



Stocks in the Future Teachers with Financial Backgrounds; A Valuable Resource for SIF Students

Stocks in the Future is lucky to have a handful of teachers who's worked in the financial industry field and know firsthand how financial literacy skills play out in the real world. These teachers come with impressive backgrounds; securities analysts, a financial advisor, a Social Studies teacher with an undergraduate degree in Economics and MBA and a sales rep working in plastics fabrication. These **SIF** teachers come armed with bachelor degrees in Business, Economics and Accounting and MBAs from schools such as Harvard and University of Maryland. We gathered with these teachers for a breakfast meeting in the fall and got their own take of **Stocks in the Future**, the significance of learning investment skills at the middle school level and how our curriculum connects students to financial happenings in the everyday life.



Mr. Greg Hewitt, formerly a sales rep working in plastics fabrication (from John Ruhrah.)



From left to right; Mr. Renard Lewis formerly a financial advisor with Raymond James/Chapman (Barclay), Ms. Tiera Brown formerly a securities analyst from Lockheed Martin (MATHS), Ms. Kia –Michelle Massey a Social Studies teacher with an undergraduate degree in Economics along with an MBA (Mount Royal Middle)

We asked these teachers how their past position in business and finance helps in the classroom. Many agree it's important to incorporate real-life financial concepts into lessons while they make students feel at ease learning numbers and formulas. "The first step in educating responsible consumers is to make sure they are confident and knowledgeable in Math so they can balance budgets and make wise monetary decisions. The **SIF** program really makes a strong connect in this area," says Greg Hewitt of John Ruhrah.

Why teach investment skills at this stage in a student's life? Ms. Brown from MATHS summed it up well. "Right now is a critical time for middle school students to gain exposure to a variety of options for managing their personal finances. SIF introduces them to investment and savings options that they have not

considered previously. This puts them on track to think critically about their finances to achieve financial success.” Ms. Massey Mt. Royal adds, “Financial literacy is important now because you want your students to either break the cycle of poverty and/or be mindful of the wealth they’ll accumulate. Sooner is way better than later.” Mr. Eugene from Barclay also said, “**SIF** allows students to see and learn the fundamentals of business and the importance of financial literacy. Students are taught the concepts behind owning stocks and connect with it in a way that they never would. Other than seeing it on TV as an arcane subject, they get to make their own purchases and are motivated to learn more and more. They make buy and sell decisions based on their perception of where a business is headed and that teaches them good judgment. Programs like **SIF** create a more financially educated populace that may avoid (it is hoped) the financial mistakes of this current generation.”



Mr. Nathaniel Eugene formerly a securities analyst from Wells Fargo/AOL Time Warner (Barclay)

According to veteran teacher, Renard Lewis who’s been with **SIF** for 8 years, he’s seen several things happen in his classroom since he started teaching the **SIF** program...

1. Students are consistently engaged in financial literacy as a topic
2. Students are very inquisitive about investing
3. Students are able to apply financial literacy terms to real-life situations
4. Students are focused on getting the best possible grades they can get to secure the most earned dollars possible

“The amazing thing about all this,” exclaims Rebecca Lange-Thernes, **SIF** Instructional Facilitator, “while all these teachers have financial backgrounds sing praises of **Stocks in the Future**, we also appreciate the value these teachers bring to our program. As I observe many classes each week, I hear fantastic stories these teachers share with their students. These are real stories of financial successes and failures. The students hang on every word!”

Stock in the Future offers a quality curriculum understanding the program can never succeed without its dedicated teachers. Stay tuned as we share more success stories coming from our classrooms on our website.