

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

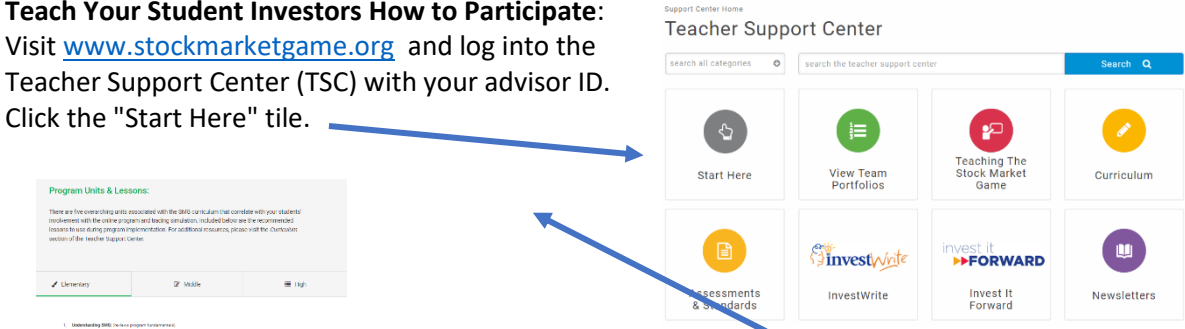


## Before you Start:

- Explore the Teacher Support Center (TSC) that houses all Stock Market Game resources. Visit [www.stockmarketgame.org](http://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><b>Step 1</b></p>	<p><b>Getting Started:</b> The entire family can get started with their investing journey here by watching, <a href="#">The Stock Market Game Kick-off Video</a>. Then, to put SMG in context, together watch the video "<a href="#">Why is Investing Important</a>," which discusses the difference between short-term and long-term goals, savings versus investing, emergency funds and more. Have some fun with this video, <a href="#">What Would You do with \$100,000?</a></p> <p><b>Family Discussion Questions:</b></p> <ul style="list-style-type: none"> <li>• Why is investing important?</li> <li>• What are examples of short-term financial goals?</li> <li>• Why should our family have an emergency fund?</li> <li>• What are your long-term financial goals?</li> <li>• What would you do with \$100,000?</li> </ul>
<p><b>Step 2</b></p>	<p><b>Teach Your Student Investors How to Participate:</b> Visit <a href="http://www.stockmarketgame.org">www.stockmarketgame.org</a> and log into the Teacher Support Center (TSC) with your advisor ID. Click the "Start Here" tile.</p>  <p>Then find <b>Program Units &amp; Lessons</b> and select your grade level on the left-hand side to view the following lesson: "<b>Understanding SMG.</b>"</p> <p><b>Family Activities:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>

<p><b>Step 3</b></p>	<p><b>TIP- Know the rules!</b> 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 "<b>Rules of the Game</b>" for the national rules. They can click "<b>View Local Rules</b>" at the top of the page to access rules specific to their local program. <a href="#">Click here</a> to watch a 6 min video on <b>The Rules</b>.</p> <p><b>Family Activities:</b></p> <ul style="list-style-type: none"> <li>• Together, take the <a href="#">Do You Know the Rules</a> quiz.</li> </ul>
<p><b>Step 4</b></p>	<p><b>Explore Stocks:</b> 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 <a href="#">Yahoo Finance</a>.</p> <p><b>Family Activities and Discussion</b></p> <ul style="list-style-type: none"> <li>• Start brainstorming! Make a list of potential stocks to purchase.</li> </ul>
<p><b>Step 5</b></p>	<p><b>Make Decisions and Trade:</b> Have family members discuss their trading ideas and make their first purchases. Watch the video, <a href="#">Building Your Portfolio</a> for ideas about setting your investment goals, choosing an investment strategy, and basic research tips to build your portfolio.</p> <p><b>Family Activities:</b></p> <ul style="list-style-type: none"> <li>• Suggest that everyone keep a journal to keep track of what stocks they purchase and maybe even sell.</li> <li>• After they've made their first buys, establish family time periodically to review their portfolios, rankings, and discuss more buys or sells.</li> <li>• Portfolios are updated every evening.</li> </ul>
<p><b>Step 6</b></p>	<p><b>The Investment Portfolio:</b> Your student investors will want to learn about the different components of the trading portfolio. Watch the video, <a href="#">The Stock Market Game Trading Portfolio</a> 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><b>Family Activities:</b></p> <ul style="list-style-type: none"> <li>• If your student investors, have made trades, looks at the different reports and summaries. Note: the parent academy teams are not ranked.</li> </ul>

<b>Step 6</b>	<p><b>Learn as You Go:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• When questions arise about topics such as stock splits, dividends, etc., use these teachable moments to introduce and explain these terms and concepts.</li> <li>• Be sure to reinforce the fact that investing for the long-term (retirement) would be a different strategy than the short-term SMG.</li> </ul>
<b>Step 7</b>	<p><b>Why Stock Prices Change:</b> 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><b>Family Activities and Discussion:</b></p> <ul style="list-style-type: none"> <li>• Together, watch the videos <a href="#">What Causes Stock Prices to Change?</a> and <a href="#">Buy, Sell or Hold?</a></li> <li>• 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.</li> <li>• 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?</li> </ul>
<b>Step 8</b>	<p><b>End of the Game:</b> Now it's time to determine what went right and what went wrong with the investment decisions.</p> <p><b>Family Activities and Discussion:</b></p> <ul style="list-style-type: none"> <li>• Watch the video, <a href="#">End of Session Reflection</a>.</li> <li>• Review investment decisions</li> </ul>
<b>Enrichment</b>	<p><b>InvestWrite:</b> Consider having your family members participate in InvestWrite, an innovative national writing competition. For more information, click <a href="#">here</a> 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

