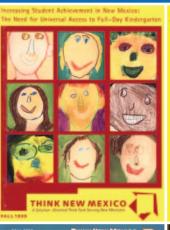
THINK NEW MEXICO

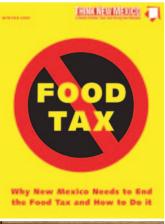
A Results-Oriented Think Tank Serving New Mexicans

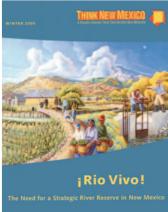


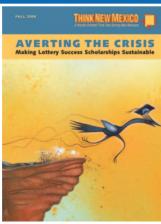
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2023-2024 ANNUAL REPORT













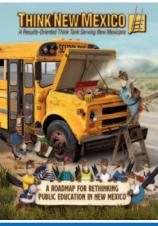












About the Cover

The cover features Think New Mexico policy reports that resulted in some of our most impactful legislative victories over the past 25 years.

About Think New Mexico

Think New Mexico is a results-oriented think tank whose mission is to improve the lives of all New Mexicans, especially those who lack a strong voice in the political process. We fulfill this mission by educating the public, the media, and policymakers about some of the most serious challenges facing New Mexico and by developing and advocating for enduring, effective, evidence-based solutions.

Our approach is to perform and publish sound, nonpartisan, independent research. Unlike many think tanks, Think New Mexico does not subscribe to any particular ideology. Instead, because New Mexico is at or near the bottom of so many national rankings, our focus is on promoting workable solutions that will lift all New Mexicans up.

Consistent with our nonpartisan approach, Think New Mexico's board is composed of Democrats, Independents, and Republicans. They are statesmen and stateswomen who have no agenda other than to help New Mexico succeed. They are also the brain trust of this think tank.

Think New Mexico began its operations on January 1, 1999. It is a taxexempt organization under section 501(c)(3) of the Internal Revenue Code. In order to maintain its independence, Think New Mexico does not accept government funding. Contributions from individuals, businesses, and foundations are encouraged, appreciated, and tax-deductible.

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THINK NEW MEXICO

A Results-Oriented Think Tank Serving New Mexicans

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Think New Mexico's Results

As a results-oriented think tank serving New Mexicans, Think New Mexico measures its success based on changes in law or policy we help to achieve and that improve the lives of all New Mexicans.

Our results include:

- Making full-day kindergarten accessible to every child in New Mexico
- Repealing the state's regressive tax on food and successfully defeating attempts to reimpose it
- Creating a Strategic Water Reserve to protect and restore New Mexico's rivers
- Establishing New Mexico's first state-supported Individual Development Accounts to alleviate the state's persistent poverty
- Redirecting millions of dollars a year out of the state lottery's excessive operating costs and into college scholarships
- Reforming title insurance to reduce closing costs for homebuyers and homeowners who refinance their mortgages
- Streamlining and professionalizing the state Public Regulation Commission
- Creating a one-stop online portal for all business fees and filings
- Establishing a user-friendly health care transparency website where New Mexicans can find the cost and quality of common medical procedures at any hospital in the state
- Enacting the Work and Save Act to make state-sponsored Individual Retirement Accounts accessible to New Mexicans who lack access to retirement savings through their jobs
- Making the state's infrastructure spending transparent by revealing the legislative sponsors of every capital project
- · Adding financial literacy to the state's education standards
- Ending predatory lending by reducing the maximum annual interest rate on small loans from 175% to 36%
- Repealing the tax on Social Security for middle and lower income New Mexicans
- · Enhancing the training and transparency of local school boards

IMAGE

Summer Storm Over the Painted Kiva Photo by Alex Candelaria Sedillos

Think New Mexico

Think New Mexico's Board of Directors

Phelps Anderson served four terms in the New Mexico House, 1977–1980 and 2019–2022. A businessman from Roswell, Phelps has worked in industries ranging from ranching to restaurant management, and he is the president of SunValley Energy Corp. Phelps chaired the Interstate Stream Commission and serves on the board of regents of the New Mexico Military Institute.



Clara Apodaca, a native of Las Cruces, was First Lady of New Mexico from 1975–1979. She served as New Mexico's Secretary of Cultural Affairs under Governors Toney Anaya and Garrey Carruthers and as senior advisor to the U.S. Department of the Treasury. Clara is the former President and CEO of the National Hispanic Cultural Center Foundation.



Jacqueline Baca has been President of Bueno Foods since 1986. Jackie was a founding board member of Accion and has served on the boards of the Albuquerque Hispano Chamber of Commerce, the New Mexico Family Business Alliance, and WESST. In 2019, she was appointed to the Federal Reserve Bank of Kansas City's Denver Branch Board of Directors.



Paul Bardacke served as Attorney General of New Mexico from 1983–1986. He is a Fellow in the American College of Trial Lawyers, and he handled complex commercial litigation and mediation with the firm of Bardacke Allison in Santa Fe. Paul was a member of the National Park System Advisory Board for seven years.



Notah Begay III, Navajo/San Felipe/Isleta Pueblo, is the only full-blooded Native American to have played on the PGA Tour, where he won four tournaments. He now works with Native communities to develop world-class golf properties. Notah founded The Notah Begay III Foundation (NB3F), which works to reduce obesity and diabetes among Native American youth.



Garrey Carruthers served as Governor of New Mexico from 1987–1990 and as Chancellor of the system and President of New Mexico State University from 2013–2018. In between he was Dean of the College of Business at NMSU and President and CEO of Cimarron Health Plan. Garrey was instrumental in establishing the Arrowhead Center for economic development in Las Cruces.





LaDonna Harris is the Founder and Chair of the Board of Americans for Indian Opportunity. She is also a founder of the National Women's Political Caucus. LaDonna was a leader in the effort to return the Taos Blue Lake to Taos Pueblo. She is an enrolled member of the Comanche Nation.



Edward Lujan is the former CEO of Manuel Lujan Agencies, the largest privately owned insurance agency in New Mexico. Ed is also a former Chairman of the Republican Party of New Mexico, the New Mexico Economic Development Commission, and the National Hispanic Cultural Center of New Mexico, where he is Chair Emeritus.



Liddie Martinez is a native of Española whose family has lived in northern New Mexico since the 1600s. She is the Market President-Los Alamos for Enterprise Bank and Trust and a past Board Chair of the Los Alamos National Laboratory Foundation. She also farms the Rancho Faisan. Liddie served on Governor Michelle Lujan Grisham's Economic Recovery Council.



Judith K. Nakamura was a member of the New Mexico judiciary from 1998–2020. She was appointed to the New Mexico Supreme Court in 2015, and in 2017, she became the fourth woman to serve as Chief Justice in the Court's 108-year history. Judy is an avid hot air balloon pilot and she serves on the board of the Albuquerque International Balloon Fiesta.



Fred Nathan, Jr. founded Think New Mexico and is its Executive Director. Fred served as Special Counsel to New Mexico Attorney General Tom Udall from 1991–1998. In that capacity, he was the architect of several successful legislative initiatives and was in charge of New Mexico's lawsuit against the tobacco industry, which resulted in a \$1.25 billion settlement for the state.



Roberta Cooper Ramo is the first woman elected President of the American Bar Association and the American Law Institute. Roberta has served on the State Board of Finance and was President of the University of New Mexico Board of Regents. In 2011, she was inducted into the American Academy of Arts and Sciences. Roberta is a shareholder in the Modrall Sperling law firm.

Dear New Mexican:

A lot has changed at Think New Mexico since it was founded in 1999. For example, my wife, Arlyn, is grateful that I have moved Think New Mexico's office out of our bedroom.

The biggest change recently is that we are significantly growing our staff to be able to work on multiple issues and magnify our impact. This is why we purchased new headquarters across the street from the Capitol, which we reported in last year's publication. The additional space made it possible to hire Mandi Torrez, New Mexico's 2020 Teacher of the Year as our Education Reform Director. The success of that initiative, detailed in the following pages, led to the hiring of Dr. Alfredo Vigil, a former Secretary of the Department of Health, to be our first Healthcare Reform Director. (Alfredo is profiled on page 17.) An economist and a Field Director are joining the team later this year. After that we will launch a capital campaign to build an endowment to insure that we have the resources going forward to build Think New Mexico to last.

Despite the growth, a lot still remains the same. We continue to be led by a truly nonpartisan board of Democratic, Independent and Republican statesmen and stateswomen. We also continue to be results-oriented, converting our recommendations into legislation, identifying bipartisan sponsors from both chambers, and relentlessly pursuing those reforms until they become law.

We highlight some of those policy victories in the center of this report, such as repealing the food tax and ending predatory lending. Collectively, these reforms have returned hundreds of millions of dollars to New Mexicans and produced a healthy social return on investment for the foundations, businesses and individuals who support our work.

Throughout our 25-year history we have never employed an advancement director, and we continue to keep our administrative and fundraising expenses below 10% of revenue. This is a testament to the generosity of the 1,207 social investors listed later in this report, who have faithfully supported Think New Mexico in victory and defeat. We hope you will join this growing community and contribute to the next quarter century of our work in one of the many ways described on the final page of this report.

Fred Nathan Jr.

June 15, 2024

Founder & Executive Director

THINK NEW MEXICO'S STAFF



Kristina G. Fisher Associate Director



Susan MartinBusiness Manager



Fred Nathan, Jr. Executive Director



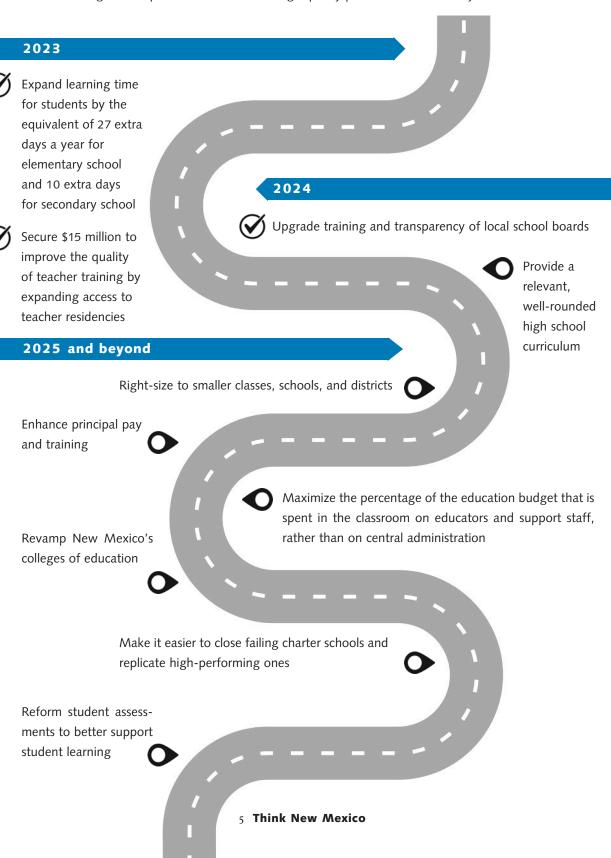
Mandi Torrez Education Reform Director



Alfredo Vigil Healthcare Reform Director

THINK NEW MEXICO'S EDUCATION REFORM ROADMAP UPDATE

In 2022, we published A Roadmap for Rethinking Public Education in New Mexico. Since then, we have been following that map to our destination of high quality public schools for every child in New Mexico.



PROGRESS TOWARD RETHINKING NEW MEXICO'S PUBLIC SCHOOLS



As we highlight on the prior page, Think New Mexico has been making steady progress toward achieving the major policy reform goals laid out in our 2022 report, A Roadmap for Rethinking Public Education in New Mexico. That report proposed an agenda of reforms to improve the quality of New Mexico's public schools, which we anticipated would take 5–10 years to complete. In the two years since we published the report, we have achieved about 30% of the goals we laid out. As we

headed into this year's legislative session, we had the opportunity to conduct our first scientific poll of New Mexicans to see where the public stands on our reforms, and we were bolstered by the overwhelming support for our legislation. By the time the 2024 session ended, we had secured an important victory with the passage of our legislation to enhance the training and transparency of school boards. This reform built on the laws passed last year to expand learning time for students and increase funding for teacher residencies. Other reforms, including making financial literacy a graduation requirement for all students and ensuring smaller classes for elementary school teachers, didn't make it to the finish line this session, but we laid the groundwork to get them done in the future.

ALBUQUERQUE JOURNAL

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JANUARY 14, 2024

Think New Mexico sponsored a poll of over 400 registered voters in crafting recommendations

BY ESTEBAN CANDELARIA

JOURNAL STAFF WRITER

Every year, Think New Mexico puts forward several policy recommendations for lawmakers to consider based on "the best available research and evidence."

But for the 30-day legislative session set to begin Tuesday, the think tank said it has more than just research to back up its recommendations.

... Think New Mexico in November sponsored a poll of 403 registered voters on their support for specific education policy reforms, from changes to high school graduation requirements to implementing smaller class sizes, and made legislative recommendations for lawmakers to consider based on the results.

Think tank pushes education reforms ahead of session

Some 183 of the survey's respondents were parents with children currently or previously enrolled in public schools.

Some of Think New Mexico's recommendations reflect, or are similar to, initiatives the think tank or lawmakers pushed during last year's session.

"We believe this is an ideal time to begin to build on some of the reforms that have been initiated last year," said Fred Nathan Jr., Think New Mexico founder and executive director. "There's still much more that can be done to improve our ranking for education quality."

Class sizes

Reducing class sizes is commonly supported by teachers and parents alike, and Think New Mexico in turn is recommending legislation to establish caps of 20 students per class for first through sixth graders.

Some 55% of respondents to Think New Mexico's poll believed class sizes in the state's elementary schools are too big, and about 84% support a state law setting a 20-student maximum for each class.

Among respondents with children in public school, that number was higher, at about 86%.

From PAGE A1

Between the additional space for classrooms and educators a school would need to sustain smaller class sizes, New Mexico Public Education Department spokesperson Nate Williams wrote in an email, schools across the state don't always have the resources to make classes smaller.

"Funding for additional space and more staff is always a challenge," Williams said. "School budgets try to maximize the resources they have, and that often leads to difficult decisions regarding funding and resources."

A snapshot report totaling up job postings from throughout the state released by New Mexico State University in October put the total educator vacancy count at the time at 1,471. Of those vacancies, 751 were teaching positions.

But teacher vacancies, Think New Mexico Education Reform Director Mandi Torrez said, are exactly why the state should think about implementing smaller class sizes, arguing that fewer students means a better workload.

"We've got to improve their working conditions. We've got to make their jobs easier," said Torrez, a former teacher. "We keep asking them to do more and more, and we're not taking anything away. So this is a way to give them the support that they're asking for."

To address the logistical issues the PED pointed out, Think New Mexico proposes the state phase in class-size caps for one new grade per year, to give schools time to gather the resources they need.

Graduation requirements

Think New Mexico is also recommending legislation updating the state's graduation requirements for high schoolers.

That's based on more than 80% of poll respondents saying they would support New Mexico establishing each of the following requirements, among others: a minimum of one semester of civics; at least one year of computer science or digital literacy; and at least a year of career technical education.

Those changes garnered a similar level of support among respondents from both sides of the political aisle, as well as among those with children in public schools.

"It's really about making sure that we provide students with a well-rounded experience," Torrez said. "We want them to leave high school with a set of foundational skills that's going to set them up for success in whatever path that they take."

Last legislative session, lawmakers tried to change the state's graduation requirements through a bill that, among other things, would have cut by two the number of units high school students need to graduate.

That bill faced significant debate, some centering on whether financial literacy should be a required course. It ultimately passed in the state House and Senate but was vetoed in early April by Gov. Michelle Lujan Grisham, who contended the bill "weakens graduation standards."

Think New Mexico's recommendation for this session more or less addresses each of the concerns Lujan Grisham raised in her veto message, leaving in requirements about workplace readiness, physical education and dual credit, honors or advanced placement.

Other recommendations

Most respondents to Think New Mexico's poll also said they would support increasing the training requirements for school board members and require that all school board candidates disclose campaign contributions.

In New Mexico, school board candidates in districts with more than 12,000 students must report campaign contributions and expenditures. But of the state's 89 districts, the Secretary of State's website only lists five districts as being bound by that requirement.

Two bills from the last legislative session would have updated school board governance requirements, one of which would have established mandatory training for board members. But both died in committee.

In that case, the Legislative Education Study Committee recently endorsed a bill that would nix the 12,000-student requirement for campaign finance reporting and establish 10 hours of mandatory training for new board members.

Finally, the think tank also has a recommendation aimed at revamping the state's colleges of education that would require aspiring teachers to spend their final year of college in a teacher residency program or other type of apprenticeship.

Last school year, the PED said 226 students completed teacher residency programs, which place teachers-in-training into classrooms with experienced educators for a year. Currently, the PED said, there are 282 teacher residents across New Mexico.

MAKING THE MOST OF EXTENDED LEARNING TIME

Think New Mexico is committed to ensuring not just the passage of good policy reforms, but also their successful and effective implementation. In 2023, we championed the enactment of a law to expand learning time for students by the equivalent of 27 extra days a year for elementary school students and 10 extra days for middle and high school students. Because we know that this extra time will only benefit students if it is used well, we followed up by compiling a detailed resource guide for teachers. The guide, which is available on our website, includes a vast array of materials, enrichment activities, field trips, and more that teachers can use to make the most of the extra hours.



Think New Mexico publishes resource guide for teachers

Think New Mexico, a results-oriented think tank serving New Mexicans, has published an online resource guide to help teachers make the most of the extended learning time that was enacted during the 2023 legislative session.

House Bill 130, which was supported by Think New Mexico, raised the minimum number of instructional hours from 990 for elementary school students and 1,080 for middle and high school students to 1.140 instructional hours for all students. This is the equivalent of adding 27 extra days of learning for elementary school students and 10 extra days for middle and high school

In 2022, Think New Mexico published a report titled, A Roadmap for Rethinking Public Education in New Mexico. The report included a 10-point plan with 30 separate legislative recommendations for

improving New Mexico's public schools.

The first recommendation in the report was to increase the minimum instructional time for students, based on the research showing that expanding learning time is one of the most effective strategies for improving student proficiency, closing achievement gaps, and helping students recover from the loss of instructional time during the pandemic.

After legislation supported by Think New Mexico is enacted, the nonprofit works to facilitate the law's successful implementation. Think New Mexico's research indicated that, to achieve the most benefit from the extra hours, teachers need access to resources and ideas for engaging students in rich learning experiences. Therefore, Think New Mexico produced an extensive resource guide to assist teachers in making the most of the extended

hours.

The resource guide is available on Think New Mexico's website at:

https://www.thinknewmexico.org/teacher-resource-guide/

"Educators across the state know that this extra time must be quality time in order for students to feel the impact. From targeted interventions to hands-on learning and enrichment, teachers should have easy access to a wide range of resources that can engage students in meaningful ways," said Mandi Torrez, education reform director at Think New Mexico and the 2020 New Mexico Teacher of the Year. "If a teacher is interested in project-based learning, outdoor learning, arts integration or needs an extra hands-on math lesson, our resource guide can save time in seeking out quality ideas and strategies for their teacher toolbox."

The resource guide contains three sections. The first section highlights online resources available from national experts, organizations, and institutions like NASA and the Smithsonian museums. The second section includes statewide resources such as educational materials from state agencies and nonprofits, and professional development opportunities. The final section includes regional resources, with local nonprofits that provide hands-on educational activities, museums, and cultural sites in communities across New Mexico. Teachers can find videos explaining approaches for culturally and linguistically responsive teaching, lessons and activity plans across many subjects, and potential partner organizations for in-class experiential learning activities as well as off-site field trips.

ENHANCING SCHOOL BOARD TRAINING & TRANSPARENCY

After Think New Mexico's legislation to upgrade the training and transparency of school boards fell short of passage in 2023, we recalibrated and brought the bill back in 2024, with the support of the governor and the influential Legislative Education Study Committee. We organized a diverse coalition of other supporters, ranging from chambers of commerce to the American Federation of Teachers. Senate Bill 137 passed the Senate 30-9, the House 42-17, and was signed into law by the governor. The new law will ensure that every school board member receives training in essential topics like governance, public school finance, and the role that school board members play in improving student achievement. It will also require that school board meetings be webcast and archived for the public. Finally, it will require every candidate running for the school board to disclose their campaign contributors, bringing New Mexico's campaign finance transparency into line with the laws in 44 other states.



WEDNESDAY, JANUARY 24, 2024

Senate Bill 137 Introduced to Enhance the Training and Transparency of Local School Boards

Senate Bill 137, sponsored by Senate President Pro Tem Mimi Stewart (D-Albuquerque) and Senate Education Committee Chair William Soules (D-Las Cruces), has been introduced to upgrade the quality of local school boards with enhanced training and transparency. The bill is based on reforms proposed by the nonpartisan statewide think tank Think New Mexico, which recommended these reforms in a 2022 policy report.

In that report, titled A Roadmap for Rethinking Public Education in New Mexico, Think New Mexico explained that a growing body of research has found that the decisions and actions of local school boards can positively impact the learning environment when school boards are focused on elevating student achievement. Yet under current law, school board members receive only a brief annual training, which fails to adequately cover essential topics like public school budgeting and finance, and how board members can improve student outcomes.

"School boards play a critically important and often overlooked role in determining the quality of our public schools," said Fred Nathan, Executive Director of Think New Mexico. "School boards approve the district's budget, hire the superintendent, and ultimately set the tone, culture, and expectations for superintendents, schools, and students."

The bill proposes reforms to improve the quality of New Mexico's local school boards:

 Expand and enhance the annual training for school board members and charter school board members to include not only laws and policies affecting public schools, but also public school finance, budgeting and fiduciary responsibilities of local school boards; how local school boards can evaluate the academic achievement of students in their district and use data to set individual school goals for student performance in

each of the school district's. public schools; and effective governance practices and strategies for supporting and supervising the local superintendent (the average tenure of school district superintendents in New Mexico is less than two years).

New board members would be required to complete at least 10 hours of training, and returning board members would be required to complete at least 5 hours annually. The Public Education Department would post the number of hours completed by each school board member on online school dashboards.

• Require that all school board candidates disclose their campaign contributions. Under current law, only school board members in districts larger than 12,000 students must disclose. That is just five of the state's 89 districts. By contrast, 44 other states require all school board candidates to disclose their donors.

"The public has a right to know who is funding the election of school board candidates," said Fred Nathan, Executive Director of Think New Mexico.

 Require that school board and charter school board meetings be webcast and the recordings archived so that the public can access them.

School board governance reforms are also strongly supported by New Mexico voters. A November 2023 poll found that 88% of New Mexico voters support requiring school board members to receive expanded and enhanced training in topics like how to read school district budgets, how to effectively oversee a school district superintendent, and how school board members can positively impact student achievement of New Mexico. Similarly, 87% support requiring school boards to webcast their meetings, and 79% support requiring all school board candidates to disclose their campaign contributions.

THE FIGHT FOR RELEVANT, WELL-ROUNDED GRADUATION REQUIREMENTS

Another of Think New Mexico's major education reforms is to provide a relevant and well-rounded high school curriculum to engage students and prepare them for college and career. During this year's session, a new law was enacted to revamp the state's high school graduation requirements. Among other provisions, it requires each local school district to establish two required credits at the local level. After the bill passed, we reached out to all 447 school board members and 89 superintendents to provide them with research on graduation requirements that might provide the greatest benefit for their students.

Navajo Times

MARCH 23, 2024

Parents, students have opportunity to help choose graduation requirements

BY MANDI TORREZ

ith the governor's signing of a new law updating the state's high school curriculum, New Mexico families now have a prime opportunity to shape your local high school course requirements in a way that will reflect your community's values while ensuring that your graduates are college and career ready.

While high school students still must complete 24 credits to graduate, two of those credits will now be determined locally in each district.

Think New Mexico, a nonpartisan, results-oriented think tank, has researched courses that would be engaging and provide students with relevant, lifelong skills, as we detailed in our report, "A Roadmap for Rethinking Public Education in New Mexico." We encourage parents and students to reach out to your school board members and urge them to select two local course requirements that will provide a well-rounded school experience. We hope that you might advocate for some of the following options:

Financial literacy is currently an elective, but only about 11% of students take this class despite 100% of them needing it, especially in a state that ranks 49th in financial literacy. Currently, 25 states covering 53% of students nationwide require students to complete a

standalone financial literacy course. A 2022 poll of 751 likely New Mexico voters found that 84% believe it is very important for students to learn personal finance in high school.

Career and technical education can benefit all students. They can explore their interests and talents and learn lifelong skills from courses such as journalism, healthcare, teaching, or culinary arts. Internships and work-based learning also offer hands-on experience that keeps school relevant and engaging.

A language other than English, because multilingualism can positively affect memory, problem solving, and critical thinking skills. Studies show that second language learners perform better across a range of academic subjects than students who don't study a second language.

Computer science skills are increasingly essential in most careers. According to Education Week, in 2023 U.S. schools expanded foundational computer science classes at the fastest rate in the last five years. Currently, Hispanic students are 1.4 times less likely than white and Asian peers to enroll in computer science, while female participation in computer science nationally has been stuck at around 31 percent.

Health: Currently, one semester of health education is required, but adding another semester would provide students with more in-depth knowledge of how to lead healthy lives. Virtually all leading causes of premature death are rooted in unhealthy behaviors that are largely preventable. New Mexico's youth obesity rate (23.9%) significantly exceeds the national rate (17%) and our overall suicide rate ranked fourth in the nation in 2021.

Art helps students explore their creative capabilities while building social-emotional and communication skills, critical thinking, and problem-solving skills, as well as resilience and a growth mindset. A National Endowment for the Arts analysis found that students highly involved in arts had more positive outcomes in graduation rates and civic participation.

Career planning: Students need guidance as they transition to high school and begin thinking about their path forward. With often limited access to counselors, freshmen could benefit from a class to help with career exploration as well as teach them soft skills like time management. While the American School Counselor Association recommends a counselor-to-student ratio of 1:250, New Mexico's ratio in the 2022-2023 school year was 1:448.

We encourage readers to reach out to us at info@think-newmexico.org if you would like more information about how you can help shape your school district's local graduation requirements.

Our biggest disappointment with the new law on graduation requirements was that it failed to require students to complete a full semester of financial literacy. We made three attempts to amend this requirement into the bill, but unfortunately fell short on close votes. So Think New Mexico is now shifting our focus to New Mexico's school districts and charter schools, encouraging them to adopt financial literacy as one of their locally required credits. Twenty-five states have already made financial literacy a graduation requirement for all students.



THURSDAY, MAY 2, 2024

Celebrate Financial Literacy Month by Making it a High School Graduation Requirement

By Fred Nathan

New Mexicans have an opportunity to improve the financial literacy of the next generation by making it a graduation requirement in all 89 of our local school districts.

As of April, 25 states have added a standalone course in financial literacy to their high school graduation requirements, reaching 53% of students nationwide, according to the national nonprofit NextGen Personal Finance.

By contrast, in New Mexico, financial literacy is offered as an optional elective, and only about 11% of New Mexico students choose to take the class. New Mexico ranks 49th in the nation for overall financial literacy according to the online personal finance website WalletHub.

During the 2024 legislative session, Think New Mexico partnered with a diverse and extensive coalition of organizations to urge legislators to add a financial literacy course to New Mexico's high school graduation requirements. Members of this coalition included elected officials like State Treasurer Laura Montoya and Navajo Nation Vice President Richelle Montoya as

well as banks, credit unions, chambers of commerce and other business groups, higher education institutions, civic organizations, and anti-poverty groups. Unfortunately, the proposal to add a standalone financial literacy course to the graduation requirements ultimately failed to pass the legislature on a close vote.

However, the legislation that was enacted to revise the state's high school graduation requirements included another opportunity to increase access to financial literacy education. Of the 24 credits that high school students must complete, two credits will now be designated by each school district at the local level. This means that every New Mexico school district can adopt financial literacy as one of those local credits.

When students increase their financial literacy, studies have found that they shift from high-cost to low-cost sources of credit and student loans, and are 21% less likely to carry a balance on a credit card. The New Mexico Legislative Finance Committee reported that after financial education was mandated in the states of Georgia, Idaho and Texas, stu-

dents who participated in the programs had higher credit scores and higher savings rates.

Completing a class in personal finance is particularly important for students from low-income families, which research indicates have far less access to financial literacy courses than do their wealthier peers. When high school students learn personal finance, they often bring those lessons home to their parents and grandparents, benefitting the whole family.

A 2022 poll of 751 likely New Mexico voters found that 84% believe it is very important for students to be taught about personal finance topics. Similarly, a recent national poll found that 80% of U.S. adults wish they had been required to complete a personal finance course in high school.

We encourage readers to reach out to your local school board members and urge them to make a standalone course in financial literacy one of their locally designated high school graduation requirements.

SMALLER CLASSES FOR STUDENTS AND TEACHERS

During the 2024 legislative session, Think New Mexico drafted and advocated for legislation to phase in a cap of 20 students per class in grades K-6, one grade per year over seven years. Smaller classes allow teachers to spend more time with each individual student, amplifying the benefits of extended learning time. They help reduce achievement gaps and make it easier for teachers to build strong relationships with students and their families, which is the most effective strategy for addressing chronic absenteeism. While we were not able to get the bill passed during this year's short session, it received significant support from key education legislators. This reform will be one of our highest priorities for the 2025 session.



JANUARY 5, 2024

Small classes good for kids, teachers

by Mandi Torrez

Every day, more than 37,000 New Mexico elementary students, enough to fill the Pit twice over, experience negative effects of large class sizes, such as a lack of engagement, increased behavior issues and lower achievement.

In the 2022-23 school year, 27 percent of elementary classrooms exceeded limits and average targets set in current state law. At Think New Mexico, a think tank serving New Mexicans, we examined the class sizes of every elementary school in the state using data reported to the Public Education Department. The story we uncovered is one of challenging teaching and learning conditions across the state.

In Deming, we found a kindergarten class with 31 students. A first-grade class in Bloomfield had 30 students, while a second-grade class in Albuquerque was reported to have 34 students. Third-grade classes in Farmington and Gadsden tallied 30 students. A fourth-grade class in Alamogordo listed 40 students, and Artesia reported a fifth grade of 39 students.

Current state law caps kindergarten classes at 20 students and sets "average" class sizes of 22 for grades 1-3 and 24 for grades 4-6, but the reality is that a waiver system allows a skirting of the law, and our children pay the price with inadequate learning conditions.

By contrast, Finland, hailed for its world-class education system, utilizes small classes of about 20 students. Alabama and Florida cap grades K-3 at 18 students, while last year New York joined Louisiana and Montana in capping those grades at 20. For its largest district, Nevada caps range from 16-18 students for grades K-3.

Think New Mexico recommends that the Legislature and governor enact a law phasing in a 20-student cap in grades 1-6 over six years, one grade per year to allow ample time to plan for funding, space and staff.

New Mexicans overwhelmingly support this idea. A statewide poll we commissioned last month found that 96 percent of New Mexico voters believe class size is important for student success, and 83 percent support a law that would cap elementary classes at 20. Only 22 percent believe our classes are the right size.

Smaller classes allow time for personalized learning and time for teachers to build relationships with students and families. This is an urgent need, with nearly 40 percent of our students reported as chronically absent.

Research shows that 9 out of 10 teachers want smaller classes. Working conditions are often why teachers leave the profession, especially amid worsening behavior and safety issues.

As a former teacher, my largest class was 26 fourth-graders, and the smallest was 15 third-graders. Guess which class showed more growth? Guess which year I felt at my best?

While opponents say reducing class sizes is impractical due to a teacher shortage, smaller classes could actually reduce the shortage. We can keep teachers from leaving the profession if we respect their needs and support their efforts. And if we make teaching a more attractive career option, we can lure our brightest students to the profession and keep them.

Research also shows that achievement gaps lessen when low-income and minority students remain in small classes over several years. The 2018 Martinez-Yazzie court ruling, which found that at-risk students were not receiving an adequate education, held that the state must provide programs and services to prepare students for college and career, including smaller classes.

If you agree that New Mexico should cap the size of elementary school classes, please visit the action center at thinknewmexico.org to ask the governor and your legislators to make this a priority for 2024.

ENDING PREDATORY LENDING IN NEW MEXICO



In 2022, Think New Mexico led the fight to win passage of a law outlawing predatory lending, alongside a diverse coalition of organizations. The law, which took effect on January 1, 2023, reduced the maximum annual interest rates on small loans from 175% to 36%. That law is now saving New Mexico families approximately \$175 million a year in excessive interest and fees. However, the powerful predatory lending lobby is already working to push back against the law, so we remain vigilant about defending it.

ALBUQUERQUE JOURNAL

JULY 30, 2023

Plentiful credit is available without predatory lending

BY FRED NATHAN THINK NEW MEXICO

ast Sunday's Journal (July 23) included an opinion piece by Patrick Brenner, founder and president of the libertarian Southwest Public Policy Institute, expressing regret over New Mexico's recent law ending predatory lending. The Southwest Public Policy Institute has consistently opposed the law, which reduced the maximum annual interest rate on small loans — under \$10,000 — from 175% to 36%.

Earlier this year, in the wake of the reform law taking effect, Brenner wrote about his experiences shopping for small loans. Sunday's column was his second published piece about that experience, and we were interested to see that his update contained some new information that unintentionally illustrated how well the law is working.

First, Brenner noted that about 22% of New Mexico's small lenders have ceased operations since the law took effect – in other words, 78% are still in business. As the Journal reported this past March, during the fight to enact the 36% interest rate cap, "opponents of the cap predicted that so-called payday lenders would flee the state, leaving New Mexicans with no opportunity to take out small personal loans for unexpected expenses."

Instead, more than three-quarters of lenders have adapted their business practices to accommodate the 36% interest rate cap, just as they have in other states with similar laws.

Second, Brenner reported that Nusenda Credit Union, which has more than 20 branches across the state, offered a "simple, transparent, and accessible" process for providing a loan at 17% interest. We commend the credit unions like Nusenda that are leading the way in providing access to affordable credit. Credit unions were first established to provide an alternative to loan sharks, and there are now 50 different credit unions with more than 150 branches across New Mexico.

In addition after New Mexico's 36% interest rate cap was passed, national banks like Bank of America, Wells Fargo, and U.S. Bank began offering small loans to their customers, increasing access to credit for low-income New Mexicans. Brenner did not succeed in getting a loan from these banks because he had not been a customer at the bank for a minimum period of time. The banks limit their small loans to existing customers because they use a person's history of deposits and withdrawals, rather than a credit score, to evaluate whether someone will be able to pay back a loan, and how much they are eligible

to borrow.

The 36% interest rate cap is working not only in New Mexico, but in a growing number of states across the nation. According to the National Consumer Law Center, the median rate cap for a two-year, \$2,000 loan is 32%, and 35 states limit loans of that size to rates of 36% or less.

Minnesota recently became the latest state to follow New Mexico's lead and enact a 36% rate cap, which takes effect Jan. 1 of next year. A 36% cap is the gold standard set by the federal Military Lending Act, which has prohibited lenders from charging higher rates to military members and their families since 2006.

The money that New Mexicans are saving because they are no longer paying triple-digit interest rates is being spent on local businesses all across the state, rather than being siphoned off to predatory lending companies, the vast majority of which are located out of state. This is the very definition of local economic development.

New Mexico's new law ending predatory lending is succeeding at sustaining access to affordable credit without gouging low income borrowers, while injecting millions more dollars a year into the state economy.

REFORMING NEW MEXICO'S CAPITAL OUTLAY SYSTEM



In 2015, Think New Mexico published a policy report calling on lawmakers to establish a transparent and merit-based process for funding public infrastructure projects—rather than dividing up the state's public infrastructure dollars across all 112 legislators and the governor and allowing them to spend the money in their sole discretion. In 2021, we successfully championed the passage of a law to reveal the legislative sponsors of every cap-

ital outlay appropriation. We continue to advocate for a more rational process that would fully fund urgently needed infrastructure projects — and not leave \$4.5 billion sitting on the sidelines.

Capital outlay system fails N.M. Sunday, April 28, 2024

MY VIEW KRISTINA FISHER THE SANTA FE NEW MEXICAN

ew Mexico's capital outlay process remains an archaic and dysfunctional system that fails to meet the state's critical infrastructure needs, despite some recent incremental improvements.

Recently, a piece by the director of the Local Government Division of the New Mexico Department of Finance and Administration argued that the system is not as "broken and dysfunctional" as it appears ("Capital outlay system works - and is improving," My View, April 14). That column highlighted recent reforms at the DFA, which are improving the agency's capacity to track thousands of individual projects and efficiently move funding to them. We commend the DFA and the Legislature for these reforms.

The problem, however, is there is no overall vetting or prioritization of the thousands of projects that are sent to DFA for funding in the first place.

As a result, the Legislative Finance Committee reports that out of 650 active capital outlay projects with budgets over \$1 million, 264 have made no progress toward completion, and 137 are behind schedule. The bottom line: Over 60% of large projects are stuck or stalled. When all projects are considered, \$4.5 billion earmarked for approximately 4,600 projects is sitting on the sidelines, not benefitting New Mexico communities by creating jobs or upgrading infrastructure.

The dysfunction of New Mexico's capital outlay system has its origins nearly half a century ago, as Think New Mexico documented in our 2015 report, "The Story of the Christmas Tree Bill: Fixing Public Infrastructure Spending in New Mexico."

In 1977, two days before the legislative session concluded, the Legislature merged 27 bills seeking money for individual capital projects into a single massive bill. They called it the "Christmas Tree Bill" because it contained a present in it for nearly every lawmaker.

Not surprisingly, the bill passed unanimously and quickly became an annual tradition.

Every year, New Mexico divides up its available funds for infrastructure projects, commonly known as capital outlay, among the governor and all 112 legislators. In 2024, each senator was allocated about \$4.2 million and each representative received about \$2.5 million.

Legislators have complete discretion to spend their portion of that funding in any way they choose, subject to the veto of the governor. Governing magazine has called this system "unique" and repeatedly ranked it as the second-worst in the nation. The problems with New Mexico's capital outlay process include:

◆ The projects that get funded do not always match what is needed by the public. That is how you end up with funding in this year's capital outlay bills for items like awnings for police vehicles and equipment for an artisanal cheese facility. Meanwhile, 201 bridges across the state remain structurally deficient, and New Mexico's water and wastewater treatment systems need an estimated \$2.8 billion in repairs.

- ◆ The capital outlay appropriation process favors lobbyists for special interests over the public. Because the projects are not chosen in transparent, open meetings, the public's voice is limited and the voices of lobbyists behind closed doors are amplified.
- ◆ Finally, because many infrastructure projects are too large and costly to be funded by any individual lawmaker, and because there is only minimal coordination among lawmakers, projects often receive only partial funding. This prevents urgently needed projects from being completed in a timely manner and leaves public dollars sitting on the sidelines for years.

By contrast to New Mexico, the majority of states develop a statewide capital budget based on community needs, prioritize projects for funding, and fully fund them in an open, transparent and public process.

We urge New Mexico lawmakers to do the same and implement a transparent, coordinated system for prioritizing and fully funding the infrastructure projects that New Mexico communities need.

HEALTH CARE TRANSPARENCY WEBSITE LAUNCHING IN 2024

This year, a new, user-friendly health care transparency website is coming online, thanks to a law that Think New Mexico drafted and won passage of in 2015. That law was based on a recommendation in our 2014 policy report, which highlighted research showing that the price of common elective procedures is an average of 7% lower in states with transparency websites. The new site will include average prices and quality metrics for dozens



of common procedures at many providers across the state. We are excited about the potential of this website to empower New Mexicans to easily find the most affordable, highest quality health care.

State builds website to provide detailed price comparisons of health care services

By Marianne Todd mtodd@sfnewmexican.com

A website is in the works to provide New Mexicans with detailed comparisons of the costs of health care services, procedures and drugs by the spring of 2024, according to state health officials.

The site is surfacing at a time when hospitals in New Mexico and around the nation are being criticized and fined for not adhering to federal pricing transparency laws.

The All-Payer Claims Database, according to some advocates, will help lower the cost of health care by providing a "robust database with an intuitive, navigable website with easy access by all users," Ken Geter, state chief of the Community and Health Systems Epidemiology Bureau, said in an interview.

"Ideally it would decrease the cost of health care for consumers by providing transparency," Geter said, adding the state Department of Health's planned website is designed much differently from the federally mandated "standard charges files" hospitals are required to post each year.

Under federal law, those files must be easily accessible and searchable by humans and machines, and must include all items, services, procedures and drugs for all insurance plans, along with minimum and maximum negotiated rates and discounted cash prices.

If it sounds complex and complicated, that's because it is.

Geter said hospital standard charges files aren't so easily readable or navigable.

Kristina Fisher, associate director of Think New Mexico, a political think tank that supported the bill creating the website, said the difference between current federal pricing transparency requirements and the proposed New Mexico database is akin to the sticker price of a car compared with the actual price paid.

Current pricing transparency "is great if you're studying hospital pricing trends, but it's not user-friendly," she said.

A report released by the nonprofit Patient Rights Advocate in July found nine of the 14 New Mexico hospitals examined were not in compliance with the 2021 federal rule designed to give consumers access to the cost of their health care.

New Mexico's Health Information System Act, which passed in 2015, was created to assist health officials and legislators in health planning and policy making, and to aid "consumers in making informed decisions regarding health care." ...

Current standard charges files vary from hospital to hospital, and are often complex and dense — some have as many as 750,000 lines of procedures, drugs and services — making shopping for items between hospitals difficult and time-consuming. The planned New Mexico system, Fisher said, is based on actual charges provided by insurance companies.

"In the search terms you won't have to wade through medical jargon," she said. "And it will include quality indicators alongside costs, such as the number of hospital-acquired infections or readmission rates. This is created on the back end so that ordinary people can compare and contrast for procedures across New Mexico hospitals."

Geter said state officials turned to the National Association of Health Data Organizations for help acquiring and downloading claims files charged to New Mexico's 50 or so insurance companies. They also followed the successes of other states in creating allpayer claims databases, he said.

"We've been talking with Colorado, Virginia and Rhode Island," he said. "We're trying to make it as easy as possible for the consumer and the public to search for quality-of-care metrics for different facilities and providers."

New Mexico will join 19 states that have implemented their own claims databases, including Texas, Florida and California. Nevada, Indiana and Georgia are in the process of creating their own sites.

Staff Profile: Kristina G. Fisher

Kristina Fisher came to Think New Mexico as one of our first college interns, assisting with research on implementing full-day kindergarten and repealing the food tax. She proved to be a great fit, and joined Think New Mexico full-time as soon as she graduated from Williams College.

Twenty-three years later, Kristina has risen to the role of Associate Director. She supervises the research and collaborates on the writing and graphic design of all of Think New Mexico's policy reports, as well as drafting the legislation to enact them. She also manages Think New Mexico's website and oversees the Leadership Internship program that she helped create.

Kristina is often the point person for following up with the implementation of Think New Mexico's policy reforms. She recently partnered with a coalition of organizations to secure millions of dollars in funding for the Strategic Water Reserve, which Think New Mexico successfully championed in 2005 to keep more water in the state's rivers.

"This work is deeply gratifying because we proactively solve urgent problems facing the state, and we directly improve people's lives by enacting reforms like outlawing predatory lending."

Kristina grew up in Santa Fe, where her mother Lisa taught English at Santa Fe Prep and her dad Rick taught sculpture at the College of Santa Fe and the Institute for American Indian Arts.

After receiving national Truman and Udall Scholarships, Kristina earned her J.D. from the University of New Mexico School of Law, graduating in 2008 with the highest GPA in the history of the law school. While there, she served as Editor-in-Chief of the Natural Resources Journal, represented residents of the Pajarito Mesa colonia in their fight for clean drinking water, and helped organize an annual labor law conference for Navajo women coal miners.

Kristina is passionate about protecting and restoring New Mexico's lands and waters. She served as President of the Santa Fe Watershed Association for nearly a decade. For the past 15 years, Kristina and her husband and fellow conservationist, Phil Carter, have been leaders of the Albuquerque Wildlife Federation (AWF), an all-volunteer group founded by Aldo Leopold in 1914. Kristina writes AWF's monthly newsletter, the Pine Cone, and helps organize volunteer ecological restoration projects across New Mexico.





Staff Profile: Dr. Alfredo Vigil

When we decided to add a full-time focus on health care policy to our portfolio, we had the ambitious goal of finding a medical professional with a background in government and health policy and a deep understanding of the health challenges facing New Mexico's communities, especially in the rural parts of the state.

Fortunately, Dr. Alfredo Vigil was willing to come out of his recent retirement to serve as our inaugural Health Care Reform Director.

If you could design a perfect resume for this position, it would be Alfredo's. He grew up in Los Alamos and earned his Bachelor of Science and MD from the University of New Mexico. Along with working as a primary care physician in private practice, Alfredo has served as the medical director of the Questa Health Center, Chief of Staff of Holy Cross Hospital in Taos, and the CEO of El Centro Family Health in Española. Alfredo has also helped train the next generation of doctors as a member of the Clinical Faculty at the UNM School of Medicine.

In June 2007. Governor Richardson recruited Alfredo to be the New Mexico Secretary of Health, succeeding then Secretary Michelle Lujan Grisham in that role.

Alfredo first crossed paths with Think New Mexico's Executive Director Fred Nathan more than three decades ago, when Fred recruited him to serve on the board of the local Planned Parenthood chapter in Albuquerque. Alfredo later served as the chair of that chapter, and went on to become the board chair of the Planned Parenthood Federation of America in the 1990s, one of only a handful of men to hold that role.

Alfredo currently sits on the boards of the Taos Community Foundation and La Familia Health in Santa Fe. He has previously served as President of the New Mexico Academy of Family Practice; Chair of the New Mexico Primary Care Association; Chair of the Board of Directors of Holy Cross Hospital in Taos; and a member of the New Mexico Medical Licensing Board, among others.

"Ensuring that every New Mexican has access to the health care they need has been my driving purpose in life, and I am excited to continue that quest with Think New Mexico," says Alfredo.

He lives in Taos with his wife Eleanor Romero. They have two children and three grandchildren.



Jay Choate



Jasper Flint



Laurel Nash Jarecki



Alex Schweitzer Kroll



Joaquin Romero



Nathan Slota



Ayvret van Waveren



2023 LEADERSHIP INTERNS
Back (L-R): Tanya Ruiz Parra,
Andrew Schumann, Elizabeth
Farrington. Front (L-R): Jules
Hanisee, Jesús Eduardo Sánchez

2024 LEADERSHIP INTERNS

Think New Mexico formally launched our Leadership Internship program 15 years ago to mentor the next generation of New Mexico leaders. We are excited to welcome seven exceptional students as our 2024 Leadership Interns.

Jay Choate is earning his BA and MA in Government and Public Administration at New Mexico State University, where he served as Attorney General of the student government, canvassed for the New Mexico Dream Team, and interned with the City of Las Cruces.

Jasper Rasmusson Flint grew up in Santa Fe and is graduating with a degree in International Relations and Anthropology from the University of Sussex, where he helps lead a student group on Effective Altruism and serves as a Sussex Community Ambassador.

Laurel Nash Jarecki is a sophomore majoring in Public and International Affairs at Princeton, where she is a member of the Princeton Health Policy Forum. She previously served as a student senator and President of the Albuquerque Academy chapter of the Health Occupations Students of America.

Alex Schweitzer Kroll is from Albuquerque and is now a senior majoring in Economics at the University of New Mexico, where she interned in the Albuquerque Mayor's Office and completed a Fred Harris internship with Representative Stansbury in Washington D.C.

Joaquin Romero grew up in Mora, graduated from United World College, and is now a junior at Colorado College majoring in Political Science. He previously interned with the New Mexico Acequia Association.

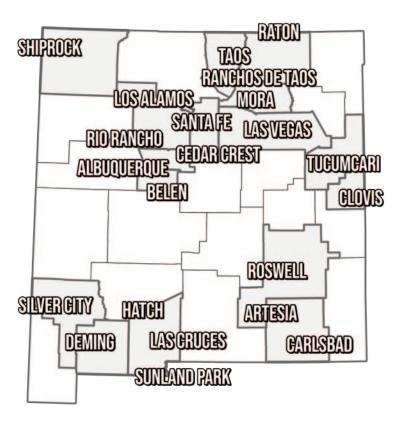
Nathan Slota participated in Model UN and the New Mexico Activities Association Student Leadership Advisory Council while at Albuquerque High. He is now a senior majoring in International Relations at Rhodes College in Tennessee. He works for New Mexico United and plays for New Mexico United U-23.

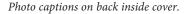
Ayvret van Waveren is a 10th-generation New Mexican who is now a senior at Amherst College majoring in Political Science with a concentration on Economics. He has previously interned with the Santa Fe District Attorney's Office and New Mexico Senate Majority Leader Peter Wirth.

To learn more about Think New Mexico's Leadership Internship, please visit our website at: www.thinknewmexico.org.

LEADERSHIP INTERNS BY THE NUMBERS

- 96 **Total Interns Hired & Mentored**
- 6 **Fulbright Scholars**
- 4 **Truman Scholars**
- Marshall Scholar
- Intern Alums Hired by the NM 6 **Legislative Finance Committee**
- Intern Alums Hired by Other NM 5 **State Agencies**
- 3 Intern Alums Hired by Federal Agencies
- Intern Alums elected to public office (New Mexico Senate, Mayor of Phoenix, AZ)
- 22 **New Mexico Communities Represented Among Intern Hometowns:**

















CELEBRATING OUR FIRST QUARTER-CENTURY OF RESULTS:

1999

2000

2004

2005

January 1, 1999: Think New Mexico launches operations.



Think New Mexico's bipartisan legislation to make full-day kindergarten accessible to every child in the state passes the legislature and is signed into law.

RESULT: Since it was fully phased in, approximately 520,000 children in New Mexico have had access to full-day kindergarten classes (about one in every four New Mexicans). After a three-year fight, Think New Mexico's legislation to repeal the state's regressive food tax is enacted, making groceries tax-free for the first time since 1933.

RESULT: New Mexico families are saving approximately \$348 million a year, for a total savings of over \$6 billion since 2005.

Think New Mexico's legislation to create a Strategic Water Reserve to keep more water in the state's rivers is enacted.



RESULT: Over 25,000 acrefeet of water has been acquired to keep New Mexico's rivers flowing.

2012

2015

2020

2021

New Mexico voters approve all three of Think New Mexico's constitutional amendments to restructure the Public Regulation Commission (PRC).

NM voters
approve PRC
reform

Think New Mexico's legislation is enacted to create a health care transparency website.

RESULT: The website will go live in 2024, empowering New Mexicans to shop around for the highest quality, most affordable health care.

Think New Mexico's legislation creating the Work and Save Act is enacted to increase access to retirement savings for private sector workers.



After a six-year fight, Think New Mexico wins passage of legislation making the state's infrastructure funding process transparent.

RESULT: New Mexicans can now hold their legislators accountable for how they spend their portion of the state's infrastructure budget.

HIGHLIGHTS OF THINK NEW MEXICO'S FIRST 25 YEARS

2007

Think New Mexico's lottery reform legislation is signed into law, requiring the lottery to deliver at least 30% of revenues to the scholarship fund.

RESULT: The law has resulted in an average of \$9 million additional dollars reaching the scholarship fund each year, totaling more than \$140 million so far.

2008

Think New Mexico's title insurance reform legislation is enacted, reducing closing costs for New Mexico's homebuyers and homeowners who refinance their mortgages.

RESULT: Over 30,000 New Mexicans have received discounts on title insurance averaging \$143, for a collective savings of around \$4.4 million.

2009

Think New Mexico formally launches its Leadership Internship program.



2010

Governor Richardson line-item vetoes an attempted reimposition of the food tax after receiving over 15,000 emails from Think New Mexico supporters.



2022

Think New Mexico wins passage of two landmark laws: ending predatory lending by reducing the maximum annual interest rate on small loans from 175% to 36%, and repealing the tax on Social Security for middle and lowerincome New Mexicans.

RESULT: New
Mexicans are saving
\$71 million annually
on Social Security
taxes and \$175 million
annually on small
loans.

2022 cont.

Think New Mexico hires its first Education Reform Director and launches a full-time focus on education policy.



2023

Think New Mexico purchases the Greer House, built in 1910, and located across the street from the state capitol, as its permanent headquarters.



2024

Think New Mexico hires its first Healthcare Reform Director to lead a full-time focus on health care policy, alongside its focus on education policy, magnifying Think New Mexico's impact for New Mexicans as it enters its second quarter-century.



Statement of Income and Expenditures

INCOME

Bequests	100,000
Business Contributions	21,961
Endowment/Interest Income	45,034
Foundation Grants	688,198
Individual Contributions	749,133
Rental Income	82,240
Sale of Reports & Online Store Items	1,606
Total Income	\$1,688,172

EXPENDITURES

Audit/Accounting	9,293
Benefits: Health, Dental & Disability Insurance	65,900
Benefits: 401K Matching & Fees	37,655
Building & Property Maintenance & Security	34,021
Computer Consulting & Website	3,530
Depreciation	33,971
Development	7,187
Educational Outreach	4,600
Graphic Design	1,447
Insurance	12,215
Internship Pay & Program Expenses	18,482
Investment Management Fees	291
Legal Fees	287
Marketing	6,946
Miscellaneous	3,084
Mortgage Interest	66,501
Online Vendor Processing & Bank Fees	4,053
Payroll Taxes	35,537
Polling/Research/Dues	20,389
Postage	11,975
Printing & Bulk Copying	39,283
Property Tax	9,178
Rent/Utilities Expense	40,955
Salaries	451,944
Stewardship/Board Expenses/Travel	279
Subscriptions	2,935
Supplies & Moving Expense	10,855
Telephone & Internet	4,240
Total Expenses	\$937,033

Administrative & Fundraising Expenses as a Percentage of Income in 2023



Administrative overhead: 3.3% Fundraising: 5.2%

NOTES:

- 1) These financial statements reflect the consolidated accounts of Think New Mexico and ThinkNMRE, LLC, a controlled affiliate that holds the property at 505 Don Gaspar Avenue in Santa Fe.
- 2) The statement of income and expenditures does not include in-kind contributions of services or materials from 2023, which were valued at \$103,347. It also does not include unrealized investment appreciation.



FINANCIAL SUMMARY

Year Ended Dec. 31, 2023

Balance Sheet

ASSETS

Cash & Cash Equivalents 1,419,287 Investments 2,406,833 Operating Endowment 24,830 1,329 Prepaid Expenses Property and Equipment * 2,635,090 (505 Don Gaspar Ave.) Udall-Carruthers Endowment 105,935

Total Assets \$6,593,304

LIABILITIES

Accounts Payable	14,988
Note Payable on Property	1,753,629
Tenant Security Deposits	11,000
Total Liabilities	\$1,779,617

NET ASSETS

With donor restrictions	395,766
Without donor restrictions	4,417,921
Total Net Assets	\$4,813,687
Total Liabilities	
and Net Assets	\$6,593,304

^{*} Net of accumulated depreciation.

Source for pages 22-23: Financial Statements for the year ended December 31, 2023. Independent auditors: Taylor, Roth & Company.

IMAGE: Photograph by Russell Lee taken in 1940 of a community picnic in Pie Town, New Mexico. Courtesy Library of Congress, Prints & Photographs Division, Farm Security Administration collection, #LC-USF33-012784-M1.

FOUNDATION PARTNERS

Jonathan & Kathleen Altman Foundation

Anchorum St. Vincent

Azalea Fund of the

Community Foundation for Northeast Florida

Big Wave Dave's Infinite Gift List

Bingaman Foundation

Brindle Foundation

Cabin Fund of the

Santa Fe Community Foundation

Candelaria Fund

Caprock Fund of the Tides Foundation

Chamisa Fund of the

Santa Fe Community Foundation

Chase Foundation

Con Alma Health Foundation

Delle Foundation

ECMC Foundation

Effective Families Fund of the

Albuquerque Community Foundation

Emma Trust

Eye Associates Gerald & Alice Rubin

Memorial Foundation Fund

Eli Farmer Fund of the New Mexico Foundation

Celia Lipton & Victor W. Farris

Foundation Fund of the

Santa Fe Community Foundation

Foster Foundation Inc.

Foundation for Sustainable Living

Frost Foundation

Gift4Giving Program

Hanna and Matthew Foundation

Harbor Oaks Foundation

(JANUARY 1, 2023 - MAY 1, 2024)

John H. Hart Foundation

Hunt Family Foundation

Independent Community Foundation, Inc

Infinite Gesture Fund at the

Albuquerque Community Foundation

Robert T. Keeler Foundation

Michael & Alice Kuhn Foundation

Laughing Buddha of the

Greater New Orleans Foundation

Laurel Fund at the New Mexico Foundation

Liberty Ranch Infinite Possibilities Fund of the

Santa Fe Community Foundation

The Nash Foundation

Thomas R. Nickoloff Family Foundation

Pomegranate Fund of the

Jewish Communal Fund

Pond Bay Charitable Gift Fund

S.B. Foundation

Scandia Foundation

Second Anonymous Fund of the

Santa Fe Community Foundation

SLF Foundation

Solis-Cohen Spigel Family Fund

James Talcott Fund of the

New York Community Trust

Carl & Marilynn Thoma Foundation

Thornburg Foundation

Edith M. Timken Family Foundation

Doris Goodwin Walbridge Foundation, Inc.

Esther & Morton Wohlgemuth Foundation

Wolf Run Foundation

Individual Social Investors (JANUARY 1, 2023-MAY 1, 2024)

Bonnie Anderson

Anonymous (22) Thomas & Carol Aageson David Abbev Jonathan & Alice Abbott Paul Abrams Richard M. Adam Jan & Rick Adesso Dr. Mercedes M. Agogino Omar Ahmed Pamela Saunders Albin Joann Albrecht Anne Albrink Drs. Joe Alcorn & Sylvia Wittels Johnnie R. Aldrich, PhD Christian L. Alexander Mark & Martha Alexander



Catherine A. Allen
Cindy & Bill Allen
Garrett and Emily Allen
Grace Allison
Linda & Carl Alongi
Jonathan Altman
Tim & Lucia Amsden
Anne C. Andersen

Dave & Jane Anderson Dave & Maureen Anderson Jean Anderson Judy Anderson Kristina E. Anderson Lars Anderson The Honorable Phelps & Ann Anderson Robert & Susan Nelson Anderson Maggie & Christian Andersson John F. Andrews & Jan Denton Anthony Anella Dr. Marcia Angell The Honorable Clara Apodaca Theresa Araiza Lynne E. Arany Amber Archer Laurie Archer Lawrence Archibald & Laura Chancellor Patricia & Richard Arens Karyl Ann & Kenneth Armbruster Jerry & Lillian Armijo Dale & The Honorable Gail Armstrong Roberta Armstrong & Al Webster Bríd Arthur Meleah Artley Alan & Monica Arvin Michael Aster & Roberta Lurie David & Peggy Ater Drs. Boudinot & Louise Abel Atterbury



In 2023, Think New Mexico again received the top Four-Star rating from Charity Navigator.

M. Carlota Baca, PhD Drs. Sally Bachofer & Margaret Vining Robert "Cid" & Betty Backer Stephen Badger Ian & Revee Bailey Ed Baker Russell Baker Carl & Penny Baldwin Carol & John Balkcom Tina L. Bandick Keith Banks Seth Baranoff Seth Barany Leslie & Rutgers Barclay The Honorable Paul Bardacke Cleon &

Sharon Krallman Barker Larry Barker Cris & Marilyn Barnes Gregory Barnes Laurie & Thomas Barrow John Barrow & Rosemary Zibart

What's a "Social Investor?" We call our contributors "social investors" because we believe that nonprofits should be evaluated based on the social return they produce each year. For example, Think New Mexico raised slightly more than \$1 million in income in 2021. Our work resulted in a savings to New Mexicans of \$246 million: \$71 million from the Social Security tax repeal, and about \$175 million from ending predatory lending. This means that every \$1 invested in Think New Mexico put \$275 back in the pockets of New Mexicans every year. This is a social return on investment of 24,500%.

Gary Axen

Jacqueline Baca

Featured on these pages are Think New Mexico social investors and friends wearing their Think New Mexico "thinking caps" around the world. Their names and locations are listed on the back inside cover.



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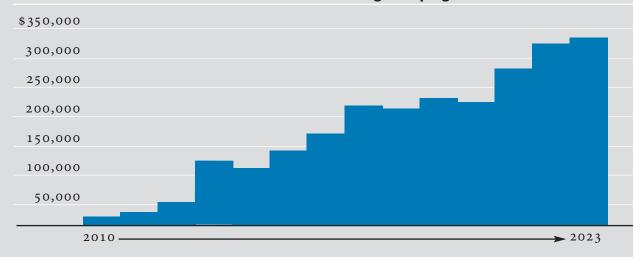
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THE HONORABLE LAURA MONTOYA, NEW MEXICO STATE TREASURER, FEBRUARY 18, 2024

[&]quot;It's important to have people like you staying focused on the issues that matter the most to making our state better, and helping the most disadvantaged and vulnerable. It's an honor to work with Think New Mexico on issues as important as financial literacy."

Growth in Think New Mexico's Online Fundraising Campaign 2010-2023



Thanks to the incredible generosity of our social investors, Think New Mexico's annual online fundraising campaign has grown from \$20,950 in its first year to \$335,676 this past year. As a result, we have never had to hire a professional fundraiser or hold a fundraising event, and our small staff is able to spend the rest of the year focused on our policy research and advocacy work.

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Michele Herling

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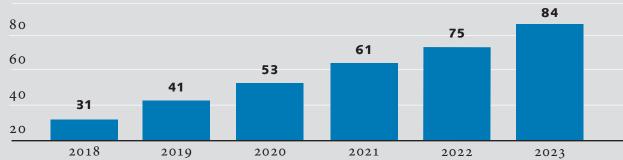
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Number of Monthly Amigos Nearly Tripled from 2018-2023



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If you own an Individual Retirement Account and are age 72 or older, you are eligible to receive tax benefits if you transfer up to \$100,000 directly from your IRA to Think New Mexico. The transfer will count toward fulfilling your required minimum distribution from your IRA and will not be considered part of your gross income for federal tax purposes.

For more information on donating from your IRA, just give us a call at (505) 992-1315 and we'll give you all the information you need to make the transfer. Then simply contact the financial services company that serves as your IRA custodian and let them know that you would like to make a Qualified Charitable Distribution to Think New Mexico from your IRA.

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LEGACY DONOR PROFILE: CHARLES & EDWINA MILNER

Charles and Edwina Milner met at the University of Texas Austin, where he was studying petroleum engineering and she was earning a degree in art. Edwina was born in Oklahoma, of Chickasaw Nation and Irish ancestry, and they both grew up in Texas and New Mexico. They were married in 1954. Charles pursued a career in the oil industry, while Edwina became a widely shown artist and a national activist for better representation of women in the arts. They retired to Santa Fe in the



1990s, where they were generous patrons of the arts. Governor Richardson appointed Edwina to the Board of Regents overseeing the New Mexico Museum and historical monuments, and her art continued to be featured in gallery shows across the state until she was 91.



LEGACY DONOR PROFILE: HILDEGARD HOWDEN

Dr. Hildegarde "Hilde" A. Howden was born in Chicago in 1925. She married Bruce Howden and they moved to Albuquerque, where she had a long career teaching math to students from elementary through graduate school, editing and co-authoring math textbooks, and serving as the District Mathematics Coordinator for Albuquerque Public Schools. Hilde and Bruce later retired to Santa Fe, where she enjoyed classical music, long walks with her dog Quincy, and observing mathematical patterns in nature, from tree leaves to bird calls.

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If you have any questions or would like to donate your vehicle call CARS at 1-877-411-3662 (be sure to tell them that the donation is for Think New Mexico!) or visit the "Support" page of our website.

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Left: 2023 Leadership Interns model their Think New Mexico shirts

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Leadership Intern Group Photos: page 19, top to bottom

- 2023 intern Jesús Sánchez on the way to his Truman Scholarship interview
- 2018 interns Neel Roy, Julisa Rodriguez, Mitchel Latimer, EmmaLia Mariner & Elena Purcell
- 2016 interns Marcos Duran, Jay Maharath & Prasamsa Dhakal
- 2015 interns Noel Martinez, Michael Sedillo & Seth Barany
- 2022 interns Abigail Goldstein, Malina Brannen, & Alyssa Noelle Capuano
- 2017 interns Shea Fallick, Abel Romero, Phil Wilkinson, Joli McSherry & Peyton Lawrenz with Think New Mexico board members Roberta Ramo, Clara Apodaca & LaDonna Harris

"Thinking Cap" Photos

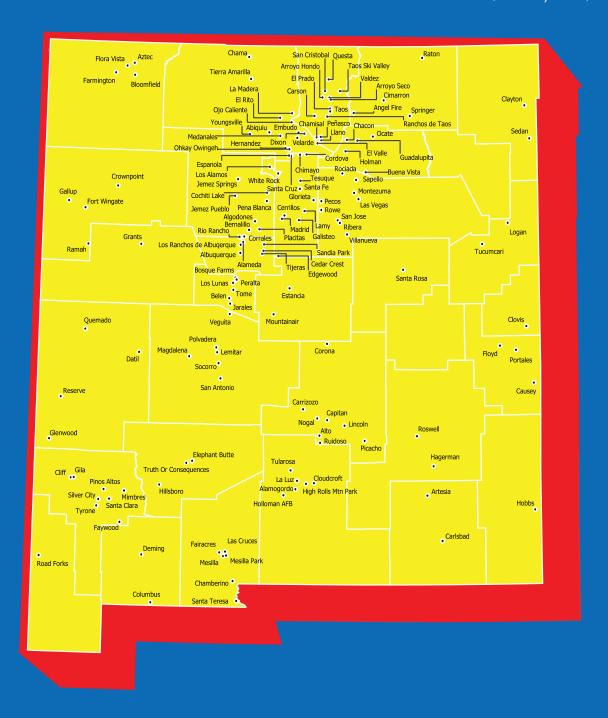
- PAGE 25: Evelyn Petschek running the Marine Corps 10K in Washington, DC
- PAGE 26: Rick Martinez on his tractor at the Rancho Faisan, Española
- PAGE 29: Think New Mexico board member Phelps Anderson at the pony ride outside the Ranch Market in Clayton, NM
- PAGE 30: Bill Stone enjoying his thinking cap in Chestnut Hill, MA
- PAGE 33: 2019 Leadership Intern Rouzi Guo in Santa Fe;
 Ambassador Tom Udall giving a speech at the U.S. Capitol in May 2018, when he was a U.S. Senator
- PAGE 35: Witkin Nathan in Santa Fe, New Mexico
- PAGE 37: Martha Ann Sloan at Zozobra in Santa Fe

Acknowledgments

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