Grade Level: 11-12 Subject: Personal Finance Materials Needed: Fake money & stock slips. Time needed: Two class periods.

#### Standards

Standard 1: Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

Standard 1: Analyze the role of core economic institutions and incentives in the U.S. economy

5.3.1.14 Identify how certain historical events (e.g., the Depression, 1980's savings and loan crisis, September 11, housing market crisis of 2008) have influenced the banking system and other financial institutions

5.5.1.13 Determine the role of government in preventing private monopolies and regulating public monopolies

5.5.1.14 Give examples of positive and negative externalities (e.g. spillover costs) and analyze the government's role in correcting market failures (e.g. tax policies, subsidies, and regulations)

## **Objectives**

- Students will make investing and trade decisions based on outside factors.
- Students will develop an understanding of how the stock market and trade is unpredictable.
- Students will practice investing in the stock market.

### Learning Activities

- 1. Students will be given \$200 at beginning of class.
- 2. We will go over the directions of the stock market game.
  - a. You may buy as much stock as you can afford with the money you have.
  - b. You do not have to buy stock if you choose not to.
  - c. You can only buy stock at the end of each year.
  - d. The price of stock will change due to different outside factors, you are in charge of determining if prices will rise or drop.
  - e. The winner is the person with the most worth at the end of the game.
- 3. We will begin going through the PowerPoint containing all the events occurring in the game.
- 4. Students will trade and exchange stock. This is organized chaos as money and slips are being thrown around the classroom. Should imitate the NYSE.
- 5. We will check to see who the winner at the end of the game is. We will discuss on what strategies different people used throughout the activity.

#### Assessment

Students are assessed based of the participation in the game.

# Reflection

Is the game an accurate representation of the stock market? Were students engaged throughout the activity?