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™
Teams of 3 to 5 +

Virtual $100,000

Stocks, Bonds, & Mutual Funds

A Virtual Experience with Positive Real World Results
- 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
# Students Build Investment Portfolio

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

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<tr>
<th>TICKER</th>
<th>Position</th>
<th>Shares or $Value</th>
<th>Last Trade Date</th>
<th>Net Cost per Share or $100</th>
<th>Net Cost</th>
<th>Current Price per Share or $100</th>
<th>Current Value</th>
<th>Unrealized Gains Losses</th>
<th>% Unrealized Gains Losses</th>
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<td>CSIQ</td>
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**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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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?
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**
- 2015 SMG High Schools
  
  - Scarborough
  - Edward Little
  - Greely
  - Camden Hills
  - Maranacook
  - Presque Isle
  - Oak Hill
  - Waynflete
  - Penobscot
  - Lake Region
  - Mt. Ararat
  - Biddetford
  - Telstar
  - Carrabassett Valley
- 2015 SMG Middle & Elementary Schools
  - Jordan - Small
  - Telstar
  - Durham
  - Conners - Emerson
  - Westbrook
  - Fort Fairfield
  - Presque Isle
  - Scarborough
  - Massabesic
  - Madawaska
  - Easton
  - Whitefield
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!

Why Should I Use

Benefits of InvestWrite

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

Your students have entered the world of business and finance by participating in The Stock Market Game

InvestWrite
- Learn About InvestWrite
- Grades 4-5
- Grades 6-8
- Grades 9-12
- Submit InvestWrite Entries
- Awards
- Judging Criteria
Register Today at www.investwrite.org
### Teacher Submitted Essays

#### Previously Submitted Essays

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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 in the table above, select "edit."

**Student Information:**
Students Apply Learning!

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 electronic 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 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!

GMMA Investwrite Essay
Maine Champions
"The Elite Eight"

Fall 2010       Sara Lalleen
Spring 2011     Kristen Whiting
Fall 2011       Stephanie Purdy
Spring 2012     Sarah Dunbar
Fall 2012       Kylie Gordon
Spring 2013     Tyler Leach
Fall 2013       Kerri Volonos
Spring 2014     Kezia Steen
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 (10/9/12-12/14):
First Place:
School: Oak Hill High School, Sabbatia
Equity: $152,995.20
Advisor: Mr. Jim Ford
Team Members: Alyssa Cote and Adam Herbert

Second Place:
School: Oak Hill High School, Sabbatia
Equity: $134,742.48
Advisor: Mr. Jim Ford
Team Members: Jared Glazier, Caleb Provost, and Kyle Spencer

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

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

Spring 2013 (1/14/19):
First Place:
School: Oak Hill High School, Sabbatia
Equity: $134,737.99
Advisor: Mr. Jim Ford
Team Member: Brian Daniels and Tyler Cyr

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

Spring Diversification Game:
First Place:
School: Oak Hill High School, Sabbatia
Equity: $105,016.28
Advisor: Mr. Jim Ford
Team Members: Desiree Johns and Emily Baker

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

Year-Long Preparation Game:
First Place:
School: Oak Hill High School, Sabbatia
Equity: $234,936.66
Advisor: Mr. Jim Ford
Team Members: Adam Hebert and Alyssa Cote

Second Place:
School: Oak Hill High School, Sabbatia
Equity: $218,341.63
Advisor: Mr. Jim Ford
Team Members: Kyle Spencer, Jared Glazier, and Caleb Provost

Second Place:
School: Oak Hill High School, Sabbatia
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, Sabbatia
Advisor: Mr. Jim Ford

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

Thanks for the visit. All the best - Angus
Please Click on Video
The Stock Market Game™
SIFMA Foundation
120 Broadway, 35th Floor
New York, NY 10271
212.313.1350
Email: smg@sifma.org
www.stockmarketgame.org

*Need Help Bringing SMG To Your Classroom?
Contact Jim Ford
SMG Maine Consultant
207-240-4209
hoops71@aol.com