



DECEMBER UPDATE from Pat Bernstein

- “I like the games about investing money. They have helped me learn about stocks. I am trying to do better this year and come to school more so I can earn all of my money.”
- *Chris, 8th Grade, Francis Scott Key School*
- “SIF was fun because it gave a reason to come to school...I learned to save and see if something will go down in the future.”
- *Marie, Alumni from Francis Scott Key School*
- “I like owning stocks cause it’s like you’re in charge.” - *Aria, 8th Grade, Francis Scott Key School*

Confession: These are verbatim quotes. Not edited. Not composed. And they come from the mouths of eleven, twelve and thirteen year-olds who digest and invest in the impact of *Stocks in the Future* (SIF). During class you’d likely hear these pint-sized investors explain reasons for purchasing Time Warner over Sony, or their rationale for waiting until they’ve earned more money to buy Netflix.

Hearing about this financial literacy program produces a common response from adults: “I wish I had that knowledge when I went to school.” Our country’s economic downturn magnifies the need for financial acumen. SIF teaches this critical knowledge, combining it with reinforcement for improved school attendance and grades. Continuing to offer this opportunity is necessary and needs your help.

SIF carries a desirable win-win-win combination. The curriculum engages students needing extra motivation. Teachers enhance their own financial knowledge with the curriculum, while principals applaud the student improvement financial literacy skills given to students.

As a non-profit, we depend on outside support. Should you have financial flexibility, would you give funding for text books students can keep? Please include SIF in your giving, knowing that there is generally no one else to pass along this essential knowledge to these youngsters.

In a recent conversation with an 8th grader in his 3rd year in SIF at Francis Scott Key School, said he liked the program because: “We get free money for what we have to do anyway...Just imagine how much money I will have by the time I get out of high school. Last year I only got stock dollars from attendance. This year, I’m going to bring my grades up so I can get more money!” A few weeks later, this same young man approached SIF staff and said, “Guess what?! I got my report card and I brought my grades up! I can earn more stock dollars now!”

Please help youngsters continue to experience Stocks in the Future.

Student Champions underwrite all in-school expenses for one student including text and workbooks, access to personal portfolio pages, an earning potential of \$80 per year and other incentives. (\$1,000)

Five Stars underwrite the **monetary incentives** (\$80) for five students enabling them to invest in publicly-traded company stock. (\$400)

Guiding Stars underwrite **supplies** for one student including text and workbooks, and an earning potential of \$80 during the school year. (\$150)

Honor Roll makes an important contribution enabling the continuation of Stocks in the Future. \$_____

Tax-deductible checks can be addressed to: Stocks in the Future, 3003 N. Charles St #200, Baltimore, MD 21218