



PersonalFinanceLab®

TEACHER'S GUIDE

2024-2025 EDITION

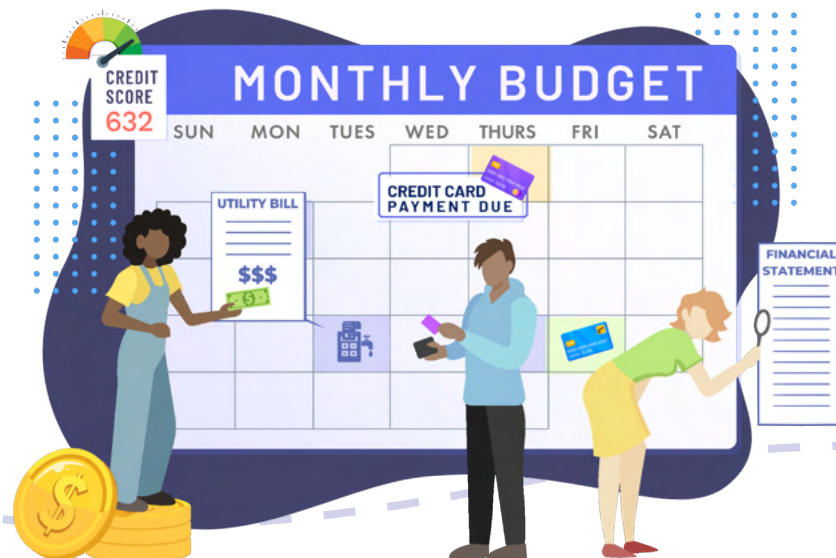
www.PersonalFinanceLab.com

PersonalFinanceLab.com is a product of

STOCK|TRAK
FINANCE. EDUCATION. GAMIFIED. 

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WELCOME TO PERSONALFINANCELAB!

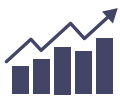
This experiential learning resource is designed for K12 teachers in personal finance, economics, business, math, career readiness, or social science classes. Students practice personal finance skills in the Budget Game, how to build an investing portfolio in the Stock Game, and learn more core concepts about financial literacy from the integrated Learning Library. Each lesson comes with built-in assessments, and you have access to progress reports to view student grades and engagement.

PersonalFinanceLab.com is a completely customizable web-based platform. This user guide is designed to help you make the most of all the learning resources available. In the first section we go over all the teacher resources that come with your site license. In the Course Outlines, you will find recommended class settings for the Budget and Stock Game, so make sure to start there if you are running a 3-week intensive course, a 9-week course, or an 18-week course. All the teaching materials are available from your admin account. We've included the links so you can easily look up the page for more details.

You can use PersonalFinanceLab® as a stand-alone resource or as a supplemental activity. By using the Market Insight Widgets, you can project live data to LCD screens in your classroom to create a full personal finance lab. Broadcast breaking news, market updates, terms of the day, class rankings, school announcements, and more. If you have any questions, or if you would like an onboarding session to help you set-up your first class, please email our team at info@personalfinancelab.com and your account manager will be happy to help.

Welcome to the team!

Key Components of PersonalFinanceLab.com



STOCK GAME

A fully customizable investing simulation with real-time trading, streaming class rankings, and how-to trade tutorial videos. Students learn how to research, build and manage a stock portfolio.



BUDGET GAME

A personal finance simulation where students take on the role of a young adult. They practice managing a monthly budget and facing unexpected expenses. They learn how to use a credit card responsibly and how to build an emergency savings fund.



LEARNING LIBRARY

The Learning Library has over 300 lessons, videos and interactive calculators on personal finance, investing, economics and more. With built-in assessments, class activities, and progress reports.

TEACHER RESOURCES

All the following teacher resources are available from the Administration tab of the main menu under **Teacher Resources**. You can also find step-by-step instructions for setting up your class, managing your assignments, teacher reports and other aspects of PersonalFinanceLab®.

Scan this QR code to go directly to the Teacher Resources page.



VIDEO LIBRARY

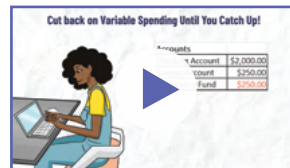
We are continuously growing our Video Library with short and engaging videos that cover essential financial literacy concepts. These videos can be used as standalone resources to watch as a class. Or you can assign them as homework from the Assignments section along with their associated lessons and self-grading pop quizzes.



RECORDS & RECIEPTS



BUILDING WEALTH



UNEXPECTED EXPENSES



WHAT IS MONEY?

Our video content is embedded directly into the lessons in the Learning Library, or you and your students can find them directly in our Video Library.

URL: <https://www.personalfinancelab.com/videos/>

LESSON PLANS

We built a collection of customizable lesson plans for a variety of Personal Finance and Economics concepts. Each lesson plan has a diverse set of activities - some using PersonalFinanceLab® resources, others are in-class activities for groups, and some ideas for direct instruction. Each is a downloadable PDF, and includes topics like Needs and Wants, Opportunity Cost, Comparison Shopping, Balancing A Checkbook, Taxation and more.



URL: <https://www.personalfinancelab.com/lesson-plans/>

TEACHER RESOURCES

GRADING RUBRICS & CLASS PROJECTS

One of the biggest questions we get from teachers is how to grade students on their performance in the Stock and Budget Games. The PersonalFinanceLab team has created a series of class projects that include student worksheets and grading rubrics. From the Teacher Resources page, scroll down to Teaching Materials and you'll find the Grading Rubrics to view all the class projects available. You can choose from an assortment of individual and group projects for both games.



URL: <https://www.personalfinancelab.com/grading-rubrics/>



**Cell Phone Plan
Research Project**



**Budget and Stock
Game Final Report
& Presentation**



**Budget Game
Midpoint Review**

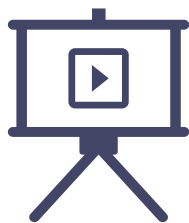


**Budget Game
Project**

PRESENTATIONS

We've taken our most popular assignments and built accompanying Google Slides/PowerPoint presentations for direct instruction. Feel free to download a copy and make changes - if you have any of your own that you would like to share, we would love to add them to the archive!

URL: <https://www.personalfinancelab.com/category/presentations/>



Here is a short list of what is available:

- Getting Trading Ideas Presentation
- Credit Reports Presentation
- Building an Investing Strategy Presentation
- Protecting Against Fraud Presentation
- Spending Plans Presentation



TEACHER RESOURCES

What is Economics?

Money, Markets, and Economic Decision-Making

PersonalFinanceLab®
Copyright Stock-Trak, Inc. 2023-2024

Inflation

Understanding the Impact of Inflation
on Your Finances

PersonalFinanceLab®
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Understanding Price Movements

Stocks & Bonds

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COURSE OUTLINES

We've created 9-week and 18-week course outlines (plus a 3-week outline for shorter enrichment programs) to make it much easier for teachers to visualize how our games, lessons, and activities can be integrated into their classes. Each course outline includes units for Budgets and Spending Plans, Investing, Credit and Debt, Employment and Income, and Financial Risks and Insurance.

We highlight which lessons from our Learning Library reinforce the concepts introduced in each unit. We also provide teacher and student packets, with worksheets and grading rubrics for additional activities you can use in the classroom.

There are slideshows per unit that cover key concepts, challenge questions that reinforce what students are learning from the lessons and activities on PersonalFinanceLab. The Budget Game and Stock Game projects help students bring together the experiential learning into a group project and class presentation.

URL: <https://www.personalfinancelab.com/resources/#course-outlines>



MORE TEACHER RESOURCES



Account Managers & Live Support

Included with your site license is a personalized account manager who will be with you every step of the way, guaranteeing that you have everything you need to make the most of PersonalFinanceLab in your classroom. Additionally, our HelpDesk is here to provide your students with live chat customer support during business hours, (9:30 to 17:30 EST) as well through our ticketing system on evenings and weekends.



Message Center

Students will receive important alerts about their account through the on-site messaging center. If they need technical help, they can submit a ticket and receive status updates to their inbox. Additionally, you can send messages to your class about assignment due dates or announcements through the messaging center.



Answer Keys

We also have answer keys available for all of the Pop Quizzes built into our curriculum. However, we do not post the answer keys anywhere on the web - if you need a copy, email us at info@PersonalFinanceLab.com. You will need to already have a registered teacher account to receive a copy of the current answer keys.



Featuring Sponsors

If you have a Lab room at your school with tickers and LCD screens, you may be working with a bank or credit union as a sponsor. To help teachers give these sponsors a "Thank You", you can upload their logo to the Announcements for your class. If you have a sponsor that you would like to feature, go to the "Post Announcements" page to upload their logo.

Market Insight Widgets

Transform your classroom into a full-blown Personal Finance Lab by projecting class rankings onto a screen in your classroom!

Widgets can be loaded onto any Smart TV or display with internet access - or use an Intel Stick to convert any TV into a Market Display Board! Then you can choose from displaying Budget Game or Stock Game rankings, personal finance "Words of the Day", stock watch-lists, live-streaming charts of the DOW or S&P 500, live market news, or even your school's news feed or lunch menus.

If you would like to learn more about setting up your Market Insight Widgets, please reach out to your personal account manager.

URL: <https://www.personalfinancelab.com/administrator/widget-set-up-tutorial/>



SETTING UP YOUR CLASS

The first time you log into PersonalFinanceLab.com, you will be prompted to create your first class. Your class will start with a name, a description, and game dates. Note that we use the terms class, challenge, and session interchangeably—they all refer to your core class set-up.

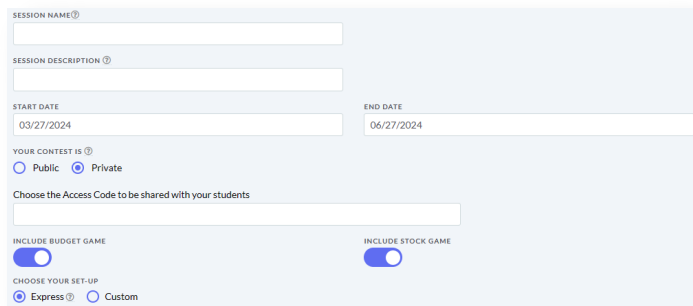
To ensure that only your students can register to your session, it is recommended to keep it private. When creating your class, set an access code or password that students will use when creating their account for the first time.

If you want to use the default settings, keep the Express button selected and then click Next. To customize any or all of the settings select Custom before clicking Next. If you choose the Express class set-up you will jump to the Assignments section before getting your class registration link.

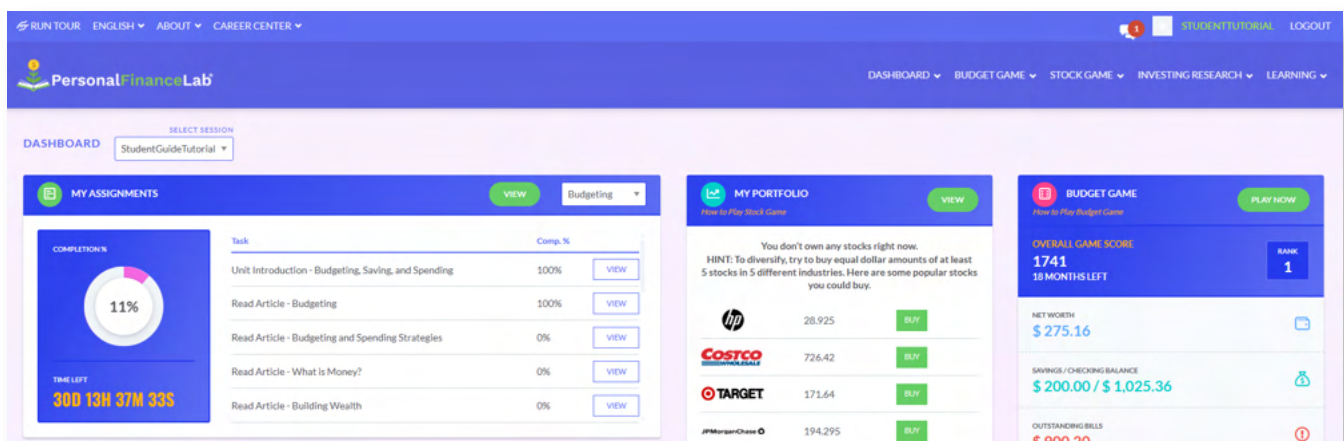
In this guide, you will find definitions for each class setting so if you want to customize your class, you will know what the options are!

Each session can have one Stock Game and one Budget Game, but you can include several assignments per class. Mix and match from the available lessons in our Learning Library. You can set-up multiple classes, and have your students use the same login to access each one.

If you prefer to watch video tutorials with written instructions, please check out our guide at this URL, <https://www.personalfinancelab.com/setting-up-your-class-or-challenge/>. You will find all the steps for Class Creation, Creating Assignments and Student Registration.



The screenshot shows the 'Create Class' form on the Personal Finance Lab website. It includes fields for Session Name, Session Description, Start Date (03/27/2024), and End Date (06/27/2024). There are radio buttons for 'Public' and 'Private' (selected), and a text field for an Access Code. Below these are toggle switches for 'INCLUDE BUDGET GAME' and 'INCLUDE STOCK GAME', both of which are turned on. At the bottom, there are radio buttons for 'Express' (selected) and 'Custom'.



The screenshot shows the Personal Finance Lab dashboard. The top navigation bar includes links for RUN TOUR, ENGLISH, ABOUT, CAREER CENTER, DASHBOARD, BUDGET GAME, STOCK GAME, INVESTING RESEARCH, and LEARNING. The main content area is divided into three sections: MY ASSIGNMENTS, MY PORTFOLIO, and BUDGET GAME. The MY ASSIGNMENTS section shows a progress bar at 11% and a list of tasks. The MY PORTFOLIO section shows a list of stocks with their prices and buy buttons. The BUDGET GAME section shows the overall game score, net worth, and savings.

Task	Comp. %	VIEW
Unit Introduction - Budgeting, Saving, and Spending	100%	VIEW
Read Article - Budgeting	100%	VIEW
Read Article - Budgeting and Spending Strategies	0%	VIEW
Read Article - What is Money?	0%	VIEW
Read Article - Building Wealth	0%	VIEW

Stock	Price	BUY
hp	28.925	BUY
COSTCO	726.42	BUY
TARGET	171.64	BUY
JPMorgan Chase	194.295	BUY

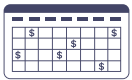
Metric	Value
OVERALL GAME SCORE	1741
18 MONTHS LEFT	
NET WORTH	\$275.16
SAVINGS / CHECKING BALANCE	\$200.00 / \$1,025.36
OUTSTANDING BILLS	\$900.20

MAIN CLASS SETTINGS



Challenge Name/ Description

Provide a name for your class that is descriptive and easily recognizable for you and your students, such as Fall 2024 Market Mavens. The description provides more detailed information about your class. This is helpful for distinguishing multiple classes with similar names.



Game Dates

These are the dates that your students can play the Budget and Stock Games, as well as register to your session if you choose the Express option.



Private or Public

If you set up your contest as Private, your students will be required to enter a password in order to register. For a Public contest, students will simply click on the unique registration link to sign-up.



Express or Custom

By choosing the Express option you will jump ahead to the Assignments section, using all the default settings for your class or session. Additional settings are available when you click Custom. They are listed below.



Forum

Enabling this option allows students to participate in forum discussions by posting and replying to messages. You can easily toggle this feature on or off whenever you prefer.



Certifications

Upon completing our core curriculum, (if selected from the Assignments section) your students can earn a certificate in *Investing101 - Beginner's Investing* or a *Financial Literacy Certification*.



Pre/Post Test

A brief multiple-choice test on financial literacy topics conducted at the start and end of your class or session. This determines how effectively your students have grasped the essential concepts taught in the games and lessons.

BUDGET GAME SETTINGS

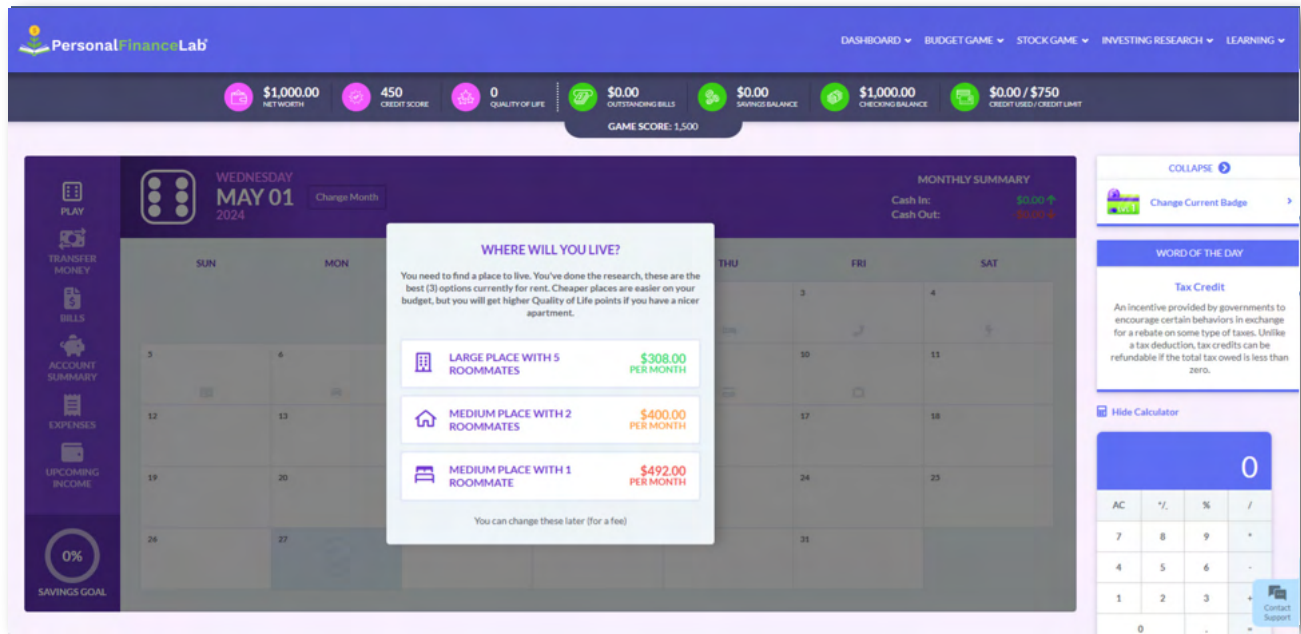
After you set-up your class settings, you can set-up the parameters for your Budget Game. If you only purchased the Stock Game, please skip this section.

There are two game modes, either your students start as college students with part-time jobs, or as professionals with full-time jobs. You can have them start as students, graduate and then become professionals as well.

As the teacher, you can set the “Average” for the fixed expenses (like rent, groceries, car payment, and utilities) for your area. When your students start playing they will choose their fixed expenses, the one you set is the middle option. The system generates one higher and lower.

If you’ve chosen to have your students graduate, they will be prompted to reselect their fixed expenses once they become professionals and move out on their own. You can turn off whether they will pay Health Insurance and Student Loan Repayments by changing these expenses to 0.

The Budget Game



Teachers choose how long their game will last, but a “typical” game goes for 12 virtual months, with each month taking approximately 20 minutes to play.

BUDGET GAME SETTING DEFINITIONS

INCLUDE BUDGET GAME

If you purchased the Budget Game, you want to click the button "Include Budget Game" to open all the game settings. Please jump to the next section if you only purchased the Stock Game.

BUDGET GAME DATES

This is the timeframe when students are able to play the game. You can change these dates later if you want more time.

TOTAL "MONTHS"

Each month takes 20 minutes of gameplay. You can have as few or as many months as you like.

SPEED LIMITS

You can limit how many months students can complete per week in real-life. So, if you put 2 here, students can complete 2 months of the game during the week. The following week they can complete another 2 months.

GAME MODE

Do you want your students starting as college students with part-time jobs or full-time workers? You can also decide to have them start as students and graduate after a set amount of months. From that point onward they will graduate and become full-time professionals with larger bills to pay and a higher salary.

STARTING ACCOUNT BALANCES

How much cash do you want your students to start the game with in their checking and savings account?

TIP: the goal is for students to learn how to save and build an emergency savings account, so we advise you put \$0 in their savings account.

Hourly Wage (\$/hr)

The first box will be the rate for their part-time job, the second box is the rate for when they work full-time.

TIP: students will earn a higher hourly wage when they study or do more personal development on the weekends.

INCOME TAX RATE (AS A %)

Adjust to reflect the income tax of your province or state. Choose your region from the drop down if applicable.

RECURRING MONTHLY BILLS



Monthly Rent

This is how much students will be charged for rent. When students start the game, they will get some rental options (one higher, one lower, and one exactly at this average)—they can break their lease and move later for a fee.



Phone & TV /Internet Bills

Set how much your students will pay for their monthly telecommunications expenses. They will also have some choices on which specific cell phone plan and TV/Internet package they want—more expensive plans will increase their game score (but make it harder to hit savings goals). Paying these bills on time increases their credit score.



Energy Bill

Students will not get a choice in their energy bill—this is entirely up to you. Each student's actual energy bill may vary up to 10% higher or lower than the class average setting. Paying this bill on time increases their game score and credit score.



Grocery Bill

Students will have 3 options around the class average you set. Getting more expensive food will increase the students' game score—they can change their choice at any time for no penalty to help balance their budget. Students will HAVE to pay this bill each month to progress—they can't ignore eating.



Car Payment / Insurance

Car payment and insurance bills are entirely up to you, with no variation. Students improve their game score and credit score by paying these bills on time.



Gas Expense

Students must fill up their car once a month—you can choose how much this will cost. There will be some slight random variation from month to month around the amount that you set (just like real gas prices can change).



Student Loan Payment

Full-Time Only expense that can be set to zero if you prefer to have your students maintain a budget without student loan repayments.



Health Insurance

Full-Time Only expense that can also be set to zero if your students would not normally have to pay for this out of pocket.



Life Event Emphasis

This controls which types of "Life Events" occur in the game—you can adjust this over time to focus on specific topics you are covering in class.

HOW POINTS ARE CALCULATED IN THE BUDGET GAME



How We Score Students

- Building an Emergency Fund earns students bonus points.
- Setting and consistently meeting monthly Savings Goals of at least 10% of expected income earns students bonus points.
- Responsibly using a credit card to raise their Credit Score increases students' game score.
- And once their other financial objectives are met, investing in themselves earns Quality of Life points, which also count towards their game score.



Savings Goals and Emergency Funds

- We give students points for following healthy saving habits.
- They can earn points at the end of each month, based on the Savings Goal they are required to set at the beginning of each month.
 - Setting, and hitting, a savings goal of 5% of their expected income earns some points, a 10% goal earns a lot of points.
- Students also earn a lot of points by saving up, and maintaining, a \$1,000 Emergency Fund.
- These two factors is where students can earn the most points over the course of the game.



Credit Score

- Credit Score has a direct impact on students' game score.
- Credit Score is built by responsibly using a credit card. This includes:
 - At least 1 transaction per month
 - Making on-time payments, during the Grace Period
 - And fully paying off their card balance each month
- Students can lose points in their Credit Score with irresponsible credit behavior, including:
 - Being late on any bill payments
 - Over-using their credit card (maintaining a balance of more than 50% of their credit limit)
- Students' credit card limit increases as their credit score increases as well.



Quality of Life

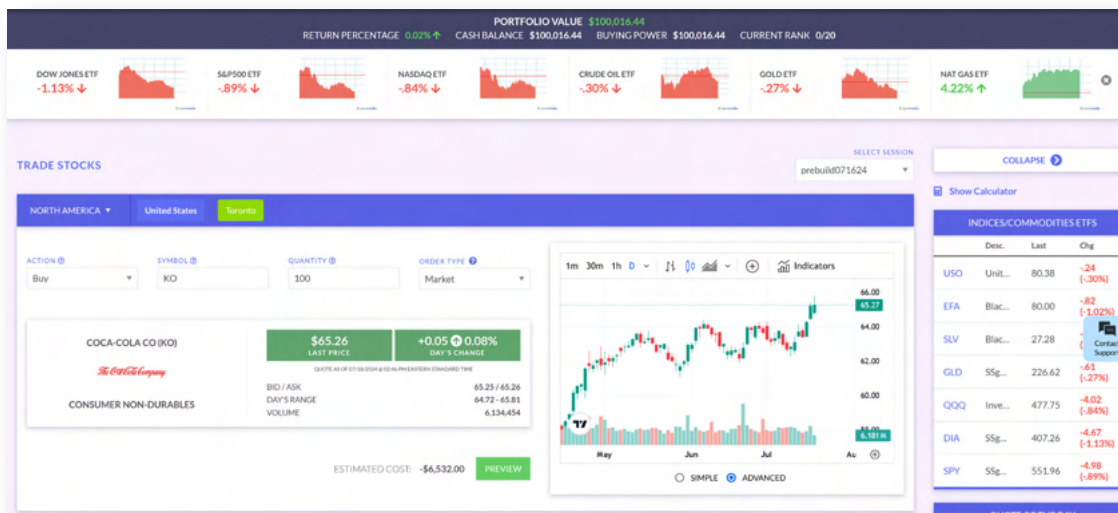
- There is more to financial responsibility than just trying to save every penny – the game also awards students who invest in their own well-being
- Quality of Life points are earned when students make healthier or premium choices. This is based on the quality, durability, or social impact of the goods and services they purchase. The game rewards students for making smart decisions with their spending – not always going with the cheapest option.
- In general, Quality of Life points are valued at 1 point per dollar spent. This includes but is not limited to:
 - Choosing premium options for rent, groceries, etc.
 - Choosing to buy something instead of skipping it.
 - Choosing to buy something premium vs the cheap option.
 - Purchasing items in the user's Apartment.
- Quality of Life points apply directly to students' overall game score.



STOCK GAME SETTINGS

After choosing your basic class settings, the next step is to set up your Stock Game. PersonalFinanceLab.com's Stock Game is the most flexible, customizable game on the market—with over 50 different settings you can pick and choose for your class.

This makes the game very flexible for a wide variety of classes, but can be slightly overwhelming for new teachers. To make your first game just a bit easier, we set “Default Settings” for every rule based on what is most popular in other classes. If you aren't sure about a particular setting, just use the defaults! Almost every rule can also be changed after your class is created, so feel free to experiment.



Simulate Retirement Contributions With Weekly Deposits

Other stock games require students start with a \$100,000 portfolio that they manage over the course of the semester. This can have disadvantages of many classes – such a large amount of cash can be unrealistic to most students (and so they leave feeling investing is only a “rich man’s game”), or once they place their first few trades, there is no ongoing re-balancing that normally is necessary to manage a retirement portfolio with regular monthly contributions. To overcome these barriers, we recommend starting with a lower initial cash such as \$500 or \$1,000. Then use the Weekly Deposits feature to add “new money” to their accounts. This encourages students to think about investing decisions every week while using amounts of money that are more relatable to them. Motivating them to actively manage their portfolios throughout the duration of your class.

How does it work?

- When setting up your class, you can choose a lower initial cash.
- Then set the weekly deposit for the amount the class will receive every week. Can be anywhere from \$50 to \$50,000!
- Students will receive this extra cash in their accounts every Monday which they can use to invest and build their portfolios.
- This simulates the experience of depositing money into a real brokerage account where investors need to rebalance their portfolio on a regular basis.

STOCK GAME SETTING DEFINITIONS

INCLUDE PORTFOLIO SIMULATION

If you purchased the Stock Game, you want to click the button "Include Portfolio Simulation" to open all the game settings. Please jump to the next section if you only purchased the Budget Game to set-up your Assignments.

TRADING DATES

This is when trading opens for your class. Students can log into PersonalFinanceLab.com and do other activities but trading will be blocked until this date. At the Trading End Date, your student's portfolios will be frozen (so they don't need to sell everything off to get their final reports).

CURRENCY OF PORTFOLIO

Are you based outside the United States? You can even change the currency of your students' portfolios! If students trade with other currencies or on international markets, we use the real-time exchange rates for their portfolio value.

WEEKLY DEPOSITS

This allows your students to receive "new money" in their accounts at the start of each week. You can turn this on or off at any time.

TIP: these deposits can recreate what real investors do each month as they put money aside to invest in their portfolios to save up for retirement or some other large purchase.

INITIAL CASH BALANCE

How much money will your students start with? This will be credited to your student's portfolio when they first log in.

TIP: this does not impact their Budget Game balances.

MINIMUM STOCK PRICE FOR BUYING

You can set minimum prices for your class to discourage penny stock trading.

INTEREST EARNED ON CASH %

We pay interest out on student's uninvested cash, just like a savings account. You can also make this amount negative (to penalize them for not actively investing.)

ALLOW BUYING ON MARGIN

This will let your students borrow money to buy more stocks after they use up their initial cash. If they choose to borrow money, they will be charged interest on the loan (which you can also control).

ALLOW SHORT SELLING

Short selling is a way for students to make money as stock prices fall. This mechanism can keep your class engaged even when the markets are falling as a whole. You can also choose the minimum price for shorting.

STOCK GAME SETTING DEFINITIONS

ALLOW DAY TRADING

This determines if students can buy and sell the same stock on the same day.

ALLOWED TRADES PER ACCOUNT

Put a cap on how many total trades your students can make in their portfolio over the entire duration of the class.

MAKE ALL PORTFOLIOS PUBLIC

With public portfolios, students can see each others' trades and holdings from the rankings page.

REQUIRE TRADING NOTES

Trading Notes prompt your students to explain their rationale every time they trade before the system will accept their order. Trading notes are enabled on all classes, but you can also make them required.

YOUR ADMIN ACCOUNT TO APPEAR IN THE RANKINGS

Do you want your teacher account in the rankings? Classes with teachers actively trading with their students typically see a boost in class engagement.

DISPLAY SHARPE RATIO RANKINGS

Sharpe Ratio is a method of measuring risk-adjusted returns (students score better for having slow, consistent earnings than big spikes). This would be in addition to their typical rankings. The Alpha and Treynor Rankings are other measures of risk that can be seen from the Rankings page if turned on.

SECURITY TYPES

Choose what your students can trade, along with how much commission they are charged for each security type.

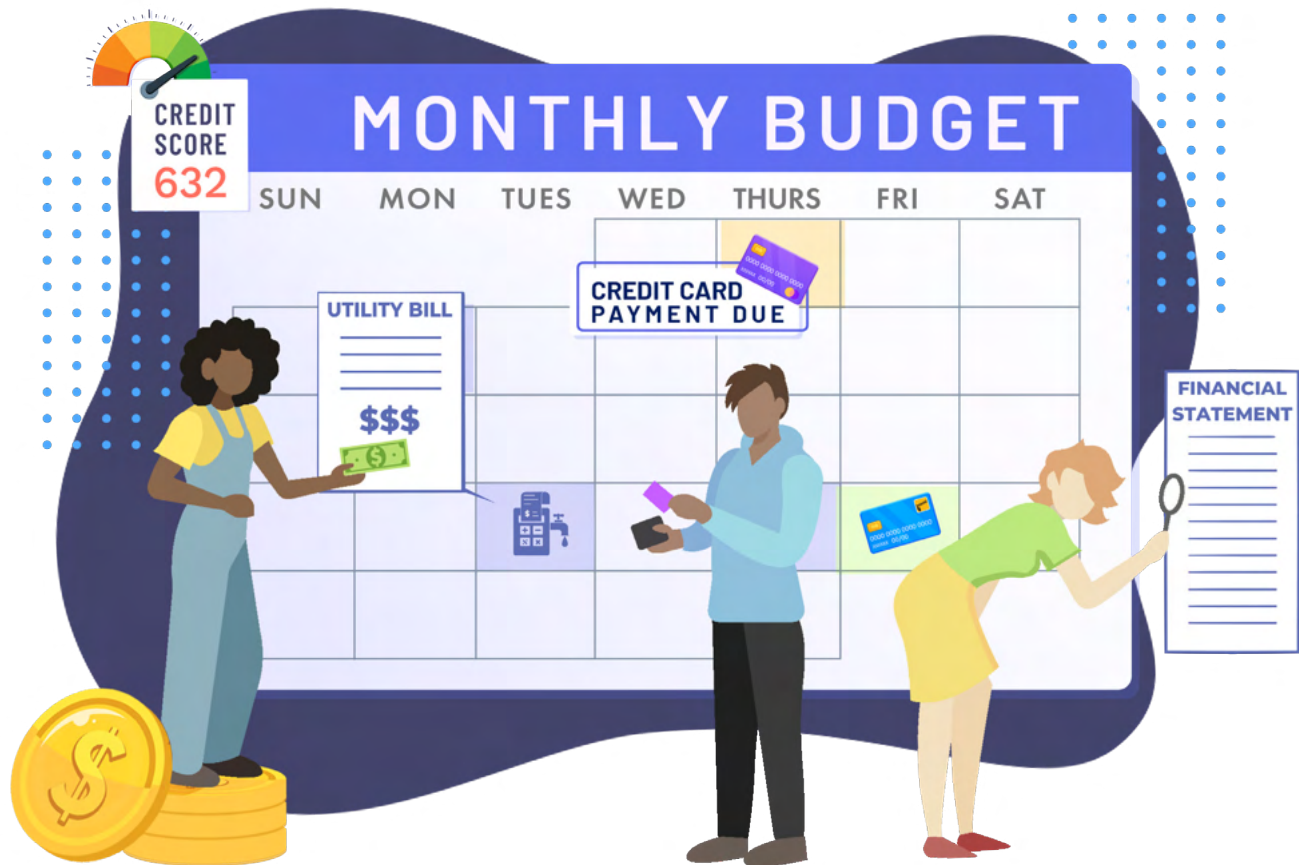
EXCHANGES

Choose which international markets are open to your students. You can also customize the US exchange with a "White List" (restrict student trading to a set list of stocks) or "Blacklist" (bar students from trading specific symbols).

ADVANCED RULES

Toggle "Advanced Rules" at the top of the page to further configure diversification rules and settings for margin trading. Position Limit is how much a student can invest in one company or ticker symbol as a percentage of their starting cash. Diversification is how much a student can invest in one asset class.

DIFFERENT APPROACHES TO THE STOCK GAME



If this is your first time using a Stock Game and you are not sure where to begin, you can safely stick with the default settings. However, depending on what you want your students to learn or experience, you may want to consider changing any of the following settings:



Starting Cash

There are usually two types of classes—those that start with lots of cash (\$100,000+), and those that start with very little cash (< \$10,000). More cash gives students more wiggle room, so they can be more experimental with their extra funds. Less cash is more realistic and makes investing more accessible for students, showing them that they don't need to be rich to start investing. Personal Finance classes usually start with less cash than a Business class, but this isn't always the case.

DIFFERENT APPROACHES TO THE STOCK GAME



Teachers Should Trade Too!

One of the class settings is whether the teacher wants to be included in the rankings. Many teachers choose to sit out of the actual competition, but class engagement goes way up when teachers are trading too– and appear in the rankings. The class rankings are the most engaging aspect of the Stock Game, and turning it into an extra contest of trying to “Beat the Teacher” really dials up student excitement!



Add & Remove Securities or Exchanges

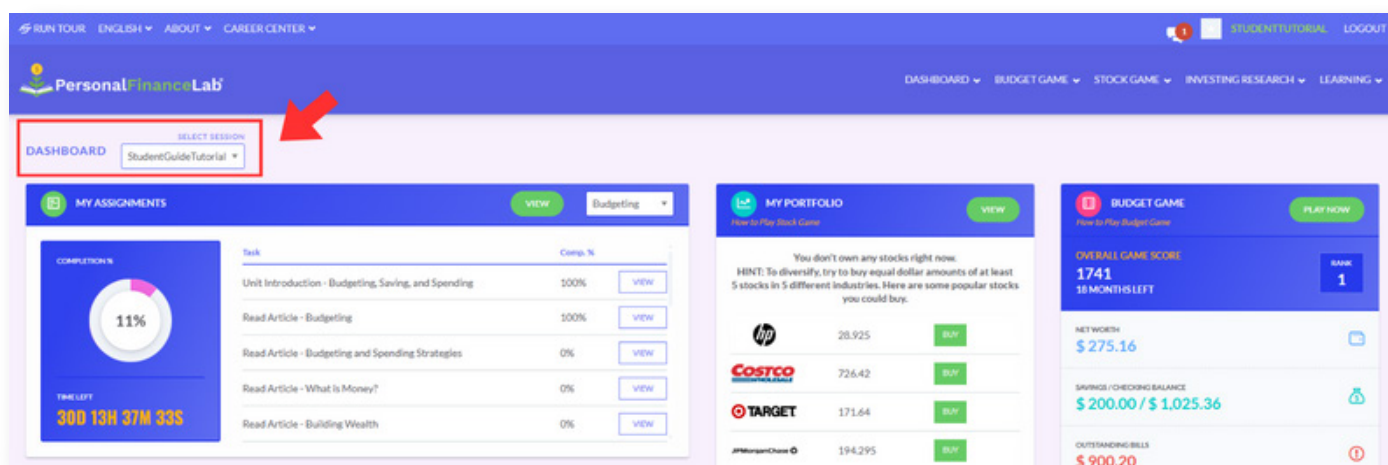
The customization process doesn't stop after setting up your class. With the Stock Game, you can continuously adapt your students' learning experience as they become more comfortable with investing in the financial markets. For instance, you could begin with the default setup, featuring stocks, bonds, and mutual funds traded on U.S. stock exchanges.

After a few weeks, you can introduce international exchanges or more advanced securities like options, cryptocurrencies, or forex. As you add new securities to your class, our platform automatically updates the relevant trading page with helpful hints and additional tutorial videos. This ensures your students remain engaged and informed throughout their learning journey.

DIFFERENT APPROACHES TO THE STOCK GAME

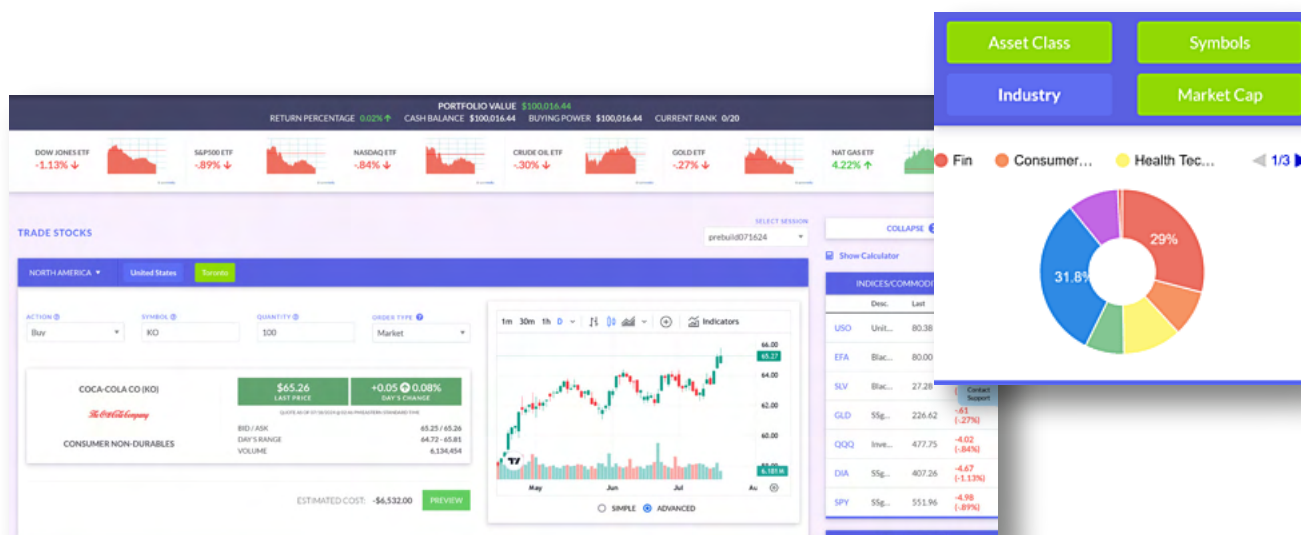
Multiple Portfolios

Students can be in multiple Stock Games at once! Set-up a new class and ask your students to login into their existing account for your first class. Then, share the new registration link and after clicking it, they will have a second stock portfolio. They can access their different portfolios from the Student Dashboard.



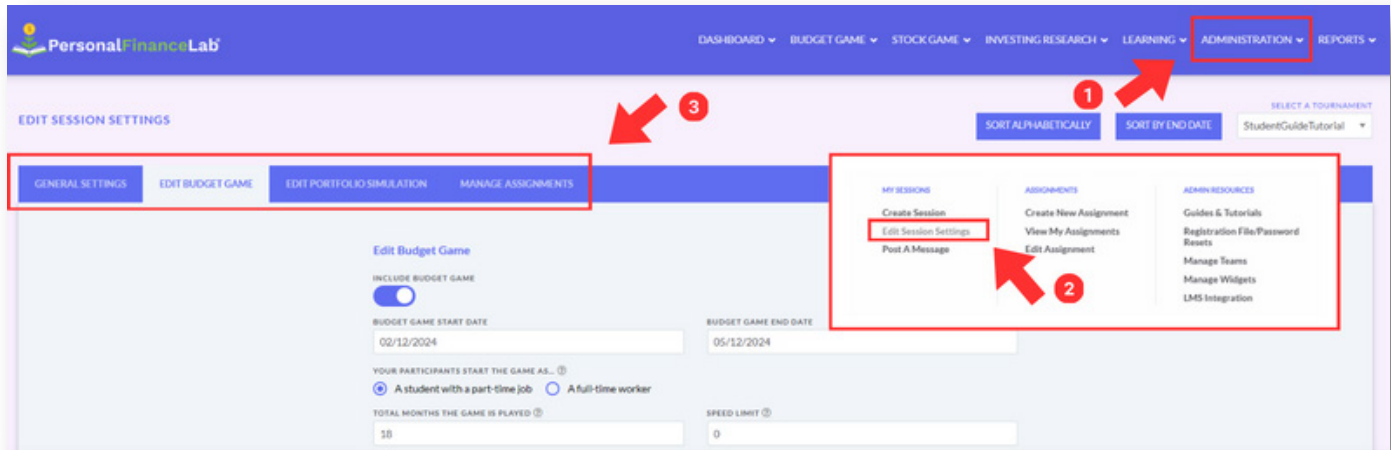
This will let you run special challenges like a **Buy and Hold** portfolio, where students only get 10 trades for the entire semester. Or a **Race to the Bottom** challenge, where students use short selling to try to lose as much money as they can, (which really takes the same skill as earning a profit!).

If you have the class time for it, using multiple portfolios is a great way to REALLY get students to think “outside the box” for investing!



MODIFY YOUR CLASS SETTINGS

To edit your class settings go to Edit Session Settings under the Administration tab on the main menu. From there you can choose between changing the General Settings, Edit Budget Game, Edit Portfolio Settings or Manage Assignments.



1. Go to Administration on the main menu.
2. Click "Edit Session Settings" from the drop-down menu.
3. Toggle between General Settings, Edit Budget Game, Edit Portfolio Simulation and Manage Assignments.

If you want to change or update the session password or registration dates, go to the General Settings section. To change the dates for either the Budget Game or Stock Game, go to the respective game tab to update them individually. Both games can have different dates from the registration dates (or each other), so you can control when students get access to each.

Your assignments can also have their own start and end dates, but once an assignment has started if you change the dates this can negatively impact the students who have already started completing the individual lessons. So we recommend avoiding changing assignment dates after your students have registered for your session.

Throughout your session you can update your settings. For instance, if you want to start your students on trading stocks only, then you can turn on the others as they get more comfortable playing the Stock Game. Whenever making any changes to your class settings, make sure to scroll down to the bottom of the page and click Update. Your changes will not be saved otherwise. Later in this guide, we will go over setting up your assignments. To access your student progress reports and grades, go to the Reports tab on the main menu and then click **Assignment Student Progress Reports**.

Please contact our helpdesk or your account manager for assistance if you cannot find the setting you would like to change. For instance, you will not be able to delete your assignments or your classes without contacting our team.

A screenshot of the 'General Settings' form. It has a title 'General Settings' in blue. The form is divided into two columns. The left column contains: 'TRADING SESSION NAME' with a text input field containing 'Mini Student Life'; 'REGISTRATION START DATE' with a date input field containing '05/23/2024'; 'SESSION PASSWORD' with a text input field containing 'Mini'; and 'EDIT DESCRIPTION' with a text input field containing 'Mini Student Life'. The right column contains: 'TIME ZONE' with a dropdown menu showing '(GMT-05:00) Eastern Time (US & Canada)'; 'REGISTRATION END DATE' with a date input field containing '08/23/2024'; 'ENABLE FORUM' with radio buttons for 'Yes' (selected) and 'No'; 'DISPLAY BADGES' with radio buttons for 'Yes' (selected) and 'No'; 'PRE/POST TEST REQUIRED' with radio buttons for 'Yes' (selected) and 'No'; and 'DISPLAY CERTIFICATES' with radio buttons for 'Yes' (selected) and 'No'. At the bottom right, there is a blue 'UPDATE' button. There are also checkboxes for 'Investing101' and 'Financial Literacy' at the bottom of the form.

HOW TO REGISTER YOUR STUDENTS

There are a few different methods of registering your students once your class is set-up.

Option 1 – Students Register Themselves

Use this option if you want your students to choose their own usernames and passwords, and enter their email address for password resets. You can share your registration link directly to your Google Classroom by clicking Share to Google Classroom.

You can access your registration link at any time by going to the Summary Report page. This page is available under the Reports menu, click Summary Report.

Option 2 – Generate Student Accounts

If you have younger students in your class, or you don't want your students providing any personal information, you can generate accounts for everyone in your class. To do this, go to Registration File/Password Reset under the Administration dropdown menu.

Next, put in the prefix that all accounts will start with, and our system will randomly generate usernames and passwords. Enter the total amount of student accounts you need, and click Add.

Option 3 – Rostering and Single Sign-On

PersonalFinanceLab also supports rostering and SSO through most major LMS systems. With this approach, we will first need to connect your school's LMS system to PersonalFinanceLab.

Once the connection is established, teachers can import their class roster from the Registration File report, and students will be able to Launch PersonalFinanceLab from your school's LMS.

If your school is interested in rostering and SSO support, please contact your account manager for more details.

Students In Multiple Classes

If a student has already used the platform in a previous class, have them log in to their existing account first. Then, ask them to click your new registration link. This will add the new class to their existing account. If your class is private, make sure to provide the password so they're able to join your new class.

A student is able to toggle between classes from the Student Dashboard. They will need to select the class first from the dropdown menu to be able to access the lessons and games. Their progress is saved as they go! You can also use this to have a class where students have more than one stock portfolio.

ADMIN | REGISTRATION FILE

Session Name: Mini Student Life

Sort: SORT ALPHABETICALLY | SORT BY END DATE

ADD EXTRA USER TO YOUR CLASS: USERNAME PREFIX: NUMBER OF LOGINS NEEDED: 1

Registration Link: <https://app.personalfinancelab.com/members/register?admin=45908136;session=315423>

First Name	Last Name	Phone	Username	Email	Create Date	Is Approved	Send Message	Is TA
			student-363	cwood@stocktrak.com	5/23/2024	True	MESSAGE	NO
Cassandra	Wood		cwood	cwood@stocktrak.com	5/23/2024	True	MESSAGE	NO

Registration

* Fields accompanied by an asterisk are required!

LOGIN | G+LOGIN WITH GOOGLE

Sign Up with Clever

Session Information

Session: Youth Group 2022

1. Go to the Administration tab on the main menu.
2. Click Registration File/Password Resets.
3. Select the Session Name (if you have more than one class).
4. Enter the prefix and the number of students, then click add.

Your registration link is also on this page, so you can share this with your students to register themselves.

HOW THE BUDGET GAME WORKS

Students progress through the Budget Game by rolling virtual dice; at the end of each roll, they will be presented with an **Unexpected Life Event**. These can be good, like saving extra money off their groceries by clipping coupons, but usually are expenses like getting a speeding ticket, or needing to buy a new textbook for school.

Students need to learn how to budget for their expenses (both planned and unplanned) against how much income they earn from their part-time or full-time jobs. One of the goals is to increase their **Net Worth** by trying to maximize income and minimize expenses.

Students also need to improve their **Credit Score** by paying bills on time and responsibly using their Credit Card. That means keeping their balance below 50% of their credit limit. Their **Game Score** increases by making responsible decisions like setting (and achieving) savings goals, consistently adding money into their savings account after every paycheck, and learning how to adjust their budget as the game progresses to accommodate new expenses and life events.

For students' **Overall Score**, they will get the most points by setting (and hitting) their monthly savings goal each month. To earn these points, students must save a minimum of 10% of their total expected income. Students also earn points through building up their **Emergency Savings Fund**, and by building up their Credit Score. Finally, points are also earned by maintaining a high **Quality of Life Score**. Students cannot win just by taking the cheapest option and saving every penny, they need to invest in their overall wellbeing too.

Speed Limits

Some students might try to skip through the game as fast as possible. The **Speed Limits** feature helps keep all your students going through the game at the same rate. You control how many in-game months a student can progress for each week of real-life time. That way no one can get too far ahead of everyone else.

You can add Speed Limits when creating your class or adjust it later from the Edit Budget Game tab on the Edit Session Settings page, (available from under the Administration tab on the main menu). If a student reaches the Speed Limit, they will receive a warning message and can work on other assignments or activities within the platform while waiting for the rest of the class to catch up.



BUDGET GAME KEY TAKEAWAYS

Every student will have a unique experience using the Budget Game, with their choices cascading through consequences long after they are made. This makes class discussion a key component of success—here are key concepts to keep in mind while students play through

Consequence Review

Have students share their biggest expenses for each month. Were these totally random events, or can they trace back the source to one of their earlier actions? How were they able to cope with the expenses?

What did students do first to cover their budget shortfalls? Did they reduce some of their expenses, try to keep working extra hours to increase their income, or carry over a credit card balance?

Emphasize “Pay Yourself First”

It may not be obvious to students at first, but the game awards higher points if students set savings goals each month and consistently put 10% of their paycheck into their savings account immediately (before continuing to their next turn). Students also receive interest on their savings.

All else equal, students who follow a “Pay Yourself First” strategy will almost always have higher game scores, and usually higher net worth and credit scores—even if it means they are occasionally late on some bill payments. After students have completed a few months of the game, take a few minutes of class time to talk about why this is also the case in the real world.

Fixed vs Variable Expense Comparison

Students make choices at the start of the game—so they know their “Fixed Expenses” right away. But after completing a few months, ask students to use their reports to build pie charts showing how much of their expenses were “Known” (or fixed) vs “Unknown” (or variable).

Lead a class discussion about what this means, and how it relates to a general savings strategy. Did they have to re-adjust their choices for rent and other major bills once they were faced with unforeseen life events?

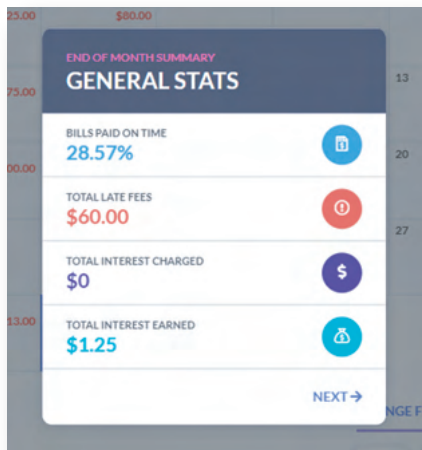
Monthly Reports

Also require students to provide a short, 1-paragraph summary of what happened to them each month in the Budget Game, and how it impacted their Game Score, Credit Score, and Net Worth. At the beginning of each month, the game will ask them to review their income, expenses and set their savings goals for the month. Together this will help reinforce the learning, and give them a chance to reflect on their choices.

BUDGET GAME MONTHLY FEEDBACK

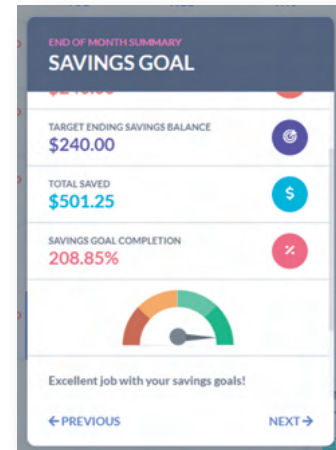
This new feature provides students with detailed feedback on their progress towards key financial objectives after every month they complete in the Budget Game.

General Stats



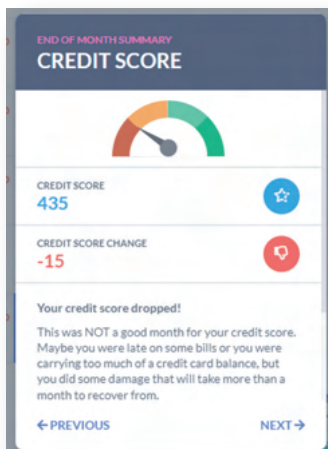
An overview of important metrics such as bills paid on time, total late fees, total interest charged, and total interest earned. Giving students a clear understanding of their financial habits and the impact on their overall financial well-being.

Savings Goal Feedback



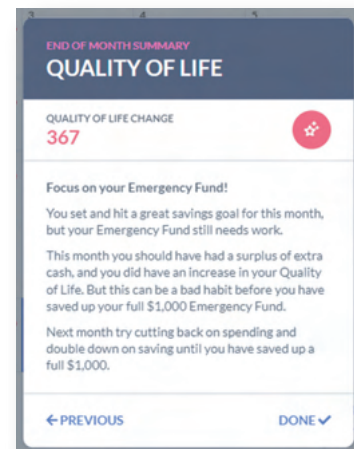
This is based on whether students met their goal for the month and if their savings goal was above 10% or 5% of their expected income. This feedback encourages students to strive for higher savings percentages and congratulates them for meeting their goals.

Credit Score



How has their credit score changed during the month? Students are given some guidance on how to improve their credit score, such as paying bills on time and using credit cards responsibly. Empowering them to make better financial decisions to maintain or improve their credit score the next month.

Quality of Life

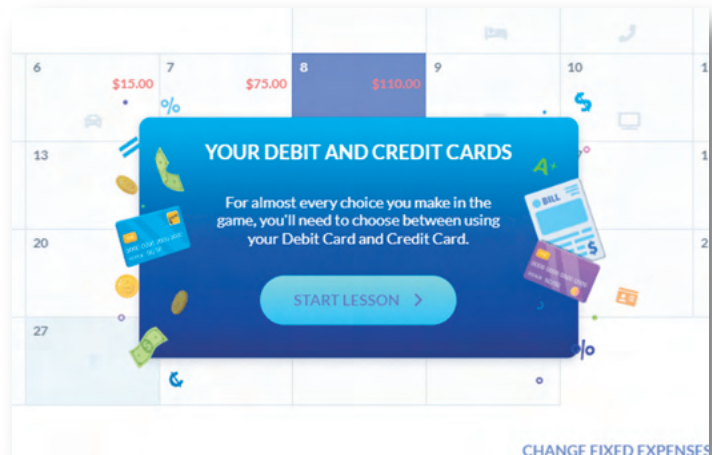


The Quality of Life feedback is based on the Emergency Fund status. If students haven't saved \$1,000 yet, they are reminded to save first. If they have reached the milestone, they are encouraged to maintain savings goals and improve their quality of life by considering apartment purchases.

INTEGRATED FINANCIAL LITERACY LESSONS

Mini-Lessons help students understand key financial concepts as they play the Budget Game. They take 5 minutes or less to complete and include a short article, video, or infographic followed by a 1-question quiz to test understanding. If you would like to disable Mini-Lessons for your students please contact the support team or your account manager.

The Mini-Lessons are strategically integrated into the game experience. In the initial months of gameplay, students encounter frequent Mini-Lessons that focus on essential financial topics like debit vs. credit cards, or managing bills. As the game progresses, the Mini-Lessons become less frequent but cover a broader range of financial subjects to deepen the students' understanding. One notable Mini-Lesson occurs on April 15 of every year, where students learn about filing taxes and the Form 1040. This ensures that students grasp the basics of tax filing within the simulation.



WEEKEND CHOICES

The Weekend Choices simulates real-life decision-making scenarios for students. This feature allows students to make choices on how to spend their free time each weekend, reflecting the trade-offs and decisions they will face in personal finance.



Working Extra Hours: Students can take on a side hustle to earn extra cash in the gig economy. By balancing the benefits of immediate cash influx with the costs of compromising their Quality of Life, students will learn how to prioritize their time and resources.



Household Chores: Students discover the financial benefits of taking responsibility for household chores and money saving strategies for expenses like groceries and bills. Through this experience, they understand the importance of delayed gratification and the impact of planning on their long-term finances.



Socializing: Students can spend time with friends and family, learning how to balance their social well-being with financial responsibility, as most activities require spending money.



Study/Professional Development: Empower your students to invest in their future through continuous learning and skill development. By showcasing the correlation between dedication to education or career advancement and long-term financial prosperity.



The Weekend Choices simulates real-life decision-making scenarios for students. This feature allows students to make choices on how to spend their free time each weekend, reflecting the trade-offs and decisions they will face in personal finance.

BANK AND CREDIT STATEMENTS

Export Capability

Statements can be exported as Excel spreadsheets or to Google Sheets for further analysis and class activities.

Transaction Summary

Students can view all transactions in their checking, savings, and credit accounts for any chosen date range.

Summary Section

Students can see starting and ending balances to track their savings growth and current account balance.

Classroom Activities Using Statements

Build Spending Summaries

Create pie charts to analyze spending habits (e.g., "Needs vs. Wants" and "Fixed vs. Variable") and compare against how each student is performing in the Budget Game.

Credit Card Utilization

Track credit card spending to observe trends and changes in behavior with their increasing credit limit as the game progresses.

Compound Interest

Students can export savings account statements to understand compound interest by creating a line chart showing growth over time, emphasizing the power of compound interest even in a basic savings account.

The Budget Game is a valuable tool for teaching students financial literacy through experiential learning. While they learn how to manage their money, pay bills on time, and build credit, the platform offers Bank and Credit Statements to enhance students' understanding of financial records. Allowing them to reflect on their spending and saving habits.

Compound Interest: Students can export savings account statements to understand compound interest by creating a line chart showing growth over time, emphasizing the power of compound interest even in a basic savings account.

Teacher Access

The Budget Game is loaded with teacher reporting capabilities on what goes on with their students. This includes:

- View and export student transaction data and their game scores.
- Access summary stats and detailed transaction histories for each student's checking, savings, and credit accounts.
- View bonus points earned or lost while hitting (or missing) key milestones in the Budget Game.
- Get a breakdown of the fixed expenses students chose for rent, phone, internet, and grocery plans.

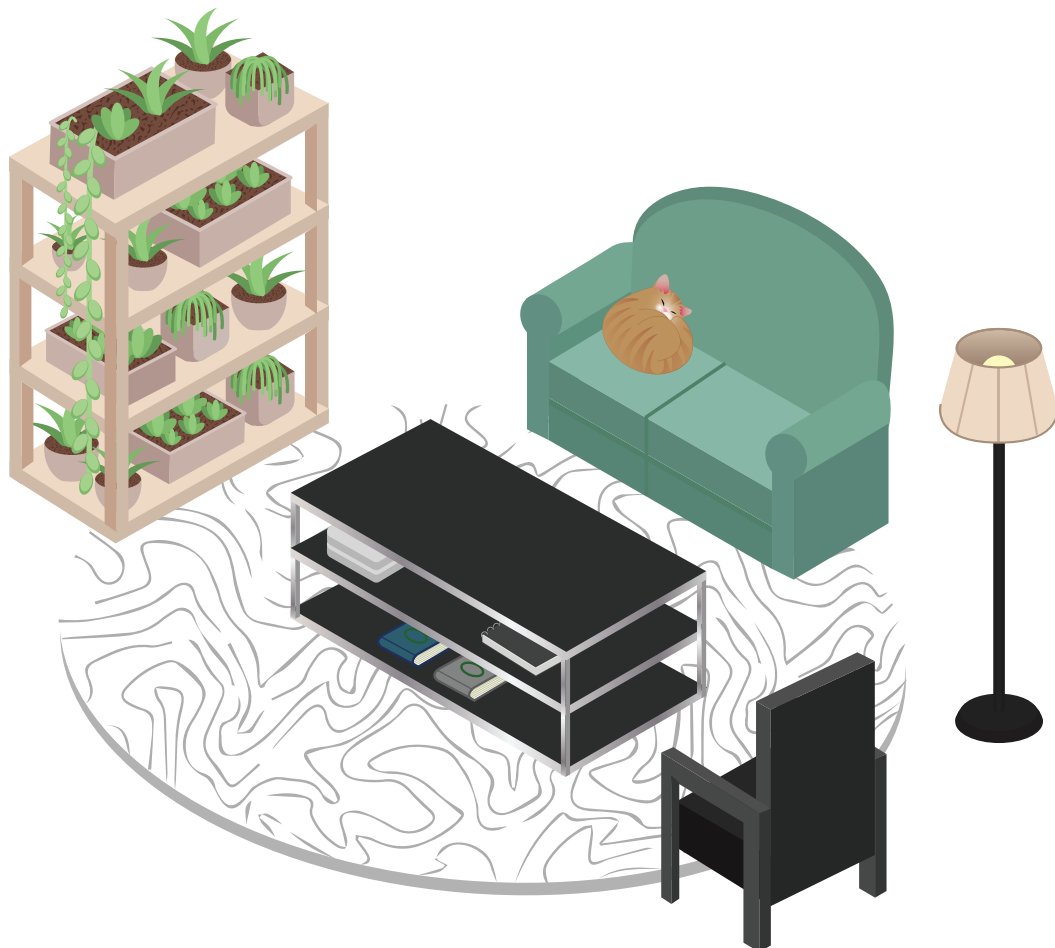


MY APARTMENT



While playing the Budget Game, students receive Unexpected Life Event cards like, "There is a snowstorm and you need to buy a new shovel because your old one broke." The My Apartment feature allows students to see the impact of their decisions within the game. So the objects they buy will appear in their apartment. Students can also choose to buy items throughout the game to improve or replace the items they start off with. This will increase their Quality of Life score when they do.

This visual representation helps students connect their financial decisions to their living situation. It goes beyond numerical metrics like net worth and credit score to demonstrate the real-life implications of financial choices on quality of life. The My Apartment feature enriches the learning experience by making financial literacy more tangible and relatable to students. Students can also visit each other's 'Apartments' from the budget game rankings page!



STOCK GAME TEAMS



Imagine bringing a more engaging and collaborative learning experience to your students by organizing them into teams while they play the Stock Game. With the Teams feature, each student within a team retains their individual login and portfolio, while also gaining access to a team portfolio and team ranking.

With the Teams feature you can manage and assess student participation and performance within their teams. You can easily set-up teams, add or remove students from teams as needed and measure each team member's contribution. Go to Administration on the main menu, then click Manage Teams.

User Accounts Reports Top Traded Securities Budget Game Report Site License Teams Custom Reports							
Export							
CURRENT TEAMS + ADD NEW TEAM							
Team Name	Password	# of Team Members					
Elephants	123456	0	TEAM PORTFOLIOS	EDIT	VIEW TEAM	DELETE	
Lions	123456	0	TEAM PORTFOLIOS	EDIT	VIEW TEAM	DELETE	
1 of 1							

The team portfolio displays the combined positions of all team members, allowing for coordinated strategies. The team rankings are based on the percentage return of the combined portfolios, regardless of the total value of each team's investments. This encourages teamwork and fair competition, as teams with varying portfolio values can still be ranked fairly.

RESEARCH CENTER

Our Research Center is a one-stop-shop for all stock and investing research for the Stock Game. This includes detailed quotes, financial statements, historical prices, analyst ratings, comparative charts, and much more! With the PersonalFinanceLab® Research Center, students can do all of their research for the Stock Game in one place. This helps ensure students won't get distracted by complicated stock screeners or technical charts that will overwhelm them with too much information.



Research Center Features

DETAILED QUOTE

Students can find stock prices, bid/ask spreads, EPS, dividend info, Beta, VWAP, and much more all in one place! It also includes a customizable chart, along with recent news stories mentioning this stock. This helps students to discover why the price moved, not just by how much.

COMPARATIVE CHARTS

Plot any stock, along with its technical indicators, against any other stock. Great for Securities and Investments classes!

MARKET MOVERS

The biggest "Gainers" and "Losers" in the major US exchanges. This is a great place to get trading ideas—and put your finger on the pulse of the financial markets.

FINANCIAL STATEMENTS

Income Statements, Balance Sheets, and Cash Flow Statements going back 20 years for all US companies trading on a major stock exchange. Also includes SEC filings and tons of extra notes and documents for deep-dive research.

MARKET SUMMARY

Information on the financial markets as a whole, in a one-screen summary. Includes major indices, interest rates, and major market moving news.

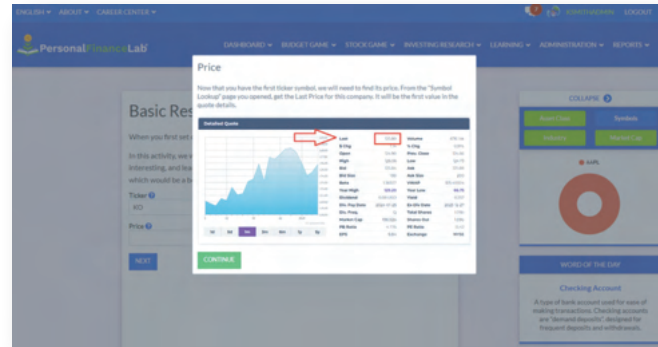
AND MORE!

There are over 30 different pages with lots of accountancy ratios, options information, share details, corporate actions, historical prices (going all the way back to IPOs), analyst ratings and more! Dive in and see what we have to offer for your class!

OVERCOMING THE NOISE WITH A STOCK COMPARISON TOOL

Many teachers tell us their students don't know how to start playing the Stock Game. Even in the real world, investors fall prey to the noise, or the hype, and invest in a company without understanding whether this was a good investment. The Stock Comparison Tool is a new interactive activity that helps students learn how to conduct basic stock research and compare stocks effectively.

This tool was designed to simplify the process of gathering and analyzing key information about publicly traded companies, and make it easy for students to choose their first few stocks. The best part is that students never have to leave PersonalFinanceLab.com! All the stock and company information is available from our Research Center



How Does it Work?

Gathering Data Phase

The interactive tool explains to students how to gather information about a stock including the stock quote, income statement, balance sheet, cash flow statement, historical prices and company news. The tool guides them through finding specific data points on the platform, like the last 3-year trend for the company's Net Income.

Comparison Process

Then, the students learn how to use the Stock Screener to identify another company in the same sector for comparison. The interactive tool doesn't tell them the answers, it guides them through evaluating and understanding the key metrics from both companies on their own.

Making a Decision

The built-in tutorial explains how to interpret the results so that students can make an informed decision about which company to invest in. After purchasing shares in their selected companies, students can use the Watchlist on the Student Dashboard to keep track of the other companies they didn't invest in.



You can assign the Stock Comparison Tool as part of an assignment or students can access it from the Research Center at any time throughout your class.

Blog Post URL: <https://www.personalfinancelab.com/blog/feature-high-light-student-stock-comparison-tool/>

YOUR ASSIGNMENTS

After you've set up the other parameters of your class or session, you'll have the opportunity to create your first Assignment. Assignments are a list of activities that you can give your students to complete while they are using the interactive games. They include short lessons, interactive mini-games, tutorial videos, and specific actions for students to complete in the Stock and Budget Games. Each lesson ends with a built-in, self-graded assessment, and you can choose whether students have only one attempt at the pop quiz, or if they can re-take them for a higher score.

You can have as many Assignments as you like in each class, each with its own start and due dates!

All our lessons were designed to align to both State and National standards for personal finance and/or economics. While there are some "starter" activities that we recommend for all classes, teachers typically pick and choose the tasks that align best with the topics they'll be covering in class. Some teachers create semester-long assignments, with many lessons included for students to complete at their own pace. Other teachers assign their students weekly assignments that guide students through the learning material by theme or topic. Either way, students can complete their assignments while using any extra time to manage their portfolios in the Stock Game or progress through the Budget Game.

Integrate the Budget and Stock Games

By connecting the completion of Budget Game milestones to rewards in the Stock Game, you can show students how budgeting and investing are related. For example, you can assign students to finish a month of the Budget Game every week and reward them with cash for their Stock Game portfolio. If you start your class with limited initial cash in the Stock Game, these rewards will reflect the concept of dollar-cost averaging. This setup encourages students to complete months in the Budget Game to accumulate funds for further investing. It teaches students that preserving their capital and gradually increasing their wealth over time, is more important than riding the highs and lows of the stock market.

The screenshot shows the 'ADMIN | ASSIGNMENTS' interface. At the top, a navigation bar includes 'DASHBOARD', 'STOCK GAME', 'INVESTING RESEARCH', 'BUDGET GAME', 'LEARNING', 'ADMINISTRATION', and 'REPORTS'. The 'ADMINISTRATION' tab is selected. Below the navigation bar, there are buttons for 'Progress Report', 'View Assignment', 'Create New Assignment', and 'Edit Assignment'. A yellow callout points to the 'Create New Assignment' button with the text 'Click "Create New Assignment"'. Below these buttons, a section titled 'COPY AN OLDER ASSIGNMENT' has a yellow callout stating 'You can reuse assignments you've set-up for previous classes.' The main form contains fields for 'CONTEST' (set to 'Youth Group 2...'), 'ASSIGNMENT' (set to 'Career Prep Lessons'), 'START/END DATES' (09/19/2022 00:00 to 12/30/2022 00:00), 'PREREQUISITE' (set to 'None'), 'REWARD' (set to 'StockGame'), 'VALUE' (set to '100'), and 'TOTAL ASSIGNMENT TIME' (set to 'mins'). Below these fields, there is a table of tasks. A yellow callout points to the 'Require?' column with the text '(De)Select all the lessons in a section.' The table has columns for 'Require?' (with 'select all' and 'select none' options), 'Tasks', and 'Allow Retries' (with 'select all' and 'select none' options). The tasks listed are 'Unit Introduction - Stock Market Basics view (2 min)', 'Read Article - What is a Stock? view (7 min)', and 'Read Article - What is a Ticker Symbol? view (3 min)'. A yellow callout points to the 'Allow Retries' column with the text 'If you check these boxes, your students will be able to retake the test at the end of the lesson for a better grade.' Another yellow callout points to the 'Allow Retries' column with the text 'Toggle through the sections of lessons.'

PersonalFinanceLab™

DASHBOARD ▾ STOCK GAME ▾ INVESTING RESEARCH ▾ BUDGET GAME ▾ LEARNING ▾ ADMINISTRATION ▾ REPORTS ▾

ADMIN | ASSIGNMENTS

Progress Report View Assignment Create New Assignment Edit Assignment

Click "Create New Assignment"

COPY AN OLDER ASSIGNMENT You can reuse assignments you've set-up for previous classes.

CONTEST Youth Group 2... ASSIGNMENT Career Prep Lessons START/END DATES 09/19/2022 00:00 12/30/2022 00:00 PREREQUISITE None TUTORIAL VIDEO CREATE

REWARD StockGame VALUE 100 TOTAL ASSIGNMENT TIME: mins

Stock Game - Beginner Lessons

Require? (select all) (select none) (select all) (select none)

Tasks

Unit Introduction - Stock Market Basics view (2 min)

Read Article - What is a Stock? view (7 min)

Read Article - What is a Ticker Symbol? view (3 min)

Create a sequence to guide your students through their lessons. Only once they've completed the prerequisite will the next assignment appear on their dashboards.

If you check these boxes, your students will be able to retake the test at the end of the lesson for a better grade.

Allow Retries (select all) (select none)

Toggle through the sections of lessons.

MAIN TYPES OF ASSIGNMENTS

Lessons



Lessons are text based lessons with short videos, infographics, or interactive activities mixed in. They are typically between 1,000 and 2,000 words, written between a 4th and 9th grade reading level (depending on the subject matter).

Each article ends with a 3-5 question Pop Quiz, which students must take to get credit for having read the article. Articles typically take 5-10 minutes each to complete.

Tutorial Videos



Our Video Center also has over a dozen tutorial videos. These are integrated within the Assignments and are designed to walk students through how to use PersonalFinanceLab®, how to make trades in the Stock Game, and how to play the Budget Game. These videos do not end with a Pop Quiz, students get credit for completing the task of watching the video.

We also recommend all teachers watch the tutorial videos prior to starting their first class as well so you can point students in the right direction when they have a question during class.

Activities



The Activities include some type of interactive tool or calculator (retirement planning calculator, credit card payment calculator, etc.), with a **short Pop Quiz**. The quiz gives students a scenario that they need to use the calculator or other tool to solve.

For instance, the **Interactive Tax Activity**, where students practice filing a federal income tax return. They are provided with sample W-2 and 1099-INT forms, and each field in the form has a tooltip explaining its purpose. Students receive immediate feedback on their entries, helping them learn the process step-by-step. The activity concludes with students determining their income tax return or payment amount.

In another activity, the **Saving To Be A Millionaire Calculator**, students discover the impact of their rate of return on their savings. They will learn how much they need to save and how long it will take to grow their investments to retire comfortably.

Actions



Actions require students to do certain actions in the Stock or Budget Games—like “Buy 5 stocks”, or “Use your credit card 3 times”. You can use this (especially at the beginning of class) to guide students through certain actions.

EDITING YOUR ASSIGNMENTS

You can view, edit and create assignments all from the same screen. If you choose to “Skip This Step” when setting up your class, you can add your first assignment later by clicking **Create A New Assignment** from the Administration tab on the main menu. You would click the same button if you want to add a second assignment, (or as many as you like!).

Main Assignment Settings



SESSION

Select the appropriate class from the dropdown menu if you have multiple classes or sessions. This step is important if you are adding assignments after setting up the initial class. Assignments will be automatically associated with the correct class if created during the initial setup.



ASSIGNMENT NAME

This is the name that will appear for your students on their Student Dashboard and assignment page.



START/END DATES

You can select an exact time when your assignment is due, (e.g. 5PM) or when students are able to start.

TIP: if your assignment starts in the future, students will not be able to see them until that date arrives.



PREREQUISITE

Choose the sequence that students must complete their assignments. Assignments will only show up on the Student Dashboard after they've completed all the lessons included in the prerequisite.



REWARD

It's up to your discretion whether you want your students to be rewarded for completing assignments. Select which game and how much money your students will receive upon completion.



MINIMUM GRADE

You can choose the minimum grade that students need to meet (or exceed) in order to get credit for completing the assignment.



SUGGESTED ASSIGNMENTS

Automatically select the relevant lessons for your state's academic standards that our team has aligned our Learning Library to. More information under *Approach 2: Pre-Built Assignments by State* in the How to Choose Your Lessons section.

ASSIGNMENT REWARDS & REPORTING

Assignment Rewards incentivize students to complete assignments on PersonalFinanceLab® before diving into the financial simulation games. Rewards earned by students are tracked differently based on whether they are added to the Stock Game or Budget Game.

By setting up rewards such as bonus cash for their Stock Game portfolio or deposits into their Budget Game checking account, you can encourage your students to engage with the learning materials first. This helps ensure that students are equipped with relevant knowledge and skills before they start playing the games.

You have the flexibility to be creative with the rewards system, such as requiring students to complete Stock or Budget Game tutorials before trading. Or a reward for completing a month in the Budget Game.

Stock Game Rewards

- Rewards for the Stock Game are treated as free cash dividends added to the student's account.
- You can view the total cash rewards a student received for the Stock Game in the User Summary report under "Bonus Cash."
- Students can view each of their Stock Game rewards in the "Transaction History" under the stock game menu. The total rewards are also displayed as Bonus Cash on their Portfolio Summary page.

Budget Game Rewards

- Rewards for the Budget Game are deposited directly into the student's checking account.
- Students cannot earn rewards for the Budget Game until they have completed their first day of the game.
- The date of reward acquisition reflects the real-world date when the student completed the assignment, not the in-game progression date. This means the reward date may be back-dated in the game, requiring students to refer to older bank statements to track the deposit.

Privacy & Security

- Only teachers and platform staff can send messages or modify announcements; students cannot directly message each other.
- Students can use the Messaging Center to manage support tickets, eliminating the need for email and enhancing student data privacy.



HOW TO CHOOSE YOUR LESSONS

When you create your class Assignments, you'll see they are laid out in "Groups". The first couple groups are designed just to help get students started in the Stock Game, but the others are organized by class subject to make it easier for you to find the topics aligned to your specific class. You can mix and match tasks from different groups—there is no limit! When you create a second or third assignment, the platform will highlight the lessons or tasks that you included before to avoid duplication.

There are three main approaches you can use to set-up your assignments:

Approach 1: Units by Topic

Best For: First-Time Teachers

If this is your first time using PersonalFinanceLab, we encourage you to use the units as they are. With this approach you can create one assignment per unit. Each Personal Finance unit includes an introduction and a unit assessment. In the table below you will find more details for the core financial literacy lessons that we designed to align to Jump\$tart National Standards.

Personal Finance Units

UNIT	# OF LESSONS	AVG TIME TO COMPLETE
Budgeting, Saving, and Spending	16	2.5 h
Managing Credit	17	3.75 h
Income and Taxes	26	4.15 h
Risk and Financial Decisions	17	3.15 h
Intermediate Investing	21	4.75 h

You can quickly set-up your assignments with the following buttons.

Require? Select All/Select None: You can select all of the lessons from one unit to quickly add all the content to your assignment. Then, you can remove individual articles by unchecking them. The same logic applies to "Select None" to remove them all.

Allow Retries: Will allow students to take the pop quiz at the end of each applicable assignment more than once to improve their score.

Approach 2: Pre-Built Assignments by State

Best For: Curriculum Coordinators

For anyone most concerned with aligning to a specific set of standards, we have pre-build assignments ready for you! When setting up an assignment, you can choose any State or National standard that is applicable to your class, and choose a Unit associated with that standard. The system will select all tasks required to cover the benchmarks of that Standard automatically – even if they are across different groups or units from our system defaults. Once the tasks have been selected, you can further add/remove tasks to suit your class's needs.

REWARD None	VALUE 	MINIMUM GRADE NEEDED FOR QUIZ COMPLETION 	TOTAL ASSIGNMENT TIME MINS 274 mins	SUGGESTED ASSIGNMENTS @ HIDE
STATE KENTUCKY	SUBJECT Kentucky Personal Finance	UNIT Credit & Debt		

Here are the steps to follow to use this setting in your next assignment:

1. Click the Show button under "Suggested Assignments" to reveal the dropdown menus.
2. Choose the State whose academic standards you want to align with (e.g., Kentucky).
3. Choose the Subject you want to focus on (e.g., Personal Finance).
4. Choose the specific Unit within the subject you want to focus on (e.g., Credit & Debt).

HOW TO CHOOSE YOUR LESSONS

Approach 3: Create Your Own

Best For: Returning Teachers to PersonalFinanceLab ®

Once you are comfortable with all the material available in the Learning Library, we encourage you to pick and choose your own custom assignments. There are a few additional features that will make this option quick and easy to set-up once and repeat every semester!

Search for Tasks: Enter in a keyword or concept that you would like to include in your assignment. For example, if you want to create an assignment dedicated to “Insurance” you can view all the relevant lessons and the average time it takes to complete. Use the **View** button to open the lesson in a new tab to review the content that is covered.

Insurance		
We have 8 Task(s) on this topic		
<input type="checkbox"/>	Read Article - Renter's Insurance view (6 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Home Owner's Insurance view (9 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Car Insurance view (14 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Life Insurance view (14 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Disability Insurance view (30 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Health Insurance view (11 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Types of Canadian Insurance view (10 min)	<input type="button" value="View"/>
<input type="checkbox"/>	Read Article - Types of Insurance view (10 min)	<input type="button" value="View"/>

Assignment Templates: Once you've set-up an assignment that you like, you can reuse it as a template in future classes. Follow these steps to reuse assignments you made in other classes or sessions.

1. Click **Copy An Older Assignment** at the top of the Create a New Assignment page, and a window will pop-up.
2. Select the **Class** (or contest) where you created the assignment from the first dropdown menu.
3. Select the **Assignment** name from the second dropdown menu. You will see a list populated below with all lessons that are included in the template.
4. Click the **Copy Assignment button** to add these lessons into your new assignment. You can add additional lessons once you close the window.

Please Note: You will need to set the Assignment Name and Dates, they are not copied over from the template.

GETTING STARTED WITH ASSIGNMENT TIPS

If you still need some help getting started with your Assignments, here are some helpful tips.

Start With The Basics

The first set of 10 tasks is called, 'Stock Game - Beginner Lessons'. If your class is using the Stock Game, this should be the first week's assignment for the semester. It includes glossary terms and tutorials students will need to succeed when starting their portfolio.

Your next Assignment should be the 15 tasks in our "Stock Game - Intermediate Lessons" group—which continues on those principles. After that, the rest is up to you!

GETTING STARTED WITH ASSIGNMENT TIPS

Teacher Supplements

When it comes to teaching personal finance, some topics may require more direct instruction. To support your teaching, we've prepared a range of resources to help you engage your students. In the Teacher Resources section, you'll find more information about PowerPoint and Google Slide presentations that include thought-provoking discussion questions to spark class discussions.

Our Lesson Plans offer a variety of activities that incorporate the Budget and Stock Games, as well as lessons from the Learning Library and standalone exercises that require minimal materials. This way, you can choose from individual, group, or full-class activities that cater to different learning styles and promote student interaction.

For step-by-step instructions, check out our Course Outlines that outline all the materials and class settings you will need to make the most of PersonalFinanceLab for a 3-week intensive course, a 9-week course or an 18-week course.

Teaching Materials

These resources are to help you integrate our standards-aligned lessons and interactive games into your existing curriculum. You can also use our platform as an all-in-one financial literacy program.



Grading Rubrics

Assess your students' financial literacy skills with class activities and grading rubrics for the Budget and Stock Games.



Video Library

Short financial literacy education videos for your students, and support videos to help you manage your class.



Lesson Plans

Downloadable pdfs on how to use our lessons and games in your class. With challenge questions and additional activities.



Presentations

These slideshow presentations accompany the most popular lessons from our learning library.

Personal Finance Videos

Additionally, our Video Library features an expanding collection of animated financial literacy videos. You can use these videos on their own or incorporate them into your assignments by assigning relevant tasks. You can access our YouTube playlist of **Personal Finance Videos**, by scanning the QR code to the right.



Start and End Dates Tip

Many teachers find it convenient to create all their assignments at the outset of their course, once they've finalized their lesson plan. This approach can be effective, but we recommend avoiding overlapping assignment start and end dates. This can lead to confusion for students and may cause issues with make-up work. While we still allow for this flexibility, we do issue a warning.

PROGRESS REPORTS

Progress Reports

To view your students' progress and grades in their assignments, go to **Assignment Student Progress Reports** from under the **Reports** menu. If you have more than one assignment in your class, make sure to select the correct one from the dropdown menu. You can export the individual grades per student to Excel or Google Sheets.

At the top of this page, you can view the overall class progress, to see each student's progress per lesson, click on the "Details" button. You'll see this window below pop-up. To review your student's answers in each lesson, click on the "View" button.

Tip: Students can access their assignments before either the Budget Game or Stock Game start. So you can choose to have them complete lessons right after they register to your class!

[PROGRESS REPORT](#) [VIEW ASSIGNMENT](#) [EXPORT](#) [SHARE](#)

SORT BY
Username A-Z

This is the overall progress of your class on this assignment. The "Total Time Taken" is based on the lesson activities only, which is based on when the lesson loads, and ends when they submit the "pop quiz" at the end of the lesson. The total time per student is based on their first attempts only. For our Investing101 units, the timer only includes how long the students took to complete chapter review quizzes, because the lesson content spans multiple pages.

NAME	USERNAME	LAST LOGIN	PROGRESS	TIME TAKEN	GRADE	
Cassandra Wood	cwood	6/13/2024	0%	00:00	0%	DETAILS
Student T	studenttutorial	7/9/2024	<div></div> 28%	04:20	22%	DETAILS

1 of 1

Class Quiz Summaries

To view how your class is performing as a whole, click the **View Assignment** tab from the Student Progress Reports page. You'll see how many students completed the assignment, the group average grade and how long it's taken the class on average to read and complete the pop quiz. Find out which areas your students are having difficulty with by clicking the Details button and seeing the amount of students who got each question right or wrong. That way you know what concepts to focus on in class!

CERTIFICATIONS

PersonalFinanceLab® has a built-in gamification system that rewards students as they improve their subject mastery. This has two components – Badges and Certificates. Badges are earned by students as they progress through the budgeting game (by completing a certain number of months, paying off their credit card a certain number of times, or completing a certain number of weekend tasks), stock game (by making certain types of trades), and learning library (by completing entire units of lessons). As the teacher, you can also optionally enable Certificates for your class during class set-up, which allows students to earn a downloadable PDF near your course completion – provided they finished all the Certification Requirements.

Investing101



Investing101 is a self-contained Beginner's Investing Course. It's organized into 10 chapters, where each chapter ends with a vocabulary quiz and exam that you can assign separately.

You can assign individual chapters to your students. However, the course was designed to be followed sequentially so that students build their virtual portfolio as they learn more about the basics of investing.

Investing101 works very well as an extra credit assignment or to be completed as homework since each chapter takes a while to finish.



Financial Literacy Certificate

Students who complete all 50 Personal Finance lessons, as well as the 12 months of the Budget Game and place 25 trades in the Stock Game can earn the Financial Literacy Certificate. Once students are done, they can download their certificate as a PDF along with all their competencies on the date they finished.

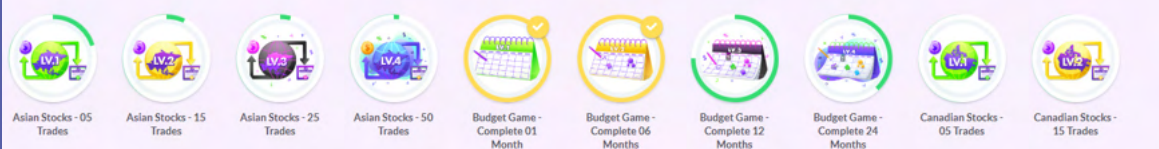
MY ACHIEVEMENTS

Below is the list of achievements you've rightfully earned and achieved! Click any earned badge to set it as your "current badge", which will be displayed across the site. It may take a few minutes for your active badge to update throughout the site.



IN PROGRESS

Below is the list of milestones for you to complete. Finishing all of the required tasks will award you with a new badge!



MANAGING YOUR CLASS

The new Admin Dashboard was designed to provide you with a centralized hub for managing your classes. Here are some highlights:

STOCK GAME TOP 10

View the top student rankings right when you log in! Allowing for quick insights into students' portfolio performance. You can also access more in-depth Stock Game reports and class rankings from this widget.

BUDGET GAME TOP 10

Similar to the previous, these rankings are displayed on the dashboard if you are using the Budget Game in your class. This widget includes links to explore the full rankings and detailed reports.

ASSIGNMENT SNAPSHOT

Get an overview of the active assignments in your class, including your group's progress, time taken per lesson, and the average grades on the pop quizzes. This will help you identify topics where students may be struggling or excelling.

SITE LICENSE USAGE

Easily monitor your school's current site license usage. You can quickly add more student accounts to the license if needed, making it convenient for upcoming classes.

Administration Main Menu

All of your most important teacher tools are in the Administration tab from the main menu. You can create new sessions, edit your existing classes or assignments, manage your teams, update the displayed screens on your market insight widgets, and integrate your PersonalFinanceLab class with your preferred LMS platform from the Administration dropdown menu.

Reports Main Menu

This menu is where you can access detailed information about your students' activity on the platform. From their registration information, to how many seats you have left in your site license or what actions they've taken in either the Budget Game or Stock Game. You can also access the custom reports from here too.

Announcements

- Announcements are messages that appear on every page for students while they use the site.
- They can include text, images, links, or a combination of these.
- They are a great way to remind students of important upcoming events and acknowledge sponsors.
- You can post announcements from the Admin menu by going to Admin -> Post A Message.

Messages

- Students using the Stock Game receive system messages about events in their portfolio.
- You can send messages to the entire class about important dates and announcements.
- To send a message go to the Registration File report by going to **Reports -> Registration** and click **Message All Users**.

REPORTS

Most of the reports emphasize the Stock Game (because there's just a lot more data to look at), but you can find a bunch more stuff in the Reports section for all types of classes. Pay special attention to your Registration File—this is where you can reset student passwords when they forget, and your Teams Report—where you can group students into teams for the Stock Game.

Available Teacher Reports

SUMMARY REPORT

This will list the total number of students in your class, how many have started to play, (activations), your class registration link, how many trades have been placed in your Stock Game, and some of the key rules and dates.

ACTIVITY REPORT

This will show how often your students log in and trade in the Stock Game over time—both with a class summary and details for each individual student.

DIVERSIFICATION REPORT

This summarizes how your class's portfolios in the Stock Game break down by security type over time. You can see the aggregation of the entire class, plus dive down into details for each student (both by security type and by economic sector).

RANKING REPORT

The overview of your students' in the Stock Game, with buttons to see each student's portfolio and to add/remove cash from their accounts. **Note:** these are NOT live rankings. They are from the end of the previous day.

HISTORICAL REPORT

This is a report that lets you roll back the clock to see the rankings for any day that **your Stock Game** was open.

REGISTRATION FILE

This will list all students registered to your class, with buttons to change their usernames and reset their passwords. You can also generate new accounts here. This can be exported to Excel or Google Sheets.

USER ACCOUNTS

This report is a specialized user summary, showing the last time each student logged in and lots of extra data about how they have been trading over the course of the class in the Stock Game.

REPORTS

Export your entire class's transaction history, historical portfolio values, open positions, and/or trading notes in a single spreadsheet.

REPORTS

TOP TRADED SECURITIES

This report is most useful for fun facts on what your students are most interested in. You can use this information as a conversation starter, or bellringer.

BUDGET GAME REPORT

Everything you need to know from the Budget Game. Your students' Current Date, Completed Month, Overall Score, Net Worth, Credit Score and Quality of Life scores for all your students who have started playing.

TEAMS REPORT

Create and manage teams for the Stock Game. When students are in Teams, they still get their own account and make their own trades, but the team portfolios are aggregated together as well. Team members can see each other's portfolio (and their combined portfolio), and there are also team rankings added to their page.

TIP: Team rankings are based on % return, so it is fine to have teams with unequal numbers of team members.

Custom Reporting Tools

Create your own reports to track student progress and engagement, so you can analyze the most relevant information for your class. Each custom report can be used across all classes and can be exported to Excel or Google Sheets. You can create up to 5 custom reports.

Custom Report Categories Include:

- **User Info:** Basic student information with quick-access buttons for actions like resetting passwords or removing students from your class.
- **Stock Game Stats:** student's historical and current holdings, with details on individual trades and their overall portfolios.
- **Budget Game Stats:** a summary of each student's scores in the Budget Game, like their net worth, credit score, and overall score.

User Info	+
Stock Game - Stats	+
Stock Game - Historical Data	+
Stock Game - Open Positions	+
Stock Game - Trades and Orders	+
Budget Game Stats	-
Rank (Budget Game)	<input type="button" value="ADD"/>
Completed Month	<input type="button" value="ADD"/>
Overall Score	<input type="button" value="ADD"/>
Net Worth	<input type="button" value="ADD"/>
Credit Score	<input type="button" value="ADD"/>
Quality of Life	<input type="button" value="ADD"/>

LEARNING LIBRARY

Designed to align to State and National standards for personal finance and financial literacy, our lessons and interactive calculators are a great supplement to your existing curriculum. You'll find over the next few pages an overview of all our investing, personal finance, economics and business lessons.

STOCK GAME - BEGINNER LESSONS

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.

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

STOCK GAME - 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
Basic Research and Comparing Stocks	Activity
Intermediate Investing	Unit Assessment

INTRODUCTION TO THE STOCK MARKET

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
Financial Records and Receipts	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

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
Workplace Benefits	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
Practice Filing The Form 1040	Activity
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

RISK AND FINANCIAL DECISIONS UNIT

LESSON NAME	TYPE
Risk and Financial Decisions	Unit Introduction
What Makes a Contract Valid?	Article
Renter's Insurance	Article
Home Owner's Insurance	Article
Rental Agreements and Home Owner's Associations	Article
Car Insurance	Article
Life Insurance	Article
What Are Annuities	Article
Disability 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

CANADIAN PERSONAL FINANCE UNIT

Though the fundamentals of personal finance may be universal no matter where in the world you live, there are still some topics that are specific to each country or region. Since we have many schools using PersonalFinanceLab in Canada, we now offer lessons that cater to Canadians.

LESSON NAME

TYPE

Canadian Personal Finance	Unit Introduction
Income Taxes in Canada	Article
Pay Yourself First in Canada	Article
Canadian Credit Reports	Article
Planning for Retirement in Canada	Article
Types of Canadian Insurance	Article
Protecting Against Fraud in Canada	Article
Bankruptcy in Canada	Article

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

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

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 Lessons aligns with education standards outlined by the National Council for Economic Education.

LESSON NAME

What is the Federal Reserve?	What is Opportunity Cost?
Stock Market Crash of 1929	What are Price Controls?
Comparative Economic Systems - Capitalism, Socialism, and Communism	Why is there Scarcity?
Major Economic Indicators (GDP, CPI, Jobs)	What is Specialization?
Gross Domestic Product	Unemployment
Supply and Demand Examples in the Stock Market	What is Supply?
Benefits of Competition	What is Demand?
Types of Companies	How is Money Created?
What is Economic Growth?	What is Cottage Industry
What are Incentives?	Time Value of Money
What is Economics?	Fiscal Policy Explained
What is Entrepreneurship?	Government Impact on the Economy
Externalities	Inflation
The Business Cycle	International trade
Importance of Interest Rates	Monetary Policy
Labor and Productivity	Property Rights
Marginal Benefit and Cost	Risk
	Comparative Advantage

ACCOUNTING LESSONS

LESSON NAME

The Accounting Cycle
Understanding the Role of Accountants in Business and Society
Careers in the Accounting Profession
Financial Analysis Through Key Ratios
GAAP - Financial Reporting and Terms
GAAP - Asset Accounting
GAAP - Liability Accounting
GAAP - Accounting for Equity
GAAP - Accounting Revenue and Expenses
GAAP - Accounting Gains and Losses
Payroll Best Practices
Issuing stock and dividends
Operating Ratios
Cash Flow
Cash Planning
Corporate Debt
Dividends and Changes of Ownership
Solvency
Asset Valuation
Audits and Fraud
Managerial Accounting
Creating Financial Statements
Cost Accounting

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.

MANAGEMENT LESSONS

LESSON NAME

Importance of Planning and Vision

Centralized and Decentralized Management Explained

Leading vs Directing

Management Theories and How They Are Used

Forms of Business Ownership

Business Ethics Overview

Social Responsibility In Management

Human Resource Planning

Competitive Advantage

Short Term and Long Term Financing

Internal Risk Management

Integrating Risk Management

Building a Case Study

MARKETING LESSONS

LESSON NAME

Foundations of Marketing

Analyzing Consumer Behavior

Segmentation and Target Markets

Ethics In Marketing

Classifying Products and Services

The Product Lifecycle

Pricing Strategies

Planning and Evaluating Business Advertising

Personal Selling

Developing A Marketing Plan

INVESTING 101 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 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

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 3: MAKING YOUR FIRST TRADE

- 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



INVESTING 101 COURSE

CHAPTER 4: BUILDING YOUR \$100,000 PORTFOLIO

- 4-01 Risk, Reward, and Diversification
- 4-02 Measuring Risk: The Sharpe Ratio
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