

JA Take Stock in Your Future

Session Descriptions	Social Studies Standards	Essential Skills	Common Core ELA
<p>Session One: Understanding Stocks</p> <p>Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Distinguish between private and public companies. • Explain how and why people invest in corporations when they purchase stocks. • Identify why companies issue stock. • Explain how stocks can increase and decrease in value. • Identify the steps in the process for buying and selling stocks on the stock market. 	<p>PFL HS. 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p>	<p>Essential Skills Guidance</p> <p>Make connections between information gathered and personal experiences (Entrepreneurial Skill)s</p>	<p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,2,4 SL.11-12.1-3 L.11-12.1-6</p>
<p>Session Two: Stock Trading</p> <p>Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Discuss the impact that economic events have on stock prices and supply and demand. • Analyze the data in a stock table. • Practice following the process for buying and selling stocks on the stock market. 	<p>PFL HS. 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p>	<p>Essential Skills Guidance</p> <p>Demonstrate confidence while recognizing personal actions impact others</p> <p>Evaluate information through the use of technologies (Professional Skills)</p>	<p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1-3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,7 SL.11-12.1-3 L.11-12.1-6</p>
<p>Session Three: Exploring Dividends</p> <p>Students analyze today's stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Analyze how current events are affecting stock prices. • Demonstrate an understanding of how cash dividends are earned and calculated. • Evaluate the success of a fictitious stock portfolio in relation to market events. 	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p>	<p>HS.3.6. 1. Make predictions and design data/information collection and analysis strategies. (Entrepreneurial Skills: Inquiry/Analysis)</p>	<p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1 L.11-12.1-6</p>

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<p>Session Four: Best-in-Class Competition</p> <p>Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students' grade level and experience, plus the online stock market simulation tool selected by local JA Areas.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement knowledge of how to buy and sell stocks. • Apply knowledge of how current events can impact stock prices. • Evaluate the possible trade-off for each stock decision, prior to committing to the decision. • Communicate and collaborate effectively within a team to successfully implement game strategies 	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>b. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: The business cycle.</p>	<p>HS.3.6. 1. Make predictions and design data/information collection and analysis strategies. (Entrepreneurial Skills: Inquiry/Analysis)</p> <p>Essential Skills Guidance</p> <p>Participate in social or community activities (Interpersonal Skills)</p>	<p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6</p>
<p>Session Five: Planning for the Future</p> <p>Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Compare and contrast real vs. simulated stock markets • Identify various asset classes and assess the risks of each • Develop a personal financial plan • Reflect on your learning and growth throughout the program 	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>Nature and Skills of PFL</p> <p>5.4.1 consider the value that investing plays as part of a lifetime comprehensive financial plan.</p> <p>5.4.2 carefully consider the amount of financial risk that they can tolerate based on life stage, and they plan for changes in the economic cycles</p>	<p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills)</p> <p>HS 3.6.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. (Professional Skills: Task/Time Management)</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2,4,5,6 SL.9-10.1,2,4 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4 L.11-12.1-6</p>
<p>Analyzing Initial Public Offerings (IPOs)</p> <p>Students learn some of the factors that investors consider when selecting an IPO for investment.</p> <p>Students will:</p> <p>Identify the factors to consider when deciding whether to invest in an IPO</p>	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p>	<p>HS.3.6 1. Make predictions and design data/information collection and analysis strategies. (Entrepreneurial Skills: Inquiry/Analysis)</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6,7 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.4,6,7. L.11-12.1-6</p>

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<p>Comparing Investment Channels</p> <p>Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.</p> <p>Students will:</p> <p>Compare the advantages and disadvantages of buying and selling investments through various channels.</p>	<p>Nature and Skills of PFL</p> <p>5.4.4 analyze market conditions and make predictions regarding economic trends.</p>	<p>HS.3.6.1. Make predictions and design data/information collection and analysis strategies</p>	<p>Grades 9-10 RI.9-10.1,4 W.9-10.4,6 L.9-10.3-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>Data Gathering</p> <p>Students learn where investors can find detailed information about companies and how to evaluate each source of information.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions. 	<p>Nature and Skills of PFL</p> <p>5.4.3 create plans based on sound financial planning principles to maximize their standard of living over time.</p>	<p>HS.3.6.1. Make predictions and design data/information collection and analysis strategies</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>Diversification and Risk</p> <p>Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk. 	<p>Nature and Skills of PFL</p> <p>5.4.2 consider the amount of financial risk that they can tolerate based on life stage, and they plan for changes in the economic cycles</p> <p>5.4.7 describe how to buy and sell various assets and investments. For example: Stocks, real estate, and businesses.</p>	<p>HS.3.6. 1. Make predictions and design data/information collection and analysis strategies. (Entrepreneurial Skills: Inquiry/Analysis)</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>
<p>Evaluating Your Financial Plan</p> <p>Students learn how to review their financial plans and select investments that meet stated goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan. 	<p>Nature and Skills of PFL</p> <p>5.4.3 create plans based on sound financial planning principles to maximize their standard of living over time.</p>	<p>HS.3.6 2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. (Professional Skills: Task/Time Management)</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6</p>

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<p>Factors That Influence Stock Prices</p> <p>Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how supply and demand govern the price of a stock when it is traded on a stock market. • Describe the factors that can influence stock price. 	<p>PFL HS 5.4 b. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: the business cycle.</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>HS.3.6 1. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of the sources.</p> <p>HS.3.6.2. Use economic indicators to analyze the current and future state of the economy.</p>	<p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p>
<p>Financial Watchdogs</p> <p>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals. 	<p>PFL Hs 5.5 f. Identify consumer responsibilities, rights, and consumer protection laws that regulate contracts and financial transactions.</p>	<p>NA</p>	<p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p>
<p>Investing for the Long Term</p> <p>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the value of and benefits associated with long-term investments. • Express the risks associated with day trading and short-term investments. 	<p>Nature and Skills of PFL</p> <p>5.4.1 consider the value that investing plays as part of a lifetime comprehensive financial plan.</p>	<p>Essential Skills Guidance</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills)</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>My Stock Portfolio</p> <p>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Apply research-based investment decisions. • Practice following the process for buying and selling stocks. 	<p>Nature and Skills of PFL</p> <p>5.4.7 describe how to buy and sell various assets and investments. For example: Stocks, real estate, and businesses.</p>	<p>HS.3.6 2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. (Professional Skills: Task/Time Management)</p> <p>Essential Skills Guidance</p> <p>knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills)</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.6-9 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.6-9 L.11-12.1,2,3,4,6</p>

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<p>Preparing for the JA Stock Market Challenge</p> <p>Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review the big ideas about investing, specifically stocks and stock trading. Prepare for the JA Stock Market Challenge. 	<p>Nature and Skills of PFL</p> <p>5.4.7 describe how to buy and sell various assets and investments. For example: Stocks, real estate, and businesses.</p>	<p>HS.3.6 2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. (Professional Skills: Task/Time Management)</p>	<p>Grades 9-10 RI.9-10.1,2,4,7 SL.9-10.2,4 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p>
<p>Private vs. Public Companies</p> <p>Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate an understanding of the differences between private and public companies as they relate to company ownership. Explain why a company would remain private or go public. 	<p>HS.3.6. a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>HS.3.6 1. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of the sources. HS.3.6.2. Use economic indicators to analyze the current and future state of the economy.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>Setting Stock Prices & Trading Stock</p> <p>Students learn why public companies sell stock, what happens during a company’s initial public offering, and how stocks are traded on a stock exchange.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify how a stock’s price is set during a company’s initial public offering. Identify the steps in the process for buying and selling stocks on a stock exchange. 	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>Nature and Skills of PFL</p> <p>5.4.7 describe how to buy and sell various assets and investments. For example: Stocks, real estate, and businesses.</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>HS.3.6 1. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of the sources. HS.3.6.2. Use economic indicators to analyze the current and future state of the economy.</p> <p>Essential Skills HS.3.2.3. Interpret information and draw conclusions about markets based on the supply and demand analysis. (Entrepreneurial Skills: Critical Thinking/Problem Solving)</p>	<p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p>

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<p>Smart Investing</p> <p>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. List strategies for smart investing. 	<p>PFL HS 5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p>	<p>HS.3.6 2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. (Professional Skills: Task/Time Management)</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 SL.9-10.2,3 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 SL.11-12.2,3 L.11-12.1,2,4,6</p>
<p>Taxes and the Stock Market</p> <p>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine how short- and long-term capital gains are taxed. 	<p>Nature and Skills of Economics</p> <p>6. recognize the importance of evaluating tax structures by examining how taxes paid change with the tax base.</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>HS.3.6 1. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of the sources. HS.3.6.2. Use economic indicators to analyze the current and future state of the economy.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>The Animals of the Stock Market</p> <p>Students learn terms and jargon commonly used by investors when talking about investing and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express terms that describe people, events, and situations linked to investing 	<p>NA</p>	<p>NA</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>