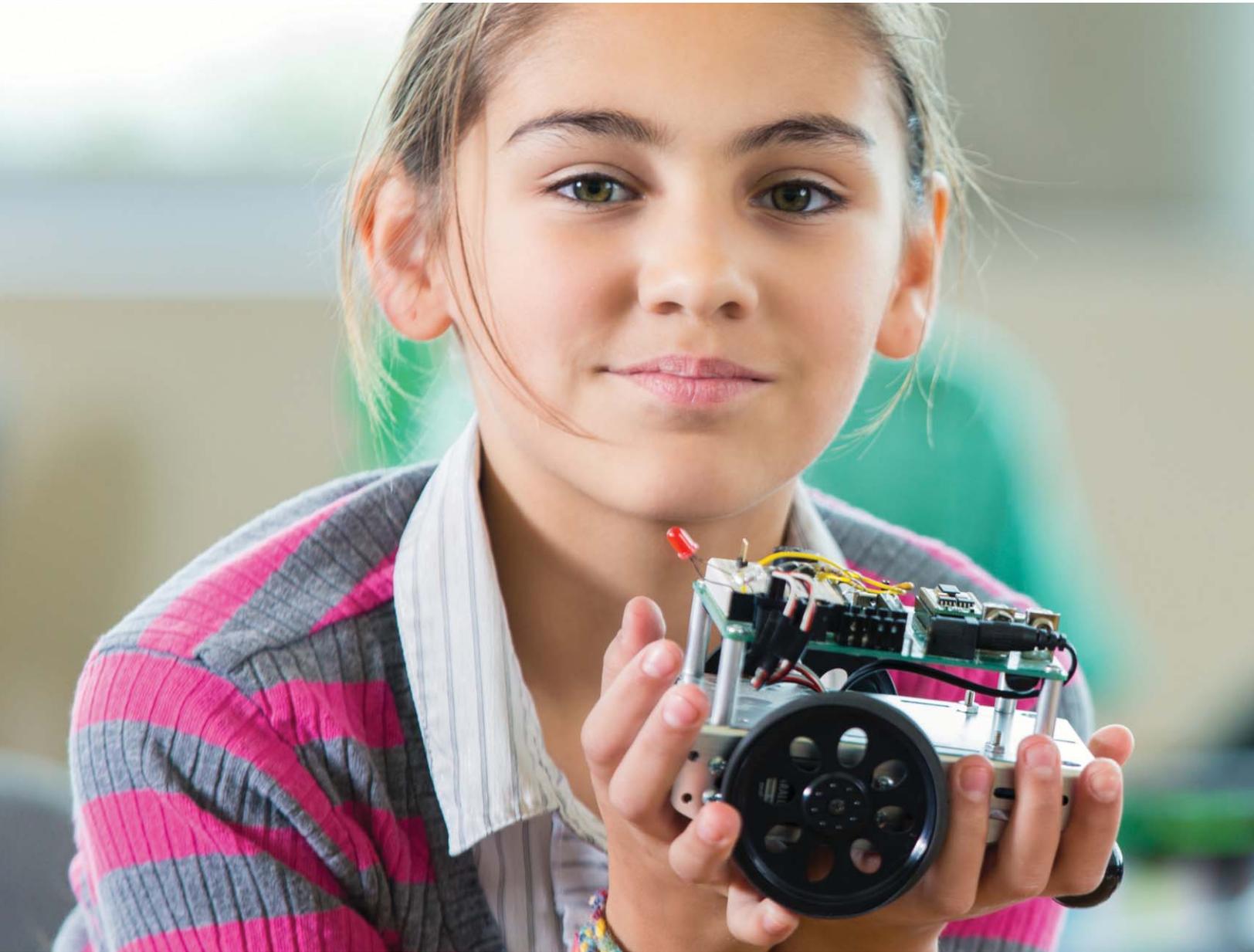


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**Bulls, Bears, &
Buckland: Financial
Literacy for Millennials**

Bulls, Bears & Buckland: Financial Literacy for Millennials

Daniel A. Buckland

Email: DBuckland@dadeschools.net, Daniel.Buckland3@gmail.com

www.historybybuckland.weebly.com

South Dade Middle School

School Mail Code: 5003



Edwina Lau, IMPACT II Program Director

The Education Fund

305-558-4544 Ext. 113

Email: elau@educationfund.org

www.educationfund.org

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Goals

The purpose of this packet is to provide educators with a tool kit for differentiating instruction by fusing reading, writing, visual representations, technology and the education of the teacher/facilitator with a real life application that is meaningful and purposeful to both the student and the educator. Education has changed. We are no longer memorizing information because it's already there. This tool kit allows students to take action and solve problems using rubric and self monitoring based systems along side the teacher/facilitator rather than just assuming the teacher is the sole "knowledge holder." By releasing teacher control and acting as a facilitator, students will become empowered and will then be able to work collaboratively and independently to analyze information, make informed decisions, and achieve personal and/or group goals.

Florida Standards & Objectives

SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.

SS.4.FL.5.2 Explain that a financial investment is the purchase of a financial asset such as a stock with the expectation of an increase in the value of the asset and/or increase in future income.

SS.8.FL.5.3 Discuss that when people buy corporate stock, they are purchasing ownership shares in a business that if the business is profitable, they will expect to receive income in the form of dividends and/or from the increase in the stock's value, that the increase in the value of an asset (like a stock) is called a capital gain, and if the business is not profitable, investors could lose the money that have invested.

SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and in the general, a trade-off exists between the security of an investment and its expected rate of return.

MAFS.8.SP.1.1 Construct and interpret scatter plots for bivariate measurement data to investigate patterns of association between two quantities. Describe patterns such as clustering, outliers, positive or negative association, linear association, and nonlinear association.

MAFS.8.SP.1.2 Know that straight lines are widely used to model relationships between two quantitative variables. For scatter plots that suggest a linear association, informally fit a straight line, and informally assess the model fit by judging the closeness of the data points to the line.

MAFS.8.SP.1.4 Understand that patterns of association can also be seen in bivariate categorical data by displaying frequencies and relative frequencies in a two-way table. Construct and interpret a two-way table summarizing data on two categorical variables collected from the same subjects. Use relative frequencies calculated for rows or columns to describe possible association between the two variables.

LAFS.8.RI.3.7 Interpret information presented visually, orally, or quantitatively and explain how the information contributes to an understanding of the text in which it appears.

LAFS.8.RI.3.8 Explain how an author uses reasons and evidence to support particular points in a text.

LAFS.8.RI.1.3 Analyze how a text makes connections among and distinctions between individuals, ideas, or events (e.g., through comparisons, analogies, or categories).

LAFS.8.RI.1.2 Determine a central idea of a text and analyze its development over the course of the text, including its relationship to supporting ideas; provide an objective summary of the text.

Lesson/Unit Outline & Overview

Addressing financial literacy is a very complex task. The lessons included in this packet can serve as a framework and toolkit to assist teachers in transitioning from teaching models in which they are most accountable for student learning and to models where teachers act as facilitators and learning is driven by students.

Students will engage in a variety of scaffolded activities involving research and establishing common vernacular for group discussions and written reflections. This would be the literacy component of financial literacy. By the end of this project students will understand that all the information they need to be successful in life, is a few key strokes away. The toolkit also provides students with a framework to research and synthesize information about ANY topic giving them control of their own learning.

As students progress through the lessons, students begin with researching terms identified by the facilitator and answering guided discussion questions but ultimately work independently to purchase and monitor their personal portfolio. Each activity serves as a critical building block required for the culminating activity where teacher/facilitator support is removed as the child progresses to the next activity.

In activity A Concept Books, students learn common vocabulary. In activity B Notes/Questions/Answers, students apply newly acquired vocabulary to context and are provided with authentic opportunities to use the words when attempting to define concepts. Activity C Current Events links the content being learned to real world, real-time events and also provides students with choice which fosters autonomy and ownership for learning. In Activity D Finance Lab provides students with the opportunity to analyze data and learn to use data to make informed decisions that can potentially affect their future. The culminating Real Life Activity, is where students actually simulate purchasing shares in companies they have researched and proceed to monitor their portfolios for as long as they choose to keep their simulator account.

Each activity can be easily aligned to teacher designed rubrics for observable desired behaviors so students know what they are supposed to be doing and to also facilitate self-assessment and promote self monitoring.

A. Concept Books

2 days

Purpose of activity:

The Concept Book is an essential component of the toolkit because it allows for the learning community involved to establish common language and labels for the complicated concepts that will be explored later during class discussions, Real-Life Activities, and the Finance Labs.

Rationale:

In Social Studies, terms are more often than not, content idea/concepts to be explored rather than definitions to be memorized.

Resources:

Concept Booklet Template (appendix A)

Procedure:

1-Glossary definition 2-Illustration of term 3-"In own words"

- Stock
- Supply
- Demand
- Bull
- Bear
- Dividend
- Stock exchange
- Broker
- Earnings
- PE multiple
- Fundamental Analysis
- Portfolio

1. Students state vocabulary term
2. 3 definitions from 3 different sources (confirm idea has been conceptualized)
3. Illustrate: Creating a visual representation is fun, addresses different intelligences and helps students see concept with in context.
4. Use the word by using it in context or defining in your own words.
5. Repeat for each vocabulary term.

B. Notes/Questions/Answers (NQA)

3 days

Purpose of activity:

Students conduct research online to further explore concepts introduced in the Concept Book. By watching videos from multiple sources, students can begin to assess and reassess whether the information they have been conceptualizing is valid and meaningful. Students also begin to notice bias, explore opposing views, and alternate theories associated to concepts previously explored. This component of the toolkit consists of guided questions created by the teacher/facilitator to scaffold the exploration of the concepts and to assist students in synthesizing everything learned thus far and begin seeing possible applications of the newly acquired knowledge.

Rationale:

Content/concept learning must be synthesized with the assistance of the facilitator before being applied to Real-Life Activity in an authentic way.

Resource:

Sample Questions (appendix B)

Procedure:

Brain Pop:

- Budgets-(5:17)
- Banking-(4:27)
- Game Theory-(3:17)
- Stock Exchange-(2:41)
- Stocks and Shares-(2:54)
- Take respective quizzes.

Youtube:

- "How the Stock Exchange Works (For Dummies)" 3:13
- "The Stock Market Explained Simply: Finance and Investing Basics – Animated (1957)"
10:19
- "How the Stock Market Works" 9:12

Day 1

1. Brain Pop and conversation. Watch 5 Brain Pop videos and take quizzes
2. Discuss answers and concepts. Many terms and concepts overlap with concept book
3. Here is where you can prep them for day 2. Asking questions and facilitating conversations.

Days 2-3

1. Watch 3-4 Youtube Videos
2. Answer guided questions provided (as a class, groups, or individually)

C. Current Events

1 day

Purpose of activity:

At this point in the project students are ready to begin identifying companies they may want to invest in. The toolkit provides a framework for assisting students in becoming aware of the major role corporations play in global markets and how they affect our daily lives as reported by mainstream media. Students develop preferences and rely on personal experiences along with the concepts learned to evaluate the validity of their sources to support or disprove their preconceived/misconceived beliefs, make adjustments, continue building knowledge, and begin to finalize their company/market choices.

Rationale:

Students researching is guided by their own preferences and therefore allows them to begin to determine what aspects public corporations they value and are attracted to as investors.

Resource:

Current Events Format (appendix C)

Procedure:

1. Find a stock company the student likes or you select one
2. Students need to...
 - a. Title of article
 - b. Date of event
 - c. Location of event
 - d. Source of the information
 - e. Type of news INTERNATIONAL / NATIONAL / STATE / LOCAL
3. 2 paragraphs-
 - 1 paragraph- Summary (who, what, where, when, why/how)
 - 1 paragraph- What they thought about the article

D. Finance Lab

2 days

Purpose of activities:

After selecting and researching companies, students begin to build their potential investment portfolio by participating in the process of fundamental analysis. With guidance from the teacher/facilitator, students will gather, analyze, and compare attributes of specific data points of their selected companies and how they perform in the global markets.

Rationale:

Fundamental analysis mitigates risk and leads to capital preservation which aligns with the goals of being financially independent.

Resources:

Sample Fundamental Analysis Data Collection Sheets (appendix D)

Procedure:

Day 1

1. Complete market indexes chart (provided)
 - a. NBC.com
 - b. Markets (upper right side)
 - c. More markets
2. What can trading global markets tell investors?

Day 2

1. Complete Fundamental Analysis
 - a. Yahoo Finance
 - b. StockFlare.com
2. Look up symbol
Under "More on" (left side)

3. In Yahoo Finance, use....
 - a. Summary
 - b. Interactive Charts
 - c. Profile
 - d. Key Statistics
 - e. Analysis & Opinions
 - f. Major Holder
 - g. Income Statement
 - h. Balance Sheet
4. On Stockflare.com...
 - a. Look up stock symbols

E. Real Life Activity

3 days

Purpose of activity:

This is the culminating activity where students employ all the skills they have acquired and use all the information they have gathered to finalize their investment portfolio and purchase shares of their selected companies on the stock market simulator and use the toolkit to begin to monitoring profits/losses.

Rationale:

Equity markets provide responsible investors with opportunities to have money work for them rather than have to work for money.

Resources:

Investopedia Simulator Account Setup
<http://www.investopedia.com/university/simulator>

Procedure:

1. Follow instructions on how to create and manage investing simulator account by following the instructions on the simulator tutorials at Investopedia.com (link included)

Appendix A

Name _____
Date _____
Period _____
Teacher _____

(15 points)



Concept Booklet

Topic #: _____

Name of the topic: _____

of words defined: _____

(25 points)

- = Self-selected topic words
 - * = Self-selected from previous topics
- (5 points)

EACH Concept Booklet page must have...

1. Term
2. 3 Definitions (sourced)
3. Visualization
4. "In your own words" or use in a sentence within correct context

Appendix B

NQA (Notes Questions Answers)

Bulls, Bears, & Buckland: Financial Literacy for Millennials

YouTube Videos Seed/Collaborative Conversation Sample Questions



"How the Stock Exchange Works (For Dummies)" 3:13

- 1-What are securities?
- 2-How do shares increase in value?
- 3-Why is Trading sometimes considered a game of chance?
- 4-What types of things make stocks /shares /securities /gain or lose value?

"The stock market explained simply: Finance and investing basics – Animated (1957)" 10:19

- 5-Fred Frenchly gets a raise because?
- 6-Why should Fred not spend ALL his money on Fun activities?
- 7-How do people put their money to work?
- 8-What is an M.I.P.
- 9-Why should I only listen to reputable brokers?
- 10-What kind of factors should you look at when researching a company?
- 11-How can investing the same amount every month give you different amount of shares each month?
- 12-What is the best way to put your money to work that you know?

"How the stock market works" 9:12

- 13-Why does the owner form a corporation?
- 14-Why does the investment banker give the owner 3 million dollars?
- 15-What does the owner do with the 3 million invested dollars?
- 16-What are dividends?
- 17-Whom are the share holders?
- 18-How does the owner / Board of directors of corporation plan on getting the \$20 million to fill all the New Orders?
- 19-Why does a company want to be listed on the New York Stock Exchange?
- 20-What is a round lot?
- 21-What does a BROKER do?
- 22-How do investments help companies / industry / society?

Appendix C

Current Event Format

Date it is (the day it's due) /Topic



TITLE: The name of the article goes here

Date of the event: when whatever occurred, occurred.

Location of the event: where the event took place

Source:

- Newspaper:

- a-Name of the paper.

- b-date of the paper.

- c-section of the paper.

- d- pgs the article was on. ex. Miami herald 11-11-11 section C pg 4.

- Magazine:

- a-name of the magazine.

- b-date on magazine.

- c- pgs article is on. Ex. Time magazine 11-1-11. pgs 57-62

- Internet:

- a- the name of the website

- b- the date when you saw article.

- c-the URL EX. CNN, 9-12-11,

- http://www.cnn.com/2011/POLITICS/09/12/debate.teaparty/index.html?hpt=po_t2

- Television-

- a-Channel

- b- date

- c-the time you were watching it

- d- name of show

- e- service provider. EX. 7, 9-13-11, 5:45pm, local 7 news, Dishnetwork.

Label one of the following: International / National / State / Local

Content

Who:

What:

Where:

When:

How/why:

1st paragraph: Summary

2nd paragraph: Opinion/What you think

Appendix D

Fundamental Analysis Data Collection Sheets

Name/Symbol:

Technicals:

PE multiple:

R.O.E:

E.P.S.

Industry Avg:

Industry Avg:

Earnings dates:

Growth:

Price to book value:

I.A:

52 week high:

200 MA:

Market cap:

20 MA:

52 week low:

50 MA:

Dividend/Yield:

Balance Sheet:

Total Assets:

Net income:

Liabilities:

Sector:

Net Tangible Assets:

Industry:

Employees:

Stars:

News:

Analyst:

Ownership:

Target

Price:

Date

Overall

Time
Month

Day of Week

Markets:

U.S:

Futures:

S & P 500- _____

S&P 500: _____

Dow: _____

DOW: _____

Nasdaq: _____

Nasdaq: _____

Europe-----

CAC-

FTSE-

DAX-

ASIA-----

NEKKEI- _____

SHANGHAI - _____

HSI- _____

AUSTRALIA- _____

Prices:-----

Oil: CRUDE: _____

Nat. Gas: _____

Gold: _____

BRENT: _____

SILVER: _____

Currencies:-----

YEN: _____

EURO: _____

POUND: _____

AUSSIE: _____

CHF: _____

CAD: _____

Notes:-----U.S. index:



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Edwina Lau, Program Director

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