



FOR EXCELLENCE IN MIAMI-DADE PUBLIC SCHOOLS

**2021-2022**

# Ideas With **IMPACT**



**idea packet**

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**Money:  
Make It Work  
for You**

2021-2022

# Money: Make it Work for You!

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# GOALS AND OBJECTIVES

Money: Make it Work for you! Has two primary objectives. First, it is meant to provide students with familiarity regarding financial concepts. Second, we want students to understand more advanced topics such as how news impacts them financially, our economy's basic concepts, personal financial goals, and risk tolerance. In this way, our students will be able to have meaningful conversations with financial planners in the future.

## Behavioral Objectives

- Learn how to research, acquire knowledge, assimilate new information into existing schema, and apply new information to practical use
- Develop creative problem-solving and perseverance
- Improve ability to work collaboratively
- Have a greater understanding of how investments work, the different types of investment available, and how cash loses purchasing power over time.

## Academic Objectives

- Meet various Florida standards from different disciplines in a single project
- Learn basic investing concepts with the option of learning more advanced concepts
- Leveraging gaming concepts as a catalyst to spark curiosity in learning finance

# FLORIDA STANDARDS

MA.912.F.4.1

Develop personal budgets that fit within various income brackets.

MAFS.912.S-MD.1

Calculate expected values and use them to solve problems.

SS.7.E.1.2

Discuss the importance of borrowing and lending in the United States, the government's role in controlling financial institutions, and list the advantages and disadvantages of using credit.

SS.8.FL.3.1

Explain that banks and other financial institutions loan funds received from depositors to borrowers and that part of the interest received from these loans is used to pay interest to depositors for the use of their money.

SS.912.E.2.1

Identify and explain broad economic goals.

SS.912.E.2.2

Use a decision-making model to analyze a public policy issue affecting the student's community that incorporates defining a problem, analyzing the potential consequences, and considering the alternatives.

SS.912.FL.1.2

Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.

SS.912.FL.2.Su.a

Compare consumer decisions based on the price of goods or services and the price of alternatives.

### SS.912.FL.4.3

Explain that loans can be unsecured or secured with collateral, that collateral is a piece of property that can be sold by the lender to recover all or part of a loan if the borrower fails to repay. Explain why secured loans are viewed as having less risk and why lenders charge a lower interest rate than they charge for unsecured loans.

### SS.K.E.1.3

Recognize that people work to earn money to buy things they need or want.

# COURSE OUTLINE/OVERVIEW

This project is simple in design and goals. Many students are familiar with the gameplay and multiplayer mechanics of online gaming. This financial project aims to use online gaming mechanics to spark curiosity in learning about finance and investments. Rather than beginning with instruction and then introducing students to the game, this course aims to throw students into the game first and teach financial concepts slowly over time. Students will be instantly able to recognize these concepts' applications on their gaming portfolio. The game's gameplay mechanics have real-world value because many stock trade applications such as Robinhood, M1- Finance, TD-Ameritrade, and WeBull use similar, if not the same mechanics.

The purpose of this project is to rid ourselves of the taboo regarding discussions about money and discover how to make money work for us. Teachers will first teach how to create a budget as this is the bedrock of financial literacy. Teachers will then create a free account using a stock simulator program hosted by TDBank ([virtualstockmarket.tdbank.com](http://virtualstockmarket.tdbank.com)). Next, they will separate their students into teams. They will then generate a challenge appropriate to their students' grade level and ability, and invite the student groups into their new Challenge. In this program, students will be given \$100,000.00 and asked to invest it. The teacher will act as the facilitator in the classroom and provide the tools and knowledge required for the students to determine and gauge their investments. At the end of the project, students will be ranked by the amount of wealth accumulated. Students will also be required to create a rationale for their investment strategy (dividend vs. growth investments), a risk profile, and lessons learned from successful and unsuccessful investments. An essential component of the final report is whether they would have done anything differently? All these documents are put together as part of their final portfolio to turn in at the end of the project.

## Lesson Plans:

The teacher can tailor these broad lesson plans to fit their individual needs and student populations. This general plan is most effective for grades 6 – 8 although it can be tailored for use in Elementary School.

### General recommendations for teachers

#### Materials:

- Dedicated laptop/desktop
- Internet connection
- 2 hours for an introductory lesson about Budget mechanics
- 15 to 30 minutes after that

#### Instructions:

If the teacher requires financial lessons to get started, these can be attained from multiple websites, including some recommended by your district in their pacing guides. However, <https://www.td.com/us/en/personal-banking/wowzone/> has some fantastic lesson plans that span from K-12, and they are free.

The screenshot shows the TD Bank website interface. At the top, there is a green navigation bar with links for Personal, Small Business, Commercial, Investing & Wealth, and About Us. Below this is the TD Bank logo and the tagline "America's Most Convenient Bank®". There are also links for Products, Services, and Learning. A "Request an Instructor" button is visible. The main content area features the heading "Financial lesson plans for grades K-12." followed by a description: "Download these free money management lesson plans that include an age-appropriate activity for your classroom. To access these lesson plans, you will need Adobe Acrobat." and a link "Get Adobe >". Below this, there is a list of grade levels with expandable icons: Grades K-1, Grades 2-3, Grades 4-5, Grades 6-8, and Grades 9-12.

1. Begin with teaching students how to create a budget. A lesson plan available to assist with this instruction can be located here <https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf>.
2. Have students search apartments or Homes for Rent in their immediate area. They can use Zillow or Redfin to help their search. Students will often ask if they can share apartments with their friends. This depends on the teacher, the general recommendation is for it to be allowable, but the rent must be split evenly. Student(s) must save the listing as part of this project.
3. Have students document groceries for the week by having them go to [www.publix.com](http://www.publix.com) and go to the pickup section. They will need to use a Gmail account to access the catalog. Next, have students add grocery items for the week into their cart. Students will then use the snip-it function to record the weekly cost of groceries for themselves. A sample grocery list is helpful as students forget how much food they usually eat. Finally, have students multiply the total by four as this is a monthly budget.
4. Utilities are next: To expedite the budget process, ask students to add \$150.00 a month for electricity, water, internet, and phone, and \$50 for every extra person who lives in the domicile.
5. Transportation and health insurance costs are optional. It is recommended to not to include these costs, as they make it too difficult to maintain a budget at this beginner's level.

6. For this section, I recommend visiting [www.Paygrade.io](http://www.Paygrade.io); this program allows you to pay students for specific jobs done in class and the pay scales to the difficulty of the work performed. If [www.Paygrade.io](http://www.Paygrade.io) is not an option, have students research career choices and starting salaries for possible careers. Highly recommend using the U.S. Bureau of Labor Statistics <https://www.bls.gov/ooh/> Career Occupational Outlook Handbook. This allows students to understand what the average pay for a particular career looks like in the future. However, students are not able to pick a job whose requirements they currently do not meet. This is important as it emphasizes the importance of education to achieve their dreams. Please have students subtract 20% of their gross yearly income to pay taxes, then divide their net income by 12 months. This will yield their monthly income; they must tailor their budget to fit this income.
7. Students will often ask if they can work more than one job. Of course, the answer is yes, but I usually do not let them go over 60 hours a week between both jobs.
8. Do not concern yourself with making everything perfect. The goal here is a sudden realization of the practical importance of education and financial planning. The main takeaway is to make sure students' budgets fit within their incomes. Then explain how an emergency can suddenly derail someone financially; therefore, we have credit cards.
9. A follow-up lesson on Credit Cards and debt can follow this lesson if the teacher wishes. Including what an annual percentage rate is and how credit scores affect multiple aspects of a person's life. However, at this point, students are best prepared to enter the Stock Simulation Game.

## Lesson Plans:

These lesson plans are purposefully broad as they need to be tailored to your individual needs and student population. The stock market game is generally recommended as age-appropriate for grades 6-12.

### General recommendations Stock Market Game

#### Materials:

- Dedicated laptop/desktop
- Internet connection
- 2 hours for the introductory lesson about Stock Market Game mechanics
- 15 to 30 minutes after that

#### Instructions:

The teacher must first create an educator account at <https://virtualstockmarket.tdbank.com/> see below for a screenshot of the registration screen. Please note that the number of Teams and Student Username Prefix are not important at this time.

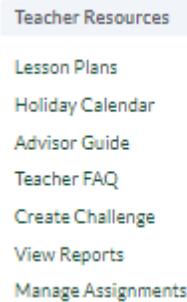
Registration Information \*

First Name	<input type="text" value="Nelson"/>
Last Name	<input type="text" value="Borrego"/>
School Name	<input type="text" value="Miami Beach Fienberg-Fisher K8"/>
School Address	<input type="text" value="1420 Washington Avenue"/>
City	<input type="text" value="Miami Beach"/>
State/Province	<input type="text" value="FLORIDA"/>
Postal Code	<input type="text" value="33139"/>
Country	<input type="text" value="USA"/>
Phone	<input type="text" value="7865157991"/>
Title I Eligible	<input type="text" value="Yes"/>
Grade Level	<input type="text" value="Middle School"/>
Class Subject	<input type="text" value="Civics"/>
Student Username Prefix	<input type="text" value="Panda_Monlum"/>
Number of teams	<input type="text" value="4"/>

I'm not a robot 

I Agree to Terms and Conditions and Privacy Policy

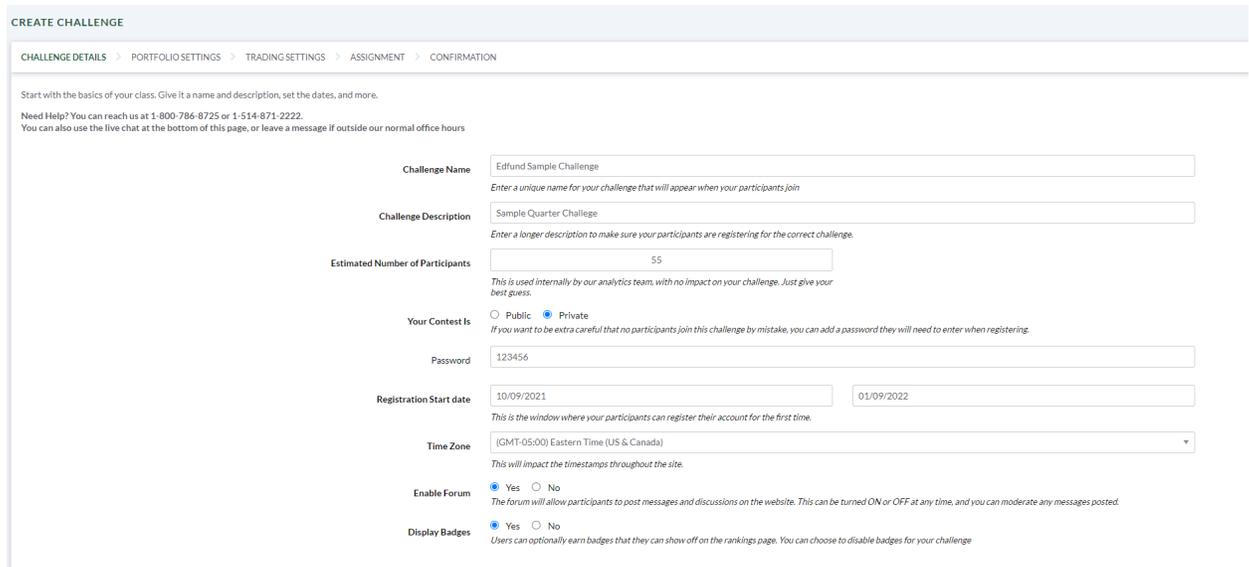
1. Once registered, you will need to log in and create a challenge. The "create a challenge" option is available in the lower left-hand corner of the dashboard, under teacher resources.



Teacher Resources

- Lesson Plans
- Holiday Calendar
- Advisor Guide
- Teacher FAQ
- Create Challenge
- View Reports
- Manage Assignments

2. Give your Challenge a name and fill in the details, such as the length of time to complete the Challenge. The length of time is significant because it applies to any lessons assigned (you can set lessons with shorter dates than the Challenge, but you cannot assign lessons after a challenge is over). Be sure to mark your Challenge private; otherwise, you may have non-students entering your class.



CREATE CHALLENGE

CHALLENGE DETAILS > PORTFOLIO SETTINGS > TRADING SETTINGS > ASSIGNMENT > CONFIRMATION

Start with the basics of your class. Give it a name and description, set the dates, and more.  
Need Help? You can reach us at 1-800-786-8725 or 1-514-871-2222.  
You can also use the live chat at the bottom of this page, or leave a message if outside our normal office hours

**Challenge Name** Edfund Sample Challenge  
*Enter a unique name for your challenge that will appear when your participants join*

**Challenge Description** Sample Quarter Challenge  
*Enter a longer description to make sure your participants are registering for the correct challenge.*

**Estimated Number of Participants** 55  
*This is used internally by our analytics team, with no impact on your challenge. Just give your best guess.*

**Your Contest Is**  Public  Private  
*If you want to be extra careful that no participants join this challenge by mistake, you can add a password they will need to enter when registering.*

**Password** 123456

**Registration Start date** 10/09/2021 01/09/2022  
*This is the window where your participants can register their account for the first time.*

**Time Zone** (GMT-05:00) Eastern Time (US & Canada)  
*This will impact the timestamps throughout the site.*

**Enable Forum**  Yes  No  
*The forum will allow participants to post messages and discussions on the website. This can be turned ON or OFF at any time, and you can moderate any messages posted.*

**Display Badges**  Yes  No  
*Users can optionally earn badges that they can show off on the rankings page. You can choose to disable badges for your challenge*

- Next, complete the portfolio settings for your class. I recommend a \$100,000.00 starting amount with additional weekly deposits set for 50-100 dollars to encourage further investing.

CREATE CHALLENGE

CHALLENGE DETAILS > PORTFOLIO SETTINGS > TRADING SETTINGS > ASSIGNMENT > CONFIRMATION

These are the general settings for the stock game.

Include Portfolio Simulation

Currency of Portfolio: United States Dollar  
This will be the currency of your challenge. We use real time FX rates to calculate exchange when trading on foreign exchanges.

Trading Date: 10/09/2021 - 03/09/2022  
This is the window where your challenge portfolios are active. They will not be able to trade prior to the start date or after the date specified above. After the end date, all portfolios are frozen at closing prices.

Starting Cash: 100,000  
This is how much cash each participant will start with.

Weekly Deposits: 0  
You can also add more cash to your participants' portfolios that gets deposited every weekend for students to continue to invest every week.

Interest earned on cash %: -2  
This is how much interest participants will receive on cash in their account. You can even set this to be negative to discourage cash hoarding.

Allow Buying on Margin:  Yes  No  
This will allow participants to borrow money and increase their buying power. However, they will be charged interest on loans.

Allow Day Trading:  Yes  No  
If this is turned off, participants cannot buy or sell the same stock in the same day.

Allow Short Selling:  Yes  No  
This allows participants to short-sell stocks.

Minimum stock price for buying: 5  
Use this rule to disable penny stock trading.

Minimum stock price for shorting: 5  
Use this rule to put a floor on short selling.

Make All Portfolios Public:  Yes  No  
This will allow all participants to see each other's trades and holdings from the 'rankings' page.

Include Yourself in The Rankings:  Yes  No  
If you plan on trading too, set this to 'Yes'. If 'No', your account will not appear in the rankings.

Display Sharpe Ratio Rankings:  Yes  No  
This will add participant Sharpe Ratio to the rankings page. Sharpe Ratio is calculated once we have 1 week of trading data for each student.

- Next, set your trade settings. I recommend activating all equities, including CryptoCurrencies, as students are interested in Bitcoin, Ethereum, Litecoin, and other cryptos. I also recommend Mutual Funds and Bonds; I do not recommend activating Forex unless the teacher can explain what Forex is and how it works. **I highly recommend setting interest on cash to -2%.** This is to encourage investment and help students to attain the mindset that inflation eats away at the purchasing power of uninvested cash.

CREATE CHALLENGE

CHALLENGE DETAILS > PORTFOLIO SETTINGS > TRADING SETTINGS > ASSIGNMENT > CONFIRMATION

Settings for what your students can and cannot trade. Show Advanced Rules?

Allowed Trades Per Account: 1000  
Set a cap on the total number of trades each participant can make per day. The cap applies separately to each security type - so a trade limit of 5 would allow 5 stock trades AND 5 bond trades, etc.

Limit number of trades per day:  Yes  No  
This will restrict participants to trade more than designated number per day.

Require Trade Notes:  Yes  No  
This will require participants to write a short note every time they trade, explaining their rationale.

Security	Security Types (select all)	Commission Type	Commission
<input checked="" type="checkbox"/> Equities <input checked="" type="checkbox"/> Stocks <input checked="" type="checkbox"/> ETFs <input checked="" type="checkbox"/> CryptoCurrency	<input checked="" type="radio"/> Per Trade <input type="radio"/> Per Share/Contract <input type="radio"/> % of Trade	0	
<input checked="" type="checkbox"/> Mutual Funds	<input checked="" type="radio"/> Per Trade <input type="radio"/> Per Share/Contract	0	
<input checked="" type="checkbox"/> Bonds	<input checked="" type="radio"/> Per Trade <input type="radio"/> Per Share/Contract	0	
<input type="checkbox"/> Forex	<input checked="" type="radio"/> Per Trade <input type="radio"/> Per Share/Contract	0	

Exchanges (select all)

NORTH AMERICA

United States  Toronto

- Finally, all students who join your Challenge will automatically be assigned any lessons you give them. These lessons are rich in videos, animations, and print that are extremely useful in explaining difficult concepts such as "What is a stock." They are available from beginner to advanced level. I recommend assigning all beginner lessons, although you may want to also assign some advanced lessons depending on your class. You can also assign lessons later under Manage Assignments with different start and end dates.

CREATE CHALLENGE

CHALLENGE DETAILS | PORTFOLIO SETTINGS | TRADING SETTINGS | ASSIGNMENT | CONFIRMATION

Here you can choose from dozens of tasks to track and specify how much of each item your contest participants need to complete to get full credit. We provide our suggestions as default values for each item, so pick and choose as many, or as few, as you would like! Each assignment needs its own name, and as soon as you click "Create" at the bottom, the assignment will appear in all your contest participants' open positions page, with their current progress and tasks remaining.

If you include articles or activities with your assignment, there will be a short quiz at the end your participants must take to receive credit. You can also choose whether they are allowed to retry the quiz for a higher score, or if we only record the grade from their first attempt. You can also add more assignments to this class later...

ASSIGNMENT: **Getting Started** START-END DATES: 10/09/2021 12:00 01/09/2022 12:00 **SKIP THIS STEP** REWARD: None VALUE:

Stock Game - Beginner Lessons

Required? (select all) (select none)	Tasks	Allow Retries (select all) (select none)
<input checked="" type="checkbox"/>	Read Article - What is a Stock? view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Read Article - What is a Ticker Symbol? view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Read Article - Getting (and understanding) stock quotes view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Read Article - Why Invest In Stocks? view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Read Article - Building a diversified portfolio view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Read Article - Getting Trading Ideas view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Watch Video - Navigating The Site view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Watch Video - Order Types view	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Watch Video - Trading Stocks view	<input type="checkbox"/>

Stock Game - Intermediate Lessons

Personal Finance Lessons

Economic Lessons

Investing 101 Course

Investing Actions - Basic Trades

- At the confirmation page, you have a few options. You can copy a link to have students join your Challenge automatically (works well with Teams), or you can create their accounts. If you prefer to put your students in groups as I recommend, then it is better to create the student groups yourself.

CREATE CHALLENGE

CHALLENGE DETAILS | PORTFOLIO SETTINGS | TRADING SETTINGS | ASSIGNMENT | CONFIRMATION

Need Help? You can reach us at 1-800-786-8725 or 1-514-873-2222. You can also use the live chat on the bottom of this page, or leave a message if possible during normal office hours.

Dear Nelson Berings:

You have successfully registered your trading session called **Edward Sarnes Challenge** at the TD Bank Virtual Stock Market Game.

There are 2,076 members who to participate in this challenge.

1. You can see them in the below list and add them to join individually.  
<https://vsm.td.com/net.tdbank.com/membership?admin=527927544&session=234076>

2. You can create their accounts for them from the link below:  
**Create Accounts**  
<https://vsm.td.com/net.tdbank.com/admin/assignments>

To create or edit your assignments, please click this link:  
<https://vsm.td.com/net.tdbank.com/admin/assignments>

Also, here are the trading parameters you established for this trading session. Please retain this for your records.

Parameter	Description	Sample Quarter Change
Estimated Number of Participants	55	
Currency of Portfolio	United States Dollar	
Initial cash balance	100000	
Equities Position Limit	200	
Mutual Funds Position Limit	200	
Bonds Position Limit	200	
Equities Dividend Payout	100	
Mutual Funds Dividend Payout	100	
Bonds Dividend Payout	100	
Minimum Stock Price for Buying	5	
Minimum Stock Price for Selling	5	
Start Date	10/09/2021	
End Date	01/09/2022	
Equities Commission	0	
Mutual Funds Commission	0	
Bonds Commission	0	
Display Order Book Rankings	False	
Display Alpha Beta Rankings	False	
Allow Short Selling	True	
Allow Day Trading	True	
Allow buying on Margin	False	
Allowed Security Types	EQ, MF, BOND	
Allowed Exchanges	NYSE, NYSE MKT, NAS	
Allowed Custom Exchanges		
Fill orders on daily volume %	100	
Benchmark Index		

## FOR GROUP ASSIGNMENTS (Recommended)

### Role explanations:

**Team Lead:** The Lead's job is to act as an organizer for the team; this person must take extensive notes and ensure all the other members fulfill their roles. The planner's main skill is organization. Along with the team, they develop a goal, a set level of acceptable risk tolerance, and lead the team to research and analyze information on stocks to determine if and when they should buy additional shares or begin to rebalance their portfolio. They are ultimately responsible for the final report.

**Analyst (1 or 2):** The analyst's role is to know everything there is to know about a particular group of stocks assigned by the Team Lead. This person should know risk factors that can affect their companies, competitors, upcoming projects, and products that can help their company and threats to their bottom line. Additionally, an analyst should explain if a stock is a long-term, speculative, or dividend investment. Finally, the analyst should read the Analyst ratings and recent company news for their assigned stocks. [https://youtu.be/-yJiB1\\_gliI](https://youtu.be/-yJiB1_gliI) This video shows how to use the research and analyst tools available in the game.

**Researcher (1 or 2):** The researcher's role is to take on any stock leads issued by the stock ideas section of the game and begin research on the sector that stock belongs to and whether or not it would be a good fit for their risk tolerance and portfolio type. This involves reading the detailed quote and the company profile. In addition, researchers are responsible for providing the rationale behind a stock's purchase or sale. [https://youtu.be/-yJiB1\\_gliI](https://youtu.be/-yJiB1_gliI) This video shows how to use the research and analyst tools available in the game.

You can have multiple analysts and researchers, but only one team lead is recommended.

Sample instructions list:

Good morning class. GOOD NEWS! We have found a long-lost relative of yours, and they have decided to leave you an inheritance of \$100,000.00. So today, we begin our Stock market simulation game; we will learn the basics of creating an account and investing these \$100,000.

1. Talk to your group. Read the team role explanation sheet. Then, designate the following team roles: Team Lead, Analyst(s), Researcher(s).
2. As a team, decide on a Team Name to turn in to your teacher.
3. Work together on an investment strategy. Here are some primary strategies to pursue:
  - a. Dividend Investor team
    - i. Invest in stocks that pay dividends, these stocks are relatively stable, and they generate income for the team for owning them. Typical dividend stocks are MLPs, REITs, and other well-established companies. First, researchers must find the dividend rates.
  - b. Growth Investor team
    - i. Invest in stocks that usually do not pay dividends instead; these companies reinvest all their money in growing value for their owners. The value growth is reflected in a price increase.
  - c. Speculator team
    - i. These teams invest in very high-risk investments such as Bitcoin, new companies, or meme stocks like GME (gamestop) or AMC (AMC Theatre). The potential for losing all of one's investments is high. However, students can also earn some very high gains. This is very rarely a good strategy, and not at all recommended.

TEAM NAME

---

Assigned Roles:

Team Lead: \_\_\_\_\_

Researcher 1: \_\_\_\_\_

Researcher 2: \_\_\_\_\_

Analyst 1: \_\_\_\_\_

Analyst 2: \_\_\_\_\_

## Student Instructions:

1. Team lead, gather your team, and decide which investment strategy you would all like to pursue.
2. As a group, assist Researchers in selecting a group of stocks they should begin immediate research on. A list of recommend stocks can be found under research (trading ideas) in your dashboard. See below for screenshots; if you are already familiar with stocks, you can use the stock screener to filter stocks for preferences.

TRADING IDEAS

STOCKS/ETFs

Below are some popular stocks being traded...

Stock	Price	Change
3M	\$1.521	↑
EA	\$4.409	↑
Xerox	\$2.273	↑
CHIPOTLE	\$-0.349	↓
Chevron	\$8.8	↑
IAMGOLD	\$3.644	↑
	\$3.835	↑
COSTCO	\$-0.098	↓

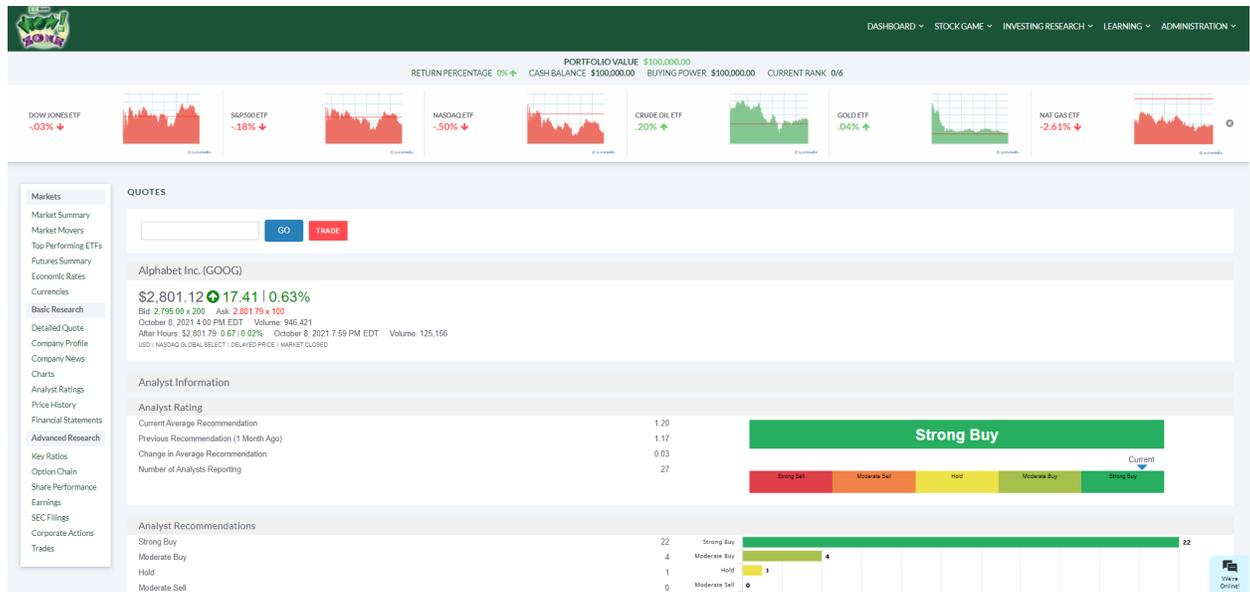
## Stock Screener

Stock Screener by TradingView

Overview 4949 matches 3 items Most Capitalized Filters 2

TICKER	LAST	CHG %	CHG	RATING	VOL	MKT CAP	P/E	EPS (TTM)	EMPLOYEES	SECTOR
MSFT <sup>E</sup>	152.11	-3.55%	-5.60	↓ Sell	57.97M	1161.216B	27.45	5.80	144K	Technology Services
AAPL <sup>E</sup>	240.91	-5.26%	-13.38	↓ Sell	44.055M	1053.939B	20.08	12.75	137K	Electronic Technology
AMZN <sup>E</sup>	1907.70	-2.16%	-42.02	↔ Buy	4.122M	949.128B	84.71	23.48	798K	Retail Trade
GOOG <sup>E</sup>	1105.62	-4.92%	-57.19	↓ Sell	2.344M	763.613B	23.64	49.61	118.899K	Technology Services
GOOGL <sup>E</sup>	1102.10	-5.15%	-59.85	↓ Sell	2.599M	759.008B	23.63	49.61	118.899K	Technology Services
BABA <sup>E</sup>	187.56	-3.56%	-6.92	↓ Sell	17.949M	503.172B	20.83	9.48	101.958K	Retail Trade
FB <sup>E</sup>	159.60	-4.32%	-7.20	↓ Sell	19.508M	449.26B	25.92	6.48	44.942K	Technology Services
BRK.A <sup>E</sup>	261250.00	-3.95%	-10750.00	↓ Sell	892	431.307B	5.46	49845.00	391.5K	Finance
BRK.B <sup>E</sup>	175.95	-3.76%	-6.88	↓ Sell	8.685M	431.184B	5.50	33.24	391.5K	Finance
VOD <sup>E</sup>	13.36	-2.98%	-0.41	↓ Sell	3.959M	357.673B	—	-0.91	—	Communications
JNJ <sup>E</sup>	128.81	-1.77%	-2.32	↓ Sell	12.606M	346.838B	23.29	5.71	132.2K	Health Technology
V <sup>E</sup>	153.11	-4.97%	-8.01	↓ Sell	12.595M	333.182B	30.20	5.49	19.5K	Finance
WMT <sup>E</sup>	114.14	0.46%	0.52	↓ Sell	9.423M	332.651B	21.90	5.22	2.2M	Retail Trade
PG <sup>E</sup>	109.33	-0.61%	-0.67	↓ Sell	11.096M	279.912B	64.97	1.83	97K	Consumer Non-Durables
CHT <sup>E</sup>	35.39	-0.51%	-0.18	↔ Strong Sell	155.15K	274.536B	—	0.14	—	Communications

3. After the team agrees to a few stocks, researchers can begin researching the company. Begin by reading the company profile and the detailed quote; depending on your investment strategy, determine if this is a company that fits your strategy.
4. After the Researchers agree to a few stocks, analysts can begin a thorough analysis of the company. Begin by reading analyst rating and company news.



5. If the Analysts approve of the investment, begin purchasing stocks. When buying shares, you will need to write a rationale of your investment. The rationale must detail why this investment fits your strategy.
6. Monitor your investments weekly by checking your Profile summary. You can see your team's rank vs the rest of the class by going to “My rankings.” The team with the highest earnings wins the game.
7. At the end of the game, each team must submit the “Final Report”. This report should be a PowerPoint and show your growth or loss over time within the game with charts and total value. In addition, the team must explain their rationale for each of their trades: buys and sells, with an explanation of what they learned.

# RESOURCE LIST

**TD Bank:** Free K-12 Lesson Plans for Financial literacy.

<https://www.td.com/us/en/personal-banking/wowzone/>

**TD Bank WOWZONE:** Free lesson on budgeting basics.

<https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf>.

**Publix:** Excellent resource for creating a shopping list and ascertaining a quote on weekly grocery costs. Please go to pick up section, must have a Gmail account.

[www.publix.com](http://www.publix.com)

**Paygrade:** Program that allows for paying students digital money for fulfilling specific job duties as described in the program or assigned by a teacher. The program provides for inputting expenses as well as having built-in investment options and most of it is done automatically. – **This program is only partially free.** It is an option but not necessary

[www.Paygrade.io](http://www.Paygrade.io)

**Bureau of Labor Statistics: Career Occupational Handbook:** Great resource for Career Outlooks and growth, explains the expected growth of certain careers as well as their pay and educational requirements.

<https://www.bls.gov/ooh/>

**Virtual Stock Market Game (TD Bank):** This is where you register for the virtual stock market game; it is a free resource thanks to TD Bank.

<https://virtualstockmarket.tdbank.com/>

[https://youtu.be/-yJiB1\\_gIi](https://youtu.be/-yJiB1_gIi) – How to guide on using research tools within the game.