

STOCKS

IN THE FUTURE

...investing in students

SIF is a 501(c)(3) Non-profit Organization

September 2008

Dear Parents and Guardians:

Stock market swings were watched carefully by 398 students this past school year. They were checking on their investments. These lucky sixth, seventh and eighth graders became investors as part of their weekly Stocks in the Future (SIF) classes.

This year the number of SIF students grows to 780 at 25 classes in 14 schools. By attending school regularly and improving grades in reading and mathematics these students earn SIF dollars that allow them to purchase stock in companies they've studied. The Johns Hopkins University *Stocks in the Future* nonprofit foundation promises that upon high school graduation and turning eighteen, stocks will be put in their names. (See the funding chart on page 4.)

Thank the principal at your school for choosing to invest in your child's financial life skills. SIF is not a classroom game; it's a real introduction to the business world. Sixth graders learn about savings and investing, why companies go public, stock ownership and other types of investments. Seventh graders look at how news items, price trends, sales growth and profit margins all affect the value of investments. In the last year, students explore reasons for diversification, annual reports and case histories of successful businesses.

You can see your child thrive in SIF by insisting on regular school attendance and improved grades. To see this success for yourself, go on line to: www.stocksinthefuture.org and ask your child for their special password. You'll be able to look at the personal portfolio page, stock news updates, quiz material, and more.

Join SIF as we invest in your child's future.

Pat Bernstein
Chair & Founder



ABC's of SIF

SIF's comprehensive multi-year academic program developed by Johns Hopkins University teaches middle school students strategies for earning, preserving and investing money. Basic academic skills are reinforced through weekly classes addressing the fundamentals of the stock market. Students learn short and long term business concepts, analyze conditions in which companies go public, differentiate investment instruments, and begin to comprehend business jargon.

As they learn, students earn money by attending school regularly and improving grades in reading and mathematics. With the potential of earning \$80 each year, they purchase publicly traded company stock which they track on their personal portfolio pages. When students graduate from high school and turn eighteen, stock ownership is legally transferred to their names.

Stocks in the Future offers something special:

- ★ Captures students' attention with discussions regarding real money
- ★ Improves school attendance targeting those needing an extra hand
- ★ Enables students to experience long-term gratification
- ★ Provides insight into the financial world
- ★ Reinforces Maryland School Assessment (MSA) fundamentals
- ★ Makes connections to happenings outside the classroom
- ★ Stimulates new areas of discussion between parent and child
- ★ Introducing new ways of interacting with the Internet
- ★ Exposing students to newspaper reading skills
- ★ Enabling teachers to apply their life experiences to teaching
- ★ Gifts students with belief in their ability for future achievements
- ★ Students' express strong results by saying: "I FEEL SMART!"

In 2008–2009, potential 'financial wizards' will take classes at:

Baltimore City Middle Schools:

- ★ Afya—all 6th graders
- ★ Arlington—6th grade
- ★ Baltimore Civitas—6th grade
- ★ Barclay—6, 7, 8 grades
- ★ Cross Country—all 6th graders
- ★ Dickey Hill—two 6th grade
- ★ Fallstaff Middle—8th grade
- ★ Francis Scott Key Middle—6, 7, 8 grades
- ★ Holabird—two 6th grades
- ★ Sisters Academy—6th grade
- ★ Winston—6th grade

Baltimore County Middle School:

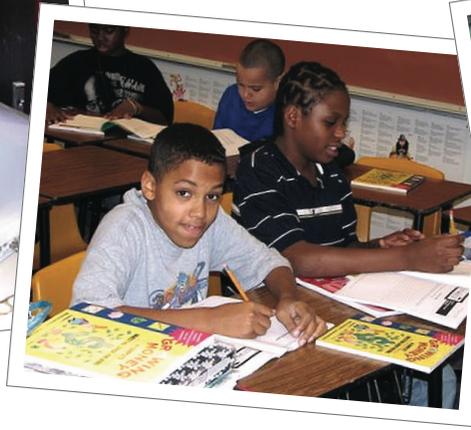
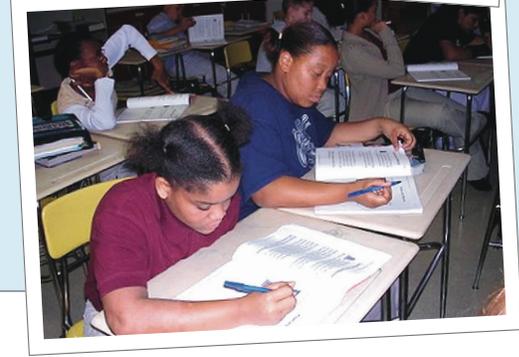
- ★ Deep Creek Middle—6, 8 grades

Carroll County Middle School:

- ★ East—6th grade

Washington DC:

- ★ Washington Jesuit Academy—6, 7, 8 grades



Resounding Applause

Stocks in the Future makes an important contribution to students. As a 501.c.3 nonprofit organization we salute, applaud and appreciate contributions which make the program possible. We thank these major donors:

The Abell Foundation

Peter Angelos

Bernstein Family Foundation

Blaustein Family Foundation

Eddie C. & C. Sylvia Brown Family Foundation

Lois & Irving Blum Foundation

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France Merrick Foundation

Hoffberger Foundation

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Provident Bank

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Rosenwald Foundation

Kathy L. Shapiro Foundation, Inc.

SunTrust Bank

The Harry & Jeanette Weinberg Foundation, Inc.

US Department of Education



Recognizing Excellence

Click on the audio link posted on the main SIF webpage (www.stocksinthefuture.org) and you'll hear one graduating high school student's reflections. In her sixth grade year she invested in a share of Sony and comments:

"(SIF) taught me how to save my money instead of spending it on things I don't need...before when I was in school it was so weird that I go just to have fun instead of actually learning. And then I got into the program and I learned something new and interesting that I wanted to get in to..."



★ ★ Proof Positive



SIF reverses 5th graders' tendency for poor attendance

SIF middle school students attend school 10 days more than control groups

SIF seventh graders scored 31% higher on the Johns Hopkins Short Achievement Test

SIF sixth graders scored 18% higher on the Johns Hopkins Short Achievement Test



Media Attention

SIF received national applause from the Thomas D. Fordham Foundation of Ohio, a well-respected independent educational analyst, saying SIF

"...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."

104 graduates of SIF

Congratulations to students at Barclay, Francis Scott Key, Deep Creek and Dundalk Middle Schools who celebrated their eighth grade graduation **and** walked away as alumni and future stockholders. Through SIF, they earned money with improved attendance and grades. And they own stock, the most popular being Sirius Radio. As alumni they track their stocks on line, buy and sell during the upcoming years, and when turning eighteen and graduating from high school, take ownership of their earning in their own names.

One Barclay graduate, when asked if SIF class made a difference, 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!)



How much can be earned?

	Possible per quarter	Possible per year
Perfect attendance for the entire week (\$1 per week)	\$8-\$10	\$36
Perfect attendance for the quarter	\$1	\$4
Improving reading grade for the quarter	\$2	\$8
Improving math grade for the quarter	\$2	\$8
A reading grade of A	\$3	\$12
A reading grade of B	\$2	\$8
A math grade of A	\$3	\$12
A math grade of B	\$2	\$8

A total of \$80 possible per year

Principals' Wisdom

"...Stocks in the Future is working extremely well. It has been a positive influence for our extremely at-risk sixth graders and I can definitely see them starting to turn the corner... There is no doubt that the SIF program has been a helping factor in motivating these children to stay in school and control their own destiny."

**John Rickman, Principal
Southern Middle School**



SIF "is a phenomenal program that has motivated our students on a daily basis and transformed them into 'investors' of their education...(they) developed their financial literacy awareness and truly understand what it means to invest in their education and the stock market. ...It gives them ownership to their effort."

**Joseph Powers, Headmaster
Washington Jesuit Academy**



"Students in this program have demonstrated significantly improved school attendance and productivity in their course work. The Stocks program has been a strong incentive for students to be in school every day."

**Tom Shouldice, Principal
Dundalk Middle School**



Excellence at Home

Mary Chavis Radcliffe retired from 30+ years as an educator in Baltimore City's Public Schools and now joins the SIF team as our Educational Facilitator. A graduate student from Morgan State University, she had a number of positions including Master Classroom Teacher, Department Head, Academic Coach, Instructional Support Teacher, and Designer/Presenter of Professional Development for Teachers. It's her reputation as a diligent, meticulous "change-agent" that bodes well for this program.



Since 2006 Christina Roskovich enabled SIF's smooth sailing in the office. Behind the scenes (and over the phone) she wears many hats: administrator, accountant, coordinator, and general manager. We salute her devotion and talent.

