



STOCKS

IN THE FUTURE

...investing in students

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

June 2009



To: Parents and Guardians

**From: Pat Bernstein,
Chair & Founder**

May featured 114 eighth grade students celebrating their 'graduation' after three years with Stocks in the Future. Special recognition went to 28% of these students who earned in excess of \$100 through school attendance and improved mathematics and reading grades. With their earnings, students invest in publicly-traded company stocks and when graduating from high school and turning eighteen, gain ownership of these stocks in their names.

SIF classes teach the basics of economic pressures, understandings of business terminology, and fundamentals of investment opportunities. Many adults ask to be part of similar classes. The knowledge associated with SIF promises the next generation to be better prepared when tough economic pressures surface. That level of confidence is evident with this year's 780 students in 24 classes at 14 schools.

Join your child this summer in reviewing their portfolios on-line (www.stocksinthefuture.org), and keeping abreast of business trends by reading the Current News section of our website. This will reinforce your child's knowledge of the business world and underline the wisdom of investing in school.

Spotlights

- ★ After their three-year investment in middle school, **114** eighth graders graduated in May from SIF.
- ★ Special honors at eighth grade graduation go to **32** students whose portfolio value exceeded \$100.
- ★ Top student choices for investments are Sirius Satellite Radio, Time Warner, and Walt Disney.
- ★ Schools with outstanding attendance figures over 90% are Washington Jesuit Academy's 8th grade, Afya's 6th grade and Arlington's 6th grade.
- ★ SIF's first high school graduate took ownership of a share of Sony earned six years ago. She tracked her 'portfolio' over the years, applied lessons in financial fundamentals to courses in high school, and glowingly reported she was the first person in her entire family to ever own any shares of stock.
- ★ Principals requested a 30% increase in numbers of students taking *Stocks in the Future* in September. (A tough challenge in this economy!)

SIF reverses 5th graders' tendency for poor attendance.



Middle school students attend school 10 days more than control groups over the three year program.

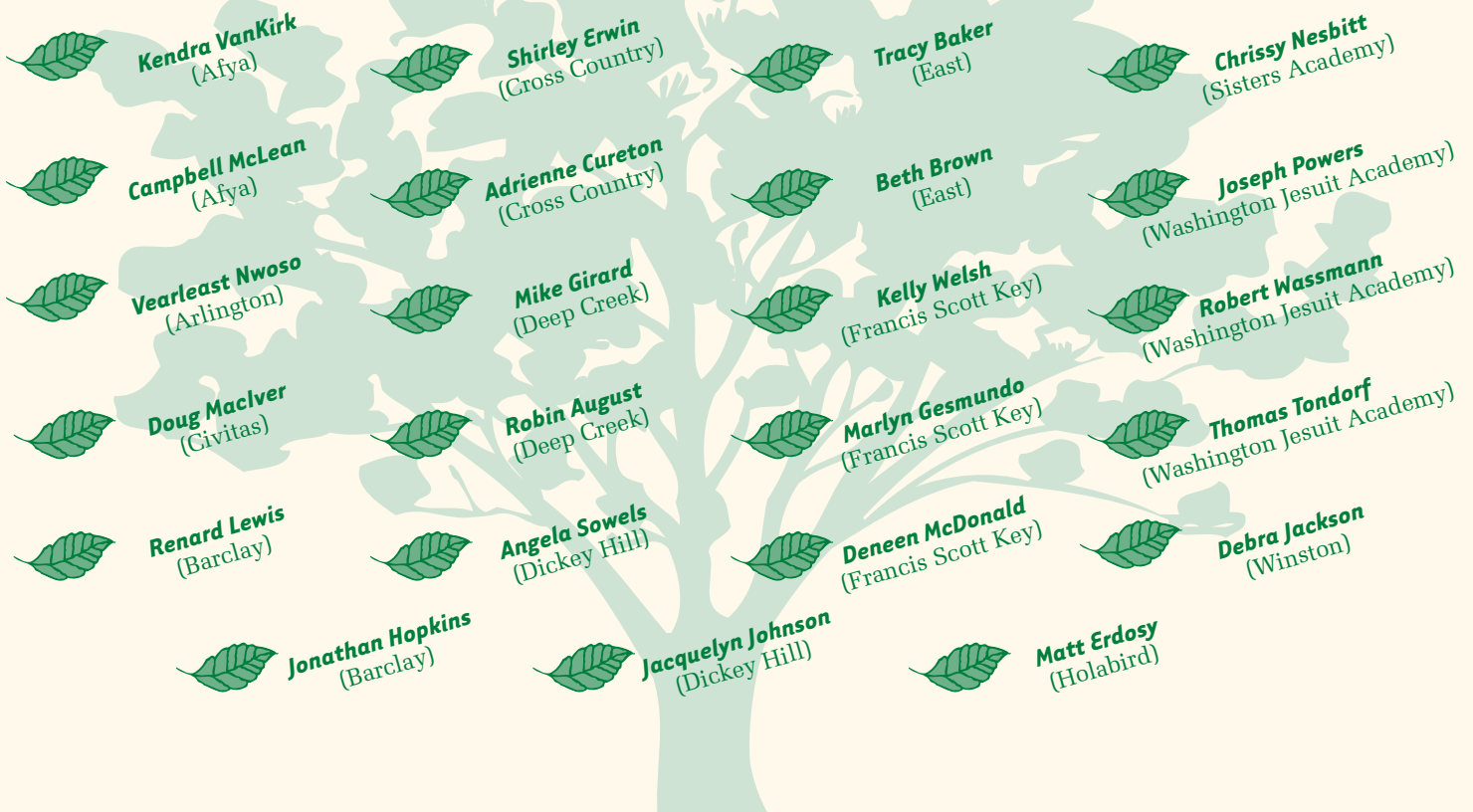


Seventh graders scored 31% higher and sixth graders scored 18% higher on the Johns Hopkins Short Achievement Test.



Teacher Appreciation

SIF gives special recognition to the individuals that make SIF successful. The gifted teachers lift the words from the scripted curriculum and interpret, translate, inspire, capture, innovate and deliver. We **salute** you!



Leadership of SIF



SIF welcomes...drum roll please... **Laura Peterson** as the Executive Director who brings spirit, drive and experienced leadership. She was the Director of Organizational Development for Baltimore Green Construction, Director at Patterson Park Community Development Corp., and Founder of Starfish Practice, specializing in business management and development services.



Recognition

The Thomas D. Fordham Foundation of Ohio, an independent educational analyst, gave accolades to SIF.

"[SIF] is a model of what smart pay-pupils-for-performance programs should look like. It not only dangles dollars in front of youngsters, but it uses the money to spur interest in the material being taught—those who spend more time studying the ins and outs of Wall Street will learn more and have a better shot at making more money, too."

Graduate Photos and Alumni Numbers

These impressive youngsters belong to the SIF 100+ Club, which recognizes eighth graders who earned more than 100 SIF dollars through steady school attendance and improved grades in mathematics and reading/language arts.



Deep Creek Middle School 'investors' in the SIF 100+ Club with Vice Principal, Mr. Clalmin; Principal, Ms. Dennis; and Teacher, Mr. Girard. (left to right, back row)

Insider's View

"I feel honored and fortunate when our kids are invited to participate in the [Stocks in the Future] program... This is the extra [help] that encourages them to go above and beyond, and perform even more than they would normally perform."

—Dickey Hill Middle School Principal, Mrs. Joyce Hughes

Eighth grade Fallstaff Middle School 'investors' in the SIF 100+ Club celebrate with their Principal, Dr. Hibbert and Teacher, Mr. Valentine.



"The Barclay School is most fortunate to be a part of the Stocks in the Future program. We are not sure of any other program that benefits our students in so many ways. From high attendance and greater interest in business and finance to increased academic skills and higher test scores, our students most certainly profit from Stocks in the Future."

—Barclay School Principal, Jenny Heinbaugh

Picking a Winner

In a 5-week mini-course called **I-Hunt**, students voted and selected a new company to consider for investment. Studying the health food industry, they focused on five companies. Each week students voted on-line for their favorite company, with the least popular one dropped. **NutriSystem** was the grand winner (over Whole Foods, Hain Celestial, eDiets and United Natural Foods). Starting in September, this 'healthy' choice joins Sony, Walt Disney, Coca-Cola, Time-Warner, Sirius Radio, Nasdaq 100, Netflix, and PetSmart for student investment consideration.

nutrisystem

SONY

Disney

Coca-Cola

TimeWarner

SIRIUS
SATELLITE RADIO

NASDAQ

NETFLIX

PET SMART

"As a K-8 school we are also always looking for ways to support our middle schoolers and give them programming that recognizes that they are older and can take on more responsibility. Stocks in the Future is something that our middle school students can claim as their own and something our elementary students can look forward to."

—Holabird Academy Principal, Lindsay Krey

Resounding Applause

... and appreciation go to the supporters who make SIF possible.

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"Stocks in the Future is a life changing experience. This program gives us the responsibility of money management and helps us feel a part of what's going on in the world... I have learned that it takes great determination to earn money. I feel this idea has helped me create goals for myself. I know that in the future, I will need a good job in order to invest money. In order to have a good job, I must succeed in school and have high expectations for myself."

*—Deep Creek Middle School
8th grader, Morgan*

SIF at a Glance

Stocks in the Future is an incentive based program that improves school attendance of middle school students through the teaching of financial life skills and incentives. The three-year weekly curriculum developed at Johns Hopkins University's Center for Social Organization of Schools teaches strategies for earning, saving, and investing money while simultaneously reinforcing educational fundamentals. While learning, students can earn up to \$80 SIF Dollars each year through regular attendance at school and grade improvement. That money enables them to purchase stock in publicly traded companies. When graduating from high school and turning 18 years old, stock ownership transfers to their names.

Weekly lessons include strategies for opening a business, steps companies take when going public, and comparisons of publicly traded company performances. They absorb the history of our country's monetary system, fluctuations of the market, knowledge of risk/debt/debt-to-equity ratios, and corporate dividends. In their third year, students examine annual reports, income statements, balance sheets, and cash flow statements. They then discuss reasons for diversification, concepts of mutual funds, and impact of a person's personality on their investment choices.

Stocks in the Future students set short and long-term goals, build their self-esteem and learn the value of investing in themselves and in school.



Invite Donations

Stocks in the Future depends on contributions to enable students to learn the value of investing in school and in themselves. Your \$10 contribution purchases a textbook; \$80 contribution underwrites a student's potential earnings for a year; \$400 covers all the expenses for one student for one year. We are a 501(c)(3) nonprofit organization. Your contribution is tax-deductible.

Please help!

Name.....

Address

Home phone (.....).....

Work phone (.....).....

E-mail address

Donation: \$

Donation of stock: Call 410-516-6882 for specific information.

Please return completed form and check, made payable to *Stocks in the Future*, to *Stocks in the Future*, 3003 N. Charles St., Suite 200, Baltimore, MD 21218.

★ **Thank you for your support!** ★