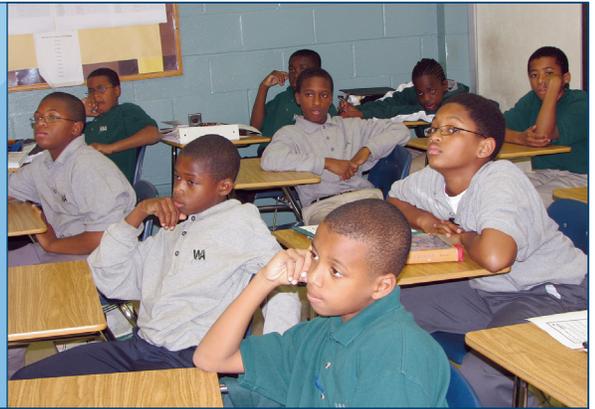


# STOCKS

IN THE FUTURE

...investing in students



A 6th grade SIF class at Washington Jesuit Academy

2006–2007

## SIF at a Glance

*Stocks in the Future (SIF) is a dynamic and comprehensive three-year academic program developed by Johns Hopkins University that teaches students strategies for earning, preserving, and investing money.* It incorporates the

over-arching themes of saving, spending, and sharing. As they learn, students earn money by coming to school more often and improving their grades. With earnings, they buy publicly traded stocks that are tracked on personalized portfolio pages on our dedicated website. Students receive those shares at high school graduation and when turning eighteen.

SIF targets sixth through eighth graders that are chronically truant and perform below average. Classes are taught once-a-week, during the school day with a curriculum that reinforces state and federal learning mandates. Throughout the year teachers receive instructional mentorship.

The **Bernstein Family Foundation** provided initial seed support. Additionally funding comes from **M & T Bank, Legg Mason, SunTrust Bank, Provident Bank, Praxis Engineering, The Abell Foundation,** and the **Brown Family Foundation.**

With plans for expansion over the next five years, Maryland students will benefit by the emphasis this financial education program has on taking 'stock in their future.' It offers a substantive introduction to creating a life plan, chasing a dream, and becoming an active part of America's economic future.

## Check our Web Site

Visit our website at [www.stocksinthefuture.org](http://www.stocksinthefuture.org) and sign in as a student: **kburke/kyle**. The ease with which the site works is due to Praxis Engineering, who crafted our ability to integrate the classroom experience with on-line reinforcement. Students record their attendance and grades on-line, track their portfolios, take on-line tests, and conduct extensive Internet research.

Praxis, according to SIF founder Pat Bernstein, "shares our vision and works tirelessly toward a goal of excellence. We are the beneficiaries of their expertise in the field of secure software and systems engineering technologies for the federal government."

Jim Stock, Director of Praxis Engineering said, "At Praxis, we are always looking for ways to positively impact



the communities in which we live and work. What better way than to help SIF realize their mission of improving life chances for students at-risk of failure in our public schools. Praxis is proud to continue its partnership with SIF as we move into the next phase of operations."

## Teaming with the State

At the invitation of Maryland's State Superintendent of Schools **Dr. Nancy Grasmick**, SIF met with key department heads from the Department of Education to explore future team work. As SIF rolls out across the State, this cooperation will strengthen the integration of the voluntary state curriculum into the SIF program.

*"The carrot of earning stocks captures the attention of students who are resistant to learning. I have seen some turn around; the kids have changed their behavior."*

—THE JEFFERSONIAN (2003)

## Earning Stock

Students earn \$1 for each week of perfect attendance and a bonus dollar for perfect quarterly attendance. For improved grades in reading and mathematics, they earn \$2, and earn \$3 if their grades are A's and B's.

The total potential earnings for the year is \$80.

# Congratulations to 8th Grade Graduates

After attending SIF classes for three years, Barclay and Francis Scott Key Middle Schools celebrate with 22 and 21 graduates respectively. Of those, 26 were members of the "100+ Club", who earned more than \$100.



Barclay Middle School



Francis Scott Key Middle School

*The results show a consistently positive impact on student achievement and attendance. Students are attracted to the program's real world application.*

—BALTIMORE AFRO AMERICAN (2006)

## Schools in Action

by Kyle Burke, Program Manager

### Baltimore City

**Barclay:** Located in the heart of the city, the students supersede my expectations under the direction of former investment broker, Renard Lewis (7th grade) and the excellent Language Arts Teacher, Jonathan Hopkins (6th grade). They're proof that being financially literate isn't a prerequisite to learn and love it.

**Fallstaff:** In Rebecca Pabee's class (6th grade), I see great potential. The students are focused and encompass the desire and talent to learn more about the world of finances.

**Francis Scott Key:** Both Kevin Burnett (6th grade) and Deneen McDonald (7th grade) are experienced in energizing and inspiring their classes, as they have taught SIF over the years and presided over last year's graduating group.

### Baltimore County

**Deep Creek:** This south eastern district attracts students from diverse cultures, backgrounds, and income levels. Michael Girard, teaching both 6th and 7th grade, challenges his students and consistently raises the bar.

**Dundalk:** Albert Santora (6th grade) inspires knowledge of the financial world beyond the classroom. And being part of the class boosts their self esteem.

Brian William's (7th grade) group went beyond the classroom to begin their own business. They are very high level thinkers and motivated by the subject.

**Parkville:** This class will begin in January and be offered to an eclectic group of young people.

### Howard County

**Oakland Mills:** Located in the heart of Columbia, this school divides the SIF class into two sections that Denise Placide teaches everyday, giving students the maximum benefits of financial literacy. Mr. Lowe's (6th grade) approach is less concentrated and students are responding very well.

*“One way to motivate kids is to give them dreams of making it big in the stock market.”*

—EDUCATION WEEK (2005)

### District of Columbia

**Washington Jesuit Academy:** Located in NE, most students come from low-income homes and Bob Wassman (6th grade) empowers them beyond the classroom. They won the October attendance contest, and I predict many more accolades are to come from this group.

## Impact on Students

In addition to its innovative curriculum, SIF challenges and inspires students by:

- ★ Staging monthly attendance contests for the entire class and rewarding the winners for the best overall attendance and the most improved. Winning classes are featured in our newsletters and on our website.
- ★ Introducing the concept of philanthropy by encouraging every class to volunteer at least 1 hour of their time for a worthy cause. Classrooms with complete participation will earn a holiday refreshment party.



A 6th grade SIF class at Oakland Mills Middle School

*“It's not a program about money. It's about sticking to a goal and meeting it.”*

—WASHINGTON POST (2003)