



March 2010 Update



Sixth grade students sauntered into the Math Intervention class, their poor grades during the first half of school entitling these 'lucky' seven students to qualify for this "extra" class. Their bored facial expressions, slumping shoulders and bowed heads suggested their level of enthusiasm. Expecting drills in multiplications, decimals and fractions, the teacher instead asked: "Does anyone understand what investing means?" (No response) "How about stocks?" (No response) "Does anyone have a savings account?" (Everyone's hands shot upward).

Stocks in the Future is traditionally introduced to middle school youngsters in September, continued weekly throughout the 6th, 7th & 8th grades. Arlington Middle School is one of 11 schools offering this special supplemental program. In observing this class last week, its additional value became obvious. Throughout the curriculum, lessons convey information on various investments, business concepts, and stock exchange functions. Entwined are extensive cross-over skills that reinforce reading, mathematics and social studies. Knowing that *Stocks in the Future* captures students' attention, Principal Terrell Gray assigned a seasoned mathematics teacher to use the program's financial fundamentals to emphasize basic mathematics skills. This adaptation produced impressive initial results. The impassive, inattentive students became actively engaged within a short time by discussing 'investing' (as in video games), 'opportunity cost' (as in watching television rather than studying) and 'returns' (as in practice to qualify for the football team).

Within a short time, multiple hands waved wanting to answer questions, active conversations followed, and at the end of class students asked when the next one would be. *SIF* triggers student' involvement, develops perception of school's relevancy to current events, and generates understanding of the controls they have in producing earnings by improving grades and attendance. The students walked away with smiles. Not bad for their first class!

Additional happenings for *Stocks in the Future*:

- Our January Attendance Contest, with all 18 classes competing for the best percentage, produced an amazing winner. Three classes tied for first place with 100% attendance! All three classes were at Cross Country Middle School...and all three classes were taught by the same teacher: Adrienne Cureton. WOW!
- University of Baltimore Merrick Business School's Capstone Class begins the challenge of crafting *Stocks in the Future's* three-year strategic plan.
- A Johns Hopkins University Carey school of Business's graduate student started coding the statistical data from our website (www.stocksinthefuture.org) in preparation for crafting future analysis.
- Robert Young, Marketing Director at Brown Capital Investment, made a guest appearance at Fallstaff Middle School and captured the attention of students by giving insight to corporate publicity in sales.

Pat Bernstein
Founder & Board Chair