



October 2011 Update

More than 500 students are now learning to invest – in school, in business and in the stock market. While these middle school youngsters absorb financial fundamentals, academics are reinforced and attendance improves with the built-in incentives. Check www.stocksinthefuture.org; click the *About Us* tab, and watch the video that brings you into the classroom.

From 30,000 feet:



Being impressed with the opportunity SIF offers, the teacher at Mt. Royal Middle School asked the principal to add a second section. Unfortunately, there was insufficient funds to cover expenses allocated to pay for additional supplies. The teacher's response? She called SIF to ask permission to pay the additional funds *out of her own pocket*. A tribute to this woman for impacting twenty additional lucky students!

When graduating from high school and turning eighteen, SIF students open their own online investment accounts and the stock previously held under SIF are transferred to their new accounts, making them official stockholders! When asked about their experiences students enthusiastically wrote that SIF classes enabled them to "apply information to real life", "learn many ways to save money" and "watch the stock market for any twist and turns on my stock".



Johns Hopkins University **President Ron Daniels** in a presentation to executives associated with the Carey Business School, recognized innovative programs offered through the school. Among the notables he pointed to "Stocks in the Future, a financial literacy program for middle school students". Yeah for the inclusion!

Johns Hopkins students from the **Center for Educational Learning** will enhance the intellectual knowledge of SIF students by creating a Facebook page that introduces engaging ways to learn business, investments and economic factors.



Four middle schools can 'celebrate' their five years of offering SIF classes; and four schools this year asked to be included for the first time. In addition to students being benefactors of this program, the scripted curriculum adds financial acumen to the teachers. And during the recent Teacher Training session, their knowledge enhanced with personal tips from professionals. Thanks to **Stephen Schuler**, President of Maryland Capital Management; **James Weglein Jr.**, Vice President of Summit Financial Group; and **Dr. Yolanda Abel**, Assistant Professor at Johns Hopkins.

Investment advise from students? When in sixth grade, twenty-nine students bought **Netflix** at approximately \$17 (2007) per share and cast appreciative eyes on its current worth at \$100+. Similarly impressive results are notable from the high number of shares invested in **Sirius Radio** at 50 cents; it's now tripled in value.



Stocks in the Future targets middle school students that need extra incentives to improve school performances. The weekly curriculum, taught in sixth, seventh and eighth grades, offers strategies for earning, preserving and investing in the financial markets while it reinforces educational fundamentals. As they learn, students earn money by attending school regularly, and improving grades in reading and mathematics. With the potential for earning 80 SIF dollars each year, students purchase publicly traded company stocks they've studied and follow progress on personal web based portfolios. When students graduate from high school and turn eighteen, stock ownership is legally transferred to their names.