

Harford County Parent Academy Guide for Playing the Stock Market Game at Home



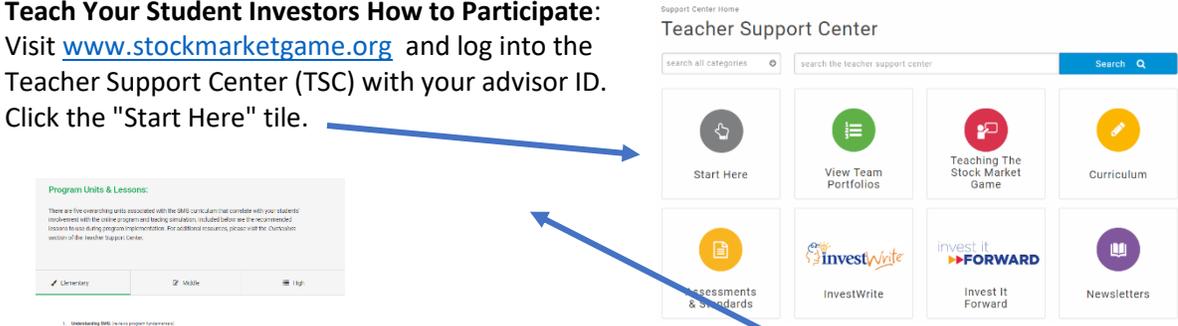
Based at Towson University

Before you Start:

- Explore the Teacher Support Center (TSC) that houses all Stock Market Game resources. Visit www.stockmarketgame.org and enter your advisor ID and password (check your email for this information).
- Even though you are participating as a parent, click the "Start Here" tile to get a rundown of the rules, lessons, download the SMG Student Activity Packet, and other find helpful resources.

Implementation:

1. The Stock Market Game is intended to be a completely flexible experience. Users are encouraged to follow a pace that best suits the schedule, needs and abilities of the child or "investor".
2. Instruction can be facilitated by the parent using the **Teacher Support Center** lessons and activities or opt for a more self-paced experience by downloading the **SMG Student Activity Packet**. An easy format to follow is:
 1. Introduce the topic through lesson or video.
 2. Complete the corresponding activity.
 3. Research potential investments.
 4. Make trades in the portfolio and/or adjust strategy.

<p>Step 1</p>	<p>Getting Started: The entire family can get started with their investing journey here by watching, The Stock Market Game Kick-off Video. Then, to put SMG in context, together watch the video "Why is Investing Important," which discusses the difference between short-term and long-term goals, savings versus investing, emergency funds and more. Have some fun with this video, What Would You do with \$100,000?</p> <p>Family Discussion Questions:</p> <ul style="list-style-type: none"> • Why is investing important? • What are examples of short-term financial goals? • Why should our family have an emergency fund? • What are your long-term financial goals? • What would you do with \$100,000?
<p>Step 2</p>	<p>Teach Your Student Investors How to Participate: Visit www.stockmarketgame.org and log into the Teacher Support Center (TSC) with your advisor ID. Click the "Start Here" tile.</p>  <p>Then find Program Units & Lessons and select your grade level on the left-hand side to view the following lesson: "Understanding SMG."</p> <p>Family Activities:</p> <ul style="list-style-type: none"> • Allow your family members time to explore their team portfolio pages. Remember: participants can access their portfolios— but not make trades—prior to the official start of the game. You need to assign the team Ids/passwords before they can access the website.

<p>Step 3</p>	<p>TIP- Know the rules! To view all the national and local Stock Market Game (SMG) rules for your session, participants must log in to their trading portfolio, click "Resources," then "Rules of the Game" for the national rules. They can click "View Local Rules" at the top of the page to access rules specific to their local program. Click here to watch a 6 min video on The Rules.</p> <p>Family Activities:</p> <ul style="list-style-type: none"> • Together, take the Do You Know the Rules quiz.
<p>Step 4</p>	<p>Explore Stocks: Have your family start brainstorming companies and researching stocks they may want to trade as you introduce the basic concepts to them. Together, read/watch TV and discuss current events about companies, stock market performance, and the economy. Visit websites focused on stock research such as Yahoo Finance.</p> <p>Family Activities and Discussion</p> <ul style="list-style-type: none"> • Start brainstorming! Make a list of potential stocks to purchase.
<p>Step 5</p>	<p>Make Decisions and Trade: Have family members discuss their trading ideas and make their first purchases. Watch the video, Building Your Portfolio for ideas about setting your investment goals, choosing an investment strategy, and basic research tips to build your portfolio.</p> <p>Family Activities:</p> <ul style="list-style-type: none"> • Suggest that everyone keep a journal to keep track of what stocks they purchase and maybe even sell. • After they've made their first buys, establish family time periodically to review their portfolios, rankings, and discuss more buys or sells. • Portfolios are updated every evening.
<p>Step 6</p>	<p>The Investment Portfolio: Your student investors will want to learn about the different components of the trading portfolio. Watch the video, The Stock Market Game Trading Portfolio to learn about a few important sections and pages in the student trading portfolio including a summary of rules of the game, how to enter a trade transaction notes, pending orders and account holdings.</p> <p>Family Activities:</p> <ul style="list-style-type: none"> • If your student investors, have made trades, looks at the different reports and summaries. Note: the parent academy teams are not ranked.

Step 6	<p>Learn as You Go:</p> <ul style="list-style-type: none"> • Each week you will receive an email titled: The SMG Week Ahead. This email is designed to highlight two or three things you might want to consider doing for the upcoming week. • When questions arise about topics such as stock splits, dividends, etc., use these teachable moments to introduce and explain these terms and concepts. • Be sure to reinforce the fact that investing for the long-term (retirement) would be a different strategy than the short-term SMG.
Step 7	<p>Why Stock Prices Change: At this point, your participants may wonder what causes stock prices to change. Or maybe they are trying to figure out if they should buy, sell, or just hold onto a stock.</p> <p>Family Activities and Discussion:</p> <ul style="list-style-type: none"> • Together, watch the videos What Causes Stock Prices to Change? and Buy, Sell or Hold? • Select a stock in your portfolio that is most likely to be influenced by the news. Do some research and explain how current events may increase or decrease the value. • Based upon what you learned in these videos, would you buy more stock or sell what you own or hold the stock in your portfolio?
Step 8	<p>End of the Game: Now it's time to determine what went right and what went wrong with the investment decisions.</p> <p>Family Activities and Discussion:</p> <ul style="list-style-type: none"> • Watch the video, End of Session Reflection. • Review investment decisions
Enrichment	<p>InvestWrite: Consider having your family members participate in InvestWrite, an innovative national writing competition. For more information, click here for more information.</p>

For more information, visit the Maryland Council on Economic Education Harford County Parent Academy Stock Market Game [page](#).

Experience [Virtual Field Trips](#) at the Towson University T. Rowe Price Finance Lab and learn more about savings and investing.

The Harford County Parent Academy Stock Market Game is sponsored by APG Federal Credit Union

