

LEARNING EXPERIENCE BRIEF

JA Take Stock in Your Future[®]

► Financial Literacy

JA Take Stock in Your Future introduces teens and young adults to the stock market. This learning experience includes two components: a classroom curriculum, and for many participants, the *JA Stock Market Challenge[®]* competition.

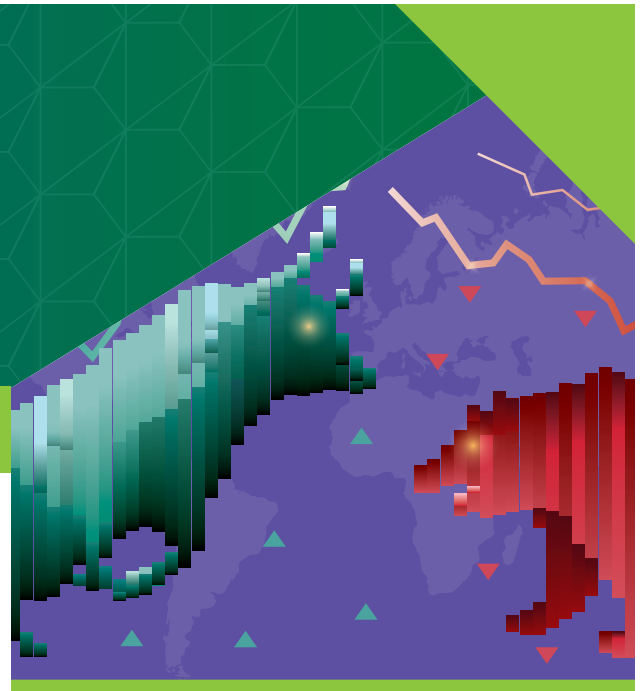
The classroom curriculum comprises five sessions that introduce participants to basic concepts about how the stock market works and the impact of current events on the stock market. The learning experience also includes multiple self-guided extension activities that engage participants in deeper learning about the stock market and investing concepts. Through *JA Take Stock in Your Future*, participants discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

This learning experience is part of the JA Financial Literacy Pathway with a secondary focus on Work and Career Readiness competencies and is designed for Grades 9–12 and post-high school. The learning experience is primarily educator-led content, with multiple options for volunteer engagement.

CURRICULUM OUTLINE

1 Session One: Understanding Stocks

Participants are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.



LEARNING EXPERIENCE HIGHLIGHTS

- Materials available in digital and print formats, with educator- and volunteer-led implementation options
- Curriculum delivery in person (face-to-face in the classroom) or virtually (online in a remote classroom)
- Five sessions, plus optional extension sessions
- Optional online or site-based *JA Stock Market Challenge* competition



JA Take Stock in Your Future

2 Session Two: Stock Trading

Participants explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Participants are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.

3 Session Three: Exploring Dividends

Participants analyze today's stock market and explore the concept of dividends. Participants analyze their fictitious stock portfolio and calculate their dividend payments.

4 Session Four: Best-in-Class Competition

Participants put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on participants' level and experience, plus the online stock market simulation tool selected by local JA Areas.

5 Session Five: Planning for the Future

Participants reflect on the experience of participating in the in-class competition and/or the *JA Stock Market Challenge* event and connect the simulations to the real world. They conclude the learning experience by developing their own financial goals.

Extension Activities

- Diversification and Risk
- Factors that Influence Stock Prices
- Private vs. Public Companies
- Setting Stock Prices and Trading Stock
- Smart Investing
- The Animals of the Stock Market
- My Stock Portfolio
- Data Gathering
- Comparing Investment Channels
- Analyzing Initial Public Offerings (IPOs)
- Financial Watchdogs
- Taxes and the Stock Market
- Preparing for the JA Stock Market Challenge Event
- Evaluating Your Financial Plan
- Investing for the Long Term