

# STOCKS

IN THE FUTURE

...investing in students

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

June 2010

## Founder's Corner



Statistics can be riveting. Consider: **across the US, almost 4 million students are thought to be 'at risk,' failing to meet expected learning standards. In Maryland, at the middle school level, that number is 'only' 46,500. And in Baltimore City, more than half of its student population is 'under-performing'.** Being placed in that category, however, does not mean that the child lacks intelligence, has a deficient background, or demonstrates indifference. Often there is simply a lack of stimulation.

You would never be aware of these challenges in *Stocks in the Future* classes. Instead you can see hands waving for attention, smiles of pride as students extol their improved grades and solid attendance. You witness lively discussions on business conditions such as the impact of the oil spill and the closing of stores. As students conduct research on the Internet, their exercises reinforce reading, mathematics, social studies and technical skills.

The results are in: *Stocks in the Future* students reverse their 5th grade trend for high absenteeism, and while in this program, they attend school two weeks more. They also outperform control groups in aptitude tests.

Eleven middle schools in the region currently offer their 6th, 7th and 8th graders this vital application of education that stimulates their desire to invest in school, knowing there is a substantial reward, both subtle and real, both short and long-term. The SIF program reinforces the notion that these students are in control of the choices they make, both in the program and in their lives.

The importance of the SIF program was reinforced at Maryland's recent legislative session where the State mandated that starting in September 2011, financial literacy will be integrated in the curriculum for grades 3-12. *Stocks in the Future* students already have a head start!

*Pat Bernstein*  
Chair & Founder



SIF students hard at work.

## SIF Snapshot

**Our Mission** is to enhance school performances of middle school students needing improvement through the teaching of financial life skills.

The three-year curriculum introduces strategies for earning, preserving and investing. With improvements in attendance and grades in reading and math, students earn SIF dollars that enable the purchase of publicly-traded stocks. Potential yearly earnings are \$80 that students track on personal on-line portfolio pages. The earnings enable students to invest in the publicly traded stocks they study that transfer to their names upon turning 18 years old and graduating from high school.

Through weekly lessons offered to 6th, 7th and 8th graders, *Stocks in the Future's* (SIF) students learn varying investment tools, strategies for opening a business, decision-making steps companies take when going public, and ways to compare performances of publicly traded companies. Teachers are provided scripted curriculums which reinforce academic fundamentals. After 'graduating' from 8th grade, students continue tracking their investments and can make trades once-a-year.

**Our Results** are impressive! SIF students attend school almost 2 weeks more than control groups and score higher on modified achievement tests than their counterparts.

## Meet SIF's New Executive Director

Greetings! I am thrilled to be a part of the SIF team and this wonderful program. I have spent the last several years managing marketing and communications for a variety of companies, both for- and non-profit; experiences that prepared me well to assume management of this wonderful program.



*Jason Cohen, Executive Director of SIF*

Over the last several months, I had heard a great deal about the progress SIF was making with at-risk students in public schools. When I found out that they were looking for a director for the program, I leapt at the opportunity to be a part of such an innovative program that has such an immediate impact on students and the community.

I have read many testimonials and quotes from students and parents (of students), and very recently had the opportunity to observe classrooms first-hand. The enthusiasm for this program flows through the schools in which it operates. The students love the program because they are rewarded for things within their control—their attendance and grades. The teachers and administrators love the program because it works. Observing a class, you can literally see progress being made.

I feel privileged to be a part of SIF and look forward to many **big** things to come...



## Meet Our New Instructional Facilitator

*Rebecca Lange-Thernes, Instructional Facilitator*

Rebecca Lange-Thernes joined SIF this month. Keep a lookout for her in your school this coming school year, assisting teachers with the implementation of the SIF program.



## Find Us on Facebook

You can now become a 'Fan' of *Stocks in the Future* on Facebook. Visit us at [www.facebook.com/stocksinthefuture](http://www.facebook.com/stocksinthefuture) for photos, videos, and stories of our current activities and events in the classroom around town.

## Looking Ahead...

During the 2009–2010 school year, more than 400 middle school students participated in the SIF program in 18 classes operating in 11 schools across Maryland and Washington DC. While we will be expanding the program next school year, more schools are requesting the program than we can currently provide for. Currently, we are looking for additional funding opportunities to help us provide the program to more schools and deserving students. Stay tuned...

## Flashback to Our January Attendance Contest

We congratulate the **Cross Country School** for breaking an all-time SIF record! During the month of January, SIF sponsored an attendance competition across all of our classrooms. Three classes tied for 1st place—all at Cross Country School—with 100% attendance. They enjoyed a multi-class pizza party to celebrate their successes.

## Top 3 Stocks Purchased This Year

We had some busy investors this school year! Of the 1,736 shares of stock purchased between September 1–June 1 here are the SIF students' top picks:

1. **Sirius**—1,530 shares purchased (average purchase price was \$1.05/share)
2. **Nutrisystem**—63 shares purchased (average purchase price was \$23.48/share)
3. **Disney**—44 shares purchased (average purchase price was \$17.31/share)



As you can see, many shares of Sirius Satellite Radio were purchased because of their low price per share. The real money was made by the savvy investors who purchased Netflix stock at around \$20 per share. It is now selling for \$120 per share!

# Graduation News

Our 8th grade classes are moving on to high school in the fall and we wanted to recognize their achievements in the SIF program. In total, more than 70 students from four SIF classes 'graduated' this year from Arlington Elementary/Middle School, The Barclay School, Francis Scott Key School and Washington Jesuit Academy.

The graduation ceremonies recognized students' hard work and rewards earned for improved grades and attendance. While we congratulated the students on their accomplishments, teachers, parents, and students shared their experiences of being a part of the SIF program. Here are some noteworthy comments:

★ One parent attending the Washington Jesuit Academy ceremony commented that her son "...surprised me one day. When he got home there was talk about closing a K-Mart on TV. He said he

already knew about that. 'How in the world would you know about that?' I asked. He had learned it at class where they talk about these things all the time. We have been talking about stocks ever since." She also expressed that "...this is the most astounding program and I can't thank you enough for making this happen."

★ Timothy, an 8th grade SIF student at Francis Scott Key, reflected on the SIF program: "My favorite part was being able to earn money. I don't plan on taking my money out [of my stock portfolio]. I plan on letting it grow and grow over time."

★ Teacher Ms. McDonald from Francis Scott Key mentioned that she had the opportunity to meet with SIF alumni who are now high school graduates. She reported that **nearly every SIF student received a scholarship to attend college!** This

is a true testimonial to the power of this program.

★ Ms. McDonald commented on a graduating 8th grader, saying that he... "was 'one of those kids in 6th grade'. If he bothered to show up to school, he was getting C's, D's and F's. When he started with *Stocks in the Future*, something clicked. Now he's finishing 8th grade and he's getting A's and B's. He is a real success story." The student will be working at his school this summer for 6 hours every day as part of the Youth Works program. He certainly has come a long way.

We wish all 'graduates' great success in high school and beyond. We hope they recognize that the power of success is within their own control if they continue invest in themselves and their future.



Washington Jesuit Academy's top earner, Anthony, is congratulated by Headmaster Joseph Powers.



SIF's Jason Cohen thanks Barclay teacher Mr. Lewis for his continued dedication to the SIF program.



Francis Scott Key's top earner, Samaya, had earned \$137 over three years...quite an accomplishment.



Arlington 8th grade student, Brinyia, with her teacher, Ms. Stevens.

"I want to improve my grades so I can get more SIF dollars."

—Aris, SIF student

"I would like to get my grades up, be on honor roll, and make my parents happy. I will set a goal for myself to do good in my own work. That's all I want to do."

—Dejaun, SIF student

"All schools need this. Children need to be taught about their future because we will be the new Bill Gates and Warren Buffet and Russell Simmons!"

—David, SIF student

"You have shown us how to save money in the real world when we get older... I will be checking in on the stocks that I have bought. I will always remember *Stocks in the Future*."

—Angel, SIF student

# SIF Thanks the Following Teachers and Principals

## PRINCIPALS:



## We Salute Our Supporters

Abell Foundation	Marion L. & Henry J. Knott Foundation
Law Offices of Peter G. Angelos	John J. Leidy Foundation
Baltimore City Foundation	Legg Mason
Bank of America	Lois & Irving Blum Foundation
Bernstein Family Foundation	M & T Bank
Blaustein Foundation (ATAPCO)	Morton & Sophia Macht Foundation
Eddie C. & C. Sylvia Brown Family Foundation	Mid-Atlantic Security Traders Association
Charles Crane Family Foundation	PNC Bank
Citi Foundation	Praxis Engineering
Dresher Foundation	Questmark Partners
Eastern Savings Bank	Kathy L. Shapiro Foundation
France-Merrick Foundation	SunTrust Bank
Goldman Sachs	Harry & Jeanette Weinberg Foundation
Hecht-Levi Foundation	Wright Family Foundation
Hoffberger Foundation	
Johns Hopkins University	

## WE'VE MOVED!

Please note our new office address:

**2701 N. Charles Street  
Suite 300  
Baltimore, MD 21218**



## Going Green!



If you are receiving this by mail, we do not have your email address on file. Please help us support the environment and reduce expenses by providing us with your email address. Simply email it to [info@StocksintheFuture.org](mailto:info@StocksintheFuture.org). Thank you!

To make a donation to SIF, please visit [www.stocksinthefuture.org/about/donations](http://www.stocksinthefuture.org/about/donations). Thank you.