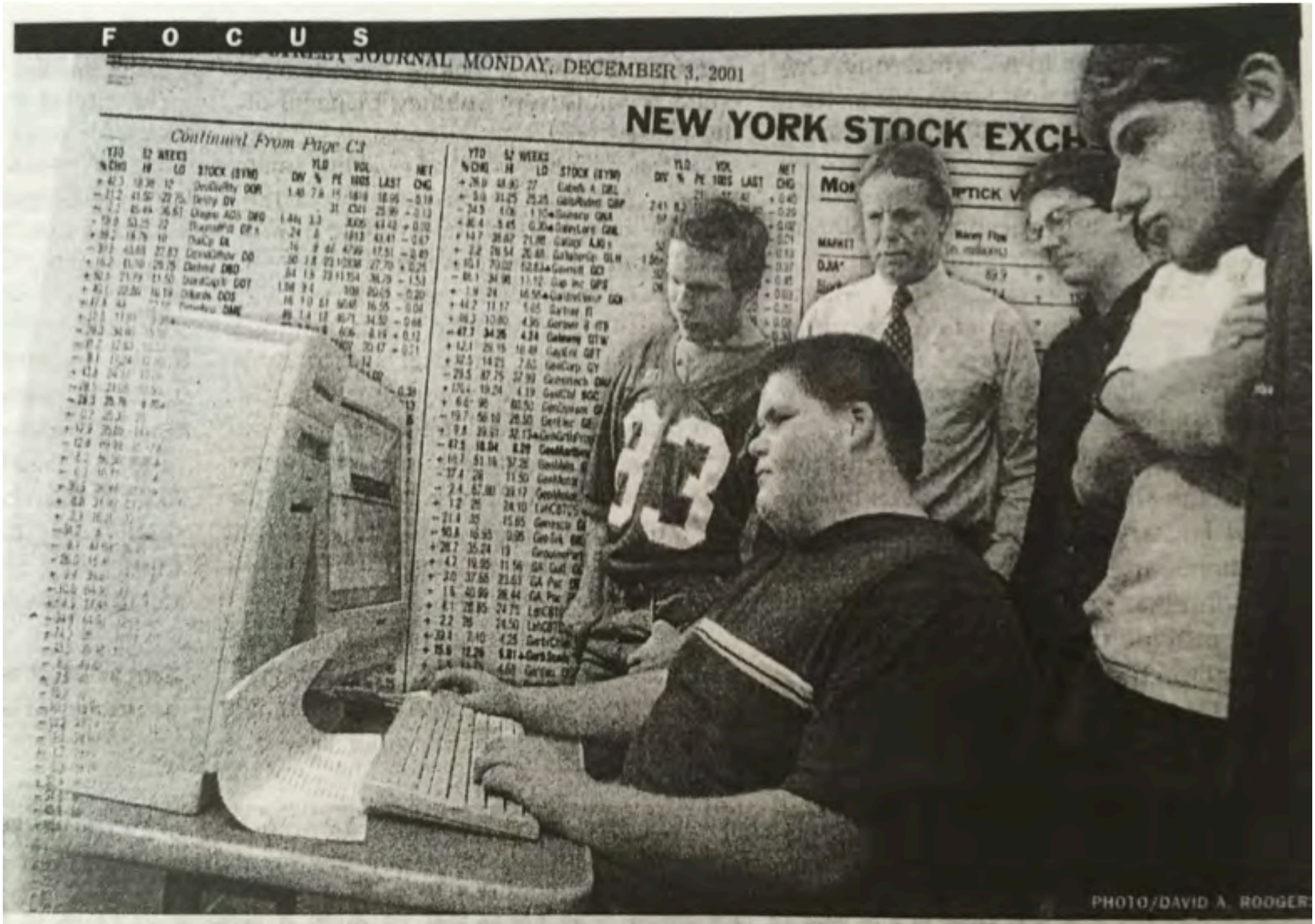
SIFMA
Capitol Hill Challenge
Financial Literacy 2015
SMG
InvestWrite
Jim
Ford

Financial Literacy Curriculum

*The Global Economy
*SMG & Capitol Hill Challenge
*Savings & Budgets
*Investments & Mutual Funds
*InvestWrite Essay Competition
*Cover Your Assets
*Beating Auto Depreciation
*Wise Real Estate Buying
*Credit As An Asset Building Tool
*Lifetime Strategic Investment Portfolio

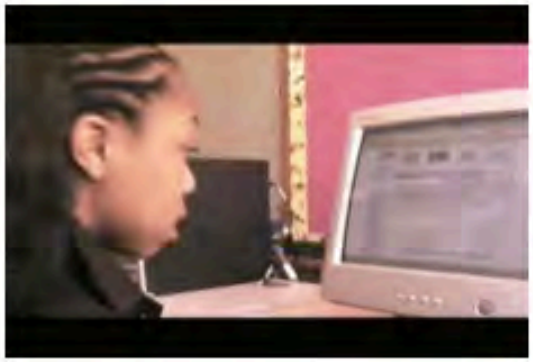


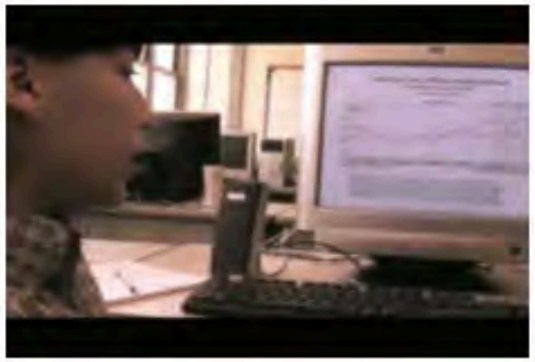
Thinking stocks: Oak Hill High School teacher Jim Ford and Stock Market Simulation team captains

Oak Hill High 2003 SMG National Champions!

Please Click on Video

THE STOCK MARKET GAME™





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A Virtual Experience with Positive Real World Results

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Investwrite
2014 Essay
GAME
2008 - 2009 WINNER
5 Criteria For Saving Investing
The Markets

- **Team Portfolio Building Strategies**
- Pay Yourself First
- Rule of 72
- Dollar Cost Averaging
- Rule of 100
- Buy and Hold
- Sector Buying
- Earnings Reports Announcements
- Short Selling
- Buy What You Know
- IPO & Mergers & Stock Splits
- World News & Leading Economic Indicators
- Buying on Margin

stockmarketgame.org

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views.smgww.org

Students Build Investment Portfolio

Account Holdings for Team ID : CAP_53_ZZ1339 **Date :** 04/09/2015

Cash Balance : -$52,931.48

TICKER	Position	Shares or $Value	Last Trade Date	Net Cost per Share or $100	Net Cost	Current Price per Share or $100	Current Value	Unrealized Gains Losses	% Unrealized Gains Losses	Option
CSIQ	Long	1,109	2015-02-09	$26.94	$29,872.80	$34.12	$37,839.08	$7,966.28	26.67 %	Trade
FSLR	Long	345	2015-02-25	$59.14	$20,401.75	$60.65	$20,922.53	$520.78	2.55 %	Trade
KTOS	Long	3,423	2015-03-12	$5.99	$20,501.37	$5.78	$19,784.94	($716.43)	-3.50 %	Trade
TSL	Long	2,817	2015-02-09	$10.58	$29,817.38	$12.02	$33,860.34	$4,042.96	13.56 %	Trade
UCO	Long	2,318	2015-03-24	$6.88	$15,943.44	$7.73	$17,918.14	$1,974.70	12.39 %	Trade
UPL	Long	1,995	2015-02-05	$15.10	$30,123.50	$15.30	$30,523.50	$400.00	1.33 %	Trade

Total Net Cost $146,660.24 Total Current Value $160,848.53
Total Unrealized Gains Losses $14,188.29 Total % Unrealized Gains Losses 9.67 %

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Region Rankings

as of 04/09/2015

Current S&P500 : 2081.90 Starting S&P500 : 2007.71

RANK	Team ID	Nickname	% Return Above/Below S&P 500 Growth	Total Equity	School / Organization	Advisor / Participant
1	ME_22_ZZ178	ME_22_ZZ178	72.91	$176,606.72	Oak Hill High School	Ford, Jim
2	ME_22_ZZ184	ME_22_ZZ184	25.84	$129,535.00	Oak Hill High School	Ford, Jim
3	ME_22_ZZ180	ME_22_ZZ180	21.53	$125,221.58	Oak Hill High School	Ford, Jim
4	ME_22_A100	HAI & BILL	16.92	$118,202.03	Maine Central Institute	Walden, Hannah
5	ME_22_ZZ374	ME_22_ZZ374	16.44	$120,759.66	Biddeford Regional Center of Technology	Crepeau, Kenneth
6	ME_22_ZZ188	ME_22_ZZ188	14.68	$118,378.87	Oak Hill High School	Ford, Jim
7	ME_22_ZZ176	ME_22_ZZ176	11.99	$115,687.18	Oak Hill High School	Ford, Jim
8	ME_22_ZZ431	WOLVES OF WALLSTREET	10.4	$115,254.70	Edward Little High School	Nightingale, Stacy
9	ME_22_ZZ186	ME_22_ZZ186	7.15	$110,845.17	Oak Hill High School	Ford, Jim
10	ME_22_ZZ424	STRATTON OAKMONT	6.08	$110,937.97	Edward Little High School	Nightingale, Stacy

1 2 10 14

Maine Daily Team Rankings

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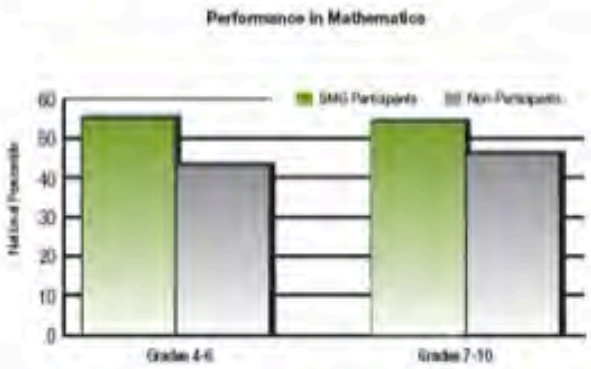
THE STOCK MARKET GAME™

The Stock Market Game™ Meets Your Common Core State Standards

The Stock Market Game™ is a project based learning activity that reinforces contextual learning and real world problem solving in saving and investing scenarios.

In mathematics, Stock Market Game™ students calculate ratios, perform operations with decimals, and identify proportional relationships. In English Language Arts, they interpret complex texts and data, engage in research, and write explanatory texts and arguments.



The SMG…Ahead of the Curve

- Project Based
- Interdisciplinary
- Cross Curricular
- Teacher Professional Development
- No Child Left Behind
- National Standards
- 21st Century Skills
- College and Career Readiness
- The Common Core Standards
- MAINE LEARNING RESULTS!

12 Core SMG Lessons

1. Getting Started in the SMG
2. What is a Company?
3. What is a Stock?
4. How Does Money Grow Over Time?
5. What is Risk?
6. Dividends and Earnings
7. What is a Mutual Fund?
8. Identifying Ticker Symbols and Interpreting Stock Quotes
9. What is Diversification?
10. Buy, Sell or Hold?
11. What Causes Stock Prices to Change?
12. How Successful Was My Investment Strategy?

Home Log Out

THE STOCK MARKET GAME. Teacher Support Center

Understanding SMG | Manage Student Portfolios | In the Classroom

Standards

Search for different standards

Click the asterick for a description of the correlated standard.

Standards and Correlated Documents for National, English Language Arts, 6

	*6-8.W.07	*6-8.W.08	*6-8.RST.01	*6-8.RST.02	*6-8.RST.03	*6-8.RST.07	*6-8.RST.10	*6-8.SL.01	*6-8.SL.02	*6-8.SL.03	*6-8.SL.04	*6-8.W.01	*6-8.W.02	*6-8.W.03	*6-8.W.09	*E01A	*E01C	*E01D	*E01E	*E01F	*E01G	*E01H
Company - MS				■						■	■	■	■					■		■	■	■
Stock - MS				■		■		■	■		■	■	■	■	■		■	■		■		■
Money Grow - MS				■		■												■	■	■	■	■
Risk - MS		■	■	■	■			■	■	■	■	■	■		■		■	■	■	■	■	■
Dividends - MS	■		■	■	■			■	■	■	■	■	■								■	■
Funds - MS	■	■	■	■		■	■	■	■	■	■	■	■		■			■			■	■
Exchanges - MS						■																
Tickers - MS					■	■	■									■	■	■		■		■
Diversify - MS			■	■		■	■	■	■	■	■	■	■						■	■	■	■
Sell/Hold - MS						■	■	■	■	■	■	■	■			■	■	■		■	■	■
Price Change-MS	■	■				■	■	■	■	■	■				■	■	■	■		■	■	■
Strategy - MS	■	■						■	■	■	■	■	■	■	■			■	■	■	■	■

Click the asterisk above the Standard name to access its description.

Click the lesson's name to access its description.

Teacher Support Center Standards section, Grade 6, ELA

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2007 - 2008 WINNER
Investwrite 2014 Essay

- 2015 SMG High Schools

- Scarborough
- Edward Little
- Greely
- Camden Hills
- Maranacook
- Presque Isle
- Oak Hill
- Waynflete
- Penobscot
- Lake Region
- Mt. Ararat
- Biddeford
- Telstar
- Carrabassett Valley

•2015 SMG Middle & Elementary Schools

- Jordan - Small
- Telstar
- Durham
- Conners - Emerson
- Westbrook
- Fort Fairfield
- Presque Isle
- Scarborough
- Massabesic
- Madawaska
- Easton
- Whitefield

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FAQs | The Stock Market Game™ program online | Contact Us

Welcome to InvestWrite

The questions for Fall 2012 are now available! Click on the grade below. Essays are due Friday, November 30, 2012. Thank you!

InvestWrite

- *Learn About InvestWrite*
- *Grades 4-5*
- *Grades 6-8*
- *Grades 9-12*
- *Submit InvestWrite Entries*
- *Awards*
- *Judging Criteria*

InvestWrite Overview

"I have always had such positive experiences with InvestWrite and all that it teaches our students. With the push for The Common Core Standards it fits perfectly and shows exactly what the student knows and what they can do. I believe, 100%, that InvestWrite is the perfect activity to incorporate into the Stock Market Game™ as it truly shows how much students have learned and are able to articulate through writing." Teacher, Illinois

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Teacher Submitted Essays

Essay Submission

Submit New Essay

Previously Submitted Essays

		Student First Name	Student Last Initial	SMGP Student Team ID	Grade Division
Edit	Review	Kylee	V	CAP_53_ZZ1340	9-12
Edit	Review	Alexis	B	CAP_53_ZZ1341	9-12
Edit	Review	Rhyanna	A	CAP_53_ZZ1341	9-12
Edit	Review	Brooke	D	CAP_53_ZZ1339	9-12
Edit	Review	Dalton	T	CAP_53_ZZ1339	9-12
Edit	Review	Connor	E	CAP_53_ZZ1339	9-12
Edit	Review	Abigail	F	CAP_53_ZZ1340	9-12
Edit	Review	Joshua	R	CAP_53_ZZ1341	9-12
Edit	Review	Leanna	B	CAP_53_ZZ1345	9-12
Edit	Review	Sara	N	CAP_53_ZZ1345	9-12
Edit	Review	Jonah	M	CAP_53_ZZ1344	9-12
Edit	Review	Andrew	K	CAP_53_ZZ1344	9-12
Edit	Review	Kristin	L	CAP_53_ZZ1345	9-12
Edit	Review	Jessica	L	CAP_53_ZZ1342	9-12

I would like an email confirmation of the essays I have submitted

Review

Please note: to make changes to any of the previously submitted essays displayed it the table above, select "edit."

Student Information:

Students Apply Learning!

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Student Essay:

Investing in Mutual Funds

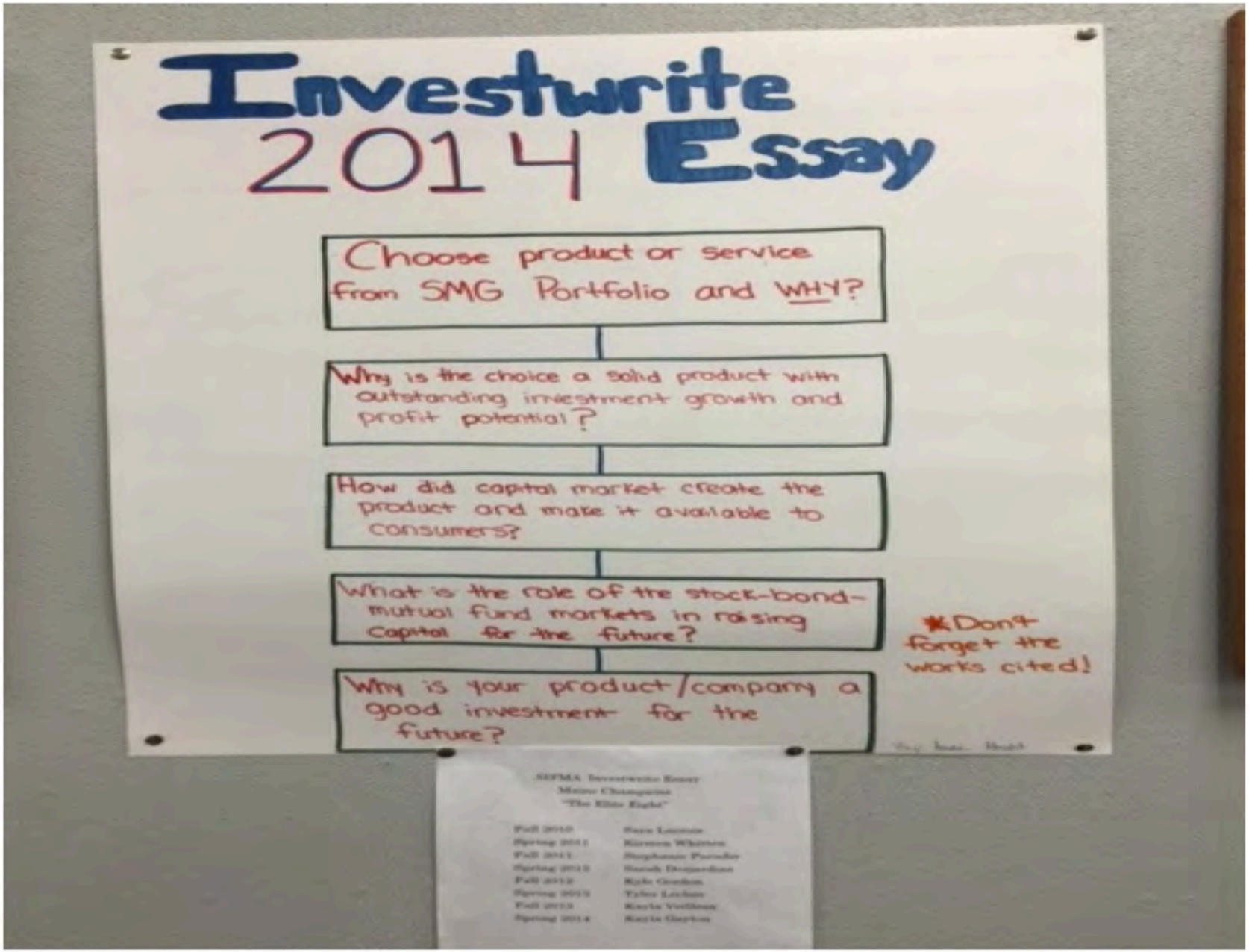
People invest in many different things whether it be stocks, bonds or mutual funds. Personally, I believe that investing your money into major mutual funds is the best way to go. Mutual funds are investment programs that are made by shareholders and are traded within multiple different holdings. The two mutual funds that I will be talking about is the Janus Global Life Sciences and the Janus Technology funds. Both these funds are sector funds and are very beneficial to invest in because they are diversified and will be around for a long time. Everyone will always need health care. This area constantly has new breakthroughs in the medical field, whether it be a cure to a disease or an advancement in medical technology. The Janus Technology fund is also a profitable fund to invest in because there are many new electronics that are being made. For instance, with Apple, Microsoft, or Samsung. These two mutual funds are different, but are similar because they have such a wide variety of companies within them.

Health and technology are very good industries to invest in because they are both growing industries. Something new is always being made and used in these fields. Let's take the Janus Technology fund first. This mutual fund has some of the top technology companies in its holdings. This fund will no doubt make tremendous jumps in the future. With the growing rate of electronical devices increasing, this fund's rate of return will expand as well. The Janus Technology fund will be around for a long time and will make someone a great profit. As for the Janus Global Life Sciences fund, it will also be as beneficial as the technology fund. The Janus Global Life Sciences fund has some of the top industries within in it and makes a lot of profit. Like the technology fund is has made a lot of money and the growth rate will only keep increasing with the new outbreaks of medication and medical technologies. This fund I think is both profitable and rewarding because your money is being put towards a good cause. This fund will last and is worth investing in.

With the increased growth of these mutual funds, I believe both will do well in 2015. The Janus Global Life Sciences fund has grown at a rate of return, "27.07% in the last 5 years" (GoogleFinance). It is also shown that in the first quarter of 2015 it has grown "13.20%" (GoogleFinance). The fund is predicted to just keep increasing in the next years. As for the Janus Global Technology fund, it has grown at a rate of return, "14.36% in the last 5 years" (GoogleFinance). In the first quarter of 2015 this mutual fund has increased at a percentage rate of, "3.20%" (GoogleFinance). Like the other mutual fund, this one is also predicted to rise in the next few years.

I believe that the outcome of these funds will be good. People should really invest their money into these two mutual funds and get a position in them. They will help you make money because they are so diversified. The Janus Global Life Sciences and the Janus Technology fund both only contain the top companies in their areas. Not only this, but they hold numerous industries, making it easy for the fund to gain assets. I would take a position in both of these mutual funds and other people should too because over the next years they will make increases.

As Brian Stoffel has advised not to just sell off your stocks or funds just because of a slight decrease in the stock or fund, I advise the same. I believe that you shouldn't "panic-sell" because in the end you might lose more money than you gain. Sometimes you just have to stick it out through a couple of rough months of a stock in order to get to the profit. The stock will always have the potential of making a jump. People should take Brian Stoffel's advice about the stock market and do what he says. In his article he talked about how studies showed that people who did not sell off their investments in the long run made more money than people that did. This is, "because when you know you won't be selling anyway, you don't get caught up trying to divine how today's news will affect tomorrow's stock price -- on a day-to-day basis" (Brian Stoffel). This will help you avoid from just quickly selling off your investments. People should not sell what they have in 2015 because in the long run they have the potential of making double the profit that they invested in.


Investwrite
2014 Essay
Choose product or service from SMG Portfolio and WHY?
Why is the choice a solid product with outstanding investment growth and profit potential?
How did capital market create the product and make it available to consumers?
What is the role of the stock-bond-mutual fund markets in raising capital for the future?
Why is your product/company a good investment for the future?
*Don't forget the works cited!

WINNER
Investments
Rule 100
17
83%
60
9.1- BASICS
Corporations
Mutual Funds
Resources
Retirement

SIFMA InvestWrite
Maine Champions
Oak Hill High

Fall 2010	Sara Lacroix
Spring 2011	Kirsten Whitten
Fall 2011	Stephanie Paradis
Spring 2012	Sarah Desjardins
Fall 2012	Kyle Gordon
Spring 2013	Tyler Leclair
Fall 2013	Kayla Veilleux
Spring 2014	Kayla Gayton

InvestWrite Awards Assembly

Stock Market Game Awards at USM

SMG Maine Awards 2012-2013

HIGH SCHOOL DIVISION:

Fall 2012 (10/8-12/14):
First Place:
School: Oak Hill High School, Sabbatus
Equity: $152,995.20
Advisor: Mr. Jim Ford
Team Members: Alyssa Cote and Adam Herbert

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $118,674.08
Advisor: Mr. Jim Ford
Team Members: Jared Glazier, Caleb Provost, and Kyle Spencer

Fall Diversification Game:
First Place:
School: Oak Hill High School, Sabbatus
Equity: $130,024.36
Advisor: Mr. Jim Ford
Team Members: Jared Glazier, Caleb Provost, and Kyle Spencer

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $111,070.30
Advisor: Mr. Jim Ford
Team Members: Meagan Beckles and Emily McLean

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Spring 2013 (2/11-4/19):
First Place
School: Oak Hill High School, Sabbatus
Equity: $134,742.48
Advisor: Mr. Jim Ford
Team Members: Brian Daniels and Tyler Cyr

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $134,737.99
Advisor: Mr. Jim Ford
Team Member: Brian Daniels

Spring Diversification Game:
First Place:
School: Oak Hill High School, Sabbatus
Equity: $106,016.28
Advisor: Mr. Jim Ford
Team Members: Desiree Johns and Emily Baker

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $103,041.12
Advisor: Mr. Jim Ford
Team Members: Parker Asselin and Dustin Beard

Year-Long Session (9/4-4/26):
First Place:
School: Oak Hill High School, Sabbatus
Equity: $261,228.57
Advisor: Mr. Jim Ford
Team Members: Richard Fillion, Cole Bernier, and Dalton Burns

THE STOCK MARKET GAME.

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $234,936.66
Advisor: Mr. Jim Ford
Team Members: Adam Hebert and Alyssa Cote

Year-Long Diversification Game:
First Place:
School: Oak Hill High School, Sabbatus
Equity: $218,341.63
Advisor: Mr. Jim Ford
Team Members: Kyle Spencer, Jared Glazier, and Caleb Provo

Second Place:
School: Oak Hill High School, Sabbatus
Equity: $196,311.50
Advisor: Mr. Jim Ford
Team Members: Meagan Beckles and Emily McLean

INVESTWRITE AWARDS:

Fall 2012:
Student: Kyle Gordon
School: Oak Hill High School, Sabbatus
Advisor: Mr. Jim Ford

Spring 2013:
Student: Tyler Leclair
School: Oak Hill High School, Sabbatus
Advisor: Mr. Jim Ford

THE STOCK MARKET GAME.

SMG Maine Awards
THE STOCK MARKET GAME

2011 Capitol Hill Challenge

SIFMA and the SIFMA Foundation cordially invite you to join a reception honoring the winners of the 2011 Stock Market Game™ - Capitol Hill Challenge

On June 16, 2011, from 4:00 p.m. to 5:30 p.m.

at the Capitol Visitors Center

(1st Street SE and East Capitol Street NE, Washington, D.C.)

Congressional Meeting Room North

(Awards program begins promptly at 4:30 p.m.)

2011 Capitol Hill Challenge Winners:

Neuqua Valley High School, from Naperville, Ill.,

represented by Rep. Judy Biggert

Oak Hill High School, from Sabattus, Maine,

represented by Sen. Olympia Snowe

Westby High School, from Westby, Mont.,

represented by Rep. Dennis Rehberg

Mayfield High School, from Las Cruces, N.M.,

represented by Sen. Tom Udall

Monarch High School, from Louisville, Colo.,

sifma

FOUNDATION

RECEPTION | JUNE 19, 2013

The SIFMA Foundation and SIFMA cordially invite you to join a reception honoring the winners of the 10th Annual

STOCK MARKET GAME™ "CAPITOL HILL CHALLENGE"

JUNE 19, 2013 5:00 P.M. EDT

CAPITOL VISITORS CENTER
HVC – ROOM 201
FIRST STREET, NE AND EAST CAPITOL STREET, NE

High Technology High School
Lincroft, N.J.
Represented by Reps. Frank Pallone & Chris Smith

Neuqua Valley High School
Naperville, Ill.
Represented by Rep. Bill Foster

Canyonville Christian Academy
Canyonville, Ore.
Represented by Rep. Peter DeFazio

Lewisburg High School
Lewisburg, Pa.
Represented by Rep. Thomas Marino

North Little Rock High School
North Little Rock, Ark.
Represented by Senator John Boozman

Reeths-Puffer High School
Muskegon, Mich.
Represented by Rep. Bill Huizenga

Oak Hill High School
Sabattus, Maine
Represented by Senator Angus King

Clyde A. Erwin High School
Asheville, N.C.
Represented by Rep. Virginia Foxx

North Broward Preparatory School
Coconut Creek, Fla.
Represented by Rep. Ted Deutch

Passaic Valley High School
Little Falls, N.J.
Represented by Rep. Rodney Frelinghuysen

Awards program begins promptly at 5:00 p.m. EDT

Capitol Hill Challenge Awards

Meet Your Member of Congress!

Meet Your Senator!

Thanks for the visit — C!
a' - best - ishes! Angus —

Please Click on Video

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