

# INTRODUCTION TO THE STOCK MARKET

The basic lessons are designed to teach students the fundamentals of investing, the stock market and math concepts they will need to build their virtual portfolios. Once they've started to implement these concepts after completing the Beginner Lessons, students can move on to the next section, Intermediate Lessons that goes into more depth. For younger students, we have a short and simplified unit that includes a video and pop quiz.

## BEGINNER LESSONS

LESSON NAME	TYPE
Stock Market Basics	Unit Introduction
What is a Stock?	Article
What is a Ticker Symbol?	Article
Getting (and understanding) stock quotes	Article
Why invest in Stocks?	Article
Building a diversified portfolio	Article
Getting Trading Ideas	Article
Navigating The Site	Tutorial Video
Order Types	Tutorial Video
Trading Stocks	Tutorial Video
Stock Market Basics	Unit Assessment

## ELEMENTARY AND MIDDLE SCHOOL LESSONS

LESSON NAME	TYPE
Stocks Made Easy	Tutorial Video
What are Mutual Funds?	Tutorial Video
What are Bonds?	Tutorial Video
What is a Stock Exchange?	Tutorial Video
What is a Stock Index?	Tutorial Video
How To Build A Portfolio	Tutorial Video

# INTRODUCTION TO THE STOCK MARKET

## INTERMEDIATE LESSONS

LESSON NAME	TYPE
Intermediate Investing	Unit Introduction
Why is it called Wall Street?	Article
What is the New York Stock Exchange?	Article
What is the Dow Jones Industrial Average?	Article
What is an ETF?	Article
What is a Mutual Fund?	Article
Trading Mutual Funds	Tutorial Video
What are Bonds	Article
Trading Bonds	Tutorial Video
Understanding margin trading	Article
What is a Brokerage?	Article
Investment Research	Tutorial Video
How to Choose and Compare Stocks	Article
Understanding Price Movements	Article
What is an Income Statement?	Article
What is a Balance Sheet?	Article
What Is A Cash Flow Statement	Article
Investing Strategies	Article
Certifications in the Finance Industry	Article
Use the Investment Return Calculator	Interactive Calculator
Use the Net Present Value Calculator	Interactive Calculator
Intermediate Investing	Unit Assessment



# PERSONAL FINANCE LESSONS

The Personal Finance lessons are grouped into the same units as the Jump\$tart Standards for financial literacy; budgeting and saving, credit and debt, income and taxes, employment and income, and financial risks and decision making. Each unit has an introduction and unit exam. You can pick and choose to include individual lessons or the whole series as part of your assignment.

## BUDGETING UNIT

LESSON NAME	TYPE
Budgeting, Saving, and Spending	Unit Introduction
Budgeting	Article
Budgeting and Spending Strategies	Article
What is Money?	Article
Building Wealth	Article
Use the Compound Interest Calculator	Interactive Calculator
Spending and Savings Plans	Article
Pay Yourself First	Article
Preparing for spending shocks	Article
Receipts - Keeping and Tossing	Article
Researching Spending	Article
Managing Bills	Article
Planning Long Term Purchases	Article
Family Planning	Article
Use the Net Worth Calculator	Interactive Calculator
Use the Buy vs Lease Calculator	Interactive Calculator
Use the Home Budgeting Calculator	Interactive Calculator
Budgeting, Saving, and Spending	Unit Assessment

# PERSONAL FINANCE LESSONS

## CREDIT UNIT

LESSON NAME	TYPE
Managing Credit	Unit Introduction
Using Credit	Article
Importance of Interest Rates	Article
Credit Cards	Article
Buying a car	Article
Good Debt, Bad Debt	Article
Use the Car Loans Calculator	Interactive Calculator
Short-Term Financing	Article
Student Loans	Article
Mortgages	Article
Use the Credit Card Payments Calculator	Interactive Calculator
Credit Reports	Article
Managing Debt	Article
Debt Management Services	Article
Consolidating Debt	Article
Debt Negotiation	Article
Bankruptcy	Article
Managing Credit	Unit Assessment

# PERSONAL FINANCE LESSONS

## INCOME AND TAXES UNIT

LESSON NAME	TYPE
Income and Taxes	Unit Introduction
Income and Compensation	Article
Career Development	Article
Employer and Employee Rights and Responsibilities	Article
Unemployment and other programs	Article
Banks, Credit Unions, and Savings and Loans	Article
Debit Cards	Article
Automatic Payments	Article
Taxation Overview	Article
Tax Filing and the Form 1040	Article
Sales Tax	Article
Biggest Mistakes of Job Seekers	Article
Acing Job Interviews	Article
How To Choose an Internship	Article
Using Keywords In Your Resume	Article
What is Wealth?	Article
Charitable Giving	Article
Preparing For Retirement	Article
Use the Saving to be a Millionaire Calculator	Interactive Calculator
Consumer rights and responsibilities	Article
Classifying Products and Services	Article
Common Tax Deductions	Article
Common Tax Additions	Article
When to hire a tax professional	Article
Income and Taxes	Unit Assessment

# PERSONAL FINANCE LESSONS

## RISK AND FINANCIAL DECISIONS UNIT

LESSON NAME	TYPE
Risk and Financial Decisions	Unit Introduction
What makes a contract valid?	Article
Risk	Article
Renter's Insurance	Article
Homeowners Insurance	Article
Rental Agreements and Homeowners Associations	Article
Car Insurance	Article
Life Insurance	Article
Health Insurance	Article
Protecting Against Fraud	Article
Using Spreadsheets – Comparing Car Financing Options	Article
What are Financial Records?	Article
Reconciling accounts	Article
Tax Audits	Article
Work VS Study	Article
Simple and Living Wills	Article
Starting a Business	Article
Risk and Financial Decision Making	Unit Assessment

# ECONOMICS LESSONS

Our economics articles cover a wide range of both micro and macroeconomics, both explaining the core theory illustrated with graphs, but also supplemented with real-world examples and historic case students. Our Economics Curriculum aligns with education standards outlined by the National Council for Economic Education.

## LESSON NAME

What is the Federal Reserve?

Stock Market Crash of 1929

Comparative Economic Systems -  
Capitalism, Socialism, and Communism

Major Economic Indicators (GDP, CPI, Jobs)

Gross Domestic Product

Supply and Demand Examples in the  
Stock Market

Benefits of Competition

Types of Companies

What is Economic Growth?

What are Incentives?

What is Economics?

What is Entrepreneurship?

Externalities

The Business Cycle

Importance of Interest Rates

Labor and Productivity

Marginal Benefit and Cost

## LESSON NAME

What is Opportunity Cost?

What are Price Controls?

Why is there Scarcity?

What is Specialization?

Unemployment

What is Supply?

What is Demand?

How is Money Created?

What is Cottage Industry

Time Value of Money

Fiscal Policy Explained

Government impact on the economy

Inflation

International trade

Monetary Policy

Property Rights

Risk

Comparative Advantage

# BUSINESS LESSONS

Our business curriculum is divided between three primary topics, Accounting, Management and Marketing. The curriculum is designed to be flexible for the different business education standards for each state. If you want to see how the Business Curriculum aligns to the standards your school, please contact us for a comparison.

LESSON NAME	TOPIC
The Accounting Cycle	Accounting
Understanding the role of accountants in business and society	Accounting
Careers in the accounting profession	Accounting
Financial Analysis through key ratios	Accounting
GAAP - Financial Reporting and Terms	Accounting
GAAP - Asset Accounting	Accounting
GAAP - Liability Accounting	Accounting
GAAP - Accounting for Equity	Accounting
GAAP - Accounting Revenue and Expenses	Accounting
GAAP - Accounting Gains and Losses	Accounting
Payroll Best Practices	Accounting
Issuing stock and dividends	Accounting
Operating Ratios	Accounting
Cash Flow	Accounting
Cash Planning	Accounting
Corporate Debt	Accounting
Dividends and Changes of Ownership	Accounting
Solvency	Accounting
Asset Valuation	Accounting

# BUSINESS LESSONS

LESSON NAME	TOPIC
Audits and Fraud	Accounting
Managerial Accounting	Accounting
Creating Financial Statements	Accounting
Cost Accounting	Accounting
Importance of Planning and Vision	Management
Centralized and Decentralized Management Explained	Management
Leading vs Directing	Management
Management Theories and How They Are Used	Management
Forms of Business Ownership	Management
Business Ethics Overview	Management
Social Responsibility In Management	Management
Human Resource Planning	Management
Competitive Advantage	Management
Short Term and Long Term Financing	Management
Internal Risk Management	Management
Integrating Risk Management	Management
Building a Case Study	Management
Foundations of Marketing	Marketing
Analyzing Consumer Behavior	Marketing
Segmentation and Target Markets	Marketing
Ethics In Marketing	Marketing
Classifying Products and Services	Marketing
The Product Life Cycle	Marketing
Pricing Strategies	Marketing
Planning and Evaluating Business Advertising	Marketing
Personal Selling	Marketing
Developing A Marketing Plan	Marketing

# INVESTING101 COURSE

Investing101 is a stand-alone beginners investing course – perfect for after school programs, extra credit, and parent outreach. This course covers over 100 investing topics, divided into 10 chapters. It is designed to start with a complete beginner, and works through investing topics from basic terminology all the way through reading charts and trading options. There are vocabulary quizzes and chapter exams for each chapter.

## CHAPTER 2: HOW THE STOCK MARKET WORKS AND WHY IT MOVES

- 2-01 What Are Stock Exchanges?
- 2-02 A History Lesson – Wall Street
- 2-03 Other Stock Exchanges
- 2-04 Public versus Private Companies & IPOs versus Secondary Market Securities
- 2-05 Market Timing and Moving
- 2-06 Bull vs. Bear Markets
- 2-07 The Danger of Trying to Time the Market
- 2-08 Brokers and How to Choose the Right Ones
- 2-09 Why Stocks Are a Good Choice For Investing
- 2-10 Buying Individual Stocks Versus Investing in Mutual Funds
- 2-11 Resources

## CHAPTER 1: INTRODUCTION TO INVESTING

- 1-01 Understanding Investment Choices
- 1-02 Bank and Credit Union Products
- 1-03 Certificates of Deposit (CDs)
- 1-04 Stocks
- 1-05 Mutual Funds
- 1-06 ETFs (Exchange-Traded Funds)
- 1-07 Bonds
- 1-08 Commodities
- 1-09 Gold and Other Precious Metals
- 1-10 Foreign Currency and Foreign Stocks
- 1-11 Real Estate
- 1-12 Recent Performance of Investments
- 1-13 Resources





# INVESTING101 COURSE

## CHAPTER 3: MAKING YOUR FIRST TRADE

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- 3-01 How to Look Up a “Ticker Symbol”
- 3-02 Understanding Stock Quotes
- 3-03 Types of Orders-Market, Limit, Stop
- 3-04 Types of Order Terms
- 3-05 Buying on Margin
- 3-06 Short Selling?
- 3-07 How to Record Gains and Losses
- 3-08 Set Goals and Targets
- 3-09 Resources

## CHAPTER 5: NOW THAT I OWN IT, WHAT SHOULD I DO?

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- 5-01 Ride Your Winners
- 5-02 Don’t Fall in Love With Your Stocks
- 5-03 Never lose more than 10%
- 5-04 Diversify, Diversify and Diversify
- 5-05 Know When to Hold’em, Know When to Fold’em
- 5-06- Watch Volume
- 5-07 Keep to Your Exit Strategies
- 5-08 Resources

## CHAPTER 4: BUILDING YOUR \$100,000 PORTFOLIO

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- 4-01 Risk, Reward, and Diversification
- 4-02 Measuring Risk: The Sharpe Ratio
- 4-03 Buying Stocks that you Know
- 4-04 Meet Warren Buffet
- 4-05 Meet Peter Lynch
- 4-06 Stock Screeners
- 4-07 Resources

## CHAPTER 6: FUNDAMENTAL ANALYSIS UNDERSTANDING EARNINGS AND CASH FLOW

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- 6-01 Information: 10-Ks, 10-Qs, and 8-Ks
- 6-02 The Income Statement-An Introduction
- 6-03 Operating Income, EBITDA and Net Income
- 6-04 Understanding Cash Flow Statements
- 6-05 EPS, PE Ratios, Cash Flow per Share and ROE
- 6-06 Revenue and Earnings Estimates
- 6-07 Balance Sheet
- 6-08 Management
- 6-09 New and Improved Products?
- 6-10 Competition
- 6-11 Resources

# INVESTING101 COURSE

## CHAPTER 7: TECHNICAL ANALYSIS COMMON CHARTS AND TERMS

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7-01 How to Read Stock Charts

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7-02 Cup with Handle

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7-03 Head and Shoulders

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7-04 Breakouts

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7-05 Double Bottom

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7-06 Trendlines

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7-07 Wedges and Flags

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7-08 Candlesticks

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7-09 MACD

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7-10 Fibonacci Ratios

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7-11 Moving Averages

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7-12 Relative Strength Index (RSI)

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7-13 Support and Resistance

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7-14 Bollinger Bands

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7-15 Resources

## CHAPTER 8: CURRENT HOT TOPICS IN TRADING

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8-01 Manias, Bubbles, and Crashes

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8-02 Day Trading

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8-03 Swing Trading

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8-04 Penny Stocks

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8-05 Buy and Hold

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8-06 Growth at a Reasonable  
Price (GARP)

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8-07 Insider Transactions

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8-08 Short Squeeze

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8-09 - Cryptocurrency Trading

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8-10 ESG Investing

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8-11 Resources



# INVESTING101 COURSE

## CHAPTER 9: INTRODUCTION TO OPTIONS

9-01 What Are Options?

9-02 Call Options

9-03 Put Options

9-04 Making Your First Option Trade

9-05 Writing Covered/Naked Calls

9-06 Volatility

9-07 Implied Volatility

9-08 Option Pricing – Black-Scholes Model

9-09 Put Versus Call Interest

9-10 Resources



## CHAPTER 10: THE INVESTORS' GUIDE TO SUCCESS

10-01 Ten Keys to Remember

10-02 Ten Mistakes to Avoid

10-03 Staying Informed

10-04 Practice, Practice, Practice

10-05 Develop an Investing Strategy That Feels Right for You

10-06 Summary

# MATH LESSONS

Our Mathematics and Spreadsheets lessons take advantage of all the data that students generate on the site while they play the Stock Game and Budget Game. These lessons only require basic math skills (addition, subtraction, multiplication, division) to get started.

LESSON NAME	TYPE
Percents, Fractions and Ratios	Article
Using Spreadsheets - Importing and Formatting Data	Article
Using Spreadsheets - Calculating Your Daily Returns	Article
Using Spreadsheets - Calculating Profit or Loss From Trades	Article
Using Spreadsheets - Graphing	Article



# NEED HELP?

At PersonalFinanceLab™, we pride ourselves on teacher support. If you have any issues setting up your class, or have any questions on how to integrate with your class, feel free to contact our expert customer support team through these channels:

## Account Manager



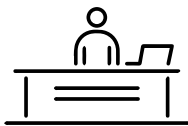
Every account manager on our team is an expert on PersonalFinanceLab™ integration across a variety of subjects, and is a fantastic resource for all troubleshooting issues. If you are not able to find what you are looking for either in this guide, or anywhere on the site, please contact them for more information.

## Live Chat



Throughout the PersonalFinanceLab.com website, you will find “Live Chat” bubbles pop up on all the teacher admin pages whenever the markets are open. You can use these to speak directly with our technical support team to help troubleshoot any issues with managing your class or student accounts. If you are outside market hours, the Live Chat bubble will switch to a drop box for our technical support ticket system.

## Support Desk



PersonalFinanceLab.com’s support desk is open 24 hours for both student and teacher questions. It includes our FAQ system for common questions, or you can leave a message for our support team.

We respond to all questions within 1 business day, and this is usually the easiest way for student technical issues to get resolved quickly and easily.

**Phone: 1-800-786-8725 or 1-514-871-2222**  
**Technical Support: [support@personalfinancelab.com](mailto:support@personalfinancelab.com)**  
**Customer Service: [sales@personalfinancelab.com](mailto:sales@personalfinancelab.com)**