Scorekeeper)
- **Kathryn-Rebecca Chandler**, VP, Client Service, ABA Retirement Funds (Case Study Judge)
- **Jennifer Chenail**, Director, Content Development and Management (Case Study Usher)
- **Latoya Dobyns**, Communications Senior Manager
- **Doron Eisencher**, VP, Senior Regional Director, Intermediary Distribution (Quiz Bowl Judge)
- **Maria Fisher**, VP, Distribution and Excellence Training (Case Study Judge)
- **Angela Harrell**, Chief Diversity and Corporate Impact Officer (Quiz Bowl Emcee, Speaker)
- **Joseph Harrell**, VP, Sales Director (Quiz Bowl Emcee)
- **Andrew Harrison**, Social Impact Project Coordinator (Semifinals Judge)
- **Deltra Hayes**, SVP, Government Markets (Case Study Judge)
- **Heather Lavallee**, CEO
- **Braeden Mayrisch**, VP, Equity and Impact and VP, Voya Foundation
- **Alex Miller**, Manager, Salesforce/AWS Internal Systems (Quiz Bowl Scorekeeper)
- **Cy'erra Mills**, Claims Manager (Sunday "Careers in Finance" speaker, Quiz Bowl Emcee)
- **Warren Nagle**, Business Solutions Consultant (Semifinals Judge)
- **Karen Prcela**, Client Relations Manager (Case Study Timekeeper)
- **Jon Reilly**, Head of Core Sales, TEM (Quiz Bowl Judge)
- **Greg Springfield**, SVP, Sales Division Manager (Case Study Judge)
- **Don Templin**, EVP, CFO ((Quiz Bowl finals judge, Speaker)
- **Jessica Vieira**, AVP, Talent and Leadership Development (Proctor)
- **Yalonda Wilson**, VP, Contact Center & Operations Solutions (Proctor, Quiz Bowl Scorekeeper)

Special Thanks to the Federal Reserve Bank of Cleveland

- **Loretta J. Mester**, President and CEO
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- **Diana Coleman**, Conference and Event Management Coordinator
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- **Diona Roberts**, Conference and Event Management Coordinator
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- **Diana Starks**, Senior Vice President
- **Elaine Suarez**, ODEIO Program Specialist (Quiz Bowl Judges)
- **Sam Tyler**, Education Outreach Coordinator II (Case Study Judges)
- **Paulette Williams**, LEU Technician (Proctor)

Special Thanks to our Volunteers

- **Wyatt Ammon**, Student, University of Akron (Quiz Bowl Judge)
- **Donald Dennis**, CFO, Huntington National Bank (Case Study Judge)
- **Yvonne Federonick**, Adjunct & Workshop Instructor, Baker Center for Economic Education (Case Study Judge)
- **Malaki Fleming**, Student, University of Akron
- **Robert Hyneman**, Divisional Vice President, Corebridge Financial (Case Study Judge)
- **Jenny Jacobs**, Transformation Director, Huntington National Bank and CEE Board Member (Case Study Judge)
- **Brad Maguth**, Director Barker Center for Economic Education (Quiz Bowl Judge)
- **Kristen Miller**, Director - Digital Product Management, Retirement Plan Services, Charles Schwab (Case Study Judge)
- **Mario Milos**, Student, University of Akron (Quiz Bowl Scorekeeper)
- **Kimberly Murphy**, Vice President, Director of Financial Planning, Park Edge Advisors (Case Study Judge)
- **Brittany K O'Connor**, Vice President, Public Affairs Market Manager, Citizens (Case Study Timer)
- **Cynthia Schultz**, Family and Consumer Sciences Teacher, Toledo Public Schools (Quiz Bowl Judge)
- **Addison Smith**, Student, University of Akron
- **Rory Thorne**, Student, University of Akron (Quiz Bowl Judge)
- **Aliana Washington**, Student, University of Akron (Quiz Bowl Scorekeeper)

Special Thanks

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Federal Reserve Bank of Cleveland NPFC Planning Team: Cait Biro, Diana Coleman, Khaz Finley, Davonta Milbry, and Diona Roberts

Federal Reserve Education Economics and Personal Finance Challenges Work Group: Amy Hennessy, Lesley Mace, Diego Mendez-Carbajo, Claire Loup, Robin Gavan, and Sarah Gunn

Local sponsor and partner: Barker Center for Economic Education (University of Akron)

AND NOW MEDIA

John Palacio & Team

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Ruben Rivera, Senior Director, Student Programs; Hannah Eckstein, Senior Program Associate NEC/NPFC; Melissa Higgins, Senior Manager, Events Planning and Coordination; Tarnisha Smart, VP, Development and Events; Bhavina Hemnath, Senior Development Associate

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- North Carolina Council on Economic Education
- Ohio, Alpaugh Family Economics Center
- Oklahoma Council on Economic Education
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- The Economic Education Center at Lindenwood University
- Virginia Council on Economic Education
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CEE is grateful to have such committed partners in our mission to equip K-12 student with the tools and knowledge of personal finance and economics so that they can make better decisions for themselves, their families, and their communities.



Thank you to our National Sponsor

