



**PersonalFinanceLab**<sup>TM</sup>

# **TEACHER'S GUIDE** **2022-2023 EDITION**

**[www.PersonalFinanceLab.com](http://www.PersonalFinanceLab.com)**

**PersonalFinanceLab.com is a product of** **STOCK|TRAK**   
FINANCE. EDUCATION. GAMIFIED.

# TABLE OF CONTENTS

<b>Welcome To PersonalFinanceLab™</b>	<b>1</b>	• Assignment Progress Reports	<b>20</b>
<b>Setting Up Your Class</b>	<b>2</b>	• Assignments Best Practices	<b>21</b>
• Main Class Settings	<b>3</b>	• Certifications	<b>22</b>
• Modify Your Class Settings	<b>4</b>	<b>Research Center &amp; Career Center</b>	<b>23</b>
• Budget Game Settings	<b>5</b>	<b>Teacher Resources</b>	<b>25</b>
• How The Budget Game Works	<b>6</b>	<b>Admin Dashboard</b>	
• Main Budget Game Settings	<b>7</b>	• Admin Dashboard	<b>28</b>
• Recurring Monthly Bills	<b>8</b>	• Administration Main Menu	<b>29</b>
• Budget Game Best Practices	<b>9</b>	• Reports	<b>30</b>
• Stock Game Settings	<b>10</b>	<b>Curriculum</b>	
• Main Stock Game Settings	<b>11</b>	• Introduction To The Stock Market	<b>32</b>
• Key Stock Game Settings	<b>13</b>	• Personal Finance Lessons	<b>34</b>
• How To Register Your Students	<b>14</b>	• Economics Lessons	<b>38</b>
<b>Assignments</b>		• Business Lessons	<b>39</b>
• Your Assignments	<b>15</b>	• Investing101 Course	<b>41</b>
• Managing Your Class	<b>16</b>	• Math Lessons	<b>45</b>
• Main Types Of Assignments	<b>17</b>	• Need Help?	<b>46</b>
• Editing Your Assignments	<b>18</b>		
• How To Choose Your Lessons	<b>19</b>		



# WELCOME TO PERSONALFINANCELAB!

This experiential learning resource is designed for K12 teachers in personal finance, business, math, career readiness, or social science classes. Students practice personal finance skills in the Budget Game, how to build a diversified investment portfolio in the Stock Game, and learn more core concepts about financial literacy from the integrated Curriculum. Each lesson comes with built-in assessments, and you have access to Teacher Reports so you know what your students are learning.

PersonalFinanceLab.com is a completely customizable web-based platform. This user guide is designed to get new teachers familiar with the platform and some of the key features for making the most out of your classes. You can use this as a stand-alone resource in a variety of different classes. Or can be integrated with LCD screens into your classroom for a full personal finance lab. Broadcast breaking news, market updates, terms of the day, class rankings, school announcements, and more.

If you have any questions when getting started, or if you would like a personalized onboarding webinar for our team to help set up your first classes, feel free to reach out to [info@PersonalFinanceLab.com](mailto:info@PersonalFinanceLab.com) and your regional account manager will be happy to help.

**Welcome to the team!**

## Key Components of PersonalFinanceLab.com



### BUDGET GAME

Students assume the role of a young adult living independently and are faced with building a monthly budget. They learn to manage their checking, savings, and credit card accounts.



### STOCK GAME

Fully customizable with real-time trading, streaming rankings, and tutorial videos. Students learn about the stock market and how to research stocks, funds, bonds, and more.



### CURRICULUM

Learning library with over 300 lessons on personal finance, investing, economics, accounting, business and more. With built-in assessments and reports.

# SETTING UP YOUR CLASS

The first time you log into PersonalFinanceLab.com, you will be prompted to create your first class. Your class will start with a name, a description, and game dates. Note that we use the terms “Class”, “Challenge”, and “Tournament” interchangeably –they all refer to your core class set-up.

If you want to use the default settings, keep the “Express” button selected and then click “Next”. To customize any or all of the settings select “Custom” before clicking “Next”. If you choose the express class set-up you will jump to the Assignment Section before getting your class registration link.

In this guide, you will find definitions for each class setting so if you want to customize your class, you will know what the options are!

Each “Class” can have one Stock Game and one Budget Game, but you can include several assignments per class. Mix and match from the available lessons in our Learning Library. You can set up multiple classes, and have your students use the same login to access each one.

The screenshot shows a form for setting up a class. It includes the following fields and options:

- SESSION NAME:** Express Class Set up
- SESSION DESCRIPTION:** Budgeting & Investing
- START DATE:** 09/01/2022
- END DATE:** 11/06/2022
- INCLUDE BUDGET GAME:**
- INCLUDE STOCK GAME:**
- CHOOSE YOUR SET UP:**  Express  Custom

## Student Dashboard

The screenshot shows the PersonalFinanceLab Student Dashboard. The top navigation bar includes: DASHBOARD, STOCK GAME, INVESTING RESEARCH, BUDGET GAME, LEARNING, ADMINISTRATION, and REPORTS. The main content area is divided into several sections:

- MY ASSIGNMENTS:** A table showing completion status for various tasks. A progress indicator shows 18% completion. A total score of 660,164,374,065 is displayed.
- MY PORTFOLIO:** A section for tracking investments, currently showing a message: "Hmm, looks like your portfolio is empty. Try starting with one of these..." It lists Alphabet (2,382%) and BAC (1,749%).
- BUDGET GAME:** A section for the budget game, showing an overall score of 1500 and 2 months left. It also displays a net worth of \$800.00 and a current balance of \$0.00.
- MY WATCHLIST:** A section for tracking stock prices, showing a table with columns for Symbol, Last Price, and Change.
- ANNOUNCEMENTS:** A section for receiving messages, currently showing "No messages at this time."
- MY PROFILE:** A section for managing the user's profile.

# MAIN CLASS SETTINGS

## Challenge Name/ Description

The name of your class is what your students and you will see as your class name. e.g. Fall 2022 – Block 1 or Economics Homeroom or Stock Market Enthusiasts. The description is a longer area to describe your class; which is useful when you have multiple classes with similar names. Use this to distinguish the right one for your students.

## Estimated Number of Participants

This is used internally by the Personal Finance Team to forecast the total number of users on our platform each year. This has no impact on your classes.

## Private or Public

If you make your contest private your students will need to enter a password to be able to register. Public contest means that students will click on the unique registration link only.

## Registration Dates

These are the dates that your students can register into your class. Outside of these dates, no new students can join (we can change this later if needed).

## Forum

Turning this on allows students to post and reply to messages. Teachers can moderate the forum, but some teachers prefer to turn off the forums entirely. You can turn it on or off at any time.

## Display Badges

Students will earn Badges from all actions they perform in the game. Students can access them from the Main Menu under Dashboard > Achievements.

## Display Certifications

Upon completing our core curriculum, (if selected from the assignments creation section) your students can earn a certificate in Investing101 – Beginner’s Investing or a Financial Literacy Certification.

# MODIFY YOUR CLASS SETTINGS

If you have already set up a class and are ready to make another one, you can access the "Create Challenge" page under the Administration tab on the main menu. This is also where you can edit your existing class or challenge.

To edit the general class settings or the Stock Game settings, go to "Edit Portfolio Simulation Rules," whereas you edit only the Budget Game from "Edit Budget Game."

Later in this guide, we will go over setting up your assignments; however, to access your student's progress reports, edit your assignments, or to create a new one, click one of the buttons from under the "Assignments" section of the Administration menu.

Please contact our helpdesk or your account manager for assistance if you cannot find the setting you would like to change. For instance, you will not be able to delete your assignments or your classes.

## Administration Menu

Your admin account gives you access to the Administration and Reports tabs on the main menu. You can create new challenges, edit your existing classes or assignments, manage your teams, manage your widgets (if purchased) and integrate your PersonalFinanceLab class with your preferred LMS platform from the Administration dropdown menu.

The screenshot displays the PersonalFinanceLab Administration Menu. The top navigation bar includes links for RUN YOUR, ENGLISH, ABOUT, CAREER CENTER, and a user profile icon with LOGIN and LOGOUT options. Below this, a secondary navigation bar shows DASHBOARD, STOCK GAME, INVESTING RESEARCH, BUDGET GAME, LEARNING, ADMINISTRATION, and REPORTS. The main content area is divided into three columns: MY CHALLENGES (with links for Create Challenge, Edit Budget Game, Edit Portfolio Simulation Rules, and Post A Message), MY ASSIGNMENTS (with links for Create New Assignment, View My Assignments, and Edit Assignment), and ADMIN SERVICES (with links for Guides & Tutorials, Registration File/Password Resets, Manage Teams, Manage Widgets, and LMS Integration). Below these columns are four summary boxes: ANNOUNCEMENT (No messages at this time), MY SESSIONS (with links for Create Challenge, Edit Challenge, Edit Budget Game, and Add More Students), MY ASSIGNMENTS (with links for Create New Assignment, View my assignments, Edit Assignments, and Progress Report), and MY REPORTS (with links for Registration File, Summary Report, Budget Game Report, and Stock Game Report). At the bottom, there are two tables: PORTFOLIO RANKINGS (with columns for Rank, Username, First, Last, and Portfolio Value) and ASSIGNMENT PROGRESS (with columns for Name, Username, Last Login, and COMPLETION%).

# BUDGET GAME SETTINGS

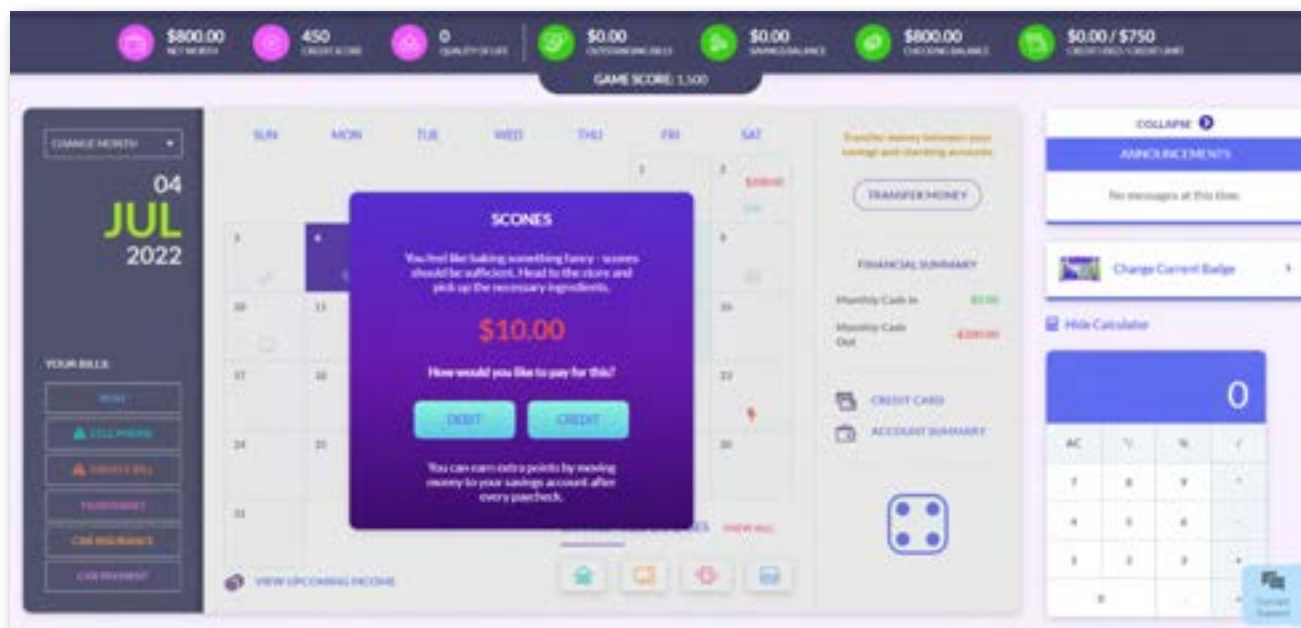
After you set-up your class settings, you can set-up the parameters for your Budget Game. If you only purchased the Stock Game, please skip this section.

There are two game modes, either your students start as college students with part-time jobs, or as professionals with full-time jobs. You can have them start as students, graduate and then become professionals as well.

As the teacher, you can set the “Average” for the fixed expenses (like rent, groceries, car payment, and utilities) for your area. When your students start playing they will choose their fixed expenses, the one you set is the middle option. The system generates one higher and lower.

If you’ve chosen to have your students graduate, they will be prompted to reselect their fixed expenses once they become professionals and move out on their own. You can turn off whether they will pay Health Insurance and Student Loan Repayments by changing these expenses to 0.

## The Budget Game



Teachers choose how long their game will last, but a “typical” game goes for 12 virtual months, with each month taking approximately 20 minutes to play.

# HOW THE BUDGET GAME WORKS

Students progress through the Budget Game by rolling virtual dice; at the end of each roll, they will be presented with an Unexpected Life Event. These can be good, like saving extra money off their groceries by clipping coupons, but usually are expenses like getting a speeding ticket, or needing to buy a new textbook for school.

Students need to learn how to budget for their expenses (both planned and unplanned) against how much income they earn from their part-time or full-time jobs. One of the goals is to increase their Net Worth by trying to maximize income and minimize expenses.

Students also need to improve their Credit Score by paying bills on time and responsibly using their Credit Card. That means keeping their balance below 50% of their credit limit. Their Game Score increases by making responsible decisions like setting (and achieving) savings goals, consistently adding money into their savings account after every paycheck, and learning how to adjust their budget as the game progresses to accommodate new expenses and life events.

For students' overall score, they will get the most points by setting (and hitting) a monthly savings goal each month of 10% of their total expected income - we adhere to the Pay Yourself First concept. The next biggest pool of points is earned by building their Emergency Fund in their savings account, followed by building their credit score. Finally, points are also earned by maintaining a high Quality of Life - students cannot win by just always taking the cheapest option and saving every penny. While we track students' net worth as well, this does not directly impact their game score - just a fun extra metric they can see on the rankings page.

## CONSEQUENTIAL LEARNING

The Budget Game provides a space for students to learn the consequences of their choices. Students may spend every weekend working more hours for extra cash, but they will soon fall behind in school and will need to hire a private tutor because they neglected to study. Maybe their landlord fines them because they failed to keep up with basic cleaning and chores. The choices students make with every Pop-Up card cascades to different outcomes later in the game, putting an emphasis on long-term planning over short-term gains. This also means every student has a unique experience. So comparing their bank statements will show how well they managed their budget.



# MAIN BUDGET GAME SETTINGS

## INCLUDE BUDGET GAME

If you purchased the Budget Game, you want to click the button "Include Budget Game" to open all the game settings. Please jump to the next section if you only purchased the Stock Game.

## TOTAL "MONTHS"

Each month takes 20 minutes of gameplay. You have as few or as many months as you like.

## BUDGET GAME DATES

This is the timeframe when students are able to play the game. You can change these dates later if you want more time.

## SPEED LIMITS

You can limit how many months students can complete per week in real-life. So, if you put 2 here, students can complete 2 months of the game during the week. The following week they can complete another 2 months.

## GAME MODE

Do you want your students starting as college students with part-time jobs or full-time workers? You can also decide to have them start as students and graduate after a set amount of months. From that point onward they will graduate and become full-time professionals with larger bills to pay and a higher salary.

## STARTING ACCOUNT BALANCES

How much cash do you want your students to start the game with in their checking and savings account?

**TIP:** the goal is for students to learn how to save and build an emergency savings account, so we advise you put \$0 in their savings account.

## GAME MODE

The first box will be the rate for their part-time job, the second box is the rate for when they work full-time.

**TIP:** students will earn a higher hourly wage when they study or do more personal development on the weekends.

## INCOME TAX RATE (AS A %)

Adjust to reflect the income tax of your province or state.

# RECURRING MONTHLY BILLS

## Monthly Rent

This is how much students will be charged for rent. When students start the game, they will get some rental options (one higher, one lower, and one exactly at this average)—they can break their lease and move later for a fee.

## Phone & TV /Internet Bills

Set how much your students will pay for their monthly telecommunications expenses. They will also have some choices on which specific cell plan and TV/Internet package they want—more expensive plans will increase their game score (but make it harder to hit savings goals). Paying these bills on time increases their credit score.

## Energy Bill

Students will not get a choice in their energy bill—this is entirely up to you. Each student's actual energy bill may vary up to 10% higher or lower than the class average setting. Paying this bill on time increases their game score and credit score.

## Grocery Bill

Students will have 3 options around the class average you set. Getting more expensive food will increase the students' game score—they can change their choice at any time for no penalty to help balance their budget. Students will HAVE to pay this bill each month to progress—they can't ignore eating.

## Car Payment / Insurance

Car payment and insurance bills are entirely up to you, with no variation. Students improve their game score and credit score by paying these bills on time.

## Gas Expense

Students will HAVE to fill up their car once a month—you can choose how much this will cost. There will be some slight random variation from month to month around the amount that you set (just like real gas prices can change).

## Student Loan Payment

Full-Time Only expense that can be set to zero if you prefer to have your students maintain a budget without student loan repayments.

## Health Insurance

Full-Time Only expense that can also be set to zero if your students would not normally have to pay for this out of pocket.

## Life Event Emphasis:

This controls which types of "Life Events" occur in the game—you can adjust this over time to focus on specific topics you are covering in class.

# BUDGET GAME BEST PRACTICES

Every student will have a unique experience using the Budget Game, with their choices cascading through consequences long after they are made. This makes class discussion a key component of success—here are key concepts to keep in mind while students play through each month.

## **Consequence Review**

Have students share their biggest expenses for each month. Were these totally random events, or can they trace the source back to one of their earlier actions? How were they able to cope with the expenses? What did students do first to cover their budget shortfalls? Did they reduce some of their expenses, try to keep working extra hours to increase their income, or carry over a credit card balance?

## **Emphasize “Pay Yourself First”**

It may not be obvious to students at first, but the game awards higher points if students set savings goals each month and consistently put 10% of their paycheck into their savings account IMMEDIATELY (before continuing to their next turn). Students also receive interest on their savings. All else equal, students who follow a “Pay Yourself First” strategy will almost always have higher game scores, and usually higher net worth and credit scores—even if it means they are occasionally late on some bill payments. After students have completed a few months of the game, take a few minutes of class time to talk about why this is also the case in the real world.

## **Fixed vs Variable Expense Comparison**

Students make choices at the start of the game— so they know their “Fixed Expenses” right away. But after completing a few months, ask students to use their reports to build pie charts showing how much of their expenses were “Known” (or fixed) vs “Unknown” (or variable). Lead a class discussion about what this means, and how it relates to a general savings strategy. Did they have to re-adjust their choices for rent and other major bills once they were faced with unforeseen life events?

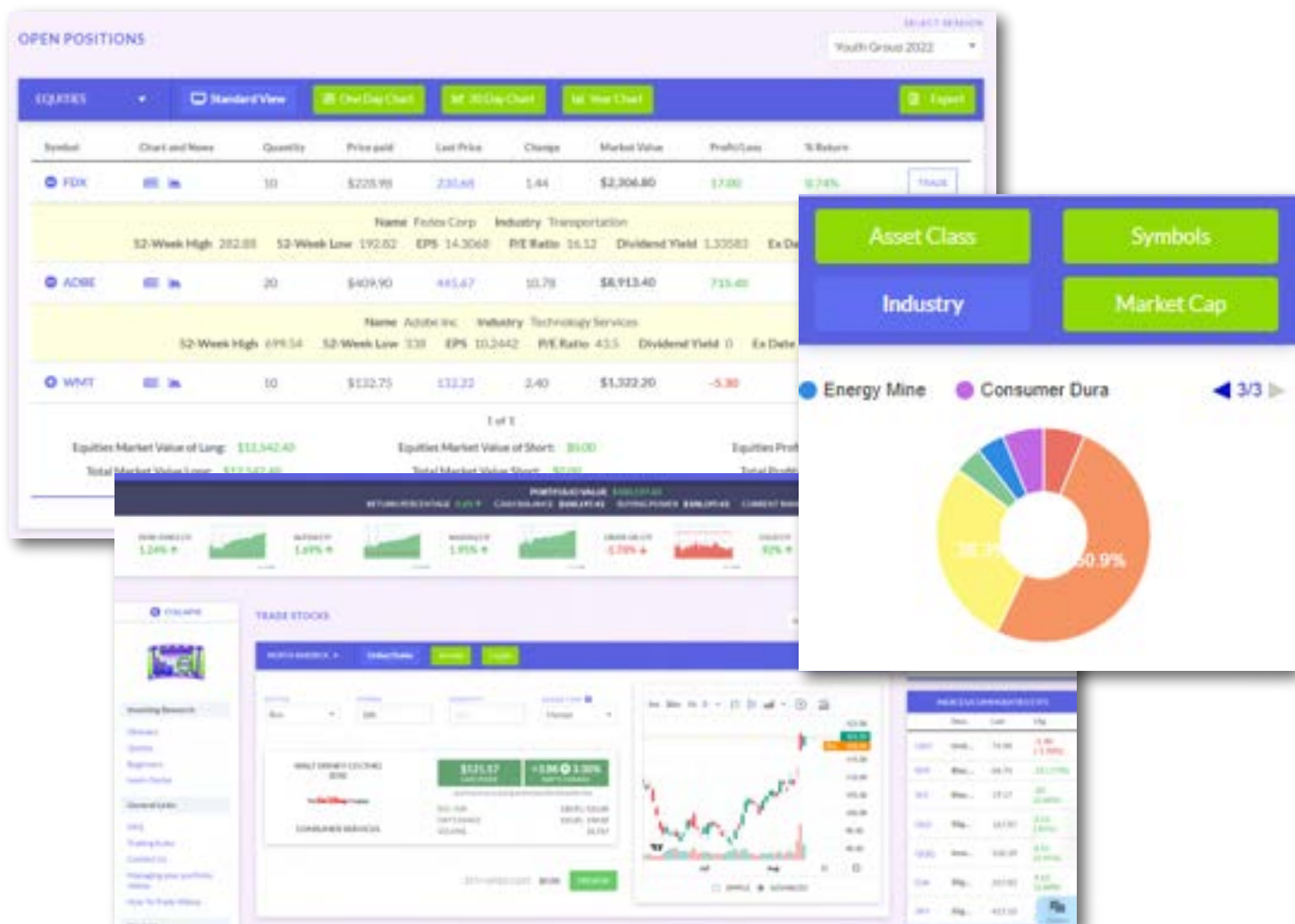
## **Lock Months – and Require Reports**

Some students might try to skip through the game as fast as possible. To stop students from exceeding the class, you can use the Speed Limit feature to set how many months they can complete per week (in real-life). That way no one can get too far ahead of everyone else. Also require students to provide a short, 1-paragraph summary of what happened to them each month in the Budget Game, and how it impacted their Game Score, Credit Score, and Net Worth. At the beginning of each month, the game will ask them to review their income, expenses and set their savings goals for the month. Together this will help reinforce the learning, and give them a chance to reflect on their choices.

# STOCK GAME SETTINGS

After choosing your basic class settings, the next step is to set-up your class stock market game. PersonalFinanceLab.com's Stock Game is the most flexible, customizable game on the market—with over 50 different settings you can pick and choose for your class.

This makes the game very flexible for a wide variety of classes, but can be slightly overwhelming for new teachers. To make your first game just a bit easier, we set "Default Settings" for every rule based on what is most popular in other classes. If you aren't sure about a particular setting, just use the defaults! Almost every rule can also be changed after your class is created, so feel free to experiment.



# MAIN STOCK GAME SETTINGS

## INCLUDE PORTFOLIO SIMULATION

If you purchased the Stock Game, you want to click the button “Include PortfolioSimulation” to open all the game settings. Please jump to the next section if you only purchased the Budget Game to set-up your assignments.

## CURRENCY OF PORTFOLIO

PersonalFinanceLab™ is great for international programs—you can even change the currency of your students’ portfolios! If students trade with other currencies or on international markets, we use the real-time exchange rates for their portfolio value.

## TRADING DATE

This is when trading opens for your class. Students can log into PersonalFinanceLab.com (or PersonalFinanceLab™) and do other activities, but trading will be blocked until this date. At the Trading End Date, your student’s portfolios will be frozen (so they don’t need to sell everything off to get their final reports).

## STARTING CASH

How much money will your students start with? This will be credited to your student’s portfolio when they first log in.  
**TIP:** this does not impact their budget game balances.

## WEEKLY DEPOSITS

A new feature that allows your students to receive “new money” in their accounts at the start of each week. You can turn this on or off at any time.  
**TIP:** these deposits can recreate what real investors do each month as they put money aside to invest in their portfolios to save up for retirement or some other large purchase.

## INTEREST EARNED ON CASH %

We pay interest out on student’s uninvested cash, just like a savings account. You can also make this amount negative (to penalize them for not actively investing.)

## ALLOW BUYING ON MARGIN?

This will let your students borrow money to buy more stocks after they use up their initial cash. If they choose to borrow money, they will be charged interest on the loan (which you can also control).

## ALLOW DAY TRADING?

This determines if students can buy and sell the same stock on the same day.

# MAIN STOCK GAME SETTINGS

## ALLOW SHORT SELLING?

Short selling is a way for students to make money as stock prices fall. This mechanism can keep your class engaged even when the markets are falling as a whole.

## MINIMUM PRICES

You can set minimum prices for your class to discourage penny stock trading.

## MAKE ALL PORTFOLIOS PUBLIC?

With public portfolios, students can see each others' trades and holdings from the rankings page.

## INCLUDE YOURSELF IN THE RANKINGS?

Do you want your teacher account in the rankings? Classes with teachers actively trading with their students typically see a boost in class engagement.

## DISPLAY SHARPE RATIO RANKINGS?

Sharpe Ratio is a method of measuring risk-adjusted returns (students score better for having slow, consistent earnings than big spikes). This would be in addition to their typical rankings.

## TOTAL ALLOWED TRADES

Put a cap on how many total trades your students can make in their portfolio over the entire duration of the class.

## SECURITY TYPES

Choose what your students can trade, along with how much commissions they are charged for each security type.

## EXCHANGES

Choose which international markets are open to your students. You can also customize the US exchange with a "White List" (restrict student trading to a set list of stocks) or "Blacklist" (bar students from trading specific symbols).

## ADVANCED RULES

Toggle "Advanced Rules" at the top of the page to further configure diversification rules and settings for margin trading. Position Limit is how much a student can invest in one company or ticker symbol as a percentage of their starting cash. Diversification is how much a student can invest in one asset class.

# KEY STOCK GAME SETTINGS

If this is your first time using the Stock Game and aren't sure where to begin, you'll be safe sticking with the default settings—we set them as the defaults because these are the most popular across all classes. However, there are a few settings you might want to keep in mind, as they do have a large impact on how students interact with the game:

## Starting Cash

There are usually two types of classes—those that start with lots of cash (\$100,000+), and those who start with very little cash (< \$10,000). More cash gives students more wiggle room and lets them divide up their portfolio more evenly, but less cash is more “realistic”, and makes investing more accessible for students (showing they don't need to be rich to start investing). Personal Finance classes usually start with less cash than a Business class, but this isn't always the case.

## Teachers Should Trade Too!

One of the class settings is whether the teacher wants to be included in the rankings. Many teachers choose to sit out of the actual competition, but class engagement goes WAY up when teachers are trading too— and appear in the rankings. The class rankings are the most engaging aspect of the Stock Game, and turning it into an extra contest of trying to “Beat the Teacher” really dials up student excitement!

## Using Teams

You can also use the Stock Game as a group project. After your students have registered, in your teacher reports you'll find an option to “Manage Teams.” This will let you group students together, each with their own team name. You can create and edit Teams at any time, and even move students from one team to another. Students will still have their own portfolios, but we will also aggregate their teams together into “Team Portfolios” with team rankings—so they need to build group strategy too!

## Multiple Portfolios

Students can be in multiple Stock Games at once—just set up a new class and tell your students to click the registration link when they're already logged in to their first class. This will let you run “Special Challenges” - like a “Buy and Hold” portfolio (where students only get 10 trades for the entire semester) or a “Race to the Bottom” (where students use short selling to try to LOSE as much money as they can—which really takes the same skill as earning a profit!)

**If you have the class time for it, using multiple portfolios is a great way to REALLY get students to think “outside the box” for investing!**

# HOW TO REGISTER YOUR STUDENTS

There are a few different methods of registering your students once your class is set-up.

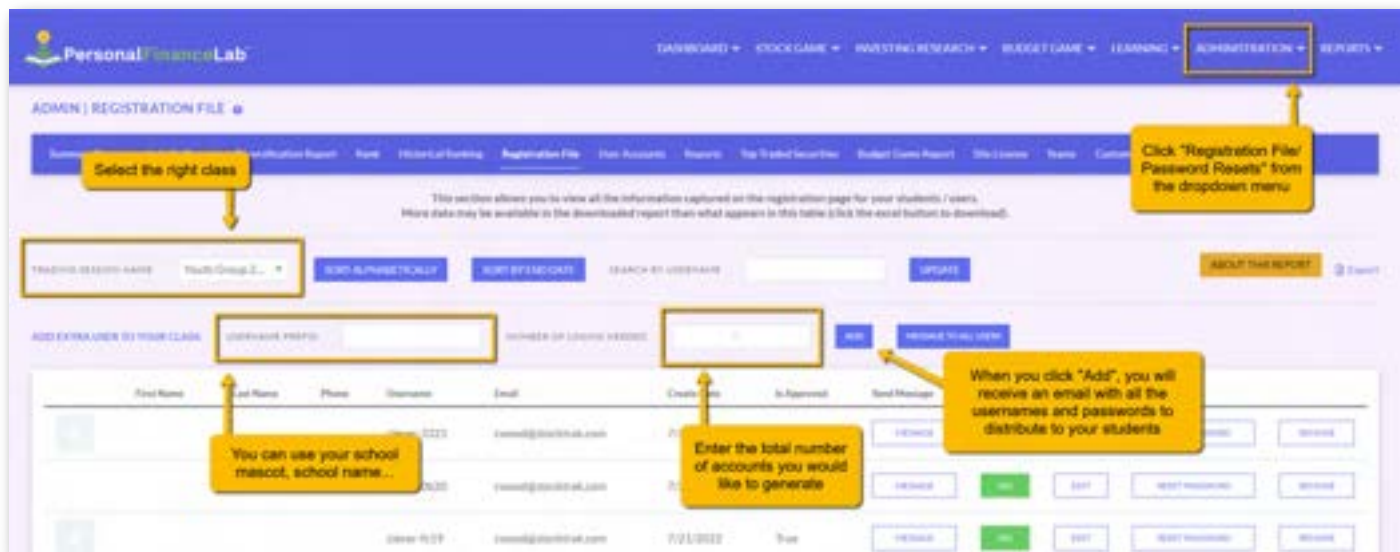
## Direct Link

Once your class is set-up, you'll get a "registration link" that you can share with your students so they register themselves. You can find it on your Summary Report page, (Under the Administration Menu) and you'll receive an email with the link too.

The link will take students to a registration page for your class, where they will choose a username and password, and enter their name so you know who is who.

## Generate Accounts

This method is most commonly used in schools with very strict data privacy concerns, where students cannot enter any information whatsoever. Go to the Registration File page, (under the Administration menu) once there you choose the prefix and the number of accounts you want to create. Please reference the screenshot below to follow the steps!



## Google Classroom

Click the button "Share to Classroom" that will post your class registration link directly to your Google Classroom page. You can access this either right when you finish setting up your challenge, or from the Summary Report page.

## Single Sign-On

We've recently partnered with Clever, so your students can use the same login details you already have set-up with your class. We also have LMS integration for the main providers like Canvas, Blackboard Open LMS and Schoology.





# YOUR ASSIGNMENTS

After you've set up your class Stock and/or Budget Games, you'll have the opportunity to create your first Assignment. Assignments are a list of activities that you can give your students to complete while they are using the games.

These are short lessons, interactive mini-games, tutorial videos, and specific actions in the main Stock/Budget Games—each with built-in, automatically-graded assessments, and aligned to both State and National standards. You can have as many Assignments as you like in each class, each with its own start dates and due dates. Many tasks include Assessment quizzes; as the teacher, you can choose whether we “save” the grade for students' first attempt, or if they can re-take them for a higher score.

While there are some “starter” activities that we recommend for all classes, teachers typically pick and choose the tasks that align with class topics that they will be covering each week, with students given the full week to complete their task list. This lets students complete the Assignments at their own pace, while using any extra time to manage their portfolios in the Stock Game or progress through the Budget Game.

The screenshot shows the 'ADMIN | ASSIGNMENTS' interface. At the top, there are navigation tabs: DASHBOARD, STOCK GAME, INVESTING RESEARCH, BUDGET GAME, LEARNING, ADMINISTRATION, and REPORTS. Below the navigation, there are buttons for 'Program Report', 'View Assignment', 'Create New Assignment', and 'Edit Assignment'. A callout points to the 'Create New Assignment' button with the text 'Click "Create New Assignment"'. Below this, there is a search bar and a callout: 'You can reuse assignments you've set-up for previous classes.' The main content area has a table with columns for 'CONTENT', 'ASSIGNMENT', 'STARTING DATE', 'ENDING DATE', 'PREREQUISITE', and 'TUTORIAL VIDEO'. The 'CONTENT' column is expanded to show a list of lessons under 'Stock Game - Beginner Lessons'. Callouts provide instructions: '(De)Select all the lessons in a section.' points to the 'Select all' checkbox; 'Create a sequence to guide your students through their lessons. Only once they've completed the prerequisite will the next assignment appear on their dashboards.' points to the 'PREREQUISITE' dropdown; 'If you check these boxes, your students will be able to retake the test at the end of the lesson for a better grade' points to the 'Allow Retake' checkboxes; and 'Toggle through the sections of lessons.' points to the 'Allow Section' checkboxes.

# MANAGING YOUR CLASS

## Manage Teams

The screenshot shows the 'ADMIN | TEAMS' page. At the top, there is a navigation bar with 'ADMINISTRATION' highlighted. Below it, a sub-navigation bar includes 'Summary Report', 'Class Report', 'Rank', 'Historical Ranking', 'Registration File', 'User Accounts', 'Reports', 'Top Traded Securities', 'Budget Game Report', 'Site Usage', 'Name', and 'Custom Reports'. A yellow callout box points to the 'Name' link with the text 'Click "Manage Teams"'. Below the navigation, a paragraph explains that this section allows grouping participants into teams. A yellow callout box points to the 'Name' link with the text 'Select the right Class'. Below the paragraph, there are filters for 'Headline Search Name' (set to 'Master Classes'), 'SORT ALPHABETICALLY', and 'SORT BY END DATE'. A yellow callout box points to the 'Name' filter with the text 'Please note the team names may be taken, so use something unique'. The page is divided into two sections: 'USERS WITHOUT TEAMS' and 'CURRENT TEAMS'. The 'USERS WITHOUT TEAMS' section has a table with columns 'Name' and 'Username'. Two users are listed: 'apprentice-017' and 'apprentice-020'. A yellow callout box points to the 'Add To Team...' dropdown menu with the text 'Click the dropdown menu to select which team to add your student to'. The 'CURRENT TEAMS' section has a table with columns 'Team Name', 'Password', and '# of Team Members'. Two teams are listed: 'Feathers' (3 members) and 'Bliss' (3 members). A yellow callout box points to the 'Password' column with the text 'The password is for YOU to be able to login and see the portfolios of your students. Students continue to use their username and password'.

## Integrating the Budget & Stock Games

If you want your students to practice their budgeting skills before investing, you can set the starting cash to \$0.00 in the trading settings, then give your students a reward for completing X amount of months in the Budget Game. This is a great way of simulating the process of putting money aside to invest in the stock market.

The screenshot shows the 'ADMIN | ASSIGNMENTS' page. At the top, there is a navigation bar with 'Create New Assignment' and 'All Assignments' buttons. Below it, there is a 'COPY BY USER ASSIGNMENT' button. The main content area shows an assignment for 'Youth Group 2...' with the title 'Career Prep Lessons'. The 'REWARD' is set to 'StockGame' with a 'VALUE' of '100'. A yellow callout box points to the 'REWARD' dropdown with the text 'In this scenario, students will receive \$100 in their Stock Game account after they finish the "Career Prep Lessons."'. Below the assignment details, there is a list of lessons: 'Stock Game - Beginner Lessons', 'Stock Game - Intermediate Lessons', 'Stock Game - Elementary and Middle School Lessons', and 'Personal Finance Lessons'. A yellow callout box points to the bottom of the lessons list with the text 'At the bottom of the lessons and tasks under "Budget Game Actions" you can include the number of months students need to complete in the Budget Game. That way students only receive the lump sum once they've completed the assignment.'

# MAIN TYPES OF ASSIGNMENTS

## Articles



“Articles” are text based with short videos, infographics, or interactive activities mixed in. They are typically between 1000 and 2000 words, written between a 6th and 9th grade reading level (depending on the subject matter). Each article ends with a 3-5 question “Pop Quiz”, which students must take to get credit for having read the article. Articles typically take 5-10 minutes each to complete.

## Tutorial Videos



Our video center also has over a dozen tutorial videos. These are all integrated with Assignments and are designed to walk students through how to use PersonalFinanceLab™, make trades in their virtual portfolio for the Stock Game, and progress through each month of the Budgeting Game.

We also recommend all teachers watch the tutorial videos prior to starting their first class as well so you can point students in the right direction when they have a question during class.

<https://app.personalfinancelab.com/content/videos>

## Activities



The “Activities” always include some type of interactive tool (retirement planning calculator, credit card payment calculator, ect), with a short quiz. The quiz gives students a scenario that they need to use the calculator to solve.

## Actions



“Actions” include requiring students to do certain actions in the stock or budget games—like “Buy 5 stocks”, or “Use your credit card 3 times”. You can use this (especially at the beginning of class) to guide students through certain actions.

# EDITING YOUR ASSIGNMENTS

You can view, edit and create assignments all from the same screen. If you chose to “Skip This Step” when setting up your class, you can add your first assignment later by clicking “Create A New Assignment” and you would click the same button if you want to add a second assignment, (or as many as you like!)

## Main Assignment Settings



**CONTEST**

If you have more than one class, make sure to always select the correct class first before creating your assignment. This only applies if you make them AFTER the initial class creation, they will be automatically associated in that case.



**ASSIGNMENT**

This is the name that will appear for your students on their Dashboard and assignment page.



**START/  
END DATES**

You can select an exact time when your assignment is due, (e.g. 5PM) or when students are able to start.

**TIP:** if your assignment starts in the future, students will not be able to see them until that date arrives.



**PREREQUISITE**

Choose the sequence that students must complete their assignments. Assignments will only show up on the student dashboard after they've completed all the lessons included in the prerequisite.



**REWARD**

It's up to your discretion whether you want your students to be rewarded for completing assignments. Select which game and how much money your students will receive upon completion.

# HOW TO CHOOSE YOUR LESSONS

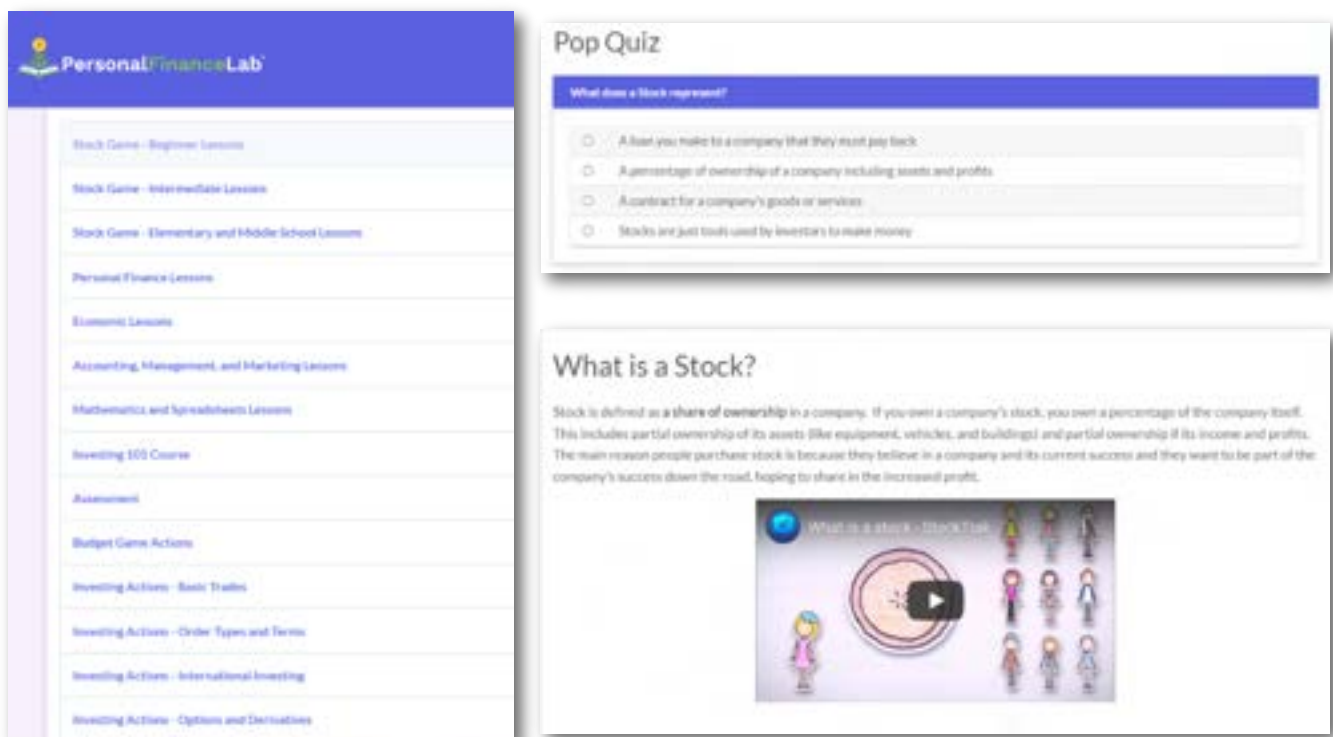
When you create your class Assignments, you'll see they are laid out in "Groups". The first couple groups are designed just to help get students started in the Stock Game, but the others are organized by class subject to make it easier for you to find the topics aligned to your specific class.

You can mix and match tasks from different groups—there is no limit! When you create your next assignment, we'll highlight the tasks that you already included before to avoid duplicates.

With over 300+ lessons on personal finance, investing, accounting, marketing, economics and career preparation you can quickly set-up your assignments with the following buttons. For more information on how to create assignments that follow The Council for Economic Education (CEE) and the Jump\$tart Coalition for Personal Financial Literacy (Jump\$tart), please reference the Lesson Plan section later in this guide.

**Require? Select All/Select None:** You can select all of the assignments from one section to quickly add all the content, and then remove individual articles by unchecking them. Same logic applies to Select None to remove them all.

**Allow Retries:** Will allow students to take the pop quiz at the end of each applicable assignment more than once to improve their score.



The image displays a screenshot of the Personal Finance Lab interface. On the left, a sidebar lists various lesson groups: Stock Game - Beginner Lessons, Stock Game - Intermediate Lessons, Stock Game - Elementary and Middle School Lessons, Personal Finance Lessons, Economic Lessons, Accounting, Management, and Marketing Lessons, Mathematics and Spreadsheets Lessons, Investing 100 Course, Assessment, Budget Game Actions, Investing Actions - Basic Trades, Investing Actions - Order Types and Terms, Investing Actions - International Investing, and Investing Actions - Options and Derivatives. On the right, two example lesson content pages are shown. The top page is a 'Pop Quiz' titled 'What does a Stock represent?' with four multiple-choice options: 'A fee you have to a company that they must pay back', 'A percentage of ownership of a company including assets and profits', 'A contract for a company's goods or services', and 'Stocks are just tools used by investors to make money'. The bottom page is titled 'What is a Stock?' and includes a definition: 'Stock is defined as a share of ownership in a company. If you own a company's stock, you own a percentage of the company itself. This includes partial ownership of its assets (like equipment, vehicles, and buildings) and partial ownership of its income and profits. The main reason people purchase stock is because they believe in a company and its current success and they want to be part of the company's success down the road, hoping to share in the increased profit.' Below the text is a video player with a play button and a thumbnail image showing a group of people.

# ASSIGNMENT PROGRESS REPORTS

To view your students' progress in their assignments, go to "Assignment Student Progress Reports" from under the Reports menu. If you have more than one assignment in your class, make sure to select the correct one from the dropdown menu. These reports are exportable so you can access the grades your students achieved.

At the top of this page, you can view the overall class progress, to see each student's progress per lesson, click on the "Details" button.



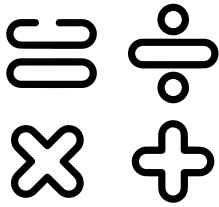
You'll see this window below pop-up. To review your student's answers in each lesson, click on the "View" button.



**Tip:** Students can access their assignments before either the Budget Game or Stock Game start. So you can choose to have them complete lessons right after they register to your class!

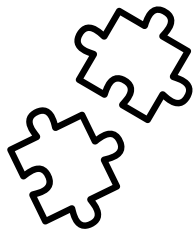
# ASSIGNMENTS BEST PRACTICES

Here are some key factors to keep in mind when setting up your Assignments:



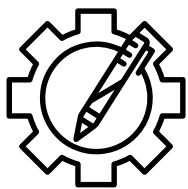
## Start With The Basics

The first set of 10 tasks is called “Investing Fundamentals”. If your class is using the Stock Game, this should be the first week’s assignment for the semester. It includes glossary terms and tutorials that they will need to succeed when starting their portfolio. Your next Assignment should be the 15 tasks in our “Intermediate Investing Tips” group—which continues on those principles. After that, the rest is up to you!



## Mix And Match

Each week, we highly recommend teachers include at least one task from outside the normal subjects you cover in class. If you are teaching a Personal Finance class, try grabbing a few lessons from our Accounting library. If you’re teaching Intro to Business, keep things fresh with some Economics lessons. This variety is an important way to increase student engagement and broaden their horizons, without eating up too much class time.



## Teacher Supplements

Some tasks you might want to reserve just for direct instruction—we have you covered there too. We’ve taken the most popular lessons and turned them into PowerPoint and Google Slides presentations you can use in class. Find them in the “Admin Resources” section after you’ve logged in with your teacher account. We also have answer keys for all assessment quizzes available upon request (this is not posted directly to the website).

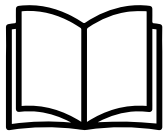
## Assignment Tip

Many teachers find it easiest to create all their assignments right at the beginning of their classes, once they finalize their course outline. This usually works well, but we discourage teachers from overlapping their assignment “start” and “stop” dates, as this can cause some confusion with students. We still let you do it (so you can let students make up missed class time), but we will give a warning.

# CERTIFICATIONS

All the badges students earn will be printed on the back of the certificate for which certification they complete. Even if they weren't part of the curriculum.

## Investing101



Investing101 is a self-contained Beginner's Investing Course. It's organized into 10 chapters, where each chapter ends with a vocabulary quiz and exam that you can assign separately.

You can assign individual chapters to your students. However, the course was designed to be followed sequentially so that students build their virtual portfolio as they learn more about the basics of investing.

Investing101 works very well as an extra credit assignment or to be completed as homework since each chapter takes a while to finish.

## Financial Literacy Certificate



Students who complete all 50 Personal Finance lessons, as well as the 12 months of the Budget Game and place 25 trades in the Stock Game can earn the Financial Literacy Certificate. Once students are done, they can download their certificate as a PDF along with all their competencies on the date they finished.





# RESEARCH CENTER

Our Research Center is a one-stop-shop for all stock and investing research for the Stock Game. This includes detailed quotes, financial statements, historical prices, analyst ratings, comparative charts, and much more!

With the PersonalFinanceLab™ Research Center, students can do all of their research for the Stock Game in one place—you don't need to find many different resources for students to compare to build their portfolios!

## Research Center Features

### DETAILED QUOTE

The "Detailed Quote" tool is the most basic element of the research center. Students can find prices, bid/ask spreads, EPS, dividend info, Beta, VWAP, and much more all in one place! It also includes a customizable chart, along with recent news stories mentioning this stock (so students know WHY the price moved, not just how much)

### FINANCIAL STATEMENTS

Income Statements, Balance Sheets, and Cash Flow Statements going back 20 years for all US companies trading on a major stock exchange. Also includes SEC filings and tons of extra notes and documents for deep-dive research.

### COMPARATIVE CHARTS

Plot any stock, along with its technical indicators, against any other stock. Great for Securities and Investments classes!

### MARKET SUMMARY

Information on the financial markets as a whole, in a one-screen summary. Includes major indices, interest rates, and major market moving news.

### MARKET MOVERS

The biggest "Gainers" and "Losers" in the major US exchanges. This is a great place to get trading ideas—and put your finger on the pulse of the financial markets.

### AND MORE!

There are over 30 different pages with lots of accountancy ratios, options information, share details, corporate actions, historical prices (going all the way back to IPOs), analyst ratings and more! Dive in and see what we have to offer for your class!

# CAREER CENTER

PersonalFinanceLab™ also includes our Career Center—a job and internship powerhouse designed to help students build employability skills. The Career Center is usually used as a smaller focal point alongside the Stock and/or Budgeting Games, and always with some of the related Assignments.



## JOB/INTERNSHIP SEARCH

Our Job and Internship Search tool features hundreds of thousands of real positions from around the world. Most pulled from various job search boards but some from employers looking specifically for students who have utilized PersonalFinanceLab™ or Stock-Trak. While some students do apply for positions (and get hired), the main focal point is usually in a Career Development unit—students search for their “Dream Job”, identify the requirements to get an interview, and work backwards to help build their Career Plan.



## JOB SEARCH TIPS

Our Job Search Tips are special articles designed to help students get hired in the 21st century. This means not just how to write a killer cover letter, but what it means to “search engine optimize” their resume to get through the automated filtering process and get into the hands of decision-makers.



## USING THE CAREER CENTER

The Career Center was designed to be used near the beginning of a class—so students are aware of the Job Search Tool from Day One. The idea is that students need to always be thinking about their careers throughout the class. We want to encourage them to keep up to date on job postings, what the “industry” is looking for in a candidate, and even keep a resume on file that they can use to immediately apply to any positions that catch their eye.

# TEACHER RESOURCES

All the following teacher resources are available from the Administration tab of the main menu under Guides & Tutorials. You can also find step-by-step instructions for setting up your class, managing your assignments, teacher reports and other aspects of PersonalFinanceLab™.



## LESSON PLAN

We built a collection of customizable lesson plans for a variety of Personal Finance and Economics concepts. Each lesson plan has a diverse set of activities - some using PersonalFinanceLab™ resources, others are in-class activities for groups, and some ideas for direct instruction. Each is a downloadable PDF, and includes topics like Needs and Wants, Opportunity Cost, Comparison Shopping, Balancing A Checkbook, Taxation and more.

## POWERPOINT/GOOGLE SLIDES PRESENTATIONS

We've also created slideshows you can use for direct instruction. We've taken our most popular assignments and built accompanying Google Slides/PowerPoint presentations. Feel free to download a copy and make changes - if you have any of your own that you would like to share, we would love to add them to the archive!



Here is a short list of what is available:

- Getting Trading Ideas Presentation
- Credit Reports Presentation
- Building an Investing Strategy Presentation
- Protecting Against Fraud Presentation
- Spending Plans Presentation

# TEACHER RESOURCES

## COURSE OUTLINES



We've created a 9-Week, 18-Week and 3-Week enrichment program to make it that much easier to integrate our lessons and games into your class. Each course outline includes units for Budgets and Spending Plans, Investing, Credit and Debt, Employment and Income, and Financial Risks and Insurance.

We highlight which lessons from our learning library reinforce the concepts introduced in each unit. We also provide teacher and student packets, with worksheets and grading rubrics for additional activities you can use in the classroom.

There are slideshows per unit that cover key concepts, challenge questions that reinforce what students are learning from the lessons and activities on PersonalFinanceLab. The Budget Game and Stock Game projects help students bring together the experiential learning into a group project and class presentation.

## WEBINAR RECORDINGS



We give most teachers an introductory webinar when they first sign up for PersonalFinanceLab™. If you are a new teacher at your school, or just want a refresher, you can find a recording of the most recent webinar by clicking Teacher Introduction Webinars on the Guides & Tutorials page.



# MORE TEACHER RESOURCES



## Answer Keys

We also have answer keys available for all of the Pop Quizzes built into our curriculum. However, we do not post the answer keys anywhere on the web - if you need a copy, email us at [info@PersonalFinanceLab.com](mailto:info@PersonalFinanceLab.com). You will need to already have a registered teacher account to receive a copy of the current answer keys.



## Featuring Sponsors

If you have a Lab room at your school with tickers and LCD screens, you may be working with a bank or credit union as a sponsor. To help teachers give these sponsors a "Thank You", you can upload their logo to the Announcements for your class. If you have a sponsor that you would like to feature, go to the "Post Announcements" page to upload their logo.

## Integrate With LCD Screens

If you already have a TV in your classroom (or can get one), PersonalFinanceLab™ can integrate with your screens to transform your classroom into a full-blown Personal Finance Lab.

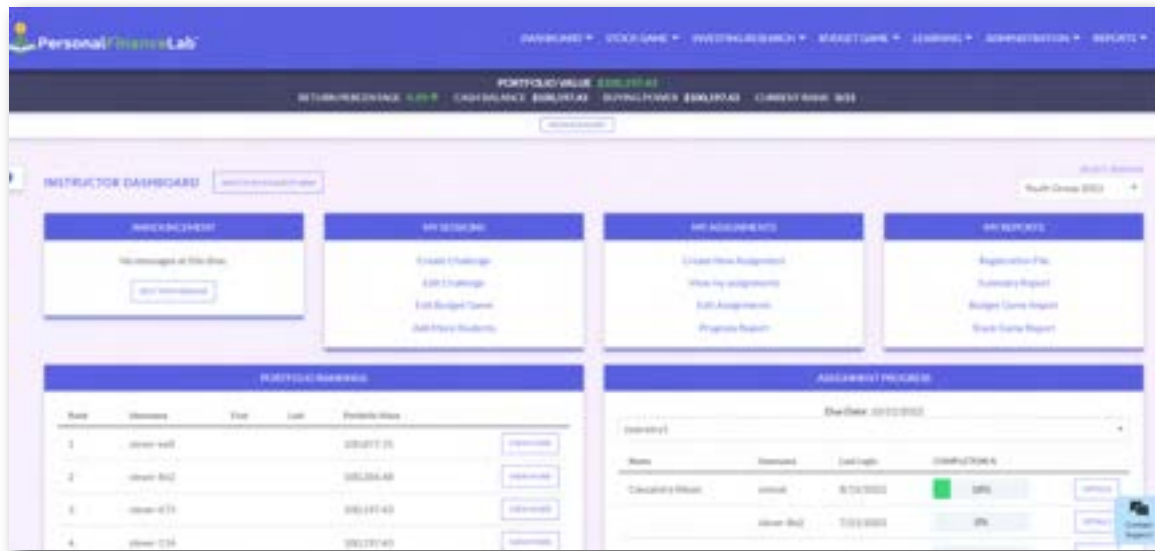
There is an additional license fee required (plus an "Intel Stick" to plug into the screen so it can connect to our data feed), but you can broadcast the class rankings from your Stock Game, rotate Personal Finance, Accounting, Economics, and Investing "Words of the Day", build a streaming watchlist of your students' favorite stocks, show live-streaming charts of the DOW or S&P 500, live market news, or even your school's news feed or lunch menus.

If you don't have our Widget License but would like more information, check out our blog post: What can I put in my MarketInsight display? - <https://www.personalfinancelab.com/blog/what-can-i-put-in-my-marketboard-display/>

If you already have our widget license and have received your Intel Stick, you can find the set-up instructions here: Widget Set-Up Tutorial - <https://www.personalfinancelab.com/administrator/widget-set-up-tutorial/>

# ADMIN DASHBOARD

Once you've created your first class, the next time you log in you will be taken to your Teacher Dashboard. This is where you'll get an "At A Glance" picture of your class, with lots of useful information to help launch class discussions or get caught up to speed on what happened since the last time you logged in.



## ANNOUNCEMENTS

Post a message for your class—this will appear on the right of every page. You can also use the Announcements tool to feature any sponsors who have contributed to your class or program.



## RECENT FORUM POSTS

If you have turned on Forums for your class, you will see the most recent posts featured here.



## TOP TRADED SECURITIES

If you are using the Stock Game, this will show the most commonly-traded stocks in your class. A great starting point for class discussion!



## PORTFOLIO RANKINGS

See the top performers in your class Stock Game. There's also a button to view each student's portfolio. You can find more detailed information in the Teacher Reports.



## ASSIGNMENT PROGRESS

A quick snapshot on how far your students have progressed on their current assignment. There's also a button to see more details for each student, and a drop-down to view other assignment progress.

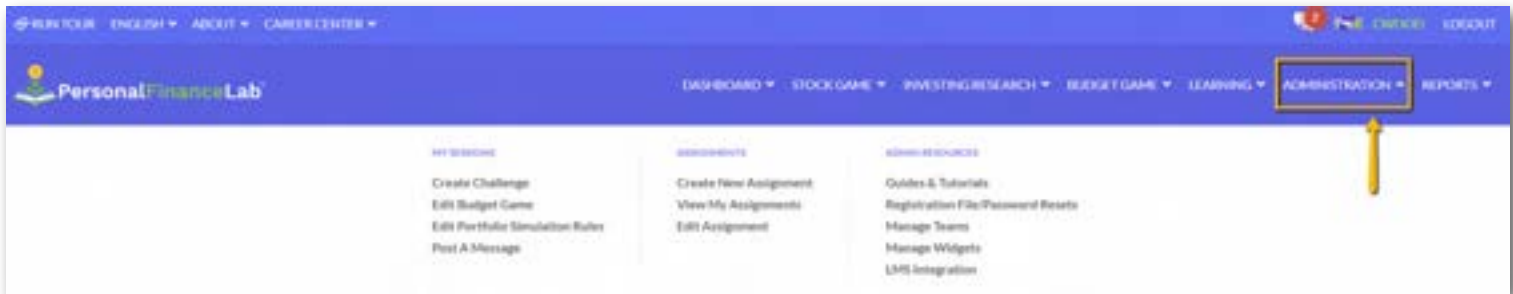


## BUDGET GAME RANKINGS

Like the Portfolio Rankings you will see current scores for your students in the Budget Game. This includes the Current Date, Completed Month, Overall Score, Net Worth, Credit Score and Quality of Life scores for all your students who have started playing.

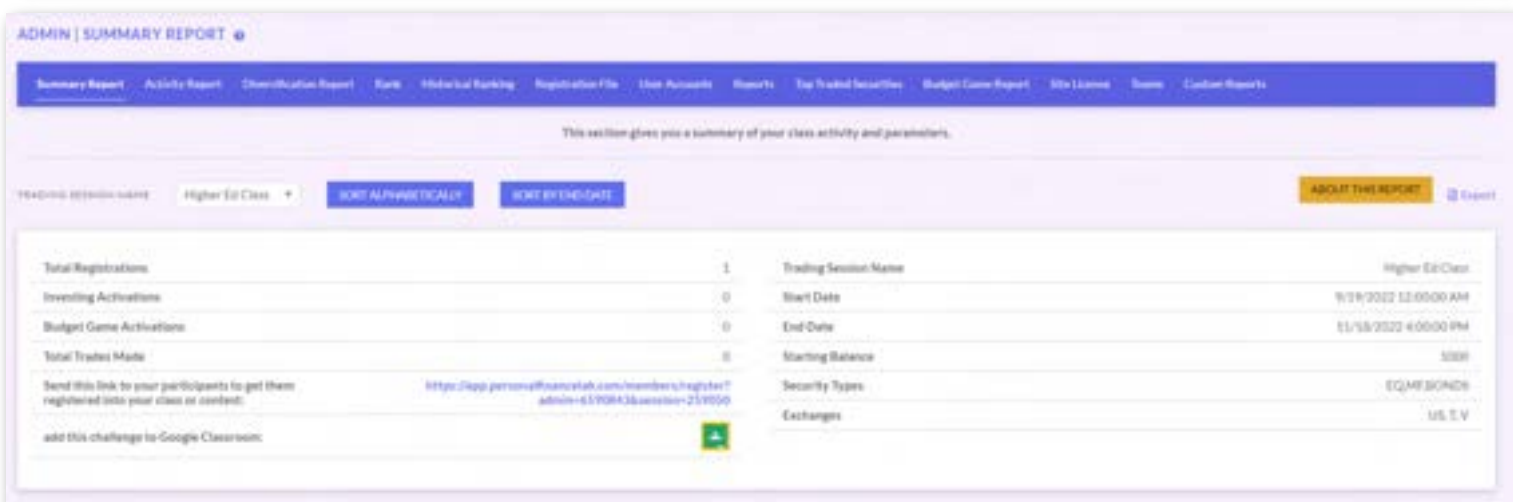
# ADMINISTRATION MAIN MENU

All of your most important teacher tools are in the Administration tab from the main menu. This is where you can create or edit your class settings or assignments, access the teachers guides & tutorials and manage your teams or widgets (if you purchased the customizable widget screens).



## Reports Main Menu

This menu is where you can access detailed information about your students' activity on the platform. From their registration information, to how many seats you have left in your site license or what actions they've taken in either the Budget Game or Stock Game. You can also access the custom reports from here too.



# REPORTS

Most of the reports emphasize the Stock Game (because there's just a lot more data to look at), but you can find a bunch more stuff in the Reports section for all types of classes. Pay special attention to your Registration File—this is where you can reset student passwords when they forget, and your Teams Report—where you can group students into teams for the Stock Game.

## Available Teacher Reports

### SUMMARY REPORT

This will list the total number of students in your class, how many have started to play, (activations), your class registration link, how many trades have been placed in your Stock Game, and some of the key rules and dates.

### ACTIVITY REPORT

This will show how often your students log in and trade in the Stock Game over time—both with a class summary and details for each individual student.

### DIVERSIFICATION REPORT

This summarizes how your class's portfolios in the Stock Game break down by security type over time. You can see the aggregation of the entire class, plus dive down into details for each student (both by security type and by economic sector).

### RANKING REPORT

The overview of your students' in the Stock Game, with buttons to see each student's portfolio and to add/remove cash from their accounts. Note: these are NOT live rankings. They are from the end of the previous day.

### HISTORICAL REPORT

This is a report that lets you roll back the clock to see the rankings for any day that your stock contest was open

### REGISTRATION FILE

This will list all students registered to your class, with buttons to change their usernames and reset their passwords. You can also generate new accounts here. This can be exported to Excel or Google Sheets.

### USER ACCOUNTS

This report is a specialized user summary, showing the last time each student logged in and lots of extra data about how they have been trading over the course of the class in the Stock Game.

### REPORTS

Export your entire class's transaction history, historical portfolio values, open positions, and/or trading notes in a single spreadsheet.



# REPORTS

## TOP TRADED SECURITIES

This report is most useful for fun facts on what your students are most interested in. You can use this information as a conversation starter, or bellringer.

## BUDGET GAME REPORT

Everything you need to know from the Budget Game. Your students' Current Date, Completed Month, Overall Score, Net Worth, Credit Score and Quality of Life scores for all your students who have started playing.

## TEAMS REPORT

Create and manage teams for the Stock Game. When students are in Teams, they still get their own account and make their own trades, but the team portfolios are aggregated together as well. Team members can see each other's portfolio (and their combined portfolio), and there are also team rankings added to their page. **TIP:** Team rankings are based on % return, so it is fine to have teams with unequal numbers of team members.

## CUSTOM REPORTS

You can build up to 5 custom reports, which can pull data or functions from every other report into one sheet. Want to see each student's full name, portfolio value, username, and a button to reset their password? No problem! You can also include portfolio data, historical data, trading data, and more, but you can't combine everything at once (only what would make sense to be in a single spreadsheet).

## Completely Custom Reports

Depending on your specific class, you might need some data that isn't in the pre-built reports, and you can't get by building your custom report.

If so, don't hesitate to ask your Account Manager! We're happy to crack open the database to get any other information you need—and if you ask, we're sure there are several other teachers who also want it (and that is how we build all our new features—teachers ask!)

# INTRODUCTION TO THE STOCK MARKET

The basic lessons are designed to teach students the fundamentals of investing, the stock market and math concepts they will need to build their virtual portfolios. Once they've started to implement these concepts after completing the Beginner Lessons, students can move on to the next section, Intermediate Lessons that goes into more depth. For younger students, we have a short and simplified unit that includes a video and pop quiz.

## BEGINNER LESSONS

LESSON NAME	TYPE
Stock Market Basics	Unit Introduction
What is a Stock?	Article
What is a Ticker Symbol?	Article
Getting (and understanding) stock quotes	Article
Why invest in Stocks?	Article
Building a diversified portfolio	Article
Getting Trading Ideas	Article
Navigating The Site	Tutorial Video
Order Types	Tutorial Video
Trading Stocks	Tutorial Video
Stock Market Basics	Unit Assessment

## ELEMENTARY AND MIDDLE SCHOOL LESSONS

LESSON NAME	TYPE
Stocks Made Easy	Tutorial Video
What are Mutual Funds?	Tutorial Video
What are Bonds?	Tutorial Video
What is a Stock Exchange?	Tutorial Video
What is a Stock Index?	Tutorial Video
How To Build A Portfolio	Tutorial Video

# INTRODUCTION TO THE STOCK MARKET

## INTERMEDIATE LESSONS

LESSON NAME	TYPE
Intermediate Investing	Unit Introduction
Why is it called Wall Street?	Article
What is the New York Stock Exchange?	Article
What is the Dow Jones Industrial Average?	Article
What is an ETF?	Article
What is a Mutual Fund?	Article
Trading Mutual Funds	Tutorial Video
What are Bonds	Article
Trading Bonds	Tutorial Video
Understanding margin trading	Article
What is a Brokerage?	Article
Investment Research	Tutorial Video
How to Choose and Compare Stocks	Article
Understanding Price Movements	Article
What is an Income Statement?	Article
What is a Balance Sheet?	Article
What Is A Cash Flow Statement	Article
Investing Strategies	Article
Certifications in the Finance Industry	Article
Use the Investment Return Calculator	Interactive Calculator
Use the Net Present Value Calculator	Interactive Calculator
Intermediate Investing	Unit Assessment

# PERSONAL FINANCE LESSONS

The Personal Finance lessons are grouped into the same units as the JumpStart Standards for financial literacy; budgeting and saving, credit and debt, income and taxes, employment and income, and financial risks and decision making. Each unit has an introduction and unit exam. You can pick and choose to include individual lessons or the whole series as part of your assignment.

## BUDGETING UNIT

LESSON NAME	TYPE
Budgeting, Saving, and Spending	Unit Introduction
Budgeting	Article
Budgeting and Spending Strategies	Article
What is Money?	Article
Building Wealth	Article
Use the Compound Interest Calculator	Interactive Calculator
Spending and Savings Plans	Article
Pay Yourself First	Article
Preparing for spending shocks	Article
Receipts - Keeping and Tossing	Article
Researching Spending	Article
Managing Bills	Article
Planning Long Term Purchases	Article
Family Planning	Article
Use the Net Worth Calculator	Interactive Calculator
Use the Buy vs Lease Calculator	Interactive Calculator
Use the Home Budgeting Calculator	Interactive Calculator
Budgeting, Saving, and Spending	Unit Assessment

# PERSONAL FINANCE LESSONS

## CREDIT UNIT

LESSON NAME	TYPE
Managing Credit	Unit Introduction
Using Credit	Article
Importance of Interest Rates	Article
Credit Cards	Article
Buying a car	Article
Good Debt, Bad Debt	Article
Use the Car Loans Calculator	Interactive Calculator
Short-Term Financing	Article
Student Loans	Article
Mortgages	Article
Use the Credit Card Payments Calculator	Interactive Calculator
Credit Reports	Article
Managing Debt	Article
Debt Management Services	Article
Consolidating Debt	Article
Debt Negotiation	Article
Bankruptcy	Article
Managing Credit	Unit Assessment

# PERSONAL FINANCE LESSONS

## INCOME AND TAXES UNIT

LESSON NAME	TYPE
Income and Taxes	Unit Introduction
Income and Compensation	Article
Career Development	Article
Employer and Employee Rights and Responsibilities	Article
Unemployment and other programs	Article
Banks, Credit Unions, and Savings and Loans	Article
Debit Cards	Article
Automatic Payments	Article
Taxation Overview	Article
Tax Filing and the Form 1040	Article
Sales Tax	Article
Biggest Mistakes of Job Seekers	Article
Acing Job Interviews	Article
How To Choose an Internship	Article
Using Keywords In Your Resume	Article
What is Wealth?	Article
Charitable Giving	Article
Preparing For Retirement	Article
Use the Saving to be a Millionaire Calculator	Interactive Calculator
Consumer rights and responsibilities	Article
Classifying Products and Services	Article
Common Tax Deductions	Article
Common Tax Additions	Article
When to hire a tax professional	Article
Income and Taxes	Unit Assessment

# PERSONAL FINANCE LESSONS

## RISK AND FINANCIAL DECISIONS UNIT

<b>LESSON NAME</b>	<b>TYPE</b>
Risk and Financial Decisions	Unit Introduction
What makes a contract valid?	Article
Risk	Article
Renter's Insurance	Article
Homeowners Insurance	Article
Rental Agreements and Homeowners Associations	Article
Car Insurance	Article
Life Insurance	Article
Health Insurance	Article
Protecting Against Fraud	Article
Using Spreadsheets – Comparing Car Financing Options	Article
What are Financial Records?	Article
Reconciling accounts	Article
Tax Audits	Article
Work VS Study	Article
Simple and Living Wills	Article
Starting a Business	Article
Risk and Financial Decision Making	Unit Assessment

# ECONOMICS LESSONS

Our economics articles cover a wide range of both micro and macroeconomics, both explaining the core theory illustrated with graphs, but also supplemented with real-world examples and historic case studies. Our Economics Curriculum aligns with education standards outlined by the National Council for Economic Education.

## LESSON NAME

---

What is the Federal Reserve?

---

Stock Market Crash of 1929

---

Comparative Economic Systems -  
Capitalism, Socialism, and Communism

---

Major Economic Indicators (GDP, CPI, Jobs)

---

Gross Domestic Product

---

Supply and Demand Examples in the  
Stock Market

---

Benefits of Competition

---

Types of Companies

---

What is Economic Growth?

---

What are Incentives?

---

What is Economics?

---

What is Entrepreneurship?

---

Externalities

---

The Business Cycle

---

Importance of Interest Rates

---

Labor and Productivity

---

Marginal Benefit and Cost

## LESSON NAME

---

What is Opportunity Cost?

---

What are Price Controls?

---

Why is there Scarcity?

---

What is Specialization?

---

Unemployment

---

What is Supply?

---

What is Demand?

---

How is Money Created?

---

What is Cottage Industry

---

Time Value of Money

---

Fiscal Policy Explained

---

Government impact on the economy

---

Inflation

---

International trade

---

Monetary Policy

---

Property Rights

---

Risk

---

Comparative Advantage



# BUSINESS LESSONS

Our business curriculum is divided between three primary topics, Accounting, Management and Marketing. The curriculum is designed to be flexible for the different business education standards for each state. If you want to see how the Business Curriculum aligns to the standards your school, please contact us for a comparison.

LESSON NAME	TOPIC
The Accounting Cycle	Accounting
Understanding the role of accountants in business and society	Accounting
Careers in the accounting profession	Accounting
Financial Analysis through key ratios	Accounting
GAAP - Financial Reporting and Terms	Accounting
GAAP - Asset Accounting	Accounting
GAAP - Liability Accounting	Accounting
GAAP - Accounting for Equity	Accounting
GAAP - Accounting Revenue and Expenses	Accounting
GAAP - Accounting Gains and Losses	Accounting
Payroll Best Practices	Accounting
Issuing stock and dividends	Accounting
Operating Ratios	Accounting
Cash Flow	Accounting
Cash Planning	Accounting
Corporate Debt	Accounting
Dividends and Changes of Ownership	Accounting
Solvency	Accounting
Asset Valuation	Accounting

# BUSINESS LESSONS

LESSON NAME	TOPIC
Audits and Fraud	Accounting
Managerial Accounting	Accounting
Creating Financial Statements	Accounting
Cost Accounting	Accounting
Importance of Planning and Vision	Management
Centralized and Decentralized Management Explained	Management
Leading vs Directing	Management
Management Theories and How They Are Used	Management
Forms of Business Ownership	Management
Business Ethics Overview	Management
Social Responsibility In Management	Management
Human Resource Planning	Management
Competitive Advantage	Management
Short Term and Long Term Financing	Management
Internal Risk Management	Management
Integrating Risk Management	Management
Building a Case Study	Management
Foundations of Marketing	Marketing
Analyzing Consumer Behavior	Marketing
Segmentation and Target Markets	Marketing
Ethics In Marketing	Marketing
Classifying Products and Services	Marketing
The Product Life Cycle	Marketing
Pricing Strategies	Marketing
Planning and Evaluating Business Advertising	Marketing
Personal Selling	Marketing
Developing A Marketing Plan	Marketing

# INVESTING101 COURSE

Investing101 is a stand-alone beginners investing course - perfect for after school programs, extra credit, and parent outreach. This course covers over 100 investing topics, divided into 10 chapters. It is designed to start with a complete beginner, and works through investing topics from basic terminology all the way through reading charts and trading options. There are vocabulary quizzes and chapter exams for each chapter.

## CHAPTER 2: HOW THE STOCK MARKET WORKS AND WHY IT MOVES

- 2-01 What Are Stock Exchanges?
- 2-02 A History Lesson – Wall Street
- 2-03 Other Stock Exchanges
- 2-04 Public versus Private Companies & IPOs versus Secondary Market Securities
- 2-05 Market Timing and Moving
- 2-06 Bull vs. Bear Markets
- 2-07 The Danger of Trying to Time the Market
- 2-08 Brokers and How to Choose the Right Ones
- 2-09 Why Stocks Are a Good Choice For Investing
- 2-10 Buying Individual Stocks Versus Investing in Mutual Funds
- 2-11 Resources

## CHAPTER 1: INTRODUCTION TO INVESTING

- 1-01 Understanding Investment Choices
- 1-02 Bank and Credit Union Products
- 1-03 Certificates of Deposit (CDs)
- 1-04 Stocks
- 1-05 Mutual Funds
- 1-06 ETFs (Exchange-Traded Funds)
- 1-07 Bonds
- 1-08 Commodities
- 1-09 Gold and Other Precious Metals
- 1-10 Foreign Currency and Foreign Stocks
- 1-11 Real Estate
- 1-12 Recent Performance of Investments
- 1-13 Resources



# INVESTING101 COURSE

## CHAPTER 3: MAKING YOUR FIRST TRADE

---

- 3-01 How to Look Up a “Ticker Symbol”
- 3-02 Understanding Stock Quotes
- 3-03 Types of Orders-Market, Limit, Stop
- 3-04 Types of Order Terms
- 3-05 Buying on Margin
- 3-06 Short Selling?
- 3-07 How to Record Gains and Losses
- 3-08 Set Goals and Targets
- 3-09 Resources

## CHAPTER 5: NOW THAT I OWN IT, WHAT SHOULD I DO?

---

- 5-01 Ride Your Winners
- 5-02 Don't Fall in Love With Your Stocks
- 5-03 Never lose more than 10%
- 5-04 Diversify, Diversify and Diversify
- 5-05 Know When to Hold'em, Know When to Fold'em
- 5-06- Watch Volume
- 5-07 Keep to Your Exit Strategies
- 5-08 Resources

## CHAPTER 4: BUILDING YOUR \$100,000 PORTFOLIO

---

- 4-01 Risk, Reward, and Diversification
- 4-02 Measuring Risk: The Sharpe Ratio
- 4-03 Buying Stocks that you Know
- 4-04 Meet Warren Buffet
- 4-05 Meet Peter Lynch
- 4-06 Stock Screeners
- 4-07 Resources

## CHAPTER 6: FUNDAMENTAL ANALYSIS UNDERSTANDING EARNINGS AND CASH FLOW

---

- 6-01 Information: 10-Ks, 10-Qs, and 8-Ks
- 6-02 The Income Statement-An Introduction
- 6-03 Operating Income, EBITDA and Net Income
- 6-04 Understanding Cash Flow Statements
- 6-05 EPS, PE Ratios, Cash Flow per Share and ROE
- 6-06 Revenue and Earnings Estimates
- 6-07 Balance Sheet
- 6-08 Management
- 6-09 New and Improved Products?
- 6-10 Competition
- 6-11 Resources

# INVESTING101 COURSE

## CHAPTER 7: TECHNICAL ANALYSIS COMMON CHARTS AND TERMS

---

7-01 How to Read Stock Charts

---

7-02 Cup with Handle

---

7-03 Head and Shoulders

---

7-04 Breakouts

---

7-05 Double Bottom

---

7-06 Trendlines

---

7-07 Wedges and Flags

---

7-08 Candlesticks

---

7-09 MACD

---

7-10 Fibonacci Ratios

---

7-11 Moving Averages

---

7-12 Relative Strength Index (RSI)

---

7-13 Support and Resistance

---

7-14 Bollinger Bands

---

7-15 Resources

## CHAPTER 8: CURRENT HOT TOPICS IN TRADING

---

8-01 Manias, Bubbles, and Crashes

---

8-02 Day Trading

---

8-03 Swing Trading

---

8-04 Penny Stocks

---

8-05 Buy and Hold

---

8-06 Growth at a Reasonable  
Price (GARP)

---

8-07 Insider Transactions

---

8-08 Short Squeeze

---

8-09 - Cryptocurrency Trading

---

8-10 ESG Investing

---

8-11 Resources



# INVESTING101 COURSE

## CHAPTER 9: INTRODUCTION TO OPTIONS

---

9-01 What Are Options?

---

9-02 Call Options

---

9-03 Put Options

---

9-04 Making Your First Option Trade

---

9-05 Writing Covered/Naked Calls

---

9-06 Volatility

---

9-07 Implied Volatility

---

9-08 Option Pricing – Black-Scholes Model

---

9-09 Put Versus Call Interest

---

9-10 Resources



## CHAPTER 10: THE INVESTORS' GUIDE TO SUCCESS

---

10-01 Ten Keys to Remember

---

10-02 Ten Mistakes to Avoid

---

10-03 Staying Informed

---

10-04 Practice, Practice, Practice

---

10-05 Develop an Investing Strategy That Feels Right for You

---

10-06 Summary

# MATH LESSONS

Our Mathematics and Spreadsheets lessons take advantage of all the data that students generate on the site while they play the Stock Game and Budget Game. These lessons only require basic math skills (addition, subtraction, multiplication, division) to get started.

LESSON NAME	TYPE
Percents, Fractions and Ratios	Article
Using Spreadsheets - Importing and Formatting Data	Article
Using Spreadsheets - Calculating Your Daily Returns	Article
Using Spreadsheets - Calculating Profit or Loss From Trades	Article
Using Spreadsheets - Graphing	Article



# NEED HELP?

At PersonalFinanceLab™, we pride ourselves on teacher support. If you have any issues setting up your class, or have any questions on how to integrate with your class, feel free to contact our expert customer support team through these channels:

## Account Manager



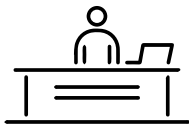
Every account manager on our team is an expert on PersonalFinanceLab™ integration across a variety of subjects, and is a fantastic resource for all troubleshooting issues. If you are not able to find what you are looking for either in this guide, or anywhere on the site, please contact them for more information.

## Live Chat



Throughout the PersonalFinanceLab.com website, you will find “Live Chat” bubbles pop up on all the teacher admin pages whenever the markets are open. You can use these to speak directly with our technical support team to help troubleshoot any issues with managing your class or student accounts. If you are outside market hours, the Live Chat bubble will switch to a drop box for our technical support ticket system.

## Support Desk



PersonalFinanceLab.com’s support desk is open 24 hours for both student and teacher questions. It includes our FAQ system for common questions, or you can leave a message for our support team.

We respond to all questions within 1 business day, and this is usually the easiest way for student technical issues to get resolved quickly and easily.

**Phone: 1-800-786-8725 or 1-514-871-2222**

**Technical Support: [support@personalfinancelab.com](mailto:support@personalfinancelab.com)**

**Customer Service: [sales@personalfinancelab.com](mailto:sales@personalfinancelab.com)**