



THE RIPPLE EFFECT

**THE ECONOMICS CLUB
NEWSLETTER**



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Explore expert insights and economic analyses from our faculty, offering fresh perspectives on today's economic landscape.

HORIZONS

Get ready for the upcoming month with a sneak peek of exciting events and opportunities to engage with our organization!

ABOUT

Our Leadership



Sreehari Sreejith
President



Christina Vongsiharath
Vice President



Kexin Ma
Treasurer



Hannah Minns
Secretary



Sheldon McKnight
Director - Strategy

Partner in Progress



With over 700,000 members and \$7.5 billion in assets, Redstone Federal Credit Union® is among the top 40 largest credit unions in the nation. Our mission is to improve the financial well-being of our members and our communities. Maintaining the future leaders of the community in mind, RFCU gladly provides free Financial Educational workshops. RFCU cultivates the vision of helping members, their families and our communities achieve their financial dreams, by providing exceptional customer service and tailored financial products”



RETROSPECT

OCTOBER REWIND

We kicked off this month by hosting a **Faculty Lunch and Learn**. MTSU's economics faculty shared information about their current research and insights into the field of academia. Students were able to ask these professors questions about anything economics related ranging from career help to how economics applies to their own everyday lives.



After that week, we partnered up with the Investment Club and hosted **The Big Bank Theory**. Bank of America spoke to us about how to budget and effectively use credit cards. There were great discussions regarding how to save and build a successful future.



INSIGHTS CORNER

Expert perspectives from our economics faculty on everything economics

This month, we explore the impact of voter sentiment on the outcome of elections.



Insights by
Dr. Steven Sprick Schuster,
Associate Professor - Economics
Department

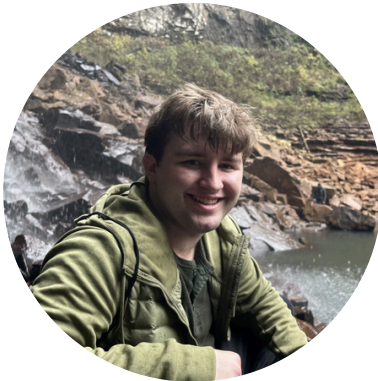
We know that economic sentiment is one of the most important factors in people's voting decision. In simple terms, voters tend to punish the party in power when they feel the economy is performing poorly. Trump lost in 2020 and Harris in 2024 when economic moods were poor.

But taking lessons away from the last two elections is complicated by their unique circumstances. The 2020 election occurred during a pandemic that transformed the global economy overnight, while the 2024 election followed a period of high inflation but otherwise strong economic growth, a very rare combination. In both years, the American economy was performing better than peer countries, yet voters booted the incumbent party anyway. This emphasizes one important characteristic of the American elections: if voters don't feel like they are better off than when you won your first term, you probably won't earn a second.



MEMBER SPOTLIGHT

Highlighting our outstanding club members to showcase their achievements and show appreciation for their participation.



Garrett Duke
Senior
Economics B.B.A.

I joined the club in the fall of 2023 with the hopes of meeting others within my major. The best experience I've had thus far is getting to learn more about the field of economics with NABE and ultimately going to the NABE conference in Nashville and meeting so many great economic minds.

I joined the club to find other students interested in economics and get more involved on campus! My favorite event was watching the Presidential Debate, discussing proposed policies, and engaging in friendly discussions with the other club members. I look forward to seeing everyone again before graduation this semester!



Anna Collins
Senior
Agribusiness



HORIZONS

LOOKING FORWARD

For the month of November, we are hosting two very exciting events:

- **Bank to the Future:** In association with our sponsor, Redstone Federal Credit Union, we host an engaging and informative session on financial planning and literacy.
- **Traders of the Lost Ark:** Join us for the first interest meeting as we host the first annual investment challenge, alongside the Investment Club of MTSU.



STAY CONNECTED!



Follow us on social media to stay updated on upcoming events, insights, and more:

Instagram: <https://www.instagram.com/mtsu.econclub/>

LinkedIn: <https://www.linkedin.com/showcase/econclub-mtsu/>

Discord: <https://discord.gg/QVqjmd6TTB>

Be sure to also check out and tag along with the **Department of Economics and Finance** on their social platforms for more updates:

Instagram: https://www.instagram.com/mtsu_ecfn/

LinkedIn: <https://www.linkedin.com/company/mtsu-economics-and-finance>