

# Congratulations Student Investors!

**Investors Graduate** - Congratulations to 104 **Stocks in the Future** (SIF) students at Barclay, Francis Scott Key, Deep Creek and Dundalk Middle Schools who celebrate their eighth grade graduations AND walk away as stockholders. They earned money to invest in the stock market by attending class regularly and improving grades. Over the next years they will track their portfolios online, be able to buy and sell their investments, and when turning eighteen, own the shares in their own names when graduating from high school.



*Francis Scott Key graduates*

**Barclay Grad** - Twenty-four students gathered in the auditorium at Barclay Middle School awaiting the SIF graduation celebration. During an informal Q & A exchange, students were asked whether SIF class made a difference to them. A hand shot up in the air from a grad who said: *When I came to school and got Cs and Ds - that was just fine. Then I started taking SIF and learned it pays to get better grades. Now I get As and Bs. (Way to go girl!)*

**Expanding the Opportunity** - Doubling the number of students suggests spreading the good fortune. With a program that produces a positive impact on a deserving population, the 800 spaces are almost filled for classes starting in September 2008. This reflects SIF's reputation for positively impacting students. Results from the Hopkins Short Achievement Test show seventh grade **Stocks in the Future** students scoring 31% higher than control groups especially in reading comprehension, vocabulary and mathematics. Sixth grade scores were 18% higher. And when compared to control groups, SIF students came to school almost two weeks more.

**Media Attention** – **Stocks in the Future** received praise from the **Thomas D. Fordham Foundation** of Ohio. In their recent national newsletter (it can be seen in its entirety on the SIF website) it said:



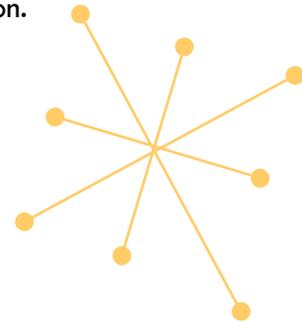
*Stocks in the Future: is a model of what smart pay-pupils-for-performance programs should look like. It not only dangles dollars in front of youngsters, but it uses the money to spur interest in the material being taught--those who spend more time studying the ins and outs of Wall Street will learn more and have a better shot at making more money, too.*

**Winning Attendance** - Washington Jesuit Academy (D.C.) must cast magic spells on their students! During the school year, classes compete for recognition of best attendance in the preceding month. The 7th grade class taught by **Bob Wassmann** came out the winner the most times. And **Joseph Powers**, Headmaster and 6th grade teacher, recorded the best school attendance overall. Congratulations!

**High School Graduate Prize** – Philadelphia hosted one of the first **Stocks in the Future** classes. Fast forward six years and students are now eligible to become independent investors following high school graduation and turning eighteen. One graduate who owns a share of Sony Corporation awaits the transfer of that stock to her own account. You can hear her reflections on the significance of this milestone and the influence she felt after taking the class for one year by going online: [www.stocksinthefuture.org](http://www.stocksinthefuture.org) and click the link next to “Interview.”

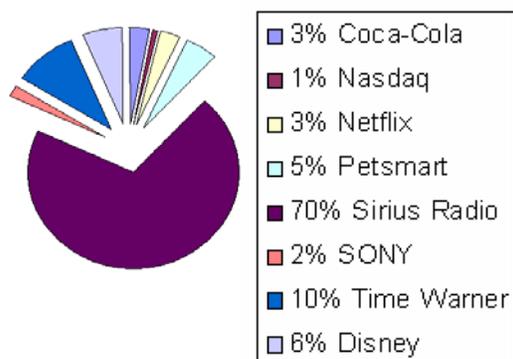


**Vote of Confidence** - Recording attendance and grades, taking tests and doing research are regular website activities integrated into the **Stocks in the Future** curriculum. Students especially check online for the value of their personalized portfolios. Please join our thunderous round of applause for the **France-Merrick Foundation** whose generous grant will enable the upgrading of this ‘aged’ website. Thank you, thank you thank you France-Merrick! A second round of applause extends to the **Hoffberger Foundation, Peter Angelos** and **M & T Bank** which gave much needed financial resources to help underwrite our expenses, a critical component in the delivery of this important concept to an expanding population.



**INVESTING POTENTIAL**  
Given a choice of these eight companies,  
here’s how students divided their earnings

**STOCK PURCHASES  
2007-2008  
ACADEMIC YEAR**



- **Stocks in the Future** enhances the performance of underperforming students with a multi-year initiative that teaches financial life skills.
- During once a week classes, middle school students learn strategies for earning, preserving, and investing money.
- By attending school regularly and improving their grades, they earn ‘SIF Dollars’ to buy publicly traded stocks and receive those shares in their names when graduating from high school.

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