

MCEE SMG Staff

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www.stockmarketgame.org



**MARYLAND
COUNCIL ON
ECONOMIC
EDUCATION**



**THE
STOCK MARKET GAME™**

Goal of this Presentation

By the end
of this
presentation,
participants
should be
able to:

Discuss the goals for playing the SMG.

Determine how to get started and learn the rules of the game.

Navigate the teachers support center and manage team
portfolios.
Discover MCEE resources

Highlight the need for research.

Answer your questions!

**WHAT ARE THE
GOALS OF THE
STOCK MARKET
GAME?**

**The Goal of the
SMG is to Help
Students
Understand**

Learning how to save and invest will help them achieve their financial goals.

US and world news and events affect their investment decisions.

Playing the SMG helps them reinforce math, reading and writing skills.

Learning to invest is fun!

SMG is...



An online simulation to teach about investing to meet financial goals.



For grades 4-12



A contest to take \$100,000 initial investment and make it grow with investments in stocks, bonds and mutual funds.



Offered four times each school year: 10 weeks or 32 weeks.

**WHY SHOULD MY
STUDENTS PLAY
THE GAME?**

Reasons to Play the Stock Market Game

The Stock Market Game™
meets the MD College and
Career Ready Standards by
encouraging students:

- to use real world context,
- research companies,
- interpret texts,
- analyze data, and
- problem-solve.

21st Century Skills



Collaboration and Teamwork



Communication



Critical Thinking



Creativity



Compromise/Decision Making

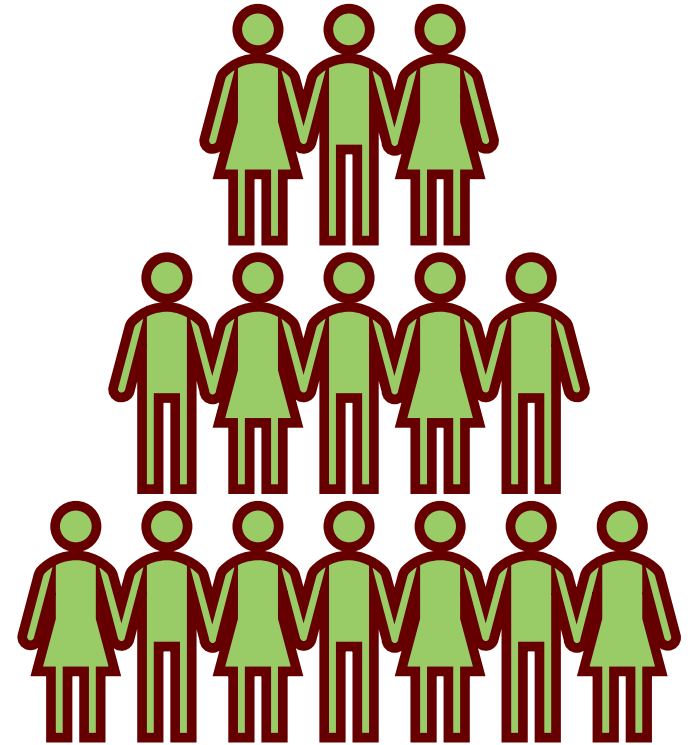


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**HOW DO I GET
STARTED?**

Decide on the Number of Students on a Team

- 3-5 students per team





How to Register

- Go to www.stockmarketgame.org
- Registration video on the website

Register Now

Please note: only adults and educators are authorized to register here. If you are an elementary, middle, or high school student, please contact your teacher to register for SMG.

First Name *

Last Name *

Email *

Select **both** options to request your own portfolio, student portfolios and Teacher Support Center access.

Teach Students/Others

Participate By Myself

(Can select both)

Have you participated in The Stock Market Game™ before? *

Continue

We encourage teachers to play along with their students

Look for emails from mcee@towson.edu

- One email will contain your teacher username and password along with team usernames and passwords to administer your teams.
- If you (as teacher/advisor) play the game, there will be another email with your username and login information.

Sample advisor and team ID's and passwords that you receive via email after registering.

Teacher Advisor Example: (use this to access lessons and other teacher support)

MD_27_T952675

C2TKORY5



Student Team Example: (used by students to make transactions)

MD_20_ZZ565

FOO18124

**IS THERE A FEE
TO PLAY THE
GAME?**

Fees

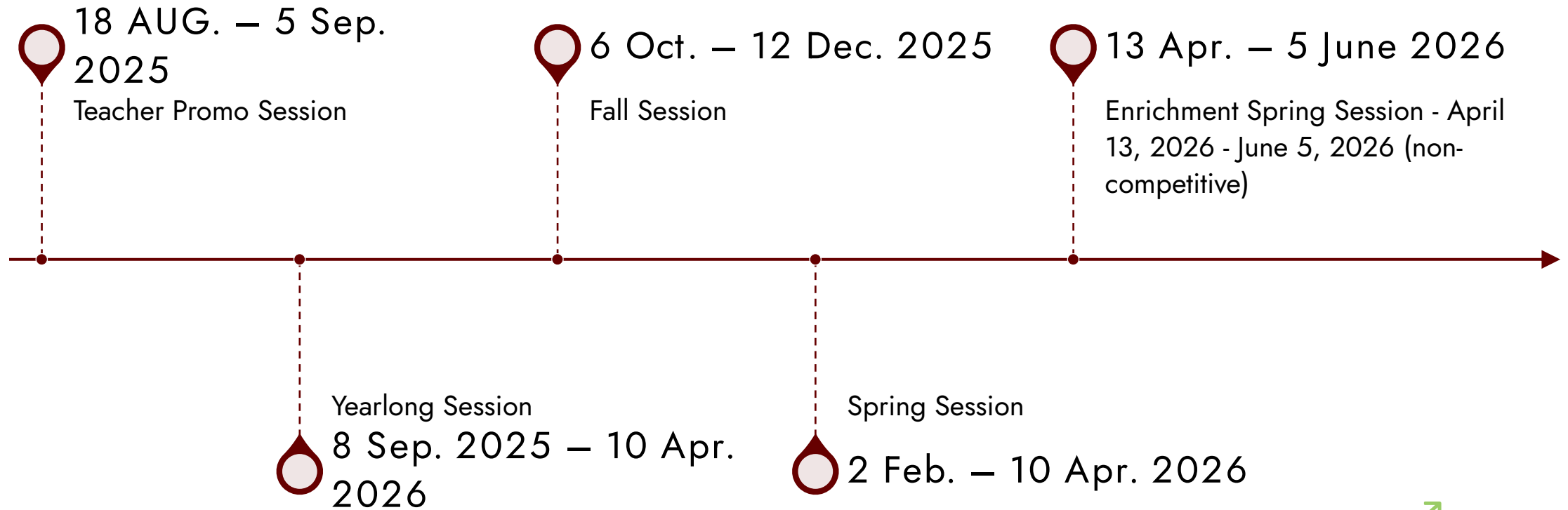
- Year Long Game - \$30
per team
- Fall or spring Game - \$15
per team

Maryland SMG Corporate Sponsors



**WHAT ARE THE
GAME DATES?**

Game Dates



**WHAT
RESOURCES ARE
AVAILABLE?**



TSC HOME

- [Start Here](#)
- [SMG Syllabus](#)
- [Events Calendar](#)
- [View Team Portfolios](#)
- [Traducciones al Español](#)
- [SMG Curriculum](#)

RESOURCES

- [Videos](#)
- [InvestWrite](#)
- [Invest It Forward](#)
- [Academic Standards](#)

HELPFUL TOOLS

- [Add Teams](#)
- [Change Password](#)
- [Troubleshooting](#)
- [Help Desk](#)
- [Participation Certificates](#)
- [Admin](#)



Welcome to The Stock Market Game™

This short guide provides the essential components for successful program implementation. The SMG program is extremely flexible and can be customized to meet the specific needs of your students.

Team IDs & Passwords:

Before introducing your class to the SMG program, organize the students into teams. In most cases, team size is up to you, though we recommend three to five students per portfolio.

Assigning each team member a well-defined role helps them maintain focus and provides them with a clear understanding of what is expected of them. Roles also ensure each team member participates in the learning process, is accountable for group assignments, and supports group decision-making.

[Team Roles Handout](#)[View Team Portfolios](#)

Tools for Teachers:

The following tools will help you get started with SMG in your classroom.

[SMG Calendar](#)[Program Contacts](#)

Tools for Students:



Start Here

- Team IDs and Passwords
- Tools for Teachers and Students
- Program Rules
- SMG Essential Syllabus
- Program Units & Lessons
- Rankings
- InvestWrite

Videos

Stock Market Game Kick Off

Intro to Investing

Intro to Companies

Intro to Stocks

Building Your Portfolio

SMG Trading Portfolio

Conducting Research

Entering Stock Trades

Assessing Risk

Diversification


Mutual Fund Trades


Market Analysis

Asset Allocation


Bond Trades

Portfolio Evaluation







The Stock Market Game Kick Off! (3 mins)




Copy link


Welcome to








Let's begin your investing journey....

Watch on  YouTube



Program Units and Lessons



Understanding the Stock Market Game



Before You Invest

What is a Company?

What is a Stock?

Identifying Ticker Symbols and Interpreting Stock Quotes



Selecting Your Investments

What is Diversification

Stock Research Guide

What is Risk?



Tracking Your Investments

What causes stock process to change?

Buy Sell or Hold?



Reflections

How Successful Was My Investment?



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 **View Team Portfolios**

[HOME](#)[EXPLORE](#) ▾[RESOURCES](#) ▾[GET INVOLVED](#) ▾[LOGOUT](#)

Rankings & Portfolios

Welcome Allen Cox! Maryland Stock Market Game Game Dates: 06/15/2020 - 08/14/2020

[View/Print All Rankings](#)

Name:	Allen Cox	Date:	1/6/2021
Security Level:	Advisor		

[Classes by Advisor](#) | [Allen Cox](#) | [Maryland Stock Market Game](#)

Click Class Name for information about grade, class size, SMG Region and to set team nicknames .

Click a Team ID to access that team's portfolio.

Class Name	# of Teams Requested	Team IDs	Nicknames	Rankings	Total Equity	Password
Advisor	~	MD_6_T892481				XXXXXXXXXX
MCEE	1	MD_6_ZZ16	MD_6_ZZ16	6	\$109,888.09	XXXXXXXXXX



Advisor's Guide



SMG Advisor Guide



SMG Easy as 1-2-3

Step 1: Preparation

[Internet Access](#)

[Time Commitment](#)

[Parental Involvement](#)

Step 2: Program Orientation

[SMG Advisor Login](#)

[Teacher Support Center](#)

[Program Rules](#)

[SMG Portfolio](#)

[Team Portfolio Overview](#)

[Resources List](#)

Step 3: Implementation

[Creating Teams/Team Setup](#)

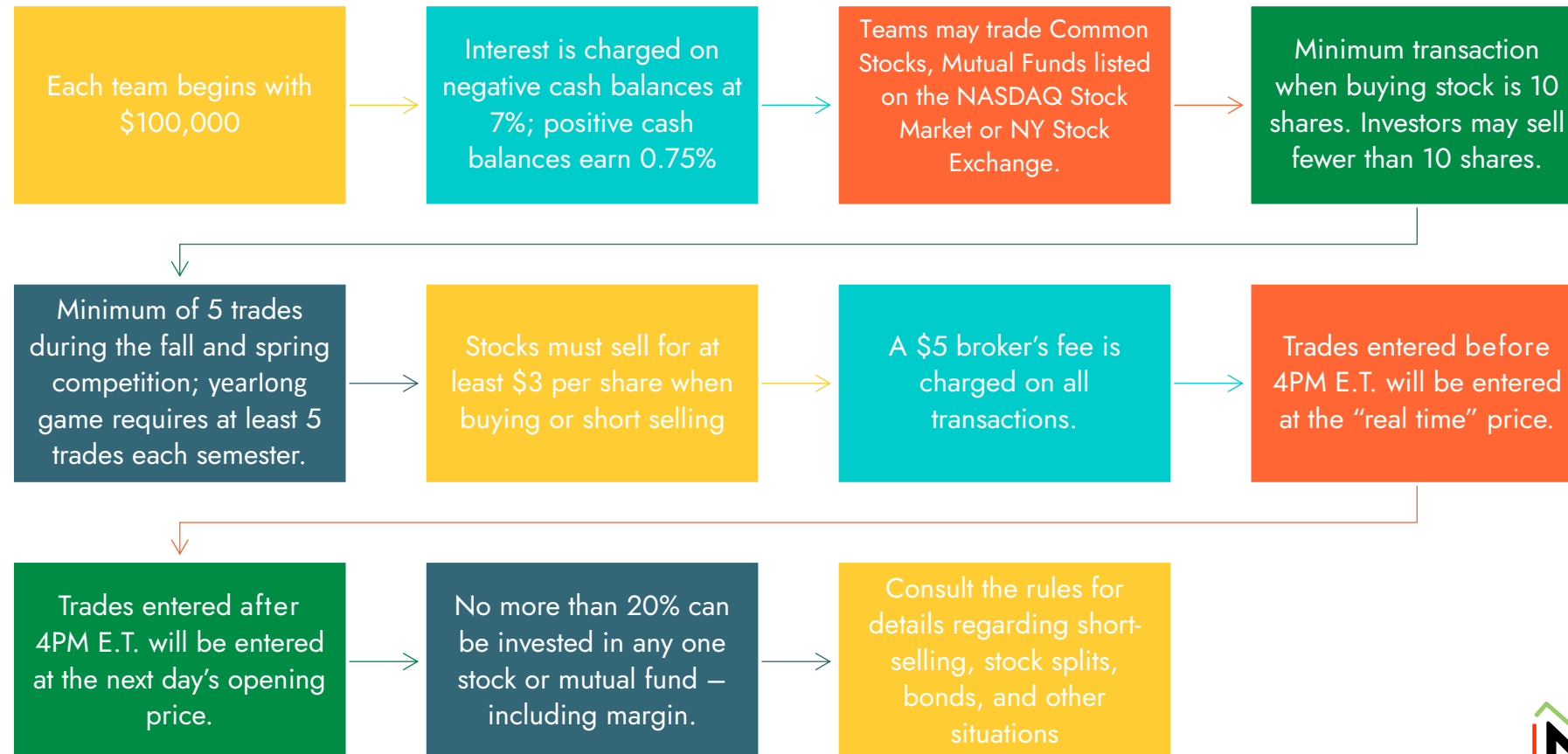
[Consensus and Team Building](#)

[Team Names Activity](#)

[Team Journals](#)

WHAT ARE THE
RULES OF THE
GAME?

Rules for Playing the Game



WHAT DOES THE
STUDENT
PORTFOLIO
PAGE LOOK LIKE?

Team Portfolio Home Page

Account Info

SIA_99_ZZ20 (BEN'S TEAM)

Region: Real Time
Trade Type: REALTIME
Ranking Method: Total Equity
Team Advisor: John Smith
School: PS 198 ISADOR E IDA STRAUS

Total Equity

\$106,367.84 (+0.000%)

Net Equity Gain

\$6,367.84 (+0.001%)

Buying Power

\$108,652.32 (-0.001%)

Cash Balance

\$56,089.94 (-0.001%)

Rankings

S&P500 Last Close: 4515.7700 S&P500 Start Value (per 06/25/2021 Close): 4280.6990

Region : 7 out of 43

Coordinator : 7 out of 43

State : 7 out of 43



Important SMG session-related information has been refocused on the top left to provide quick review

Rankings and S&P 500 performance information has been moved to the top right

Important messages will pop-up upon each refresh. Once reviewed and closed, they can be accessed by clicking the bell

Account Info

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Region : 7 out of 43

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Total Equity

\$106,367.84 (+0.000%)



Total Equity is the sum of the *Cash Balance* plus the *Total Value of Longs*. The *Total Equity* is the number that is used to determine rankings.

Net Equity Gain

\$6,367.84 (+0.001%)



Net Equity Gain/Loss is your total gain or loss over the starting balance of \$100,000

Buying Power

\$108,652.32 (-0.001%)



Buying Power is the total amount of money available for purchases and short sales. It is updated nightly. Estimated intraday buying power is shown on the trade preview screen

Cash Balance

\$56,089.94 (-0.001%)



Cash Balance is total cash available, including dividends, interest, and proceeds from the sale of stock, mutual funds and bonds. A negative balance represents the amount borrowed on margin.

News and Ticker Symbols

AAPL News



Apple Earnings: Tech Rally Under Threat as Investors

Apple's upcoming earnings report is highly anticipated as investors assess the company's push into AI. However, analysts see limited upside potential for the...

Investing.com



Amazon Vs. Apple: Here's the Top Bet Among Tech

The article compares the upcoming earnings reports of Amazon and Apple, discussing their competitive positioning. It suggests that Amazon's AWS segment and...

Brian Gilmartin · Investing.com



Only 10 Companies Have Reached a Trillion-Dollar Screaming Buy Right Now

The article discusses the 10 public companies that have reached a trillion-dollar market cap, highlighting them as 'screaming buys' due to their dominant positions in their respective industries.

The Motley Fool · The Motley Fool



Microsoft Earnings Preview: Will Azure Growth Outpace

Microsoft's upcoming earnings report will be closely watched, with a focus on its ability to compete with rivals like Amazon and Google.

Investing.com

Research



AAPL

Apple Inc.

\$217.713 (+0.426%)



Overview

Apple is among the largest companies in the world, with a broad portfolio of hardware and software products targeted at consumers and businesses. The iPhone is the primary driver of sales, accounting for a majority of the firm's sales, and Apple's other products like Mac, iPad, and Watch are designed around the iPhone as the focal point of an expansive ecosystem. Apple has progressively worked to add new applications, like streaming video, subscription bundles, and augmented reality. The firm designs its own semiconductors while working with subcontractors like Foxconn and TSMC to build its products and chips. Slightly less than half of Apple's sales come from its flagship stores, with a majority of sales coming indirectly through partnerships and distribution.

Charts

1D 5D 1M 6M YTD 1Y 5Y

★ Watch

AAPL



10/31/2024

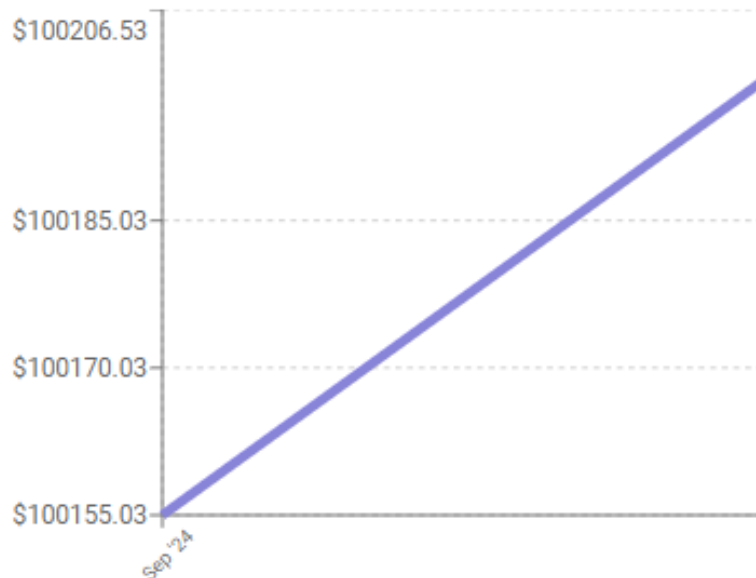
Portfolio Summary

Stocks Mutual Funds Cash



Options

- ☒ Total Equity
- ☐ Total Longs
- ☐ Total Shorts
- ☐ Cash



Account Holdings

Estimated from real-time price feed
Intraday transactions

Equity Positions

Ticker	Date	Position	Quantity *	Cost Basis	Previous Close	Current Price	Price Change	Market Value	Gain/Loss
APLD	2024-09-16	Long	100	606.00	\$5.81	\$5.86	0.861%	586.00	\$-20.00
ENPH	2024-09-16	Long	20	2,231.20	\$118.53	\$118.343	-0.158%	2366.86	\$135.86
MSFT	2024-09-17	Long	10	4,359.30	\$435.15	\$436.644	0.343%	4366.44	\$7.44
SKYW	2024-09-16	Long	100	7,844.00	\$78.87	\$78.995	0.158%	7899.50	\$55.50
VFIAX	2024-09-16	Long	10	5,217.30	\$N/A	521.3800	N/A	5,213.80	\$-3.50

* Intraday positions represent your aggregate net holdings after any intraday purchases or sales

◀ 1 ▶

power
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Enter a Stock Trade

[Back to trade](#)

Search Symbol or Company Name



AAPL

[Blocked Symbols](#)[Newday Sustainable Stocks](#)☒ Buy ☐ Sell ☐ Short Sell ☐ Short Cover

Number of Shares

100

Order Type

Market ▾

[Preview Trade](#)[Clear Values](#)

APPLE INC

1D

5D

1M

6M

YTD

1Y

5Y



Enter a Stock Trade

Stock Trade Order Preview

Action	Buy
Ticker	AMD
Company Name	ADVANCED MICRO DEVICES INC COM
# Of Shares	100
Order Type	Market Order
Limit Price	-----
Last Close Price	\$150.82
Last Known SMG Price*	\$150.82
<i>* used for estimates below</i>	
Last Known SMG Price Date	09/17/2024
Estimated Cost Or Proceeds Of Trade	(\$15,082.00)
Estimated Buying Power Before Trade	\$108,243.68
Estimated Change To Buying Power Including Commission And Fees**	(\$15,071.92)
<i>**((Estimated Cost or Proceeds Of Trade x 0.666) x 1.5) -Commission - Fees</i>	
Estimated Buying Power After Trade	\$93,171.76

Re-enter your password to place this trade.

Confirm Trade

Edit Trade

Pending Orders

Enter a Stock Trade

✓ Success: Trade Order Confirmed: SFJ-0317

For "End-Of-Day" Accounts:

Confirm the status of transactions on the [Pending Transactions](#) screen.
The executed trade price of transactions will be available the following market day.

For "Real-Time" Accounts: Confirm the status of transactions on the [Transaction Notes](#) screen.
During **market hours** (i.e. Mon.-Fri., 9:30am-4pm ET, excluding holidays), pricing for transactions will be displayed 20 minutes after submission.
The executed trade price of **afterhours** transactions will be available the following market day.

*To confirm whether you are an End-of-Day or Real-Time Account, please refer to the [homepage of your portfolio](#).

Pending Orders

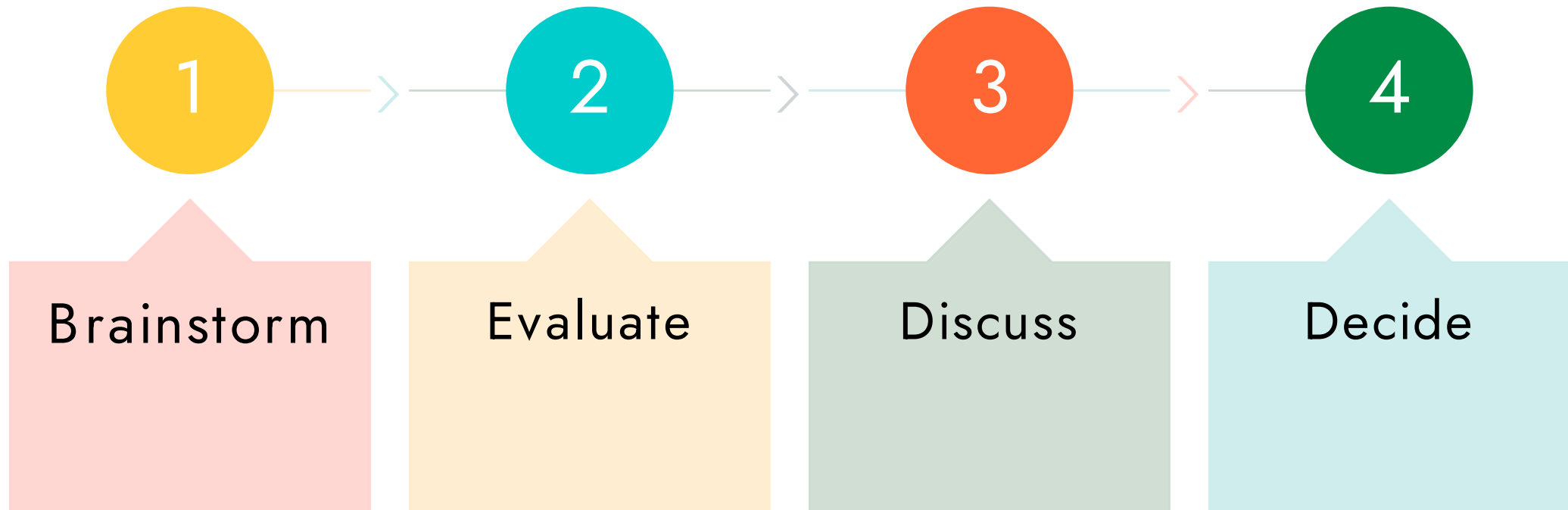


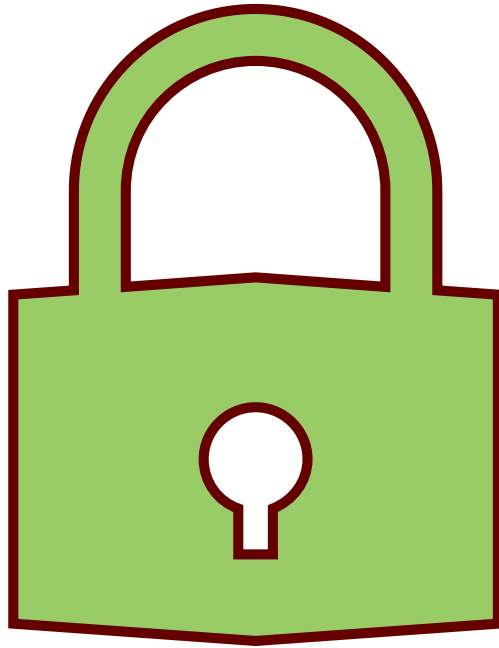
Pending Transactions for Team ID : MD_75_ZZ1 As Of : 09/18/2024

Transaction Type	Shares or \$Value	Ticker	Limit Price	Trade Entered	Confirmation	Description	Cancel
Buy	100	AAPL	MKT	2024-09-18 08:59:31	SFL-0285	Order Accepted	

**WHAT SHOULD I DO
WITH MY STUDENTS
BEFORE THE GAME
BEGINS?**

Teach the Steps of Building Consensus





Team Passwords & Transactions

It is very important to require that team members:

- NOT make transactions without the team's permission.
- Keep team ID's and passwords a secret from other teams.

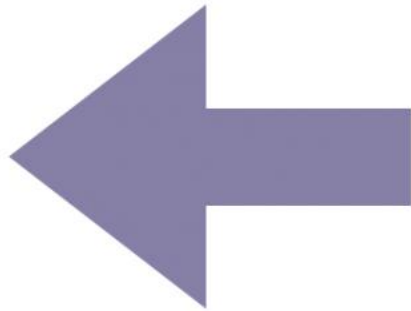


Ask this Question

- What is the difference between **saving** and **investing**?



Long Term



Short Term

**Explain the
Difference
Between Long-
Term and Short-
Term Investing**

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Explain How to Make Money in the SMG



Explain that a corporation is a business that sells stock to raise money.

Explain...
What is
Company?



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"individual business units may choose to use or not use genetically-modified ingredients."--Pepsico.com

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EDUCATION

Discuss the Concepts of Volatility & Diversification



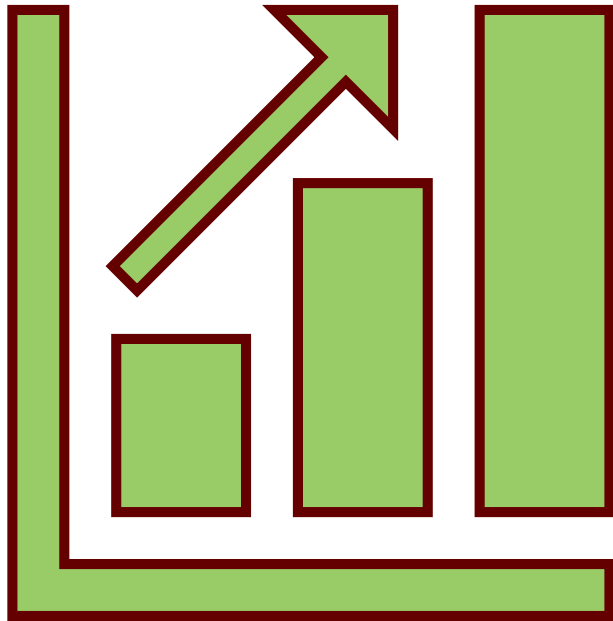
Explain that the stock market is volatile and must be watched closely but does respond to the forces of supply and demand, and current events.



Explain that diversification is important to limit the risk of short-term downturns in the market.

WHAT ABOUT RESEARCHING STOCKS?

Where do I Start?



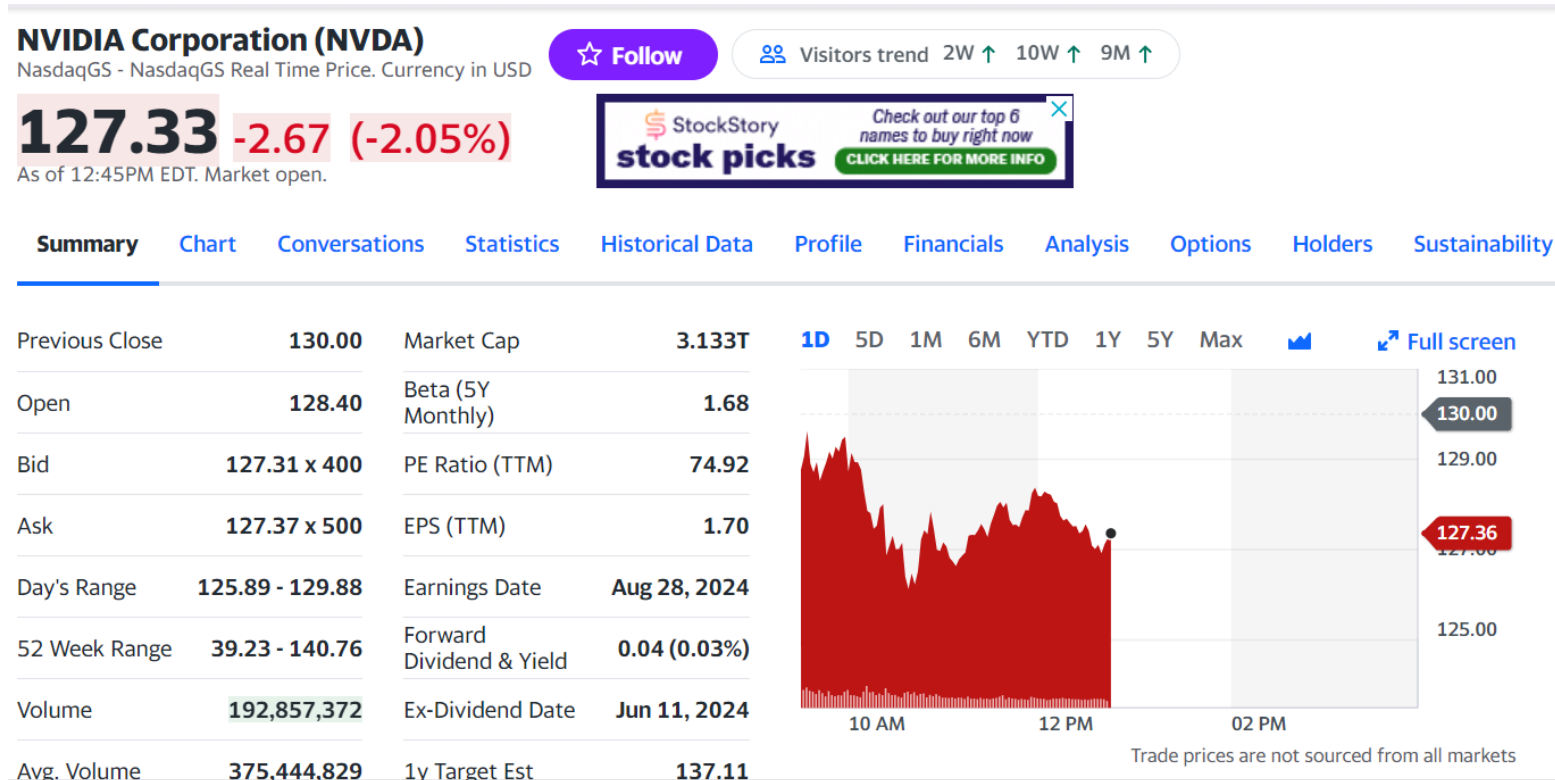
Researching Stocks

- Students of all ages can research stocks.
- NEVER suggest that you know more about picking stocks than your students.
- You should not make investment recommendations.
- Require them to make the picks and be able to justify them.

Our Favorite Stock Research Websites

- General Stock Information
 - Yahoo Finance
 - www.yahoofinance.com
- Latest News
 - CNBC
 - www.cnbc.com
 - Market Watch
 - www.marketwatch.com
- Looking up Parent Companies
 - Wikipedia
 - www.wikipedia.com
- Advanced Research
 - Morning Star
 - <https://www.morningstar.com/>
 - Mutual Funds
 - www.ici.org
 - Statistics
 - www.finviz.com

Explain the Purpose of Ticker Symbols



- Show students how to look up companies' ticker symbols and share prices on the internet.

<https://finance.yahoo.com/>

COMPANY PROFILE

Date:

Company:

Ticker Symbol (finance.yahoo.com - In Parentheses beside name):

Industry (finance.yahoo.com - Click on Profile - Right Below Profile):

What Does the Company Do (finance.yahoo.com - Click on Profile - Scroll to Description):

Who are the Competitors (finance.yahoo.com - Click on Summary - on Right: *Similar to*):

What do Analysts Recommend - Buy/Sell/Hold (finance.yahoo.com - Click on Summary - on Right: *Recommendation Trends*):

Purchase Ticket Guidelines and Example

When you buy a stock, please record the total cost including commission:

Base Cost Price of stock per share x total
number of shares purchased

+ Commission (\$5.00)

= Total Cost

Example:

Buy 100 shares of Coca Cola Industries (KO)

Base Cost \$41.94 x 100 = \$4,194

+ \$5.00

= \$4,199.

**ARE THERE
ENRICHMENT
OPPORTUNITIES?**



- Students write essays based on investing themes/prompts
- Prizes for grades 3-5, 6-8, & 9-12
- Separate Awards for Fall and Spring
- <https://www.investwrite.org/>



Poster Contest

- Grades K-8
- Economic concepts:
 - scarcity
 - natural, human and capital resources
 - opportunity cost
 - producers and consumers
 - goods and services.
- Personal finance concepts:
 - savings & Investing,
 - taxes
 - markets
 - sources of income
 - philanthropy.



Poetry Contest

- All grades
- Using financial literacy terms, students write a poem and record a 2 minute
 - Verse, slam a rap or a song
- Time frame: “Financial Literacy” month, April 2025



Stay Connected

Website – econed.org
Facebook – Maryland Council on Economic Education and MD Stock Market Game Educators
Instagram - [mdeconed](https://www.instagram.com/mdeconed)
X - [@mdeconed](https://twitter.com/mdeconed)



Group by Maryland Council on Economic Education





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BEFORE THE BELL BREAKFAST

A new annual MCEE event to share news and updates on youth financial education in the Maryland.



October 29, 2024



989 Corporate Blvd ,
Linthicum Heights, MD



8.00 AM -
10.30 AM

Sharing National Research on Gen Z

What to expect in Annapolis in 2025

Latest news on expanding financial education in Montgomery County



Ritta McLaughlin



Rory Murray



Sahasra Ganapathinedi

What about Professional Development for Teachers?

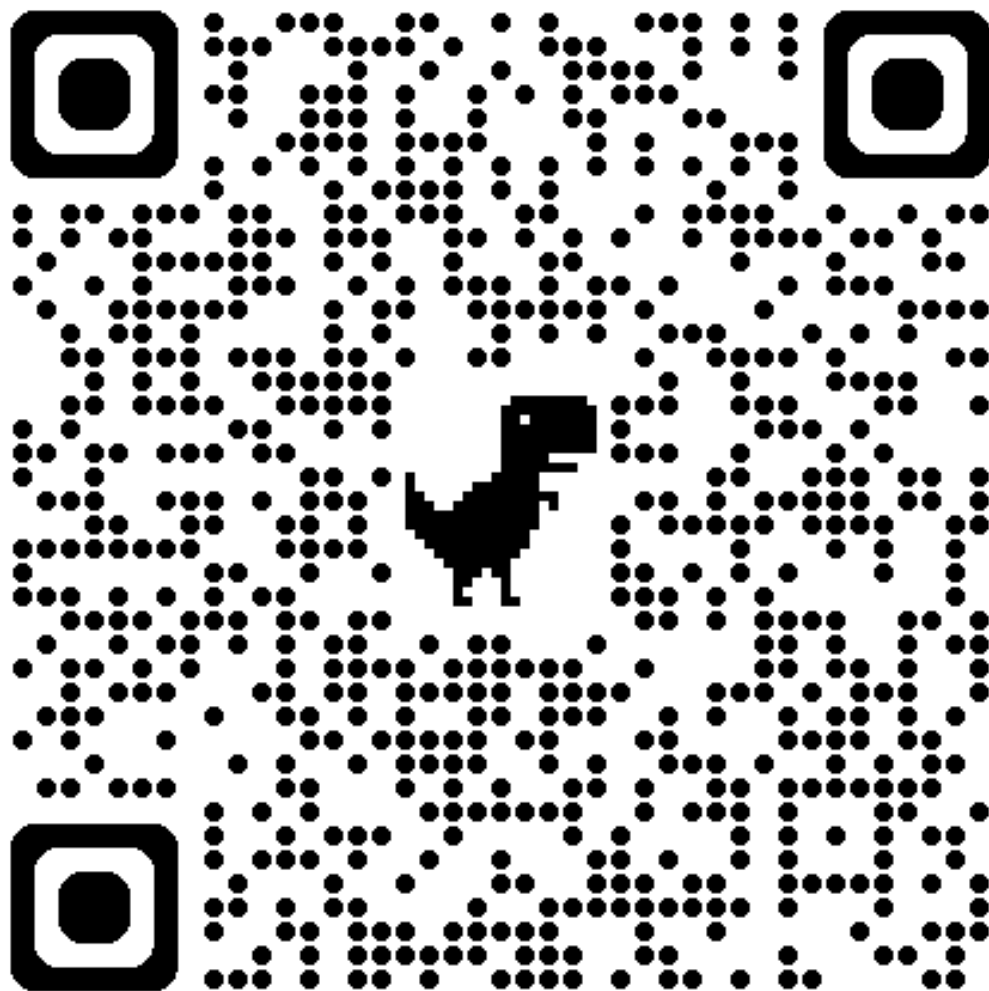
[HTTPS://ECONED.ORG/EVENTS](https://econed.org/events)

Thank you for
your time ---
we hope to
see you at
the Awards
Ceremony.





CONTACT MARY METZLER,
MMETZLER@TOWSON.EDU



https://docs.google.com/forms/d/e/1FAIPQLSFOSTUCRXGBIYDDLMTDFFLNxAV-TT_UeWX_XCKJRKKXSOYFA/viewform