



NEXT GEN PERSONAL FINANCE



NGPF Investing: Teaching the Long Game!

2023

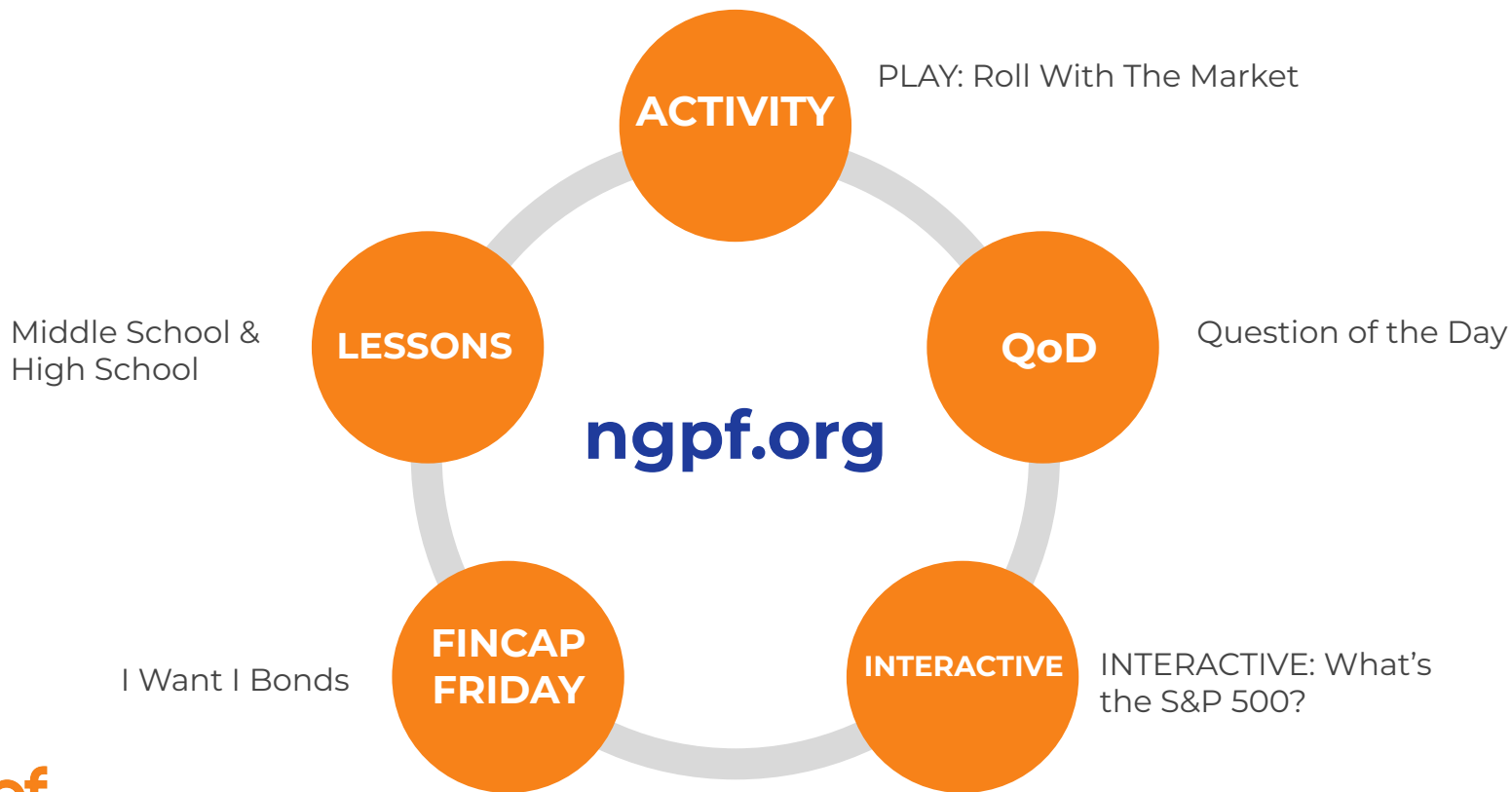


The Goal



Explore **5** NGPF **Long-Term**
Investing resources in **50**
minutes that you can use
immediately in the classroom

NGPF Investing Resources



1. PLAY: Roll With The Market

Setup

Take a few minutes to copy this chart on some paper.

Round	Starting Balance	In/Out of the Market	1 Die Roll (1-2: Bear 3,4,5,6: Bull)	Market Up/Down	3 Dice Roll Total	If OUT, Add +1	Ending Balance
1							
2							
3							
4							

Setup

Grab a “Roll With The Market” Chart

Round	Starting Balance	In/Out of the Market	1 Die Roll (1-2: Bear 3,4,5,6: Bull)	Market Up/Down	3 Dice Roll Total	If OUT, Add +1	Ending Balance
1							
2							
3							
4							



PLAY: Roll with the Market

This game elicits various emotions we feel when we gain, lose, or miss out on investment opportunities and brings to light the psychology behind some of the investment decisions we make.



ROLL WITH THE MARKET

WHAT YOU NEED TO KNOW

- Each student is starting the game with a fictional balance of \$100
- The game will have 7 rounds
- The player with the highest balance after 7 rounds will be the WINNER!



ROLL WITH THE MARKET

STEP 1

- For just this round, you decide:
 - *Are you IN the market or OUT?*
- Mark your decision in your worksheet for this round
- Have a classmate verify you filled this out



ROLL WITH THE MARKET

STEP 2

- **If you're OUT**, put +1 in the “If Out, Add +1” column in your worksheet. No further action is required.
- **If you're IN**, follow the facilitator's instructions for this round on the following slides.



ROLL WITH THE MARKET

STEP 3a

For students who are IN the market this round:

- Teacher rolls one die
 - **1 or 2** = the market went **DOWN**
 - **3, 4, 5, or 6** = the market went **UP**
- Mark UP or DOWN on your table



ROLL WITH THE MARKET

STEP 3B

For students who are IN the market this round:

- Teacher rolls all three dice & announces total
(Ex: $5 + 6 + 4 = \mathbf{15}$)
- This total is how much the market went UP or DOWN by (ex: down by \$15)
- Mark this total as the sum of your dice in your table



ROLL WITH THE MARKET

STEP 4

ALL Students

- Calculate your Ending Balance in your worksheet

Example:

*If a student chose to be **out** of the market for Round 1, their ending balance would be **\$101** = \$100 + \$1.*

*If a student chose to be **in** the market for Round 1 and the market went DOWN by \$15, then that student's ending balance would be **\$85** = \$100 - \$15.*



ROLL WITH THE MARKET

STEP 5

REPEAT!



ROLL WITH THE MARKET

REFLECTION QUESTIONS

Answer the following questions in your worksheet:

- Describe the range of emotions you experienced as you played the game.
- How did your strategy evolve over each round? What factors influenced your strategy?
- What did you learn about yourself and your tolerance for risk with this game?



ROLL WITH THE MARKET

WHAT DOES THIS HAVE TO DO WITH INVESTING?

- Loss Aversion
- Recency Effect
- Expert Opinion
- Overconfidence
- Regret
- Excessive Risk-Taking

Quick intro to ngpf

NEXT GEN PERSONAL FINANCE



MISSION: 2030

By 2030, ALL students will take a one-semester personal finance course before they graduate from high school.

Quick Intro to NGPF



Curriculum

Courses for HS & MS

Semester Course

Lesson Plans,
Activities, & Projects

Arcade (TOP HIT!)



Teacher PD

3-5 live events/wk

40+ On-Demands

**12 content area
Certifications**

NGPF Academy



Advocacy

Mission 2030

Educators as
advocates

**It's all about access
& quality**

2. Question of the Day



QUESTION OF THE DAY

Investing

Q:

**Over a recent 20 year period,
what percent of pros
investing in large companies
"beat the market?"**

[View blog post](#)



QUESTION OF THE DAY

Investing

A:

SPIVA U.S. Scorecard

Year-End 2021

REPORTS

Report 1a: Percentage of U.S. Equity Funds Underperforming Their Benchmarks – Absolute Returns						
FUND CATEGORY	COMPARISON INDEX	1-YEAR (%)	3-YEAR (%)	5-YEAR (%)	10-YEAR (%)	20-YEAR (%)
All Large-Cap Funds	S&P 500	85.07	67.85	74.10	83.07	94.12

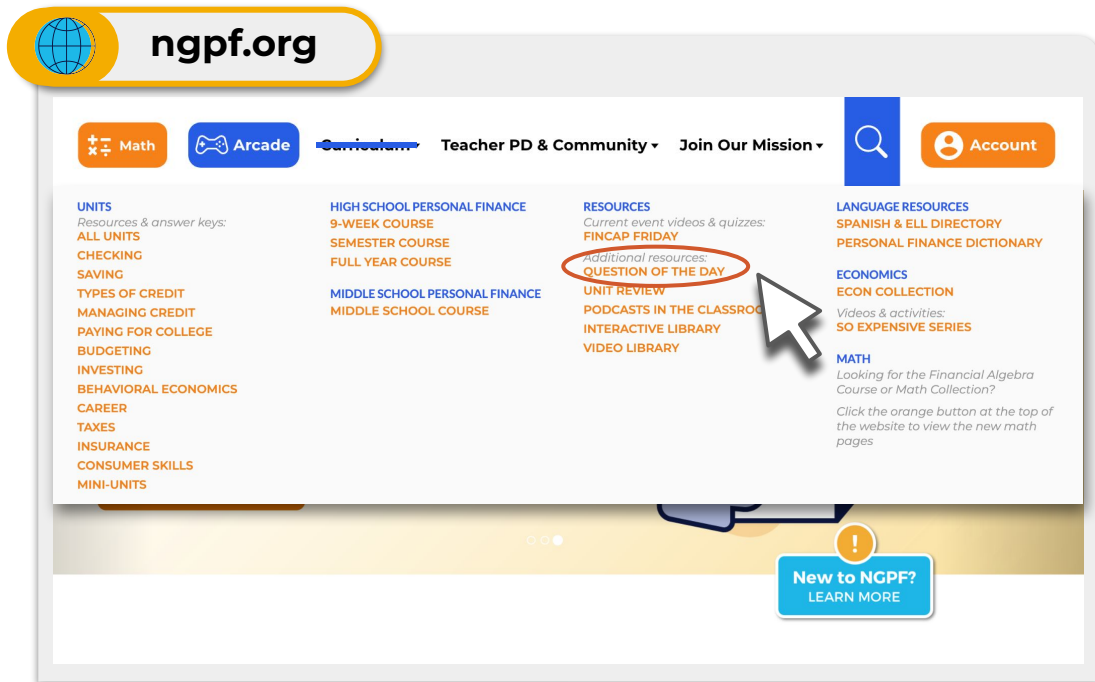
94% underperform over 20 year period, so
6% of investment pros “beat the market”

[Click here for more info on this topic \(p.10\)](#)

FOLLOW-UP QUESTIONS

- 1.** Why do you think investing professionals struggle to "beat the market?"
- 2.** Why do you think investors continue to invest their money with professionals despite their record of not being able to "beat the market" over the long term?
- 3.** Your friend says "you are better off investing with professionals instead of buying a simple index fund (e.g., S&P 500) that matches the market return." Do you agree or disagree?

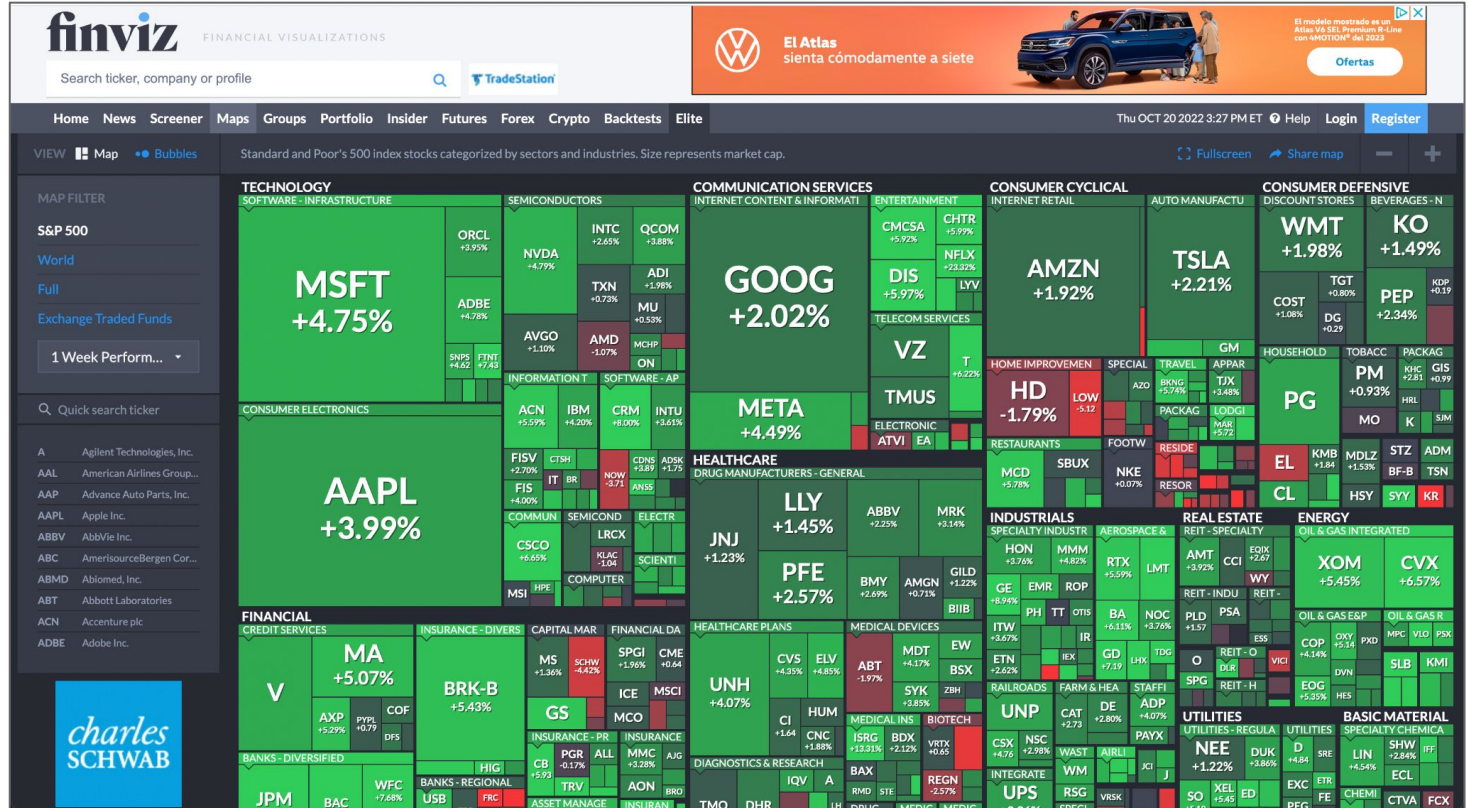
NGPF Question of the Day



- Daily bell ringers sure to hook your students
- Released to the NGPF blog **Monday - Thursday** during the school year
- A QoD library is available organized by unit/topic

3. INTERACTIVE: **What's the S&P 500?**

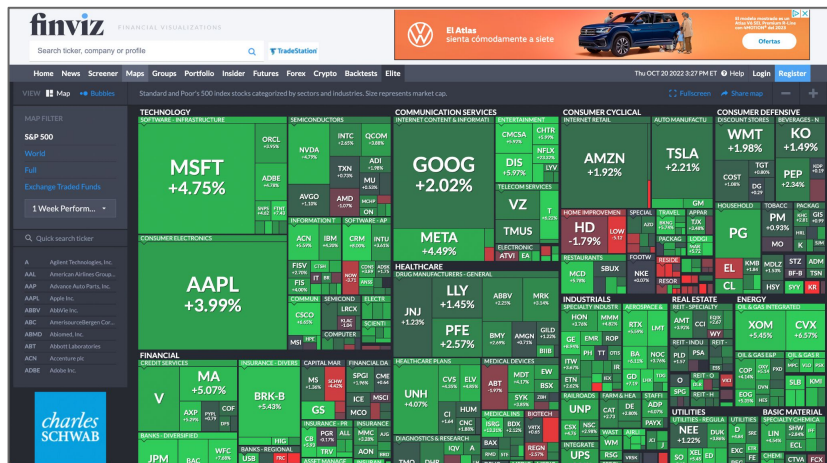
INTERACTIVE: What's the S&P 500?



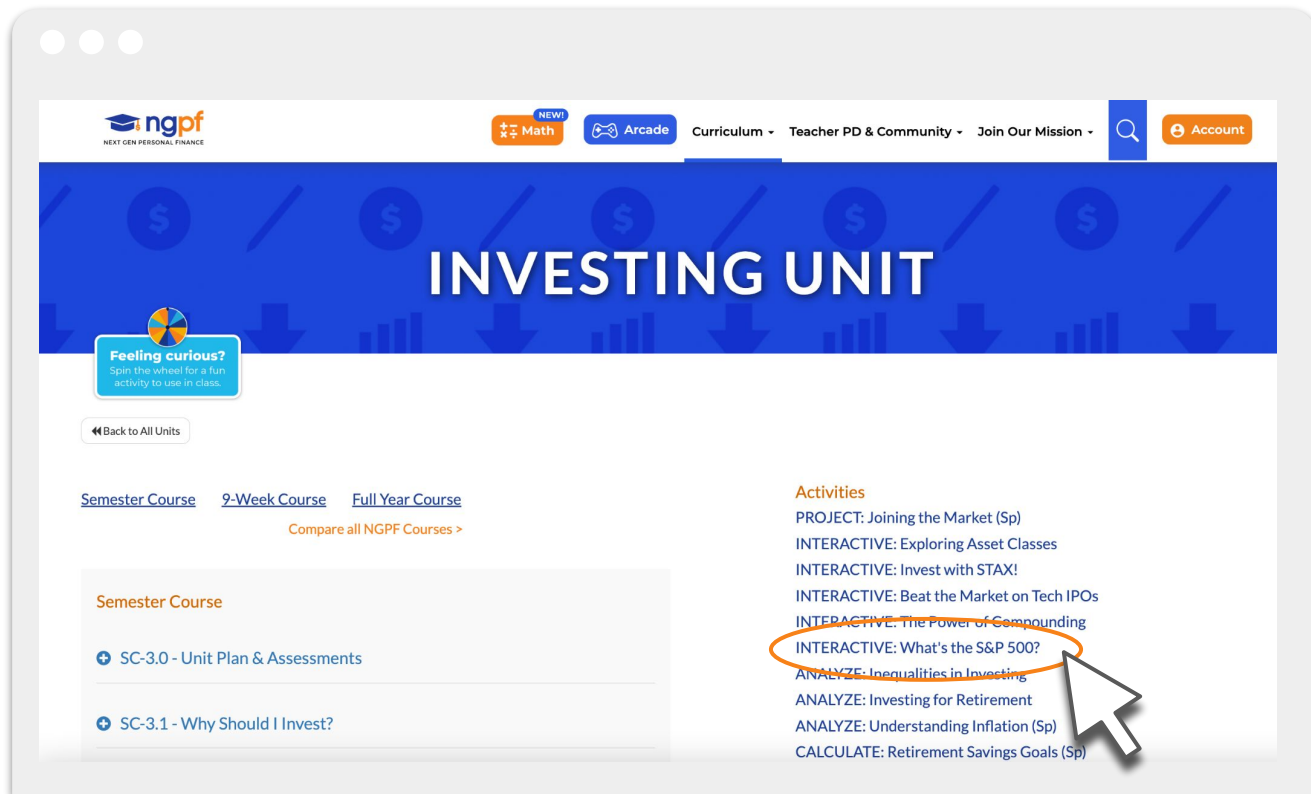
INTERACTIVE: What's the S&P 500?

How to Read the Interactive Map:

- Each box represents one company
- Size of the box represents the size of the company (Size is defined by market capitalization)
- Letters represent ticker symbols for a company (e.g., AMZN=Amazon, AAPL=Apple)
- Companies grouped by industry (e.g., money center banks, beverages - soft drink)
- Color and percentages represent change in share price (color key at bottom right)
 - **Green** - stocks rose during that time period
The brighter the green, the better the percentage return for that time period
 - **Red** - stocks declined during that time period
The brighter the red, the worse the percentage return for that time period



INTERACTIVE: What's the S&P 500?



The screenshot shows the NGPF (Next Gen Personal Finance) website's 'INVESTING UNIT' page. The header includes the NGPF logo, navigation links for Math, Arcade, Curriculum, Teacher PD & Community, and Join Our Mission, along with a search icon and an Account button. The main heading 'INVESTING UNIT' is prominently displayed in a blue banner. Below this, there's a 'Feeling curious?' section with a wheel icon and a 'Back to All Units' link. The page is divided into two main columns. The left column, under the 'Semester Course' heading, lists 'SC-3.0 - Unit Plan & Assessments' and 'SC-3.1 - Why Should I Invest?'. The right column, under the 'Activities' heading, lists several activities: 'PROJECT: Joining the Market (Sp)', 'INTERACTIVE: Exploring Asset Classes', 'INTERACTIVE: Invest with STAX!', 'INTERACTIVE: Beat the Market on Tech IPOs', 'INTERACTIVE: The Power of Compounding', 'INTERACTIVE: What's the S&P 500?' (which is circled in orange and has a mouse cursor pointing at it), 'ANALYZE: Inequalities in Investing', 'ANALYZE: Investing for Retirement', 'ANALYZE: Understanding Inflation (Sp)', and 'CALCULATE: Retirement Savings Goals (Sp)'.

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NEXT GEN PERSONAL FINANCE

NEW! Math Arcade Curriculum Teacher PD & Community Join Our Mission Account

INVESTING UNIT

Feeling curious?
Spin the wheel for a fun activity to use in class.

[Back to All Units](#)

[Semester Course](#) [9-Week Course](#) [Full Year Course](#)

[Compare all NGPF Courses >](#)

Semester Course

- SC-3.0 - Unit Plan & Assessments
- SC-3.1 - Why Should I Invest?

Activities

- PROJECT: Joining the Market (Sp)
- INTERACTIVE: Exploring Asset Classes
- INTERACTIVE: Invest with STAX!
- INTERACTIVE: Beat the Market on Tech IPOs
- INTERACTIVE: The Power of Compounding
- INTERACTIVE: What's the S&P 500?**
- ANALYZE: Inequalities in Investing
- ANALYZE: Investing for Retirement
- ANALYZE: Understanding Inflation (Sp)
- CALCULATE: Retirement Savings Goals (Sp)

4. \$TAX

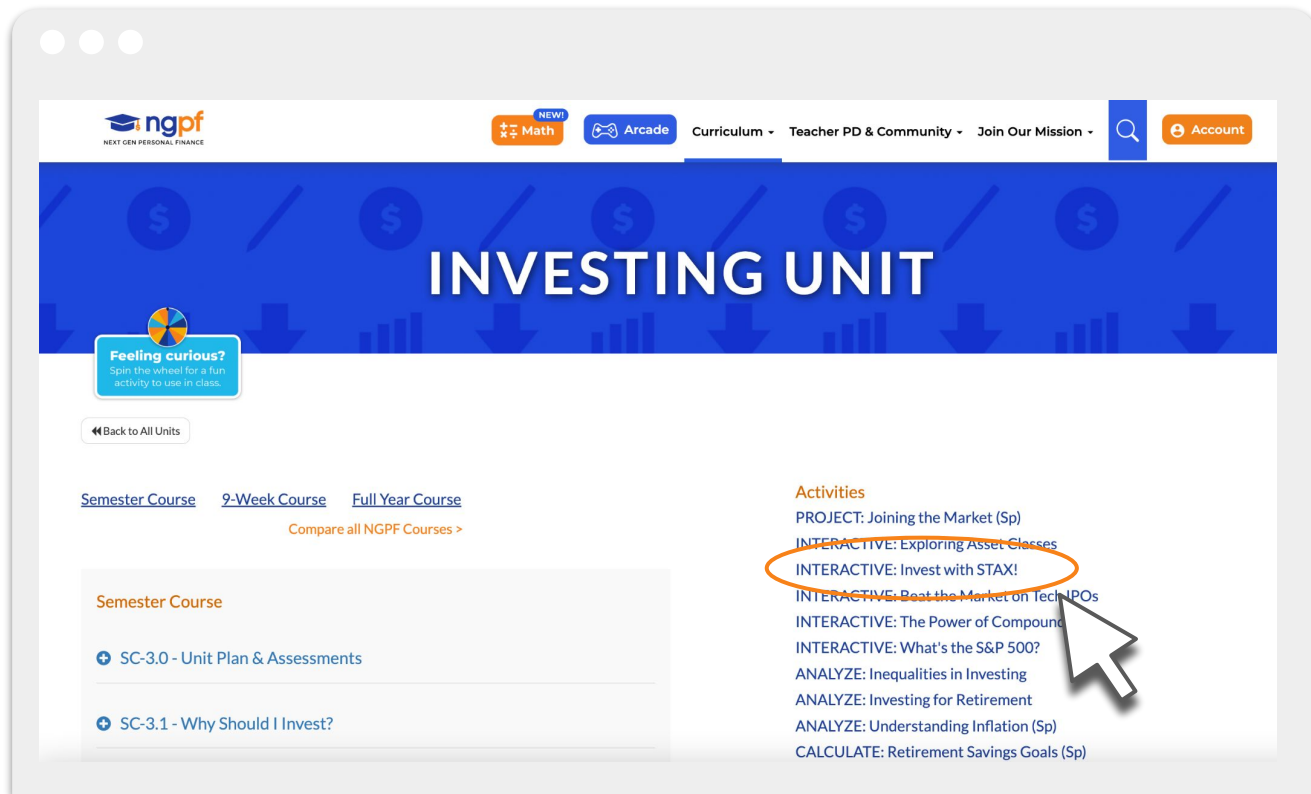
What do you think the computer's strategy is?



buildyourstax.com

- **20 years** of investing decisions in 20 minutes
- We'll play for 5-6 mins

INTERACTIVE: Invest with STAX!



The screenshot shows the NGPF (Next Gen Personal Finance) website's 'INVESTING UNIT' page. The header includes the NGPF logo, navigation links for 'Math', 'Arcade', 'Curriculum', 'Teacher PD & Community', 'Join Our Mission', a search icon, and an 'Account' button. The main heading 'INVESTING UNIT' is prominently displayed in the center. Below this, there's a 'Feeling curious?' section with a wheel icon and a 'Back to All Units' button. The page is divided into two main columns. The left column features links for 'Semester Course', '9-Week Course', and 'Full Year Course', along with a 'Compare all NGPF Courses' link. The right column lists various activities, with 'INTERACTIVE: Invest with STAX!' highlighted by an orange circle and a mouse cursor pointing at it. Other activities include 'PROJECT: Joining the Market (Sp)', 'INTERACTIVE: Exploring Asset Classes', 'INTERACTIVE: Beat the Market on Tech IPOs', 'INTERACTIVE: The Power of Compound', 'INTERACTIVE: What's the S&P 500?', 'ANALYZE: Inequalities in Investing', 'ANALYZE: Investing for Retirement', 'ANALYZE: Understanding Inflation (Sp)', and 'CALCULATE: Retirement Savings Goals (Sp)'.

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NEXT GEN PERSONAL FINANCE

NEW! Math Arcade Curriculum Teacher PD & Community Join Our Mission Account

INVESTING UNIT

Feeling curious?
Spin the wheel for a fun activity to use in class.

[Back to All Units](#)

[Semester Course](#) [9-Week Course](#) [Full Year Course](#)
[Compare all NGPF Courses >](#)

Semester Course

- SC-3.0 - Unit Plan & Assessments
- SC-3.1 - Why Should I Invest?

Activities

- PROJECT: Joining the Market (Sp)
- INTERACTIVE: Exploring Asset Classes
- INTERACTIVE: Invest with STAX!**
- INTERACTIVE: Beat the Market on Tech IPOs
- INTERACTIVE: The Power of Compound
- INTERACTIVE: What's the S&P 500?
- ANALYZE: Inequalities in Investing
- ANALYZE: Investing for Retirement
- ANALYZE: Understanding Inflation (Sp)
- CALCULATE: Retirement Savings Goals (Sp)

4. FinCap Friday



I Want I Bonds

Click on the Kahoot icon below to begin the quiz.
Alternatively, you can use [EdPuzzle](#).

Kahoot!



I WANT I BONDS | APRIL 29, 2022 EDITION | NEXT GEN PERSONAL FINANCE

1. What does the “I” in *Series I Bonds* stand for?

- a) investment
- b) inflation
- c) insurance
- d) incorporated



1. What does the “I” in *Series I Bonds* stand for?

- a) investment
- b) inflation
- c) insurance
- d) incorporated



2. Why were I Bonds making headlines in 2022?

- a) Interest on I Bonds dropped to an all time low
- b) Interest on I Bonds dropped to 0%
- c) Interest on I Bonds increased to nearly 10%
- d) Interest on I Bonds increased to 25%



2. Why were I Bonds making headlines in mid 2022?

- a) Interest on I Bonds dropped to an all time low
- b) Interest on I Bonds dropped to 0%
- c) Interest on I Bonds increased to nearly 10%
- d) Interest on I Bonds increased to 25%



3. In 2021, about \$1.2 billion was invested in I Bonds. How much was it in 2022?

- a) \$3 billion
- b) \$5 billion
- c) \$9 billion
- d) \$11 billion



3. In 2021, about \$1.2 billion was invested in I Bonds. How much was it in 2022?

- a) \$3 billion
- b) \$5 billion
- c) \$9 billion
- d) \$11 billion



4. What is the minimum and maximum a person is allowed to invest in I Bonds?

- a) \$0 - \$100
- b) \$50 - \$1,000
- c) \$25 - \$10,000
- d) \$10 - \$100,000



4. What is the minimum and maximum a person is allowed to invest in I Bonds?

- a) \$0 - \$100
- b) \$50 - \$1,000
- c) \$25 - \$10,000
- d) \$10 - \$100,000



5. When investing in I Bonds to protect your money from inflation, how long do you lock up the funds?

- a) 6 months
- b) 1 year
- c) 5 years
- d) 30 years



5. When investing in I Bonds to protect your money from inflation, how long do you lock up the funds?

a) 6 months

b) 1 year

c) 5 years

d) 30 years



You've completed the exercise, now it's time to learn more about the current event:



I WANT I BONDS | APRIL 29, 2022 EDITION | NEXT GEN PERSONAL FINANCE

Discussion Prompt:

Do you think it's a good idea to invest in I Bonds to protect cash from inflation? Why or why not?



Extend Your Learning

Relevant Resources from NGPF:

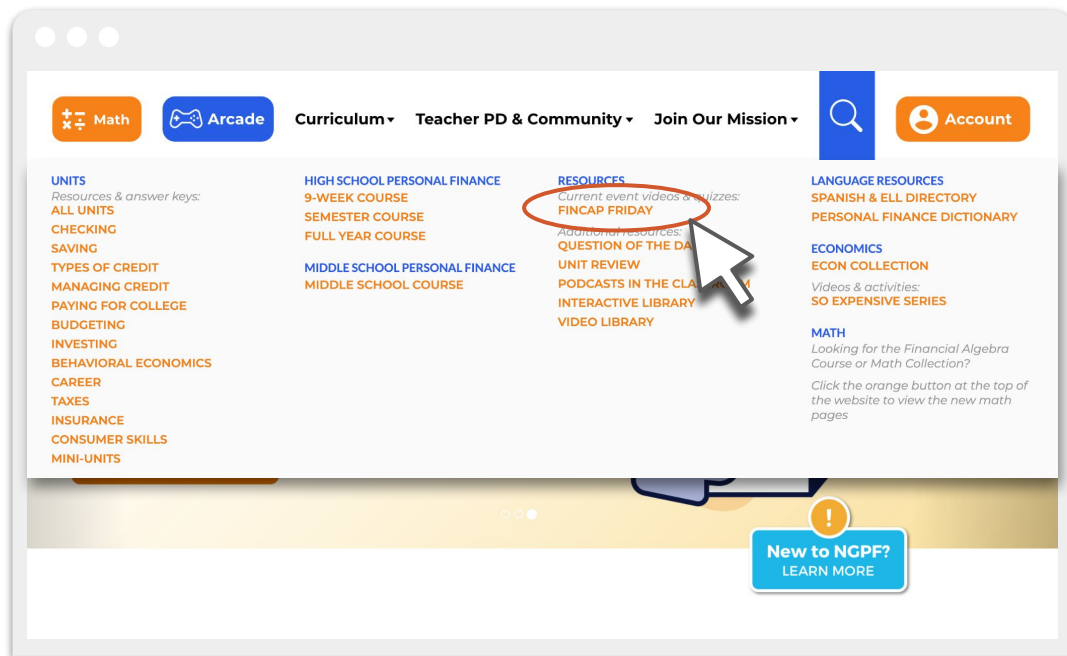
- READ: 10 Facts About Bonds ([Activity](#))
- ANALYZE: Understanding Inflation ([Activity](#))
- Stocks vs Bonds ([Lesson - Middle School](#))

References:

- What is the average interest rate for savings accounts? ([BankRate](#))
- What Are I Bonds? ([Forbes](#))
- Learn How I Bonds Work ([The Balance](#))
- What Are I Bonds? Everything You Need to Know to Earn Nearly 10% Interest ([WSJ](#))



FinCap Friday



- Bring current events into the classroom
- Released on NGPF's blog every **Friday** during the school year or view the FinCap Friday library!

5. LESSONS

Investing Unit Page + Semester Course Unit 3

The screenshot shows the ngpf.org website interface. At the top, there's a navigation bar with a globe icon and the text "ngpf.org". Below this, there are buttons for "Math" (with a calculator icon) and "Arcade" (with a game controller icon). To the right of these buttons are links for "Curriculum", "Teacher PD & Community", and "Join Our Mission", each with a dropdown arrow. Further right is a search icon and an "Account" button with a user icon.

The main content area is divided into four columns:

- UNITS**
Resources & answer keys:
ALL UNITS
CHECKING
SAVING
TYPES OF CREDIT
MANAGING CREDIT
PAYING FOR COLLEGE
BUDGETING
INVESTING (highlighted with a red circle and a mouse cursor pointing at it)
BEHAVIORAL ECONOMICS
CAREER
TAXES
INSURANCE
CONSUMER SKILLS
MINI-UNITS
- HIGH SCHOOL PERSONAL FINANCE**
9-WEEK COURSE
SEMESTER COURSE
FULL YEAR COURSE

MIDDLE SCHOOL PERSONAL FINANCE
MIDDLE SCHOOL COURSE
- RESOURCES**
Current event videos & quizzes:
FINCAP FRIDAY
Additional resources:
QUESTION OF THE DAY
UNIT REVIEW
PODCASTS IN THE CLASSROOM
INTERACTIVE LIBRARY
VIDEO LIBRARY
- LANGUAGE RESOURCES**
SPANISH & ELL DIRECTORY
PERSONAL FINANCE DICTIONARY

ECONOMICS
ECON COLLECTION
Videos & activities:
SO EXPENSIVE SERIES

MATH
Looking for the Financial Algebra Course or Math Collection?
Click the orange button at the top of the website to view the new math pages

At the bottom right, there is a blue button with a white exclamation mark icon and the text "New to NGPF? LEARN MORE".

Middle School Course - Unit 6

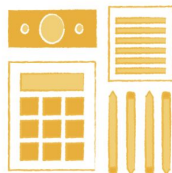


ngpf.org

MIDDLE SCHOOL COURSE



Middle School Course



DESCRIPTION

NGPF's Middle School Course is a fan-favorite for introducing age-appropriate personal finance concepts to younger learners. Spanning 9 units in 9 weeks, students explore their money values, learn the basics of banking, saving, and budgeting, and start thinking ahead to high school and their financial futures.

Grade Level(s):
Standards Alignment:
Format(s):
Assessments:
Cost:

6-8
JumpStart Standards
Google Drive, Nearpod
Unit exams, Course Diagnostic & Final exams
FREE, and always will be



View 3 ways to use this course



Summative assessments



Share this curriculum, get
FREE printable posters



Compare all NGPF Courses

MS-1.0 Money in Our Lives

MS-2.0 Consumer Skills

MS-3.0 Budgeting

MS-4.0 Credit

MS-5.0 Saving

MS-6.0 Investing

Answer Keys & Assessments

Create an NGPF Teacher Account!

Sign Up Free

ngpf.org

Your FREE Teacher Account unlocks:



ANSWER KEYS

Once our team verifies your teacher status, all of the answer keys become accessible alongside lessons and activities on the unit pages! NGPF Answer Keys are locked and encrypted to prevent academic dishonesty.



STUDENT ASSESSMENTS

Pre-built, customizable assessments in traditional AND project-based formats, with corresponding answer keys for each course in the NGPF curriculum.



PD REWARDS

As part of NGPF Academy, you'll earn swag... as if the free, awesome professional development sessions weren't rewarding enough!

Join NGPF Virtual PD, On-Demand modules, and Certification Courses!



- NGPF tracks PD hours for you right in your teacher account so that you receive **NGPF Academy** credits and SWAG
- Each certification course provides a digital badge to add to your email
- Achieve the **NGPF Distinguished Educator** award when you complete 6 or more certifications
- Earn Continuing Education Credits when you complete certification courses, if **eligible in your state**



Hot Topics in Financial Education

Join us on Saturday, April 29, 2023

Join us for timely classroom resources and thoughtful collaboration around the Silicon Valley Bank crisis, Chat GPT, and more current events.

ngpf.org > Teacher PD & Community > Conferences

NGPF
info



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@NextGenPF



Closed Group: FinLit Fanatics!

The background is a solid dark blue color. Overlaid on this background is a repeating pattern of small, white, semi-transparent icons. These icons include various business and financial symbols such as dollar signs (\$), lightbulbs, calculators, video cameras, briefcases, piggy banks, people silhouettes, speech bubbles, folders, warning triangles, and umbrellas. The icons are arranged in a grid-like fashion, creating a textured effect.

Questions?

End of Session Survey:



bit.ly/NGPFsessionsurvey

(Case sensitive!)

Session Name:

NGPF Investing: Teaching the Long Game!