

**Game Meeting Schedule: To kick things off, we will meet over 2 consecutive Wednesday afternoons. After those first 2 meetings, we will only need to meet once per month. The club will wrap up just before Spring Break.**

Session 1: 09/26/18 3:30 – 4:30 pm (May run 10-15 min. late if necessary)

Lesson: Intro to stocks and bonds, investment vocabulary, research sources and criteria. Game: Select teams, homework: pick 3 stocks, research them will you buy or not? why or why not?

Session 2: 10/03/18 3:30 – 4:30pm

Lesson: Time value of money.

Game: Ask about one company per team, introduce Google Portfolio Tracker, buy their stocks and build Tracker, turn in initial trades by closing bell.

Update, trading, and financial skills meetings:

Session 3: October 17th

Lesson: Risk Management, non traditional trades/assets, correlation. Life Stages and Risk, when should you be risky and when not to be? Inflation vs. risk free rate.

Game: Announce rankings, distribute performance reports, Leave 15 minutes for portfolio adjustments and turn in trades

Session 4: November 14th

Lesson: Taxes and Investing. Capital gains vs. income, FICA check stub and deferral

Game: Announce rankings, distribute performance reports, Leave 15 minutes for portfolio adjustments and turn in trades

Session 5: December 12th

Lesson: Economic Reasoning. Teach concepts of scarcity, cost/benefit analysis, opportunity cost, PACED decisions making and why it is important to make good choices economically and everywhere else.

Game: Announce rankings, distribute performance reports, leave 15 minutes for portfolio adjustments and turn in trades

Session 6: January 16th

Lesson: What causes investment prices to move up and down? Why is competition a good thing for consumers, employees, businesses, everyone? Why might it be a bad thing?

Game: Announce rankings, distribute performance reports, leave 15 minutes for portfolio adjustments and turn in trades

Session 7: February 13th

Lesson: Careers in investments open discussion

Game: Announce rankings, distribute performance reports, leave 20-30 minutes for FINAL portfolio adjustments and turn in trades. Next meeting winners will be announced as of close prices on Friday April 20th.

Discuss what worked and what did not.

Session 9: March 13th  
End of game pizza party  
Announce and celebrate winners, give prizes

During each meeting, we will review team portfolios, results, rankings, and allow students to trade their investments if desired. The second half of the meeting will be focused on teaching one concept of financial literacy.

March 13th will be the final meeting where we will announce winners and award team prizes.

Class 1: Teach stock market basics. (what is a stock, a bond, index, etc. what drives prices, basics of compounding and time value. Where to find quotes and research. Ask group to divide into teams of at least 2 people, preferable 4 if the group is large enough. Ideal would be for at least 4-5 teams. Get team names. Introduce portfolio concept and give each team a notebook and a hypo. Portfolio balance of \$100,000 to work with. Ask each person to find a favorite product and come to next class with the company's ticker symbol. Also ask each team to access the research sources provided and come to the next class with their purchases with the portfolio. Hypo trades will be executed at the closing price the day of the second class.

Class 2: Ask for ticker symbols and collect initial portfolio investments. Ask if the research brought them to anything new, exciting, confusing, questions? Get portfolios from each team and explain process of tracking and portfolio adjustments for the rest of the year. Review Google Portfolio Tracker.

Monthly meetings: Deliver team portfolio performance reports, compare vs. indices. Discuss why results are how they are, economic, geopolitical, environmental effects on markets as they happen. All portfolio changes will be executed at closing prices on meeting dates. Lesson on a financial topic.

Final meeting in November:

Deliver final performance reports and award prizes to the top 2-3 teams (depending on how many teams we have)

All prizes will be donated by Fox-Smith Wealth Management and will be announced during the initial meeting.

The goal is to teach kids that investing is a long-term goal, not a 1-week gamble.

## Stock game rules:

- Each team will be given a notebook to record their portfolio given a hypothetical \$100,000 investable account and may allocate those funds any way they choose.
- All investments in portfolios must be traded on an active stock exchange with the US and have a ticker symbol for active price tracking.
- Portfolios are not required to be fully invested. If a team wishes to hold cash as a position, that is acceptable.
- Each portfolio is limited to a maximum of 20 individual investments and investments have a \$2,000 minimum.
- All transactions in portfolios including initial purchases, changes, and full liquidation at the final meeting will be assessed a 1% charge for trading/fees to demonstrate real world investment expenses. Less trading = more profit!
- Teams may request changes to the portfolio investments only during the 1 week period prior to each meeting and any changes submitted will be executed at the investment's closing price on the day of the meeting.