



...investing in students

SIF is a 501(c)(3) Non-profit Organization

Summer 2007

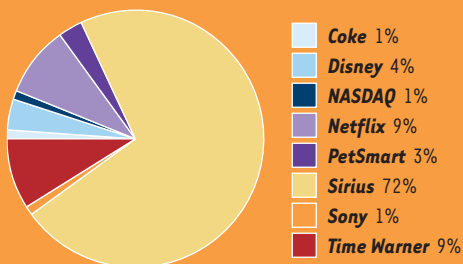
This school year, over 300 students at eight Maryland and D.C schools enhanced their understanding of financial fundamentals through Stocks in the Future classes. While learning, students needing extra incentive demonstrated significant improvements in attendance, a continuing trend exhibited in prior years. We now proudly say *good-bye* to our "pilot stage" and enthusiastically shout "hello" to a *validated educational initiative*. We'll keep you posted on the impact of that transition on next year's expansion.

During the last few days of school, students used their educated approach to invest in publicly traded companies. Selections were based on comparisons of company performances, industry groupings, price to earnings ratios, and remainders in their portfolios from money earned by coming to school and improving grades. When *Stocks in the Future* students graduate from high school and turn eighteen, these investments will be placed in their names.

We're proud *Stocks in the Future* classes infuse students with the importance of investing in school and in their future.

Pat Bernstein
Board Chair & founder

Stocks Purchased by SIF Students



Students in Mr. Girard's classes at Deep Creek Middle School wrote these comments to SIF:

Thank you for introducing us to investments and stocks. When I grow up I will work hard to make money so that I can invest my money into stocks...

Aaron

Thank you for the experience... I really needed it.

Danari

Thanks for the program to help us learn how to invest in stocks and to know how to spend our money wisely. You have given a lot to help kids who will start working with money soon...

Khalil

Thank you for the money you give us students for coming to school. I think that is a good and smart way to keep kids in school because when they graduate from school they will have enough money to get themselves together. THANK YOU!

Hannah

The esteem of the students rose when they would check their stocks on the computer... Many of my students have already opened a savings account to save their money and to collect interest. Students also expressed a personal motivation towards going to college and getting a good job...

Mr. Girard, 6/7 grade SIF teacher at Deep Creek Middle School

We thank you for giving us the chance to learn about and earn money in Stocks in the Future. You also have brought fun and more learning to our class room...

Brandon

...I appreciate that you took time out your busy schedule and come to our school to teach us how to handle money, save money, buy and sale stocks, bought pay day and brought in a speaker. That was so nice of you to teach us things that we needed to know when we get older and how grown up life is like.

Jeneienne

...You have shown us how to save money in the real word when we get older we now know how to invest our money. I want you to keep on doing what you do for the school. I want you to know I had lots of fun working with stocks in the Future... I will always remember stocks in the Future.

Angel

... By teaching us new words so that we can know them better and even probably become very smart and intelligent investors when we get older in life.... Thank you so much for your support and for your time.

Danielle