

Does Your School Have A Personal Finance Lab?




Personal Finance Lab

Changing the way Personal Finance, Economics, and Business classes are taught

- Personal Finance, Economics, and Business Curriculum Aligned To Standards
- Built-In Assessments
- Customizable Stock Market Game
- Complete Investments Course



www.PersonalFinanceLab.com



Take Personal
Finance, Economics,
and Business
Education to the
Next Level!

Over
300
Integrated
Lessons



Many high schools have chemistry and biology labs - now they can have Personal Finance Labs!

Thank you for your interest in Personal Finance Lab concept! We are showing schools how they can transform a dull classroom into an exciting learning experience for all of their Personal Finance, Economics, Business, Social Studies, and Math classes.

We have been developing the leading educational investment simulations for over 27 years - helping over 6 million students in high schools, colleges, and universities all around the world master their personal finances.

We have taken those decades of experience working with teachers and students, and used it to build the absolute cutting-edge resources for Personal Finance, Economics, Accounting, Management, Marketing, and Investments classes. We brought together all of this in one package - the PersonalFinanceLab.com website, and made it available for all teachers, with no advertisements.

We look forward to serving your school soon!

PORTFOLIO VALUE \$1,063,168.36 RETURN PERCENTAGE 4.32% CASH BALANCE \$774,263.78 BUYING POWER \$1,849,806.84

DOW JONES 253.56 -26 S&P500 274.09 -45 NASDAQ 162.13 -44 CRUDE OIL 12.67 .10 BRENT OIL 18.78 .08 NAT GAS 22.99 -31

DASHBOARD

SELECT PORTFOLIO AllEnabled

STANDARD VIEW ONE DAY CHART 30 DAY CHART YEAR CHART EXPORT

Fully Customizable Stock Game

Over 300 Lessons With Built-In Assessments

FEDEX CO... FDY -267.43 -0.32

THE TORO... TD -58.91 -0.45

NIKE INC... NKE -64.21 0.12

ORMAT TE... ORA -65.41 -0.19

GOOGLE L... GOOG -1,103.08 -3.18

APPLE INC... AAPL -174.07 -0.26

CPB -45.82 -1.48

PRICE PAID: \$54.31 QTY: 12 RETURN: -15.63%

PRICE PAID: \$55.92 QTY: 1 RETURN: -16.97%

PRICE PAID: \$824.97 QTY: 1 RETURN: -33.71%

PRICE PAID: \$67.44 QTY: 20 RETURN: -158.31%

ORACLE C... ORCL -48.81 -0.26

PRICE PAID: \$42.66 QTY: 1 RETURN: -14.80%

INTERNAT... IBM -164.31 0.48

PRICE PAID: \$180.37 QTY: 1 RETURN: -8.90%

SPDR S&P... SPY -274.33 0.00

PRICE PAID: \$2.06 QTY: 12 RETURN: -2.06%

BARCLAYS... BARC -2.02 0.00

PRICE PAID: \$2.06 QTY: 12 RETURN: -2.06%

Personal Finance, Economics, and Business Curriculum

ANNOUNCEMENTS

This week's assign...

CHOOSE A...

Task

INVESTING FUNDS

Watch Video - Navigating The Site view 0%

Watch Video - Trading Stocks view 0%

Watch Video - Order Types view 0%

Read Article - What is a Stock? view 0%

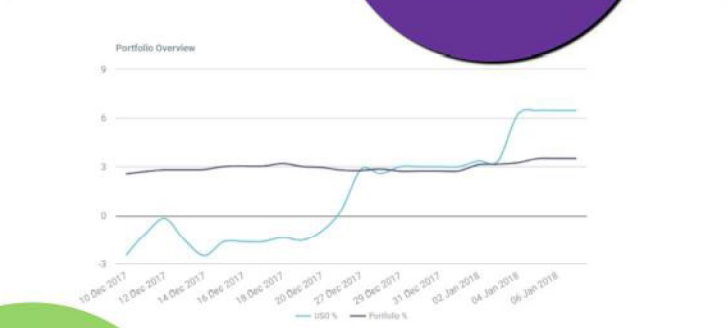
Read Article - What is a Ticker Symbol? view 0%

Read Article - Getting (and understanding) stock quotes view 0%

Read Article - Why invest in (what?) view 0%

Equities Market Value of Long: \$283,456.10 Equities Market Value of Short: \$5.05

Total Market Value Long: \$292,234.50 Total Market Value Short: \$5.05



WORD OF THE DAY Warren Buffet "If you aren't willing to own a stock for ten years, don't even think about owning it for ten min..."

Financial Research Center

Complete Investments Course

billion plant for Huntsv...

Motor Corp and Mazda Motor Corp announced Wednesday they will...

s says case helps China

and a wide-ranging trade complaint against the United States, ...

NAFTA concerns

Street's major stock indexes pared earlier losses on Wednesday while U...

Wall Street falls on China, NAFTA concerns

NEW YORK (Reuters) - Wall Street's major stock indexes pared earlier losses on Wednesday while U...

Jan 10, 2018 20:25

Powered by feedwind

Completely Customizable Stock, Bond, Mutual Fund Game

Personal Finance Lab is the only high school stock game to allow students to get a full view of the investing universe, including:



- Global Stocks
- ETFs and Mutual Funds
- Corporate and Treasury Bonds
- Options
- Commodities
- Forex
- ...And More!

Embedded Curriculum Aligned To Standards

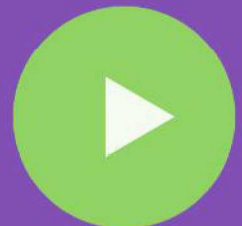
Students compete and learn! Teachers build customized assignments from our library of over **300 integrated activities**, each assignment having its own start dates and due dates.

Available activities include:



Articles

Short articles covering a particular topic - like "What is a Stock" or "How to read an Income Statement"



Videos

Tutorial videos showing how to trade, and embedded videos throughout the curriculum



Calculators

We give students real-life financial scenarios for saving and budgeting - with the tools they need to solve it



Tools

More tools for career readiness - including our Job and Internship Search Tool for career planning

Students Work Individually Or In Teams

Each student builds their own portfolio and progresses through your custom curriculum, but you can also use Teams, showing class rankings with the combined portfolios of each team to emphasize cooperation!



➤ All activities align with Personal Finance, Economics, Business, and CTE standards at both the State and National Level

Comprehensive Financial Research

Our integrated Financial Research Center brings together dozens of investment research tools in one place, optimized for high school student comprehension

The screenshot shows a financial research tool interface with a 'Financials' header. It includes dropdown menus for 'Type' (Balance Sheet), 'Period' (Annual Report), and 'Reports' (2016-12-31 - 2012-12-31). Below these are navigation buttons for 'HOME', 'LIST', 'MAX', and 'ALL'. The main content is a table of financial data with columns for fiscal years from 2010 to 2016. Each row includes a bar chart representing the data trend.

FISCAL YEAR ENDS IN DEC USD IN MILLIONS EXCEPT PER SHARE DATA	DEC 16	DEC 15	DEC 14	DEC 13	DEC 12
Total Assets	365,183	453,071	654,954	656,560	684,999
Current Assets	157,050	170,828	166,162	422,303	426,156
Total Non Current Assets	208,125	322,243	488,792	234,257	258,843
Current Liabilities	81,580	100,080	112,442	167,220	181,414
Total Non Current Liabilities Net Minority Interest	—	—	—	—	—
Stockholders Equity	75,828	58,274	128,159	130,566	123,026
Minority Interest	1,653	-1,654	8,674	6,217	5,444
Total Partnership Capital	—	—	—	—	—
Total Capitalization	181,325	246,016	316,385	373,308	381,526
Preferred Stock Equity	6	6	—	—	—
Total Liabilities	289,355	304,797	526,795	525,994	561,975
Total Non Current Liabilities	207,775	289,717	414,353	356,774	380,559

Tools include:

- 5 Years of Financial Statements For all US Stocks
- Detailed quotes and charts Both basic and technical
- Analyst Ratings And help with trading ideas
- Historical Prices Back over 20 years
- Sector Analysis Sort stocks by industry
- Economic Calendar Including Fed meetings

... and many more!

Built-In Assessments

Each lesson finishes with a short, 3-5 question quiz, ensuring student mastery.

1 of 5) What does a Stock represent?

- A. A loan you make to a company that they must pay back
- B. A percentage of ownership of a company including assets and profits
- C. A contract for a company's goods or services
- D. Stocks are just tools used by investors to make money

PREVIOUS

NEXT

Teachers can choose whether to record the grade in a permanent "Grade Book", or let students re-try each assessment to get a higher score.

Investing 101 Course

Also includes a complete, 10 - chapter beginners investing course designed to get students familiar with investing and the financial markets from the ground up!

STOCK MARKET
INVESTING 101

Teachers have full control over the learning process - they can use our recommended sets of activities, or build their own units to match their unique classroom needs!

Teachers - Getting Started

Step 1: Create Your Class Contest

Choose what type of investments your students can make, if they can short sell, day trade, or borrow money. Choose whether students are working individually or in teams, and pick the start and end dates that work best for your class!

Step 2: Layer In Curriculum

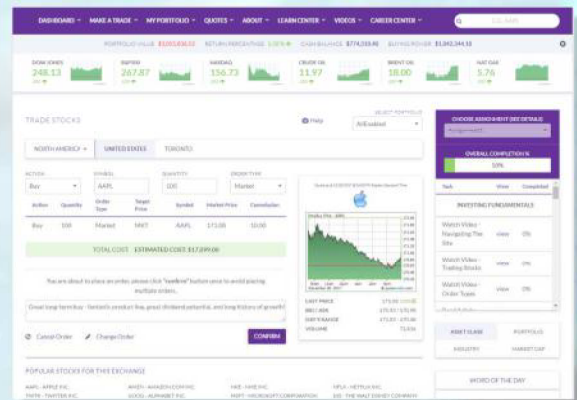
Build an Assignment telling students what videos to watch, articles to read, and activities to complete for this week.

Your custom curriculum can start before your Stock Game, giving your students the opportunity to get familiar with their portfolios by watching the tutorial videos before getting started.

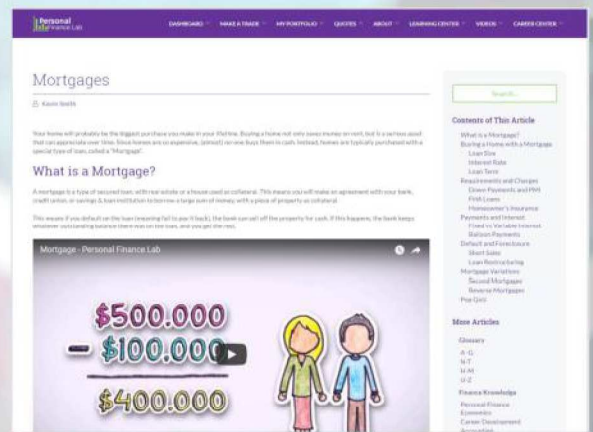
Step 3: Students Compete and Learn!

Enforce critical thinking: students must enter short notes with each trade explaining their rationale, perfect for building reports at the end of class!

Flexible, sortable, and exportable reporting tools! As the teacher, you can see every student's trades and portfolio, progress on each curriculum benchmark, and their "Report Card" for all integrated assessments



Stock Trading Page



Sample Lesson on Mortgages

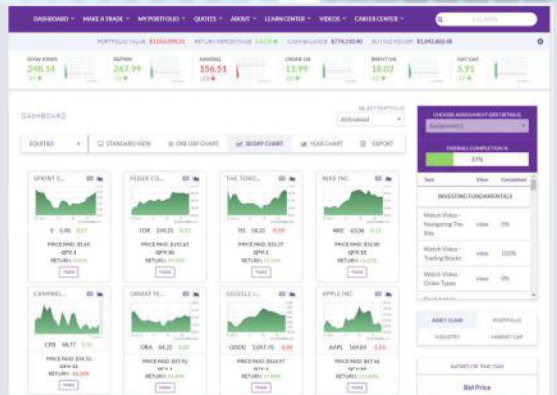
➤ All teachers enjoy live support, both through on-site Live Chat tools, a toll-free support hotline, and a dedicated support representative available every day while the markets are open!

Students - Compete and Learn

Start With The Stock Contest

Students have their own portfolios, and can work individually or in teams

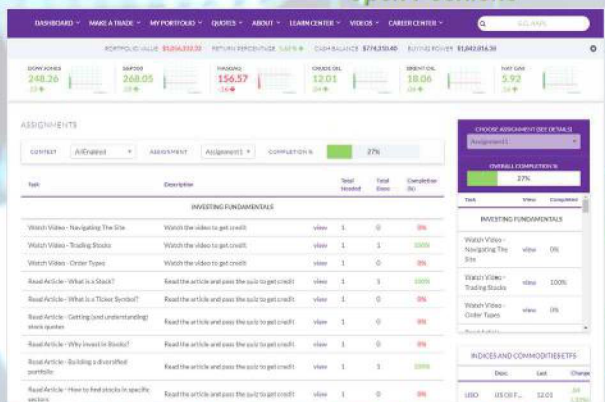
The Live Streaming class rankings keep students engaged - portfolios update in real time as the markets move!



Open Positions

Work Through Assignments, Rising Through Class Rankings

Students get progress reports in real time as they complete activities! All built-in assessments are self-grading, perfect for both in class activities or homework!



Assignment Progress

Integrated Research

Everything students need to succeed is in one place! Stock symbol lookup and interactive charts are built right into trading, with colorful stock holding views for easy understanding



Detailed Quote

By combining curriculum with the stock game, students stay fully engaged throughout your class

Teacher Tools

On-Demand
Webinars



Live Chat
Support



Toll-Free
Help Hotline

Packed With Teacher Resources

We make it easy to manage your class. "Getting Started" and "Best Practices" webinar recordings and guides are available and updated frequently, and all teachers have a dedicated support staff standing by!



Integrates with Google Classroom!

Fully Customize Your Class

All activities include a short, 3-5 question quiz at the end.

You can configure whether students can re-take the quizzes to get a higher score (and reinforce concept mastery), or only save the grade for their first try.

1 of 3) When should you start making a Career Plan?

- A. Now
- B. When you finish school
- C. Before applying for your first job
- D. Careers naturally evolve and should not be over-planned

PREVIOUS

NEXT



Every update to the platform comes directly from teacher feedback!

Student Resources

Tutorial Videos

We make it super easy to start - you can add tutorial videos walking students through every aspect of their portfolio, required to watch before making their first trade

Research Tools

Integrated research is more than just quotes! Students can find:

- Complex Charting Tools
- Income Statements and Balance Sheets
- Historical Prices
- Analyst Ratings
- SEC Filings

... and more for every US stock

Off And Running

Students not sure how to start? We built in rotating lists of the most popular stocks, sectors tool showing the biggest companies in each area of the economy, mutual funds explorer, and many more resources to help generate investing ideas

The screenshot displays a financial trading platform interface. At the top, there is a navigation bar with options like 'MY PORTFOLIO', 'QUOTES', 'ABOUT', 'LEARN CENTER', 'VIDEOS', and 'CAREER CENTER'. Below this, a video player is embedded, showing a title 'Order Types' and a subtitle 'Limit and Stop Orders'. Underneath the video is a 'Financials' section for a company, with a dropdown menu set to 'Balance Sheet' and a 'Period' dropdown set to 'Annual Report'. The reports are for the periods '2016-12-31' and '2012-12-31'. A table shows financial data for various dates (DEC 16, DEC 15, DEC 14, DEC 13, DEC 12) with columns for 'Total Assets' and 'Current Assets'. Below the financials is a 'Charting' section for the stock 'GE', showing a line chart of price over time with various time frame options (1D, 5D, 1M, 3M, 6M, 1Y, 3Y, 5Y, 10Y, 20Y). At the bottom, there is a 'STOCKS/ETF'S' section titled 'Below are some popular stocks being traded...' featuring a grid of stock cards for 'PRADA RALPH LAUREN', 'Adobe', 'COSTCO WHOLESALE', 'WELLS FARGO', 'citi', 'AIG', 'FedEx', and 'KEURIG GREEN MOUNTAIN'. Each card shows the company logo, current price, change, and a 'TRADE' button.

In addition to assigned activities, students also get access to our Learning Center, with over 600 articles, glossary terms, videos, and more

Curriculum Overview

Personal Finance

- What are Financial Records?
- What is Wealth?
- Banks, Credit Unions, and Savings and Loans
- Reconciling accounts
- Receipts - Keeping and Tossing
- Budgeting
- Spending and Savings Plans
- Automatic Payments
- What is Money?
- Debit Cards
- Using Credit
- Managing Debt
- Good Debt, Bad Debt
- Credit Cards
- Short-Term Financing
- Credit Reports
- Sales Tax
- Tax Filing and the 1040 EZ
- Common Tax Deductions
- Common Tax Additions
- When to hire a tax professional
- Tax Audits
- Types of Insurance
- Car Insurance
- Renter's Insurance
- Home Owner's Insurance
- Life Insurance
- Health Insurance
- Consumer rights and responsibilities
- What makes a contract valid?
- Planning Long Term Purchases
- Protecting Against Fraud
- Work VS Study
- Researching Spending
- Managing Bills
- Debt Negotiation
- Consolidating Debt
- Debt Management Services
- Bankruptcy
- Income and Compensation
- Pay Yourself First
- Budgeting and Spending Strategies
- Unemployment and other programs
- Preparing for spending shocks
- Buying a car
- Mortgages
- Family Planning
- Building Wealth
- Preparing For Retirement
- Starting a Business
- Investing Strategies
- What is an Income Statement?
- What is a Balance Sheet?
- Cash Flow Statement
- Compound Interest
- Investment Return
- Saving To Be A Millionaire
- Building A Home Budget
- Credit Card Payments
- Buy Vs Lease
- Car Loans
- Net Worth
- Net Present Value

Note: This list is not comprehensive - there are over 300 activities ready to be added to your class!

Curriculum Overview

Economics

- What Is Economics?
- What Is The Federal Reserve?
- Stock Market Crash Of 1929
- Comparative Economic Systems
- Major Economic Indicators (GDP, CPI, Jobs)
- Supply And Demand Examples In The Stock Market
- Benefits Of Competition
- Types Of Companies
- Economic Growth
- Economic Incentives
- Impact Of Entrepreneurship
- Externalities – The Good And The Bad
- The Business Cycle
- Interest Rates And Their Impact
- Labor And Wages
- Marginal Benefit And Marginal Cost
- Opportunity Cost
- Risk – How It Impacts The Economy
- Scarcity
- Specialization Of Labor
- Types Of Unemployment
- What Is Supply?
- What Is Demand?
- How Is Money Created?

Marketing

- Foundations Of Marketing
- Analyzing Consumer Behavior
- Working With Segments And Market Targets
- Ethics In Marketing
- The Product Lifecycle
- An Overview Of Advertising
- Personal Selling
- Developing A Marketing Plan

Accounting

- Careers in the accounting profession
- Financial Analysis through key ratios
- GAAP – Financial Reporting and Terms
- GAAP – Asset Accounting
- GAAP – Liability Accounting
- GAAP – Accounting for Equity
- GAAP – Accounting Revenue and Expenses
- GAAP – Accounting Gains and Losses
- Payroll Best Practices
- Issuing stock and dividends
- Operating Ratios
- Cost Accounting
- Cash Flow
- Cash Planning
- Corporate Debt
- Audits and Fraud
- Managerial Accounting
- Dividends and Changes of Ownership
- Solvency
- Asset Valuation
- Creating Financial Statements

Management

- Importance of Planning and Vision
- Centralized and Decentralized Management Explained
- Leading VS Directing
- Management Theories and How They Are Used
- Forms of Business Ownership
- Business Ethics Overview
- Social Responsibility In Management
- Human Resource Planning
- Competitive Advantage
- Short Term and Long Term Financing
- Integrating Risk Management

All activities are aligned to National and State standards
To see how we align, visit www.PersonalFinanceLab.com

Also Includes
Investing 101!

*A complete 10-Chapter, 100
Topic Beginners Investing Course*

STOCK MARKET
INVESTING 101

For More Information, Visit:
www.PersonalFinanceLab.com

Or Call **514-871-2222**
To Schedule A Demo
Or Order For Your School



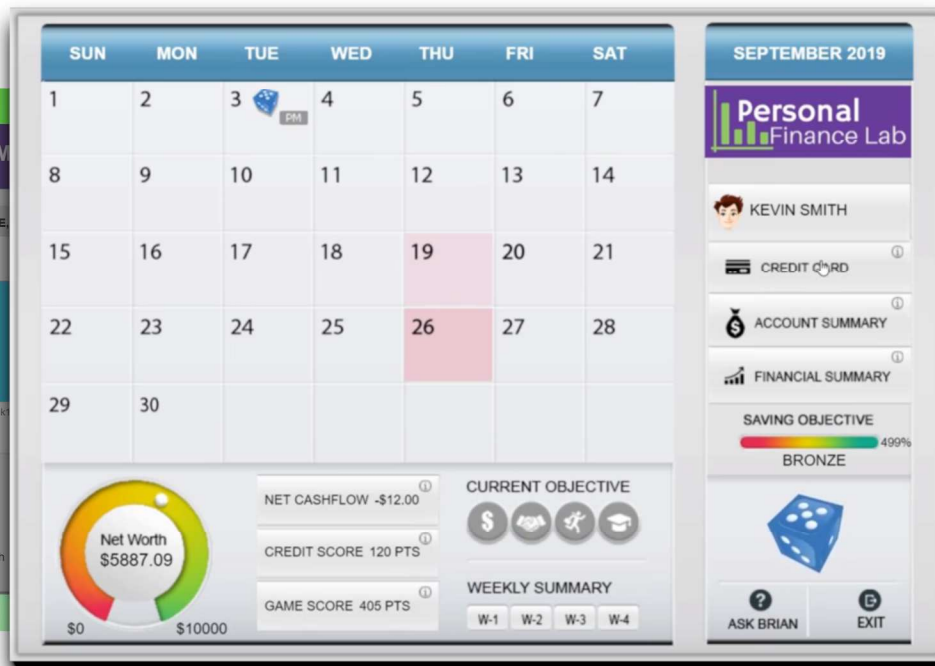
STOCK | TRAK 
GLOBAL PORTFOLIO SIMULATIONS

PersonalFinanceLab.com is a product of Stock-Trak, Inc.

Budgeting Game

Personal Budget - Banking - Credit - Insurance - Saving - Spending - Taxes - *AND MORE!*

The new Budgeting Game on PersonalFinanceLab.com makes teaching financial literacy easier for teachers more exciting for students!



Realistic

Students take on the role of a college student with a part-time job. They manage variable income and variable expenses, while trying to strike a balance between working, studying, and socializing.

Standards-Based

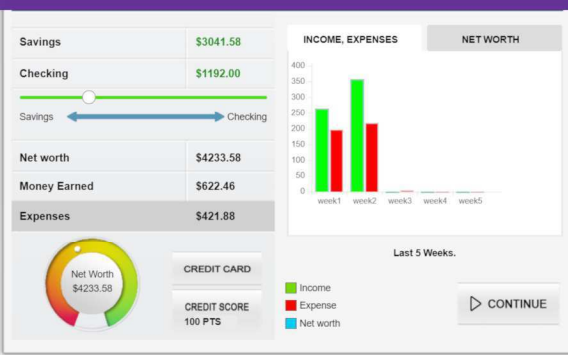
Integrated activities align with national standards from Jump\$tart, Council for Economic Education, NBEA, and ACTE - in addition to state standards!

Easy To Use

Easy, 1-minute set up with built-in teacher and student reports outlining progression and learning achievements! A fun and experiential way to introduce, apply, and consolidate FinLit knowledge!

Content.PersonalFinanceLab.com/Budget

FINANCIAL SUMMARY



How It Works

During the course of the semester, students experience 12 simulated months (representing a “fiscal year”), with each month taking approximately 20 minutes to complete. At the start of each simulated month, students review their fixed monthly expenses and the weekly income from their part time job.

Students navigate their day to day life at college, incurring day to day expenses, earning extra money while trying to increase their net worth and savings.

Regular tasks include transferring money between checking and saving accounts, paying off their credit card on time, improve their credit score and making work versus study decisions. For example – working extra hours might end up hurting their chances to pass a big exam. Throughout the game students will have to make decisions, which in itself will enable class discussions and passive learning.

A great way to introduce, apply, consolidate and connect the dots for topics being taught!

OH BOY

Fire Drill

You bought a fire extinguisher.

\$27.00

Which card do you want to use?



Available Balance
\$4117.00



Available Balance
\$2494.00

Personal
Finance Lab

Decisions Matter

Students' choices throughout the game will have a big impact on their overall financial health. Going cheap on their car insurance might help their cash flow this month, but next month might see a fender bender putting them in the red. Students are also responsible for making sure all of their bills are paid on time, or they start to get hit with penalties - and can quickly erode their credit score!

Built For Your Class

Teachers get a birds-eye view of their class activity, with summary reports showing decision breakdowns and overall financial health for every student. You can also require students to take certain actions as part of the PersonalFinanceLab.com Assignments features!

Get It For Your School!

The budgeting game is part of the PersonalFinanceLab.com platform - get a site license for your school to take advantage of our cutting-edge high school stock game, 300+ lesson customizable curriculum library, automatic assessments, and more!



Content.PersonalFinanceLab.com/Budget

CREDIT CARD STATEMENT

Payment Date: 05/19/2019 Credit Limit: \$2500.00
Due Amount: \$33.00 Credit Available: \$2467.00

FOR MAY 2019 Statement Period 04/20/2019 to 05/19/2019

DATE	DESCRIPTION	DR/CR	AMOUNT
05/05/2019	You cannot afford to get sick and decide to supplement your diet with multivitamins.	DR	\$6.00
05/12/2019	You bought a fire extinguisher.	DR	\$27.00

TOTAL \$33.00

How much you want to pay?
 Minimum \$25.00 Total due \$33.00 Other Amount \$