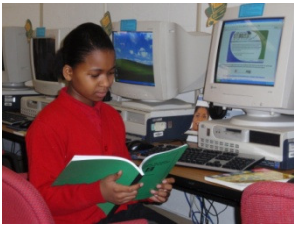




Update for October 2009



Teams of students huddled together, discussing where on the poster to position the company's current selling price, its stock market code and its image from the website. Lying beside this emerging assignment was the research paper detailing their investigation of comparable industries, company competitors, types of merchandise or service it sells, and current company news. When the school bell rang, these sixth-graders at Arlington Middle School had to wait to finish their projects until the next **Stocks in the Future** class.



It was one student's request that indicated the level of enthusiasm for this curriculum when he asked, "Can I stay here when the class is over?"



In The Barclay School's seventh-grade class, when asking students about influences on stock prices, teacher Renard Lewis brought up names like Dan Marino, Don Shula, Marie Osmond, and Kevin Federline. "What products do they endorse?" he asked, "and why would they promote it?" Without hesitation, students identified NutriSystem as an endorsed product. And why were the spokespersons chosen? *They are famous*, was the general answer, but one student said, "If a guy like Marino said it was OK, he's like macho and it would be OK for other guys to try it."



Classes began a few weeks ago at 11 schools with 440 students in sixth, seventh and eighth grades absorbing financial life skills offered once a week. Not only does media elaboration on economic conditions reinforce their newly-gained vocabulary skills, but these students are often the first ones in their families to begin grasping business fundamentals. And **SIF** students will soon find themselves ahead of the game as the Maryland State Department of Education completes its recommendations for teaching financial literacy as a prerequisite for high school graduation.

One of **SIF**'s great endorsements came from the Thomas B. Fordham Foundation's analysis written in its weekly bulletin: "[**SIF**] not only dangles dollars in front of youngsters, but it uses the money to spur interest in the material being taught...by tying dollars to economics education or by, for example, rewarding improved English test scores with free books, schools use incentives wisely. Seems like an idea worth putting stock in."

And speaking of stock, please think about 'investing' in this program to insure the next generation will be wise consumers.

Pat Bernstein

Board Chair & Founder