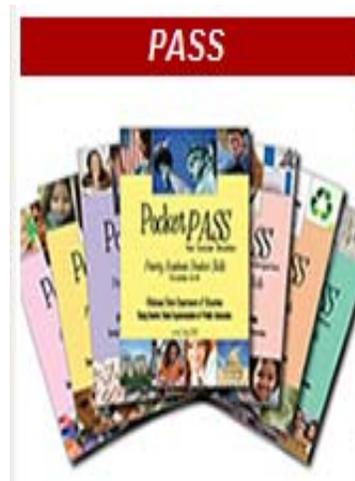


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LANGUAGE ARTS – Grade 9

Reading/Literature: The student will apply a wide range of strategies to comprehend, interpret, evaluate, appreciate, and respond to a variety of texts.

STANDARD 1: Vocabulary – The student will expand vocabulary through word study, literature, and class discussion.

2. Use word meanings within the appropriate context and verify these meanings by definition, restatement, example, and analogy.
4. Use reference material such as glossary, dictionary, thesaurus, and available technology to determine precise meaning and usage.

Project

Teachers are provided handouts of financial and investment glossary sites for students. At workshops teachers visit various glossary sites as well as tutorial sites which explain financial concepts and terms. (p. 54, Appendix O)

STANDARD 2: Comprehension: The student will interact with the words to construct an appropriate meaning.

1. Literal Understanding
 - a. Examine the structures and format of functional workplace documents, including graphics and headers, and explain how authors use the features to achieve their purpose.
2. Inferences and Interpretation
 - b. Draw inferences such as conclusions, generalizations, and predictions, and support them with text evidence and personal experience.
3. Summary and Generalization
 - c. Summarize and paraphrase complex, implicit hierarchic structures in informational texts...
4. Analysis and Evaluation
 - a. Discriminate between fact and opinion and fiction and nonfiction.

Project

Students research magazines, newspapers, reference materials, and online information. They log their research and cite references for use in their final reports. The ability of students to discriminate between fact and fiction and evaluate information will be reflected in the quality of their final reports. (p. 44, Appendix E; pp. 48-53, Appendices I – N)

STANDARD 4: Research and Information: The student will conduct research and organize information.

1. Accessing Information – Select the best source for a given purpose.
 - a. Access information from a variety of primary and secondary sources.
 - b. Skim text for an overall impression and scan text for particular information.
 - c. Use organizational strategies as an aid to comprehend increasingly difficult content material (e.g., problem/solution, sequential order...)

2. Interpreting Information – The student will analyze and evaluate information from a variety of sources.
 - a. Summarize, paraphrase, and/or quote relevant information.
 - b. Determine the author’s viewpoint to evaluate source credibility and reliability.
 - c. Organize and convert information into different forms such as charts, graphs and drawings to create multiple formats to interpret information for multiple audiences and purposes, and cite sources completely.

Project

Students analyze and evaluate information obtained from an initial timeframe of two weeks researching magazines, newspapers, reference materials, and various online resources. However, throughout the project most students continue researching. Students search for information on topics including but not limited to company’s history, management, return on equity, financial statements, cash flow, debt, and long-term growth potential. Students access numerous online publications; they are required to cite a minimum of five sources. (p. 42, Appendix C; p. 47, Appendix H)

Students may summarize and paraphrase as well as quote relevant information they use in their final reports. Students may incorporate charts, graphs, or formats of their choice in their final reports.

Writing/Grammar/Usage and Mechanics: The student will express ideas effectively in written modes for a variety of purposes and audiences.

STANDARD 1: Writing Process – The student will use the writing process to write coherently.

1. Use a writing process to develop and refine composition skills. Students are expected to:
 - a. use a variety of prewriting strategies such as brainstorming, outlining, free writing, discussing, clustering, webbing, using graphic organizers, notes, logs, or reading to generate ideas and gather information.
 - c. identify audience and purpose for writing:
 - i. consider specific purposes for writing (e.g., to reflect, inform, explain, persuade, or share an experience or emotion)
 - e. develop multiple drafts, individually and collaboratively, to categorize ideas, organize them into paragraphs, and blend paragraphs into larger text.
 - f. revise drafts.
 - g. edit for specific purposes to ensure standard usage, varied sentence structure, appropriate word choice, mechanics, and spelling.
 - h. refine selected pieces to publish for general and specific audiences.

Project

Students maintain research logs, organize their notes, follow strict guidelines and sequencing requirements, and write a paper addressing specific purposes. Students are evaluated on the quality of their writing including logical and critical thinking skills utilized in their explanations and discussions along with proper English usage and grammar. (p. 44, Appendix E; p. 47, Appendix H)

Teachers are encouraged to have students write about each part of the process as they go to break a daunting task into a doable task. Teachers are encouraged to have students edit, proofread and revise their drafts before finalizing their reports. Students are aware of the specific audience of evaluators of their reports. Students have the option to work in groups.

Students are encouraged to proof each other's reports and offer feedback. Teachers are allowed to proof students' reports and offer feedback.

4. Editing, Proofreading, and Evaluating:

- a. Apply Standard English usage, correct spelling and usage in text. Correct errors in grammatical conventions (e.g., complete sentences, independent and dependent (restrictive/nonrestrictive) clauses, conjunctions for subordination, correlation, and coordination, subject verb agreement, consistent verb tense, pronoun-antecedent relationship, noun and pronoun agreement, use of prepositional phrases, adverbs, and adjectives).
- b. Employ specified proofreading strategies and consult resources (e.g., spell checks, personal spelling lists, or dictionaries) to correct errors in spelling, capitalization, and punctuation, including punctuation of quotations.
- c. Use a specified format for in-text citation of source materials, for bibliographies, and for lists of works cited. Check against original source for accuracy.
- d. Demonstrate an understanding of the ethics of writing by creating a document free from plagiarism.

Project

Students are provided guidelines and evaluation tool prior to starting project. Students are encouraged to proofread for usage, spelling, and grammar; proofing each other's report is acceptable. Students are provided handouts with instructions and examples of how to cite various sources following specified guidelines. Students are required to include a works cited page with their reports. (pp. 48-53, Appendices I – N) Students are held to a high standard of ethics; if plagiarism is detected, the student is disqualified from the project and her/his school is notified.

STANDARD 2: Modes and Forms of Writing. The student will write for a variety of purposes and audiences using narrative, descriptive, expository, persuasive, and reflective modes.

2. Compose expository compositions, including analytical essays and research reports that:
 - a. integrates evidence in support of a thesis including information on all relevant perspectives.
 - b. quotes, summarizes, and paraphrases information and ideas from a variety of primary and secondary sources accurately and coherently.
 - c. integrates a variety of suitable, valid reference sources, including word, pictorial, audio, and Internet sources, to locate information in support of topic.
 - d. integrates visual aids by using technology to organize and record information on charts, data tables, maps, and graphs.

Project

Students are required to write a report with specific requirements using a minimum of five sources: electronic, articles, books, publications, interviews, etc. The quality and accuracy of their writing are evaluated. Students may choose to incorporate charts and graphs to illustrate their purpose. Students are provided handouts with instructions and examples of how to cite various sources following specific guidelines.

(p. 47, Appendix H; pp. 48-53, Appendices I – N)

3. Compose persuasive/argumentative compositions that:
 - a. include a well-defined thesis that makes a clear and knowledgeable appeal in a sustained and effective fashion.
 - c. clarify and defend positions with precise and relevant evidence, including facts, expert opinions, quotations, expressions of commonly accepted beliefs, and logical reasoning.

Project

This supplemental project requires students to research, complete a risk assessment, write an investment goal, keep a research log, create an online portfolio, track and maintain a tracking log, and document stock transactions occurring after the initial portfolio is created. Finally, students write a detailed report discussing various topics including their research process, criteria used to determine which stocks to purchase, detailed historical information on at least one stock in their portfolio, risk, goal/s, diversification, and investment fraud. (p. 42, Appendix C; p. 43, Appendix D; p. 44, Appendix E; p. 45, Appendix F; p. 47, Appendix H)

In the students' search for information, they utilize and/or improve their critical thinking skills in a variety of ways.

10. Write documented papers incorporating the techniques of Modern Language Association (MLA) or similar parenthetical styles.

Project

Students are provided handouts with instructions and examples of how to cite various sources following MLA guidelines. (p. 47, Appendix H; pp. 48-53, Appendices I – N)

STANDARD 3: Grammar/Usage and Mechanics. The student will demonstrate appropriate practices in writing by applying grammatical knowledge to the revising and editing stages of writing and participate independently and in groups to create oral presentations.

1. Standard English Usage – Demonstrate correct use of Standard English in speaking and writing.
 - a. Distinguish commonly confused words (e.g., their, there, they're; two, too, to; accept, except; affect, effect).
 - b. Use correct verb forms and tenses.
 - c. Use correct subject-verb agreement.
 - d. Use active and passive voice.
 - f. Use nominative, objective, and possessive nouns and pronouns correctly.
 - h. Use pronoun/antecedent agreement and clear pronoun reference.

2. Mechanics and Spelling. Demonstrate appropriate language mechanics in writing.
 - a. Apply capitalization rules appropriately in writing.
 - b. Use correct formation of plurals.
 - c. Demonstrate correct use of punctuation and recognize its effect on sentence structure...
 - d. Demonstrate correct use of punctuation in research writing
 - e. Use correct spelling

3. Sentence structure. Demonstrate appropriate sentence structure in writing.
 - a. Identify and use parallel structure.
 - b. Correct dangling and misplaced modifiers.
 - c. Correct run-on sentences.
 - d. Correct fragments.
 - e. Correct comma splices.
 - f. Differentiate between dependent/independent and restrictive/nonrestrictive (essential/nonessential) clauses.
 - g. Write effective simple, compound, complex, and compound-complex sentences.

Project

Student reports are evaluated on English usage and grammar and mechanics and spelling. (p. 47, Appendix H)

Oral Language/Listening and Speaking – The student will demonstrate thinking skills in listening and speaking.

STANDARD 1: Listening – The student will listen for information and pleasure.

1. Focus attention on the speaker's message.

Project

Students may view videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to their teacher and guest speakers, participate in class discussions, and may have discussions with family and friends. Students are encouraged to utilize sharp critical thinking skills to pay close attention to the message.

STANDARD 2: Speaking – The student will express ideas and opinions in group or individual situations.

1. Use formal, informal, standard, and technical language effectively to meet the needs of purpose, audience, occasion, and task.

Project

Students may take part in class discussions, discussions with family and community, and ask questions of teacher and guest speaker. Students may interview business leaders in the financial field for information.

VISUAL LITERACY: The student will interpret, evaluate, and compose visual messages.

STANDARD 2: Evaluate Media – The student will evaluate visual and electronic media, such as film, as compared with print messages.

1. Select people with special interests and expectations who are the target audience for particular messages or products in visual media.

Project

Students watch videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to guest speakers, participate in class discussions, and may have discussions with family and friends. Some of the information they encounter may be biased. One of the project's goals is to provide students experience to evaluate information and learn to recognize "red flags."

LANGUAGE ARTS – Grade 10

Reading/Literature: The student will apply a wide range of strategies to comprehend, interpret, evaluate, appreciate, and respond to a wide variety of texts.

STANDARD 1: Vocabulary – The student will expand vocabulary through word study, literature, and class discussion.

3. Use reference material such as glossary, dictionary, thesaurus, and available technology to determine precise meaning and usage.

Project

Teachers are provided handouts of financial and investment glossary sites for students. At workshops teachers visit various glossary sites as well as tutorial sites which explain financial concepts and terms. (p. 54, Appendix O)

STANDARD 2: Comprehension – The student will interact with the words and concepts on the page to understand what the writer has said.

1. Literal Understanding
 - a. Identify the structures and format of various informational documents and explain how authors use the features to achieve their purpose.
2. Inferences and Interpretation
 - b. Draw inferences such as conclusions, generalizations, and predictions, and support them with text evidence and personal experience.
3. Summary and Generalization
 - c. Summarize and paraphrase complex, implicit hierarchic structures in informational texts...
4. Analysis and Evaluation
 - a. Discriminate between fact and opinion and fiction and nonfiction.

Project

Students research magazines, newspapers, reference materials, and online information. They log their research and cite references for use in their final reports. The ability of students to clarify and evaluate information will be reflected in the quality of their final reports. (p. 44, Appendix E; pp. 48-53, Appendices I – N)

STANDARD 4: Research and Information: The student will conduct research and organize information.

1. Accessing Information – Select the best source for a given purpose.
 - a. Access information from a variety of primary and secondary sources.
 - *b. Skim text for an overall impression, and scan text for particular information.
 - c. Use organizational strategies as an aid to comprehend increasingly difficult content material (e.g., problem/solution, sequential order...)
2. Interpreting Information – Analyze and evaluate information from a variety of sources.

- a. Summarize, paraphrase, and/or quote relevant information.
- b. Determine the author's viewpoint to evaluate source credibility and reliability.

Project

Students analyze and evaluate information obtained from an initial timeframe of two weeks researching magazines, newspapers, reference materials, and various online resources. However, throughout the project most students continue researching. Students search for information on topics including but not limited to company's history, management, return on equity, financial statements, cash flow, debt, and long-term growth potential. Students may summarize and paraphrase as well as quote relevant information they use in their final reports. Students access numerous online publications; they are required to cite a minimum of five sources. (p. 42, Appendix C; p. 47, Appendix H)

Writing/Grammar/Usage and Mechanics. The student will express ideas effectively in written modes for a variety of purposes and audiences.

STANDARD 1: Writing Process – The student will use the writing process to write coherently.

1. Use a writing process to develop and refine composition skills. Students are expected to:
 - a. use prewriting strategies to generate ideas such as brainstorming, outlining, free writing, discussing, clustering, webbing, using graphic organizers, notes, logs, or reading to generate ideas and gather information.
 - d. develop multiple drafts, individually and collaboratively, to categorize ideas, organize them into paragraphs, and blend paragraphs into larger text.
 - e. revise for appropriateness of organization, content, and style.
 - f. edit for specific purposes such as to ensure standard usage, varied sentence structure, appropriate word choice, mechanics, and spelling.
3. Demonstrate organization, unity, and coherence by using transitions and sequencing.
4. Editing/Proofreading and Evaluating: Use precise word choices, including figurative language, that convey specific meaning.
5. Use a variety of sentence structures, types, and lengths to contribute to fluency and interest.
6. Evaluate own writing and others' writing (e.g., determine the best features of a piece of writing, determine how writing achieves its purpose, ask for feedback, and respond to classmates' writing).

Project

Teachers are encouraged to have students write about each part of the process as they go to break a daunting task into a doable task. Teachers are encouraged to have students edit, proofread and revise their drafts before finalizing their reports. Students are aware of the specific audience of evaluators of their reports. Students have the option to work in groups.

Students maintain research logs, organize their notes, follow strict guidelines and sequencing requirements, and write a paper addressing specific purposes. Students are evaluated on the quality of their writing including logical and critical thinking skills utilized in their explanations and discussions along with proper English usage and grammar. (p. 44, Appendix E; p. 47, Appendix H)

Students are encouraged to proof each other's reports and offer feedback. Teachers are allowed to proof students' reports and offer feedback.

STANDARD 2: Modes and Forms of Writing. The student will write for a variety of purposes and audiences using creative, narrative, descriptive, expository, persuasive, and reflective modes.

2. Compose expository compositions, including analytical essays and research reports that:
 - a. integrate evidence in support of a thesis...
 - b. communicate, quote, summarize, and paraphrase information and ideas from primary and secondary sources accurately and coherently.
 - c. integrate a variety of suitable, credible reference sources, such as print, pictorial, audio, and reliable Internet sources.
 - d. integrate visual aids by using technology to organize and record information on charts, data tables, maps, and graphs.

5. Compose reflective papers that may address one of the following purposes:
 - a. express the individual's insight into conditions or situations detailing the author's role in the outcome of the event as well as an outside viewpoint.

8. *Compose documented papers incorporating the techniques of Modern Language Association (MLA) or similar parenthetical styles.

Project

Students are required to write a report using a minimum of five sources: electronic, articles, books, publications, interviews, and relevant sources of their choice. The quality and accuracy of their writing is evaluated. Students may choose to incorporate charts and graphs to illustrate their purpose. (p. 47, Appendix H)

Students submit a Works Cited page containing a minimum of five sources. Students are provided handouts with instructions and examples of how to cite various sources following MLA guidelines. (pp. 48-53, Appendices I – N)

STANDARD 3: Grammar/Usage and Mechanics. The student will demonstrate appropriate practices in writing by applying Standard English conventions of the revising and editing stages of writing. Work independently and in self-directed writing teams to revise and edit.

1. Standard English Usage. The student will demonstrate correct use of Standard English in speaking and writing.
 - a. Distinguish commonly confused words (e.g., there, their, they're; two, too, to; accept, except; affect, effect)..
 - d. Use correct verb forms and tenses.

- c. Use correct subject-verb agreement.
 - d. Use correct verb forms and tenses.
 - e. Use correct subject-verb agreement especially when the sentence contains intervening phrases or clauses.
 - g. Distinguish active and passive voice.
 - h. Use correct pronoun/antecedent agreement and clear pronoun reference.
 - i. Use correct forms of positive, comparative, and superlative adjectives.
2. Mechanics and Spelling – The student will demonstrate appropriate language mechanics in writing.
- a. Apply capitalization rules appropriately in writing.
 - c. Demonstrate correct use of punctuation in research writing.
 - d. Use correct formation of plurals.
 - e. Use correct spelling.
3. Sentence Structure. The student will demonstrate appropriate sentence structure in writing.
- a. Identify and use parallel structure.
 - b. Correct dangling and misplaced modifiers.
 - c. Correct run-on sentences.
 - d. Correct fragments.
 - e. Correct comma splices.
 - f. Use independent/dependent and restrictive (essential)/nonrestrictive (nonessential) clauses to designate the importance of information.
 - g. Use a variety of sentence structures and lengths to create a specific effect.

Project

Student reports are evaluated on English usage and grammar and mechanics and spelling. (p. 47, Appendix H)

Oral Language/Listening and Speaking: The student will demonstrate thinking skills in listening and speaking.

*STANDARD 1: Listening – The student will listen for information and for pleasure.

- 3. Evaluate informative and persuasive presentations of peers, public figures, and media presentations.

Project

Students may view videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to their teacher and guest speakers, participate in class discussions, and may have discussions with family and friends. Students are encouraged to utilize sharp critical thinking skills to pay close attention to the message.

*STANDARD 2: Speaking – The student will express ideas and opinions in group or individual situations.

- 1. Use formal, informal, standard, and technical language effectively to meet the needs of purpose, audience, occasion, and task.

Project

Students may take part in class discussions, discussions with family and community, and ask questions of teacher and guest speaker. Students may interview business leaders in the financial field for information.

VISUAL LITERACY: The student will interpret, evaluate, and compose visual messages.

STANDARD 2: Evaluate Media – The student will evaluate visual and electronic media, such as film, as compared with print messages.

1. Recall that people with special interests and expectations are the target audience for particular messages or products in visual media.

Project

Students watch videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to guest speakers, participate in class discussions and may have discussions with family and friends. Some of the information they encounter may be biased. One of the project's goals is to provide students experience to evaluate information and learn to recognize "red flags."

LANGUAGE ARTS – Grade 11

Reading/Literature: The student will apply a wide range of strategies to comprehend, interpret, evaluate, appreciate, and respond to a wide variety of texts.

STANDARD 1: Vocabulary – The student will expand vocabulary through word study, literature, and class discussion.

2. Use reference material such as glossary, dictionary, thesaurus, and available technology to determine precise meaning and usage.
5. Use word meanings within the appropriate context and verify these meanings by definition, restatement, example, and analogy.

Project

Teachers are provided handouts of financial and investment glossary sites for students. At workshops teachers visit various glossary sites as well as tutorial sites which explain financial concepts and terms. Students research, analyze, document, and write a detailed report of their process. (p. 54, Appendix O)

STANDARD 2: Comprehension – The student will interact with the words and concepts on the page to understand what the writer has said.

1. Literal Understanding
 - a. Identify the structures and format of various informational documents and explain how authors use the features to achieve their purpose.
 - c. Use study strategies such as note taking, outlining, and using study guide questions to better understand texts.
2. Inferences and Interpretation
 - d. Make reasonable assertions about authors' arguments by using elements of the text to defend and clarify interpretations.
3. Summary and Generalization
 - a. Determine the main idea, locate and interpret minor subtly stated details in complex passages.
 - b. Use text features and elements to support inferences and generalizations about information.
 - c. Summarize and paraphrase complex, implicit hierarchic structures in informational texts...
4. Analysis and Evaluation
 - b. Analyze the structure and format of informational...documents...

Project

Students research magazines, newspapers, reference materials, and online information. They log their research, note text, and cite references for use in their final reports. The ability of students to analyze and evaluate information will be reflected in the quality of their final reports. (p. 44, Appendix E; pp. 48-53, Appendices I – N)

STANDARD 4: Research and Information – The student will conduct research and organize information.

1. Accessing Information – Select the best source for a given purpose.
 - a. Access information from a variety of primary and secondary sources.
 - b. Skim text for an overall impression and scan text for particular information.
 - c. Use organizational strategies as an aid to comprehend increasingly difficult content material (e.g.,...problem/solution, sequential order).
2. Interpreting Information – Analyze and evaluate information from a variety of sources.
 - a. Summarize, paraphrase, and/or quote relevant information.
 - b. Determine the author’s viewpoint to evaluate source credibility and reliability.
 - c. Synthesize information from multiple sources to draw conclusions that go beyond those found in any of the individual studies.

Project

Students initially spend a minimum of two weeks researching multiple sources including magazines, newspapers, reference materials, and online information from which they discern the source credibility. However, throughout the project most students continue researching. Students search for information on topics including but not limited to risk, company’s history, management, return on equity, financial statements, cash flow, debt, and long-term growth potential. Students may summarize and paraphrase as well as quote relevant information they use in their final reports. Students are provided an order of tasks on their timeframe handout; they are responsible for organizing their project materials. Students access numerous hard copy and online publications; they are required to cite a minimum of five sources in the final reports.

(p. 42, Appendix C; pp. 48-53, Appendices I – N)

Writing/Grammar/Mechanics and Usage. The student will express ideas effectively in written modes for a variety of purposes and audiences.

STANDARD 1: Writing Process. The student will use the writing process to write coherently.

1. Students are expected to:
 - a. use a variety of prewriting strategies such as brainstorming, free writing, outlining, discussing, clustering, webbing, using graphic organizers, notes, logs, or reading to generate ideas, develop voice, gather information, and plan.
 - c. evaluate audience and purpose.
 - d. develop multiple drafts, individually and collaboratively, to categorize ideas, organize them into paragraphs, and blend paragraphs into larger text.
 - e. revise drafts for organization, content, and style.
 - f. edit for specific purposes such as to ensure standard usage, varied sentence structure, appropriate word choice, mechanics, and spelling.
3. Demonstrate organization, unity, and coherence during revision process.
4. Editing/Proofreading and Evaluating

6. Structure ideas and arguments in a sustained and persuasive way and support them with precise and relevant examples.
7. Evaluate own writing and others' writing to highlight the individual voice, improve sentence variety and style, and enhance subtlety of meaning and tone in ways that are consistent with the purpose, audience, and form of writing.

Project

Teachers are encouraged to have students write about each part of the process as they go to break a daunting task into a doable task. Teachers are encouraged to have students edit, proofread and revise their drafts before finalizing their reports. Students are aware of the specific audience of evaluators of their reports. Students have the option to work in groups.

Students maintain research logs, organize their notes, follow strict guidelines and sequencing requirements, and write a paper addressing specific purposes. Students are evaluated on the quality of their writing including logical and critical thinking skills utilized in their explanations and discussions along with proper English usage, grammar, and punctuation. (p. 44, Appendix E; p. 47, Appendix H)

Students are encouraged to proof each other's reports and offer feedback. Teachers are allowed to proof students' reports and offer feedback.

STANDARD 2: Modes and Forms of Writing. The student will write for a variety of purposes and audiences using creative, narrative, descriptive, expository, persuasive, and reflective modes.

2. Compose expository compositions, including analytical essays, historical investigations, and research reports that:
 - a. integrate evidence in support of a thesis...
 - b. quote, summarize, and paraphrase information and ideas from primary and secondary sources, including technical terms and notations, accurately and coherently.
 - c. integrate a variety of suitable, credible modern/historical reference sources such as print, pictorial, audio, archives (records), interviews, and reliable Internet sources to locate information in support of topic.
 - d. use technology to integrate and create visual aids such as charts, data tables, maps, and graphs.
4. Compose reflective compositions that:
 - a. express the individual's insight into conditions or situations detailing the author's role in the outcome and demonstrating an understanding of external influences.
8. Compose documented papers that:
 - a. integrate relevant quotations, summary, and paraphrase with commentary.
 - b. includes internal citations using various formats of research writing.
 - c. contains a works cited/bibliography consistent with the selected research-writing format.

Project

Students are required to write a report using a minimum of five sources: electronic, articles, books, publications, interviews, and relevant sources of their choice. The quality and accuracy of their writing is evaluated. Students may choose to incorporate charts and graphs to illustrate their purpose. (p. 47, Appendix H)

Students submit a Works Cited page containing a minimum of five sources. Students are provided handouts with instructions and examples of how to cite various sources following MLA guidelines. (pp. 48-53, Appendices I – N)

STANDARD 3: Grammar/Usage and Mechanics. The student will demonstrate appropriate practices in writing by applying Standard English conventions to the revising and editing stages of writing.

1. Standard English Usage – Demonstrate correct use of Standard English in speaking and writing. Work independently and in self-directed work teams to edit and revise.
 - a. Distinguish commonly confused words (e.g., there, their, they're; two, too, to; accept, except; affect, effect).
 - b. Identify and use correct verb forms and tenses.
 - c. Identify and use correct subject-verb agreement.
 - d. Identify and use active and passive voice.
 - e. Identify and use concrete, abstract, and collective nouns.
 - f. Identify and use nominative, objective, and possessive nouns.
 - g. Identify and use correct pronoun/antecedent agreement and clear pronoun reference.
 - h. Identify and use correct forms of positive, comparative, and superlative adjectives.
2. Mechanics and Spelling – Demonstrate appropriate language mechanics in writing.
 - a. Apply capitalization rules appropriately in writing.
 - b. Punctuate in writing including:
 - i. commas
 - ii. quotation marks
 - iii. apostrophes, colons, and semicolons
 - c. Demonstrate correct use of punctuation in research writing including:
 - ii. parenthetical documentation
 - III. works cited/bibliography
 - d. Use correct formation of plurals.
 - e. Use correct spelling including:
 - i. commonly misspelled words and homonyms
 - ii. spell consonant changes correctly (example: recede/recession; transmit/transmission)
3. Sentence Structure – Demonstrate appropriate sentence structure in writing.
 - a. Maintain parallel structure.
 - b. Correct dangling and misplaced modifiers.
 - c. Correct run-on sentences.
 - d. Correct fragments.
 - e. Correct comma splices.

- f. Use dependent/independent and restrictive (essential)/nonrestrictive (nonessential) clauses to designate the importance of information.
- g. Effectively use a variety of sentence structures and lengths to create a specific effect.

Project

Student reports are evaluated on English usage and grammar and mechanics and spelling. (p. 47, Appendix H)

Oral Language/Listening and Speaking – The student will demonstrate thinking skills in listening and speaking.

STANDARD 1: Listening – The student will listen for information and pleasure.

1. Demonstrate proficiency in critical, empathetic, appreciative, and reflective listening to interpret, respond and evaluate speaker’s messages.

Project

Students may view videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to their teacher and guest speakers, participate in class discussions, and may have discussions with family and friends. Students are encouraged to utilize sharp critical thinking skills to pay close attention to the message.

STANDARD 2: Speaking – The student will express ideas and opinions in group or individual situations.

4. Ask clear questions for a variety of purposes and respond appropriately to the questions of others.

Project

Students may take part in class discussions, discussions with family and community, and ask questions of teacher and guest speaker. Students may interview business leaders in the financial field for relevant information.

Visual Literacy: The student will interpret, evaluate, and compose visual messages.

STANDARD 2: Evaluate Media – The student will evaluate visual and electronic media, such as film, as compared with print messages.

1. Use a variety of criteria (e.g., clarity, accuracy, effectiveness, bias, relevance of facts) to evaluate informational media (e.g., Web sites, documentaries, news programs).

Project

Students may view videos, documentaries, various news programs and media presentations, research numerous Web sites on the Internet, listen to guest speakers, participate in class discussions, and may have discussions with family and friends. Some of the information they encounter may be biased. One of the project’s goals is to provide students experience to evaluate information and learn to recognize “red flags.”

LANGUAGE ARTS – Grade 12

Reading/Literature: The student will apply a wide range of strategies to comprehend, interpret, evaluate, appreciate, and respond to a wide variety of texts.

STANDARD 1: Vocabulary – The student will expand vocabulary through word study, literature, and class discussion.

2. Research unfamiliar words based on characters, themes, or historical events.

4. Rely on context to determine meanings of words and phrases such as...technical vocabulary.

Project

Teachers are provided handouts of financial and investment glossary sites for students. At workshops teachers visit various glossary sites as well as tutorial sites which explain financial concepts and terms. Students research various technical information regarding businesses including their history, analyze, document, and write a detailed report of their process. (p. 54, Appendix O)

STANDARD 2: Comprehension – The student will interact with the words and concepts on the page to understand what the writer has said.

1. Literal Understanding
 - a. Identify the structures and format of various informational documents and explain how authors use the features to achieve their purpose.
 - c. Use study strategies such as note taking, outlining, and using study-guide questions to better understand texts.

2. Inferences and Interpretation
 - d. Make reasonable assertions about authors' arguments by using elements of the text to defend and clarify interpretations.

3. Summary and Generalization
 - a. Determine the main idea and supporting details by producing summaries of text.
 - b. Use text features and elements to support inferences and generalizations about information.
 - c. Summarize and paraphrase complex, implicit hierarchic structures in informational texts...

4. Analysis and Evaluation
 - b. Examine the structure and format of informational...documents...
 - e. Evaluate the credibility of information sources, including how the writer's motivation may affect that credibility.

Project

Students research magazines, newspapers, reference materials, and online information. They may also watch various news programs, listen to guest speakers, interview local business people, and talk with family and friends. They log their research, take notes on information of their choice, and cite references for use in final reports. Projects goals include raising students' awareness of risk, the importance of investing for the long

term, and the difference between trading and investing. Students utilize critical thinking skills to evaluate the credibility and validity of sources. The ability of students to clarify and evaluate information will be reflected in the quality of their final reports.

(p. 44, Appendix E; p. 47, Appendix H)

STANDARD 4: Research and Information – The student will conduct research and organize information.

1. Accessing Information – Select the best source for a given purpose.
 - a. Access information from a variety of primary and secondary sources.
 - b. Skim text for an overall impression and scan text for particular information.
 - c. Use organizational strategies as an aid to comprehend increasingly difficult content material (e.g., ...problem/solution, sequential order)
2. Interpreting Information – Analyze and evaluate information from a variety of sources.
 - a. Summarize, paraphrase, and/or quote relevant information.
 - b. Determine the author’s viewpoint to evaluate source credibility and reliability.
 - c. Synthesize information from multiple sources to draw conclusions that go beyond those found in any of the individual studies.
 - d. Identify complexities and inconsistencies in the information and the different perspectives found in each medium including...news sources...technical documents, or Internet sources.
 - f. Compile written ideas and information into reports, summaries, or other formats and draw conclusions.

Project

Students initially spend a minimum of two weeks researching multiple sources including magazines, newspapers, reference materials, and online information from which they discern the source credibility. However, throughout the project most students continue researching. Students search for information on topics including but not limited to risk, company’s history, management, return on equity, financial statements, cash flow, debt, and long-term growth potential. Students may summarize and paraphrase as well as quote relevant information they use in their final reports. Students are provided an order of tasks on their timeframe handout; they are responsible for organizing their project materials. Students access numerous hard copy and online publications; they are required to cite a minimum of five sources in the final reports.

(p. 42, Appendix C; pp. 48-53, Appendices I – N)

Writing/Grammar/Mechanics and Usage. The student will express ideas effectively in written modes for a variety of purposes and audiences.

STANDARD 1: Writing Process – The student will use the writing process to write coherently.

1. Use a writing process to develop and refine composition skills. Students are expected to:
 - a. use a variety of prewriting strategies such as brainstorming, outlining, free writing, discussing, clustering, webbing, using graphic organizers, note, logs, interviews, or reading to generate ideas, develop voice, gather information, and plan.

- d. evaluate audience and purpose for writing
 - f. develop multiple drafts, individually and collaboratively, to categorize ideas, organize them into paragraphs, and blend paragraphs into larger text.
 - g. revise drafts for organization, content, and style
 - h. edit/proofread for specific purposes such as to ensure standard usage, varied sentence structure, appropriate word choice, mechanics, and spelling.
3. Demonstrate organization, unity and coherence during revision process.
 4. Editing/Proofreading and Evaluating
 6. Structure ideas and arguments in a sustained and persuasive way and support them with precise and relevant examples.
 7. Evaluate own and others' writing to highlight the individual voice, improve sentence variety and style, and enhance subtlety of meaning and tone in ways that are consistent with the purpose, audience, and form of writing.

Project

Teachers are encouraged to have students write about each part of the process as they go to break a daunting task into a doable task. Teachers are encouraged to have students edit, proofread and revise their drafts before finalizing their reports. Students are aware of the specific audience of evaluators of their reports. Students have the option to work in groups.

Students maintain research logs, organize their notes, follow strict guidelines and sequencing requirements, and write a paper addressing specific purposes. Students are evaluated on the quality of their writing including logical and critical thinking skills utilized in their explanations and discussions along with proper English usage, grammar, and punctuation. (p. 44, Appendix E; p. 47, Appendix H)

Students are encouraged to proof each other's reports and offer feedback. Teachers are allowed to proof students' reports and offer feedback.

STANDARD 2: Modes and Forms of Writing. The student will write for a variety of purposes and audiences using creative, narrative, descriptive, expository, persuasive, and reflective modes.

Students submit a Works Cited page containing a minimum of five sources. Students are provided handouts with instructions and examples of how to cite various sources following MLA guidelines. (pp. 48-53, Appendices I – N)

2. Compose expository compositions, including analytical essays, historical investigations, and research reports that:
 - a. integrate evidence in support of a thesis...
 - b. quote, summarize, and paraphrase information and ideas from primary and secondary sources, including technical terms and notations, accurately and coherently.

- c. integrate a variety of suitable, credible modern/historical reference sources such as print, pictorial, audio, archives (records), interviews, and reliable Internet sources to locate information that contains different perspectives.
 - d. use technology to integrate and create visual aids such as charts, data tables, maps, and graphs.
4. Write reflective compositions that:
- a. express the individual's insight into conditions or situations, detailing the author's role in the outcome and demonstrating an understanding of external influences to justify or clarify his/her perspective.
8. Write documented papers that:
- a. incorporate relevant integrated quotations, summary, and paraphrase with commentary.
 - b. include internal citations using various formats of research writing.
 - c. contain a works cited/bibliography consistent with the selected research-writing format.

Project

Students are required to write a report using a minimum of five sources: electronic, articles, books, publications, interviews, and relevant sources of their choice. The quality and accuracy of their writing is evaluated. Students may choose to incorporate charts and graphs to illustrate their purpose. (p. 47, Appendix H)

Students submit a Works Cited page containing a minimum of five sources. Students are provided handouts with instructions and examples of how to cite various sources following MLA guidelines. (pp. 48-53, Appendices I – N)

STANDARD 3: Grammar/Usage and Mechanics. The student will demonstrate appropriate practices in writing by applying Standard English conventions to the revising and editing stages of writing.

1. Standard English Usage – Demonstrate correct use of Standard English in speaking and writing.
 - a. Distinguish commonly confused words (e.g., there, their, they're; two, too, to; accept, except; affect, effect).
 - b. Identify and use correct verb forms and tenses.
 - c. Identify and use correct subject-verb agreement.
 - d. Distinguish active and passive voice.
 - e. Identify and use pronouns effectively, correct pronoun/antecedent agreement, and clear pronoun reference.
 - f. Identify and use correct forms of positive, comparative, and superlative adjectives.
 - g. Continue to identify and use all grammar structure from prior grades.
2. Mechanics and Spelling – Demonstrate appropriate language mechanics in writing.
 - a. Demonstrate correct use of capitals.
 - b. Use correct formation of plurals.

- c. Demonstrate correct use of punctuation and recognize its effect on sentence structure.
 - d. Use correct spelling of commonly misspelled words and homonyms.
3. Sentence Structure – The student will demonstrate appropriate sentence structure in writing.
- a. Use parallel structure.
 - b. Correct dangling and misplaced modifiers.
 - c. Correct run-on sentences.
 - d. Correct fragments.
 - e. Correct comma splices.
 - f. Use dependent/independent and restrictive (essential)/nonrestrictive (nonessential) clauses to designate the importance of information.
 - g. Effectively use a variety of sentence structures and lengths to create a specific effect.

Project

Student reports are evaluated on English usage and grammar and mechanics and spelling. (p. 47, Appendix H)

ORAL LANGUAGE/LISTENING AND SPEAKING: The student will demonstrate thinking skills in listening and speaking.

STANDARD 1: Listening – The student will listen for information and for pleasure.

- 1. Demonstrate proficiency in critical, empathetic, appreciative, and reflective listening to interpret, respond and evaluate speaker’s messages.

Project

Students may view videos, various news programs and media presentations, research numerous Web sites on the Internet, listen to their teacher and guest speakers, participate in class discussions, and may have discussions with family and friends. Students are encouraged to utilize share critical thinking skills to pay close attention to the message.

STANDARD 2: Speaking – The student will express ideas and opinions in group or individual situations.

- 4. Use effective and interesting language, including informal expressions for effect, Standard English for clarity, and technical language for specificity.
- 6. Ask clear questions for a variety of purposes and respond appropriately to the questions of others.

Project

Students are expected to express their opinions and results of their research clearly and effectively.

Students may take part in class discussions, discussions with family and community, and ask questions of teacher and guest speaker. Students may interview business leaders in the financial field for relevant information.

VISUAL LITERACY: The student will interpret, evaluate, and compose visual messages.

STANDARD 2: Evaluate Media – The student will evaluate visual and electronic media, such as film, as compared with print messages.

1. Use a variety of criteria (e.g., clarity, accuracy, effectiveness, bias, relevance of facts) to evaluate informational media (e.g., Web sites, documentaries, news programs).

Project

Students may view videos, documentaries, various news programs and media presentations, research numerous Web sites on the Internet, listen to guest speakers, participate in class discussions, and may have discussions with family and friends. Some of the information they encounter may be biased. One of the project's goals is to provide students experience to evaluate information and learn to recognize "red flags."

MATHEMATICS – HIGH SCHOOL

PROCESS STANDARDS

The National Council of Teachers of Mathematics (NCTM) has identified five process standards: Problem Solving, Reasoning and Proof, Communication, Connections, and Representation. Active involvement by students using these processes is likely to broaden mathematical understandings and lead to increasingly sophisticated abilities required to meet mathematical challenges in meaningful ways.

PROCESS STANDARD 1: Problem Solving

1. Apply a wide variety of problem-solving strategies (identify a pattern, use equivalent representations) to solve problems from within and outside mathematics.
2. Identify the problem from a described situation, determine the necessary data, and apply appropriate problem-solving strategies.

Project

One problem the project presents students is how to decide which securities to purchase. Depending on the source of information, many theories exist. There is not just one correct answer. Students research and analyze various sources of information.

Justification for this project is a problem-solving process for students. In today's world where so-called traditional pension plans and social security reform are rewriting futures and risk and inflation are ever-present, students are faced with a major problem to solve a real-world situation—how do I manage my financial future?

Teachers are introduced to financial calculators at the training workshops. The project provides skills for the purpose of motivating students. Teachers and students learn to operate these keys: N, I/Y, PV, PMT, FV. When all factors except one are known, the unknown factor can be computed. (p. 55; Appendix P; p. 56, Appendix Q)

PROCESS STANDARD 2: Communication

1. Use mathematical language and symbols to read and write mathematics and to converse with others.
2. Demonstrate mathematical ideas orally and in writing.
3. Analyze mathematical definitions and discover generalizations through investigations.

Project

Students may review and analyze financial data represented on charts and graphs. Students research financial histories of various industries and businesses. Students may demonstrate mathematical solutions to real-world situations using financial calculators. Students are introduced to mathematical concepts including time value of money, compound interest, Rule of 72, opportunity cost, various ratios, and terminology. (p. 55; Appendix P; p. 56, Appendix Q; pp. 57-58, Appendix R; pp. 59-60, Appendix S)

PROCESS STANDARD 3: Reasoning

1. Use various types of logical reasoning in mathematical contexts and real-world situations.
3. Verify conclusions, identify counterexamples, test conjectures, and justify solutions to mathematical problems.

Project

Students exercise critical thinking skills in their research process, in their goal setting process, in their risk assessment process, and in making decisions on which securities to select. Students may test theories as a method to discover a solution to the situation. (Refer to spring 2006 State winner's report at www.investedok.org | STARS tab | Awards page.) Students write final reports in which they explain their choices and solutions. (p. 47, Appendix H)

PROCESS STANDARD 4: Connections

1. Link mathematical ideas to the real world (e.g., statistics helps qualify the confidence we can have when drawing conclusions based on a sample).
2. Apply mathematical problem-solving skills to other disciplines.
3. Use mathematics to solve problems encountered in daily life.

Project

Mathematical ideas including interest rates, credit card debt payments, car and insurance costs, opportunity cost, budgets, investment options, and compound interest are relevant to students' lives in the present and in the future.

Developing a pattern, a step-by-step method to arrive at a conclusion can be applied to any problem-solving situation. Skills developed while participating in this project can transfer to other aspects of students' lives.

Using a financial calculator enables students to see the value of investing for the long term and long-term goals. Students are able to plug in various "what-if factors" to solve problems. (p. 55, Appendix P; p. 56, Appendix Q)

PROCESS STANDARD 5: Representation

2. Use a variety of mathematical representations as tools for organizing, recording, and communicating mathematical ideas (e.g., mathematical models, tables, graphs, spreadsheets).

Project

Students may review and analyze financial data represented on charts, graphs, and spreadsheets. Students are provided tools to organize and record these project components. (p. 42, Appendix C; p. 43, Appendix D; p. 44, Appendix E; p. 45, Appendix F; p. 46, Appendix G)

MATHEMATICS CONTENT STANDARDS

ALGEBRA I

STANDARD 3: Data Analysis, Probability and Statistics

1. Data Analysis

- a. Translate from one representation of data to another and understand that the data can be represented using a variety of tables, graphs, or symbols and that different modes of representation often convey different messages.
- b. Make valid inferences, predictions, and/or arguments based on data from graphs, tables and charts.

Project

Students may review and analyze financial data represented on charts, graphs, and spreadsheets. Students exercise critical thinking skills in making financial decisions based on their interpretation and understanding of these instruments.

(p. 47, Appendix H)

GEOMETRY

STANDARD 1: Logical Reasoning

1. Use logical reasoning skills (inductive and deductive) to make and test conjectures, formulate counter examples, and follow logical arguments.

Project

Students research extensive financial data on industries and businesses to make predictions and decisions about future performance. Students exercise logical reasoning skills in their research process, in their goal setting process, in their risk assessment process, and in making decisions on which securities to select.

ALGEBRA II

STANDARD 2: Relations and Functions

5. Exponential and Logarithmic Functions

- a. Model a situation that can be described by an exponential or logarithmic function and use the model to answer questions about the situation.

Project

Students research extensive financial data on industries and businesses to make predictions and decisions about future performance. Students use historical and present data to analyze financial trends. Students experience the effects of compound interest.

STANDARD 3: Data Analysis and Statistics

1. Analysis of Collected Data Involving Two Variables

- a. Display data on a scatter plot.

- b. Interpret results using a linear, exponential or quadratic model/equation.

Project

Students may review and analyze financial data represented on charts, graphs, and spreadsheets. Students exercise critical thinking skills in making financial decisions based on their interpretation and understanding of these instruments. Some teachers may require students to plot their data to meet PASS Standards in their courses.

(p. 47, Appendix H)

ECONOMICS

STANDARD 2: The student will explain how prices are set in a market economy by using supply and demand graphs, and determine how prices provide incentives to buyers and sellers.

1. Determine how price and nonprice factors affect the demand and supply of goods and services available in the marketplace.
2. Explain what causes shortages and surpluses, including government-imposed price floors and price ceilings; and determine the impact they have on prices and people's decisions to buy or sell.

Project

Numerous factors affect the market value of securities including but not limited to potential revenues, cash flow, financial strength of the business, management of the business, the industry, economic growth of the overall economy, earnings per share, price-earnings ratio, trends and patterns, etc. The project requires students to research and make decisions based on their risk tolerance and their interpretation of the information they access. A project's goal is for students to recognize that due to their time horizon, they have the ability to take full advantage of "buying and holding" for the long term. (p. 42, Appendix C; p. 44, Appendix E)

When a hurricane hits the Gulf Coast, students experience how a natural disaster affects the demand and supply of goods and services. When the government changes interest rates or imposes a new regulation, students experience the effects on the market. When Congress struggles with an important decision, students experience the fallout which likely involves huge drops in the market.

STANDARD 3: The student will evaluate how changes in the level of competition in different markets affect prices.

1. Explain how competition among sellers lowers costs and prices while encouraging producers to produce more, and competition among buyers increases prices and allocates goods and services to those persons willing and able to pay higher prices.
2. Explain how people's own self-interest helps markets make decisions.

Project

Students may realize the impact of consumers. Students have virtual money and the freedom to invest in securities of their choice. Students research industries and businesses. Students develop an entry-level awareness of the relationship of buyers competing for the best products to meet their needs at the lowest prices and businesses producing products that will be the most profitable.

Students are exposed to real-world market fluctuations. They may discover how actions of people involved in a business affect stock prices. They may experience how a news item, related or unrelated to the business, can affect prices. Students' choices are determined in part by their likes and dislikes.

STANDARD 5: The student will analyze how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.

1. Explain how individuals, businesses and the overall economy benefit from using money.
4. Explain how the value of money is determined by the goods and services it can buy.

Project

Students are exposed to real-world market fluctuations. Project participation enables students to research and experience the impact of business and industry production/sales on the market.

Students strive to allocate their virtual money to gain the most value.

Students may use financial calculators to solve time value of money situations.
(p. 55, Appendix P; p. 56, Appendix Q)

STANDARD 6: The student will evaluate the role of interest rates in a market economy.

1. Identify current interest rates on different kinds of savings instruments and loans, and compare those rates with current interest rates on credit cards.
2. Discuss the relationship between interest rates and inflation rates, and determine how changes in real interest rates impact people's decisions to borrow money and purchase goods.

Project

Inflation is one justification of the project which focuses on investing for the long term. Students investigate options for saving money—traditional savings accounts, CDs, etc.—and compare interest rates.

Teachers have access to sliding scale information comparing interest rates and time and money costs for paying minimum payments only on credit card debt.

Students may use financial calculators to compare interest rate scenarios.

(p. 55, Appendix P; p. 56, Appendix Q)

UNITED STATES HISTORY

PROCESS STANDARD 1: The student will demonstrate process skills in social studies.

1. Identify, analyze, and interpret primary and secondary sources (e.g., artifacts, diaries, letters, photographs, documents, newspapers, media, and computer-based technologies).
3. Distinguish between fact and opinion in examining documentary sources.

Project

The project is a process; it requires students to research. Students may research using all categories of sources available including hard copy resources as well as a variety of media and computer-based technologies. Students analyze their findings and determine credibility and relevance.

Students are bombarded with information from various sources. It is critical they learn to discern between fact and opinion. This project offers students that opportunity.

WORLD GEOGRAPHY

STANDARD 5: The student will evaluate the interactions between humans and their environment.

4. Observe and predict the possible economic effects and environmental changes resulting from natural phenomena (e.g., tornadoes, hurricanes, droughts, insect infestations, earthquakes, *El Nino*, and volcanoes).

Project

An awareness students gain from participating in this project involves relationship with the economy. Students experience first-hand the economic impact in their portfolios of a natural disaster. Students realize that what happens in our country and in the world affects them. Students also realize that decisions they make impact our economy. This ripple-effect benefit of our project is a powerful awareness for high school students.

WORLD HISTORY

STANDARD 1: The student will demonstrate social studies research skills.

1. Identify, analyze, and interpret primary and secondary sources and artifacts.
2. Validate sources as to their authenticity, authority, credibility, and possible bias.

Project

The project requires students to research. Students are exposed to all categories of sources available including hard copy resources as well as a variety of media and computer resources. Students analyze their findings and determine credibility and relevance.

Students are bombarded with information from various sources. It is critical they learn to validate their resources. This project offers students that opportunity.

INFORMATION LITERACY

STANDARD 1: Inquire, think critically, and gain knowledge.

(A) Skills

- (i) Follow an inquiry-based process in seeking knowledge in curricular subjects, and make the real world connection for using this process in own life.
- (ii) Use prior and background knowledge as context for new learning.
- (iii) Develop and refine a range of questions to frame the search for new understanding.
- (iv) Find, evaluate, and select appropriate sources to answer questions.
- (v) Evaluate information found in selected sources on the basis of accuracy, validity, appropriateness for needs, importance, and social and cultural context.
- (vi) Read, view, and listen for information presented in any format (e.g., textual, visual, media, digital) in order to make inferences and gather meaning.
- (vii) Make sense of information gathered from diverse sources by identifying misconceptions, main and supporting ideas, conflicting information, and point of view or bias.
- (viii) Demonstrate mastery of technology tools for accessing information and pursuing inquiry.
- (ix) Collaborate with others to broaden and deepen understanding

Project

This supplemental project requires students to research, complete a risk assessment, write an investment goal, keep a research log, create an online portfolio, track and maintain a tracking log, and document stock transactions occurring after the initial portfolio is created. Finally, students write a report discussing various topics including their research process, criteria used to determine which stocks to purchase, detailed historical information on at least one stock in their portfolio, risk, goal/s, diversification, and investment fraud. (p. 42, Appendix C; p. 43, Appendix D; p. 44, Appendix E; p. 45, Appendix F; p. 47, Appendix H)

In the students' quest for information, they utilize and/or improve their critical thinking skills in a variety of ways: (1) research, view, and review print, media, digital, and electronic sources; (2) analyze and evaluate resources for accuracy and credibility; (3) evaluate information presented by guest speakers in their classrooms; (4) make sense of information gathered from a variety of news shows; (5) find and interview local subject-matter experts and be aware of points of view and/or bias; (6) participate in classroom discussions; and (7) collaborate and work with peers and family members. This project offers students the opportunity to improve technology skills while gaining knowledge. Invest Ed[®] is an unbiased investment education program.

(B) Dispositions

- (i) Display initiative and engagement by posing questions and investigating the answers beyond the collection of superficial facts.
- (ii) Demonstrate confidence and self-direction by making independent choices in the selection of resources and information.
- (iii) Demonstrate creativity by using multiple resources and formats.

- (iv) Maintain a critical stance by questioning the validity and accuracy of all information.
- (v) Demonstrate adaptability by changing the inquiry focus, questions, resources, or strategies when necessary to achieve success.
- (vi) Display emotional resilience by persisting in information searching despite challenges.
- (vii) Display persistence by continuing to pursue information to gain a broad perspective.

Project

Students are given guidelines and the responsibility to research independently the resources of their choice. The project challenges students to exercise initiative to seek multiple resources to collect substantial facts. The project challenges students to persist in their search for accurate and valid information. Students are responsible to distinguish between fact, fiction, and biased information. The skills gained or honed as a result of participating in this project may transfer to other areas of their lives.

(C) Responsibilities

- (i) Respect copyright/intellectual property rights of creators and producers.
- (ii) Seek divergent perspectives during information gathering and assessment.
- (iii) Follow ethical and legal guidelines in gathering and using information.
- (iv) Contribute to the exchange of ideas within the learning community.
- (v) Use information technology responsibly.

Project

It is the student's responsibility to determine accuracy and credibility of authorship and content of a document. A minimum of five sources must be cited in the report. Students are offered the opportunity to participate in class discussions. Students are encouraged to participate in discussions with subject-matter guest speakers as well as seek out authorities on their own for interviews. Students are required to write a report at project's end in which they express their ideas and discuss their learning process. This project's relevance to students' needs motivates students.
(pp. 48-53, Appendices I – N)

(D) Self-Assessment Strategies

- (i) Monitor own information-seeking processes for effectiveness and progress, and adapt as necessary.
- (ii) Use interaction with and feedback from teachers and peers to guide own inquiry process.
- (iii) Monitor gathered information, and assess for gaps or weaknesses.
- (iv) Seek appropriate help when it is needed.

Project

Students document their processes and follow detailed timeframe to complete project components by established deadlines. Students research while in teacher's presence where interaction and feedback are encouraged. Students are given guidelines and the responsibility to research independently the resources of their choice, independently outside of class. The project challenges students to search for accurate, valid, and

relevant information. The reporting process encourages students to monitor and assess their information.

STANDARD 2: Draw conclusions, make informed decisions, apply knowledge to new situations, and create new knowledge.

(A) Skills

- (i) Continue an inquiry-based research process by applying critical-thinking skills (analysis, synthesis, evaluation, organization) to information and knowledge in order to construct new understandings, draw conclusions, and create new knowledge.
- (ii) Organize knowledge so that it is useful.
- (iii) Use strategies to draw conclusions from information and apply knowledge to curricular areas, real-world situations, and further investigations.
- (iv) Use technology and other information tools to analyze and organize information.
- (v) Collaborate with others to exchange ideas, develop new understandings, make decisions, and solve problems.
- (vi) Use the writing process, media and visual literacy, and technology skills to create products that express new understandings.

Project

Students have the opportunity to assimilate new information into their existing knowledge. In the students' research process they develop or improve critical thinking skills in a variety of ways: (1) research, view, and review print, media, digital, and electronic sources; (2) analyze and evaluate resources for accuracy and credibility; (3) evaluate information presented by guest speakers in their classrooms; (4) make sense of information gathered from a variety of news shows; (5) find and interview local subject-matter experts and be aware of points of view and/or bias; (6) participate in classroom discussions; and (7) collaborate and work with peers and family members. Students are required to write a report at project's end in which they communicate their new understandings and discuss their learning process. Students receive project guidelines about how to organize their reports. (p. 47, Appendix H)

To most participating students, investment education is new information. The experience of researching a variety of sources and numerous sources enables students to discover patterns, biases, and red flags. A project objective is to raise students' awareness so they will make sound choices for their financial futures.

(B) Dispositions

- (i) Demonstrate flexibility in the use of resources by adapting information strategies to each specific resource and by seeking additional resources when clear conclusions cannot be drawn.
- (ii) Use both divergent and convergent thinking to formulate alternative conclusions and test them against the evidence.
- (iii) Employ a critical stance in drawing conclusions by demonstrating that the pattern of evidence leads to a decision or conclusion.
- (iv) Demonstrate personal productivity by completing products to express learning.

Project

The student will locate, select, and utilize resources both in school and independently to gather information and draw conclusions. Students are challenged to sharpen critical thinking skills. Depending on students' preference, some may visit the school or local library. Students may read periodicals, newspapers and/or magazines, and view relevant videos. Some may view various financial news programs. Many will research online sources. Students' personal and individual interests will influence their pursuit of information. (p. 44, Appendix E)

(C) Responsibilities

- (i) Connect understanding to the real world.
- (ii) Consider diverse and global perspectives in drawing conclusions.
- (iii) Use valid information and reasoned conclusions to make ethical decisions.

Project

Relevance to the real world is one way this project motivates students. Students' awareness of their relationship to the real world, the global world is highlighted by participation in this project. The project challenges students to persist in their search for accurate and valid information.

(D) Self-Assessment Strategies

- (i) Determine how to act on information (accept, reject, modify).
- (ii) Reflect on systematic process, and assess for completeness of investigation.
- (iii) Recognize new knowledge and understanding.
- (iv) Develop directions for future investigations.

Project

The project offers students an opportunity for discovery and awareness. Initially, students are logging their research, making written comments of sources, authors/editors, titles, dates, and data. The project is a systematic process allowing students the opportunity to gain new knowledge throughout the semester. Students may transfer skills and knowledge learned from participating in this project to future investigations. (p. 42, Appendix C)

STANDARD 3: Share knowledge and participate ethically and productively as members of our democratic society.

(A) Skills

- (i) Conclude an inquiry-based research process by sharing new understandings and reflecting on the learning.
- (ii) Participate and collaborate as members of a social and intellectual network of learners.
- (iii) Use writing and speaking skills to communicate new understandings effectively.
- (iv) Use technology and other information tools to organize and display knowledge and understanding in ways that others can view, use, and assess.
- (v) Connect learning to community issues.
- (vi) Use information and technology ethically and responsibly.

Project

Classroom discussions and interaction with family and friends along with the experience of researching a variety of sources and numerous sources expose students to different perspectives. Students' ability to assimilate these differences along with new information and form their own opinions will be evident in the quality of their written final reports. Students continue to seek and revise until their information need is met and communicated accurately and appropriately in their final reports. (p. 47, Appendix H)

Students are working towards future financial security for themselves and for their communities.

Each high school has an acceptable use policy regarding technology and the Internet which students are required to follow.

(B) Dispositions

- (i) Demonstrate leadership and confidence by presenting ideas to others in learning situations and by contributing questions and ideas during group discussions.
- (ii) Show social responsibility by participating actively with others in learning situations and by contributing questions and ideas during group discussion.
- (iii) Demonstrate teamwork by working productively with others.

Project

Students may demonstrate the ability to be a contributing member of a group—both classroom and society—by locating, contributing, and communicating information to solve a need.

(C) Responsibilities

- (i) Solicit and respect diverse perspectives while searching for information, collaborating with others, and participating as a member of the community.
- (ii) Respect the differing interests and experiences of others, and seek a variety of viewpoints.

Project

Classroom discussions and interaction with family, friends, and community along with the experience of researching a variety of sources and numerous sources expose students to different perspectives. Students have the opportunity to recognize and respect differing opinions in discussions as well as print and online resources.

(D) Self-Assessment Strategies

- (i) Assess the process by which learning was achieved in order to revise strategies and learn more effectively in the future.

Project

Students may transfer skills and knowledge learned from participating in this project to improve effectiveness of future investigations.

STANDARD 4: Pursue personal and aesthetic growth.

(A) Skills

- (i) Read, view, and listen for pleasure and personal growth.
- (iv) Seek information for personal learning in a variety of formats and genres.
- (v) Connect ideas to own interests and previous knowledge and experience.
- (vi) Organize personal knowledge in a way that can be called upon easily.

Project

Students have the opportunity to assimilate new information into their existing knowledge. Students read and view information in a variety of formats for personal growth in the financial realm. Students' personal and individual interests will influence their pursuit of information. Students receive the organized timeframe for their project.

INSTRUCTIONAL TECHNOLOGY

Advanced Level prior to completion of Grade 12

STANDARD 3: The student will demonstrate knowledge of technology productivity tool.

1. Use technology tools and resources for managing and communicating personal / professional information (e.g., finances, schedules, addresses, purchases, correspondence).
2. Investigate...simulations in real-world situations.

Project

Students use various technology tools and resources for research, for using stock screeners (optional), for assessing risk, for tracking schedules, for checking various charts, and more.

The project requires creating and tracking an online portfolio, a simulation.
(p. 40, Appendix A; p. 45, Appendix F; p. 47, Appendix H)

STANDARD 4: The student will demonstrate knowledge of technology communication tools.

1. Use technology tools and resources for managing and communicating personal / professional information (e.g., finances, schedules, addresses, purchases, correspondence).
2. Routinely and efficiently use online information resources to meet needs for collaboration, research, publications, communications, and productivity.
3. Select and apply technology tools for research, information analysis, problem solving, and decision making in content learning.

Project

Students use technology tools throughout the project to research and analyze information, log and track online portfolios, and decide which securities to purchase and/or sell. Students communicate their findings in a report format.
(p. 44, Appendix E; p. 45, Appendix F)

The project requires students to research, complete an online risk assessment, write an investment goal, keep a research log, create an online portfolio, track and maintain a tracking log, and document stock transactions occurring after the initial portfolio is created. Finally, students write a report discussing various topics including their research process, criteria used to determine which stocks to purchase, detailed historical information on at least one stock in their portfolio, risk, goal/s, diversification, and investment fraud. (p. 42, Appendix C; p. 43, Appendix D; p. 44, Appendix E; p. 45, Appendix F; p. 46, Appendix G; p. 47, Appendix H)

STANDARD 5: The student will demonstrate knowledge of technology research tools.

2. Routinely and efficiently use online information resources to meet needs for collaboration, research, publications, communications, and productivity.
3. Select and apply technology tools for research, information analysis, problem solving, and decision making in content learning.

Project

Students use technology tools throughout the project to research and analyze information, log and track online portfolios, and decide which securities to purchase and/or sell. Students communicate their findings in a report format.

The project requires students to research, complete an online risk assessment, write an investment goal, keep a research log, create an online portfolio, track and maintain a tracking log, and document stock transactions occurring after the initial portfolio is created. Finally, students write a report discussing various topics including their research process, criteria used to determine which stocks to purchase, detailed historical information on at least one stock in their portfolio, risk, goal/s, diversification, and investment fraud. (p. 42, Appendix C; p. 43, Appendix D; p. 44, Appendix E; p. 45, Appendix F; p. 46, Appendix G; p. 47, Appendix H)

STANDARD 6: The student will demonstrate knowledge of technology problem-solving and decision-making tools.

1. Routinely and efficiently use online information resources to meet needs for collaboration, research, publications, communications, and productivity.

Project

Students use technology tools throughout the project to research and analyze information, log and track online portfolios, and decide which securities to purchase and/or sell. Students communicate their findings in a report format.

TECHNOLOGY EDUCATION

Grades 6 – 10

STANDARD 19: The student will explore the organization and management systems of business and industry.

Project

The online portfolio tracking project is for high school students, grades 9-12. Students research and compare various businesses and industries. Students search for information on topics including but not limited to company's history, management, return on equity, financial statements, cash flow, debt, and long-term growth potential.



PROJECT RULES

Only secondary teachers who have completed an Invest Ed[®] training session may implement this project in their classrooms or organizations they sponsor. Once a teacher has implemented the project, s/he may implement it again, term after term.

Teachers who implement this project and have a minimum of three students complete the project **in its entirety, including the completion of the required report, meeting all deadlines** will receive a \$100 stipend; an end-of-term stipend form will be e-mailed to teachers.

Teachers will receive a form to order FREE t-shirts *or* ball caps (students have a choice) for participating students and teachers. Submit this form (e-mail, fax, mail) + list of participating students to Jo Ann Murray by [date on timeframe].

Students must submit all required documents **to their teacher** by the deadlines on the *Project Timeframe* handout.

Risk Assessment Results

Investment Goal/s

Printout 1: Portfolio (landscape, Yahoo must include *Day's Range* col.)

Printout 2: Portfolio (landscape, Yahoo must include *Day's Range* col.)

Student Research Log

Student Tracking Log

FINAL REPORT due [date on timeframe]

The Final Report must meet standards on the *Report Requirements* document. Criteria for evaluation are also listed on this document. The report requirements and evaluation tool are posted on our Web site. Selected staff from the Oklahoma Securities Department, the Invest Ed[®] staff, and appointed personnel will evaluate reports.

Oklahoma counties are divided into six regions: Northeast, Southeast, Northwest, Southwest, Central, and Tulsa County. Traditionally we award one student report winner per region along with one overall, statewide report winner. If a region does not submit a report worthy of being chosen as a winner, we reserve the right to bypass that region. If a region has two equally deserving report winners, we reserve the right to name two winners from that region. Plaques and \$250 awards will be presented to all regional winners. A \$1,000 award and plaque will be presented to the one state winner. Teachers of winning students will receive \$100 each. Winners will be honored at a Saturday Awards Ceremony luncheon on The University of Oklahoma campus along with their parents, teacher, administrator, and designated contract officials.

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STARS

Students Tracking and Researching the Stock Market

www.investedok.org



NORTHEAST	SOUTHEAST	CENTRAL	NORTHWEST	SOUTHWEST	Tulsa County
Adair	Atoka	Canadian	Alfalfa	Beckham	
Cherokee	Bryan	Cleveland	Beaver	Caddo	
Craig	Carter	Kingfisher	Blaine	Comanche	
Creek	Choctaw	Lincoln	Cimarron	Cotton	
Delaware	Coal	Logan	Custer	Grady	
Kay	Garvin	Oklahoma	Dewey	Greer	
Mayes	Haskell	Payne	Ellis	Harmon	
Muskogee	Hughes	Pottawatomie	Garfield	Jackson	
Noble	Johnston	Seminole	Grant	Jefferson	
Nowata	Latimer		Harper	Kiowa	
Okmulgee	Le Flore		Major	Tillman	
Osage	Love		Roger Mills	Washita	
Ottawa	Marshall		Texas		
Pawnee	McClain		Woods		
Rogers	McCurtain		Woodward		
Wagoner	McIntosh				
Washington	Murray				
	Okfuskee				
	Pittsburg				
	Pontotoc				
	Pushmataha				
	Sequoyah				

SEMESTER PROJECT TIMEFRAME

Sept. 6 – Sept. 16	<p>Students research stocks and <i>decide</i> which stocks to buy by September 16 deadline. (minimum = 10; maximum =25) Our subject matter expert Matt Ingram recommends 15-20 stocks to obtain maximum portfolio diversification. Students document investigative process on <i>Student Research Log</i>. (Refer to <i>Works Cited</i> handouts for required source information.) (Students submit <i>Student Research Log</i> to teacher Nov. 1.)</p>
Sept. 12 – Sept. 16	<p>Students complete risk assessment. Choose one site only from this list. Students' Deadline to print and submit risk assessment results to teacher is any date between September 12 and 16. http://www.rcrc.rutgers.edu/money/riskquiz/ http://pages.stern.nyu.edu/~adamodar/New_Home_Page/invmgmt/ch2/risktol.htm http://moneycentral.msn.com/investor/calcs/n_riskq/main.asp http://www.kiplinger.com/personalfinance/tools/riskfind.html http://www.calcxml.com/do/inv08</p>
Sept. 12 – Sept. 16	<p>Students set an investment goal (or goals). A project investment goal example may be to achieve a certain percentage increase over the initial \$500,000 investment <i>or</i> to match an index's rate of growth <i>or</i> to understand <i>or</i> to learn a specific concept or rule, etc. Students' Deadline to submit investment goal/s on <i>Investment Goal</i> form to teacher is any date between September 12 and 16.</p>
Sept. 19 – Sept. 23 t-shirt form due	<p>Students <u>create</u> portfolio. Complete one \$500,000 cash transaction and securities transactions (one for each purchase). Students' Deadline—Printout 1: Students print and submit to teacher portfolio from Yahoo <u>or</u> SmartMoney including date—must be dated between Sept. 19 and 23. <i>Day's Range</i> column MUST be displayed on Yahoo printout; refer to <i>Day's Range</i> handout. Print in Landscape Orientation. (Do not download spreadsheet.) Student handwrites name near date. Tracking may begin effective September 19 if students complete portfolios prior to September 23.</p>
Sept. 23	<p>Students' Deadline to create portfolio; complete \$500,000 cash transaction and securities transactions (one for each purchase).</p>
Sept. 26 – Oct. 21	<p>TRACK PORTFOLIO. Students document tracking on <i>Student Tracking Log</i>. Check daily or as often as possible; students are required to check twice weekly. Students may buy and sell as desired; document dates and reasons; a <i>Sell or Purchase Stocks</i> documentation tool is provided. (Students submit <i>Student Tracking Log</i> to teacher November 1.)</p>
Oct. 17 – Oct. 21	<p>END TRACKING Students' Deadline—Printout 2: Students print and submit to teacher portfolio from Yahoo <u>or</u> SmartMoney including date—must be dated between October 17 and 21. Print in Landscape Orientation. (Do not download spreadsheet.) Student handwrites name near date.</p>
Nov. 1	<p>Students' Deadline to submit final report to teacher. (Refer to <i>Report Requirements</i> handout.) Students' Deadline to submit <i>Student Research Log</i> to teacher. (Information was needed for report.) Students' Deadline to submit <i>Student Tracking Log</i> to teacher.</p>
Nov. 2 - 6	<p>Teachers screen final reports.</p>
Nov. 7	<p>Teachers' Deadline to mail top 1 or 2 reports (per class) to Invest Ed[®] staff. No folders please. MUST BE POSTMARKED NO LATER THAN NOVEMBER 7.</p>
Dec. 3	<p>Awards Ceremony – Saturday luncheon on OU campus</p>

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STUDENT _____
 CLASS _____
 TEACHER _____

RESEARCH						
DATE	HOURS	SOURCE: Website or Publication	AUTHOR or EDITOR	TITLE of ARTICLE	DATE of ARTICLE	COMMENTS Use back and additional paper as needed.
Total Hours						

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STUDENT _____
 CLASS _____
 TEACHER _____

Directions Initial the date you check your Portfolio. If the Value and Gain columns are UP, initial in the plus column. If the columns are DOWN, initial in the minus column.

September	+	-
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		

October	+	-
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
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SELL OR PURCHASE SECURITIES

STUDENT _____
 CLASS _____
 TEACHER _____

After the portfolio is created and Printout 1 is submitted to their teachers [date on timeframe], students may choose **to sell** stocks (partial or all shares) or **to purchase** stocks (additional shares of existing company or new company—or both). Because students need this information for their final reports, they must document these activities. Students are not required to submit this form; its purpose is to provide students a documentation tool.

SELL STOCKS

Date	
Company Name	
# shares sold	
price per share	
# shares still owned	
Purpose	
Results	

PURCHASE STOCKS

Date	
Company Name	
# shares purchased	
price per share	
total # shares owned	
Purpose	
Results	

REPORT REQUIREMENTS



Due Date [date on timeframe]

Report Layout

Assemble in this order.

- 1) Cover Page Refer to attached handout.
- 2) Body Maximum length is 10 pages *including* Cover, Works Cited, and two printouts. There is no minimum length requirement.
sources required—minimum of 5
- 3) Works Cited (separate page) Refer to 7-page handout guidelines.
- 4) 2 printouts Portfolio from either Yahoo Finance or SmartMoney
Printout 1 [date on timeframe]
Printout 2 [date on timeframe]
Yahoo Printouts must display *Day's Range* column. Refer to attached instructions. Handwrite name on printouts near printed date.

No matter how many pages, a printout counts as one page only.

Report Format

- | | |
|--------------|---|
| margins | 1" left and right and 1" top and bottom |
| body | double space |
| font | Arial, Calibri, or Times New Roman |
| font color | black, on white paper only |
| font size | 11 or 12 |
| page numbers | bottom, center |

No report folders – Teachers will mail reports US Postal Service mail.

Report Body (Encourage students to write an introduction.)

Reports must discuss **RISK, GOALS, FRAUD,** and **DIVERSIFICATION** to qualify as winning reports.

- Discuss your research process.
- What criteria did you use to determine which stocks to buy? Did you use a Stock Screener? If so, which site's screener did you use? Was it helpful? Why or why not?
- Give detailed information on at least one of the stocks you purchased. Include history, company and industry trends, and other relevant factors.
- Did you sell any stock during the project? If so, discuss why along with the results of the sale/s. Did you purchase additional stock after your initial investment? Why? Results?
- Discuss risk. Mention the risk assessment tool (site) used. How well did your risk assessment results match your Portfolio results?
- Discuss your project investment goal (or goals). Did you achieve your goal/s? Discuss.
- What did you learn about recognizing investment fraud and protecting yourself against it?
- Discuss diversification. Why diversify? How did you diversify? Talk about its impact on your portfolio results.
- Talk about *specifics* you learned as a result of this project.
- Has your opinion on monitoring your finances changed as a result of this project? How?
- What is your perspective of the market as a result of this project?
- What value did this project provide you in your present? Future?
- Is there an investment goal in your future? Discuss.

Words to **avoid** are trade, trader, etc. and game or play.

REPORT EVALUATION

- 45%** thoroughness of information provided; logical and critical thinking displayed; use of sources; quality of presentation
- 30%** How well do your Portfolio results match risk assessment results and investment goal/s? Compare Portfolio *Value* and *Gain* columns from beginning to end. (2 required printouts—Yahoo printouts must include *Day's Range* column and date)
- 25%** English usage and grammar; follow report requirement

Works Cited – Formatting Guidelines

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_Format.html

On separate page/s at the **end** of your paper, list alphabetically by author (last name first) every work cited in your paper, using the basic formats illustrated on the attached pages.

List only those sources you actually cited in your paper.

The rule for referring to material in an [indirect or secondhand source](#)—that is, for citing when you have not seen the original but have obtained the information from another document that cited the original source—is to list the source you *have* seen, **not** the original.

Please note the *MLA Handbook* recommends underlining book titles.

Title	Title the page <i>WORKS CITED</i> (not <i>Bibliography</i>) centered at the top of a new page.
Spacing	All entries should be double -spaced, unless your assignment instructs you otherwise.
Indentation	Begin an entry at the left margin; indent the remaining lines one-half inch. (In Microsoft Word, this is a hanging indent.)
Source Titles	Underline or italicize titles of <u>books</u> , periodicals, films, and television series (but not individual episodes).
Electronic sources	As explained in the sixth edition of the <i>MLA Handbook</i> , a citation for an electronic publication typically has more parts than a citation for a print publication. For an electronic source, provide five types of information (as available): <ol style="list-style-type: none">(1) Author's name (last name first)(2) Title(3) Information about print publication(4) Information about electronic publication(5) Information about access <URL>

Works Cited– Electronic Source

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_ElecSources.html

Entries for electronic sources include five types of information (as available): (1) author name (last name first); (2) title; (3) information about print publication (if available); (4) information about electronic publication; and (5) access information <URL>.

Category of Source	Works Cited
Non-periodical web publication, with no author and no date of publication	"New Media @ the Center." <i>The Writing Center at the University of Wisconsin-Madison</i> . U of Wisconsin-Madison Writing Center, 2009. Web . 11 Sept. 2009. [syntax for a non-periodical web publication: author (if no author, start with the title); title of the section or page, in quotation marks; title of the Web site as a whole, italicized; version or edition used (if none is specified, omit); publisher or sponsor of the site (if there is no publisher or sponsor, put "N.p."); date of publication (if none is on the site, put "n.d."); use a comma between the publisher or sponsor and the date; the word " Web "; close with the date you accessed the site]
Non-periodical scholarly web publication, no date of publication	Stahmer, Carl, ed. "The Shelley Chronology." <i>The Romantic Chronology</i> . Romantic Circles, U of Maryland, n.d. Web . 11 Sept. 2009.
Non-periodical web publication, no author, no title, no date of publication	Home page. <i>RSA: Rhetoric Society of America</i> . Rhetoric Society of America, n.d. Web . 13 Sept. 2009. [syntax for this entry: no author, so omitted; no title, so a genre label used instead, not in italics, not in quotation marks; title of the overall Web site, in italics; publisher or sponsor of the site; no date of publication; medium of publication; date of access]
Web publication, including URL because it would be difficult to find without it; no author	" <i>Tinta</i> : UW-Madison Department of Spanish and Portuguese Newsletter." Department of Spanish and Portuguese, U of Wisconsin-Madison, Spring 2008. Web . 11 Sept. 2009. .
E-mail message	McKenzie, Jon. "Digital Humanities White Paper. "Message to Chancellor Carolyn Martin. 20 July 2009. E-mail . ["Digital Humanities White Paper "is the subject line of the E-mail.]

Works Cited – Article, Web and Print

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_Article.html

Category of Source	Works Cited
<p>Article from a scholarly journal, with page numbers, read online from the journal's website</p>	<p>Shih, Shu-Mei. "Comparative Racialization: An Introduction." <i>PMLA</i> 123.5 (2009): 1347-1362. Web. 10 Sept. 2009. [the date at the end is the "access date"--the date you read the material online]</p>
<p>Article from a scholarly journal, no page numbers, read through an online database</p>	<p>Mieszkowski, Jan. "Derrida, Hegel, and the Language of Finitude." <i>Postmodern Culture</i> 15.3 (2005): n.pag. <i>Project MUSE</i>. Web. 13 Sept. 2009.</p>
<p>Article from a scholarly journal, with page numbers, read through an online database</p>	<p>Sherrard-Johnson, Cherene. "'A Plea for Color': Nella Larsen's Iconography of the Mulatta." <i>American Literature</i> 76.4 (2004): 833-869. <i>EBSCOhost</i>. Web. 10 Sept. 2009.</p> <p>Valenza, Robin. "How Literature Becomes Knowledge: A Case Study." <i>ELH</i> 76.1 (2009): 215-245. <i>Project MUSE</i>. Web. 11 Sept. 2009.</p>
<p>Article from a scholarly journal, by three authors, print version</p>	<p>Doggart, Julia, Melissa Tedrowe, and Kate Vieira. "Minding the Gap: Realizing Our Ideal Community Writing Assistance Program." <i>The Community Literacy Journal</i> 2.1 (2007): 71-80. [with one, two, or three authors, list all names; if there are more than three authors, you have a choice—you may use only the first author and add et al., or use all of the authors' names]</p>
<p>Article from a webtext, published in a web-only scholarly journal</p>	<p>Carter, Shannon, and Donna Dunbar-Odom. "The Converging Literacies Center: An Integrated Model for Writing Programs." <i>Kairos: A Journal of Rhetoric, Technology, and Pedagogy</i> 14.1 (2009). Web. 13 Sept. 2009.</p>

Works Cited – Book

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_Book.html

Category of Source	Works Cited
Book print versions	Bordwell, David. <i>Figures Traced in Light: On Cinematic Staging</i> . Berkeley, U California P, 2005. Print. Britland, Karen. <i>Drama at the Courts of Queen Maria Henrietta</i> . New York: Cambridge UP, 2006. Print.
Book, an edited collection, print version	Olaniyan, Tejumola, and Ato Quayson, eds. <i>African Literature: An Anthology of Criticism and Theory</i> . Malden, MA: Blackwell, 2007. Print.
A play within a scholarly edition, second edition, print version	Shakespeare, William. <i>Measure for Measure. The Riverside Shakespeare</i> . 2nd ed. Ed. G. Blakemore Evans and J. J. M. Tobin. Boston: Houghton Mifflin, 1996. 579-623. Print.
Edition of a literary text, revised edition, print version	Douglass, Frederick. <i>Narrative of the Life of Frederick Douglass, an American Slave, Written by Himself</i> . Ed. William L. Andrews and William S. McFeely. Rev. ed. New York: Norton, 1996. Print.
Foreword	Bordwell, David. Foreword. <i>Awake in the Dark: Forty Years of Reviews, Essays, and Interviews</i> . By Roger Ebert. Chicago: U of Chicago P, 2006. xiii-xviii. Print.
Chapter in an edited scholarly anthology	Magny, Claude-Edmonde. "Faulkner or Theological Inversion." <i>Faulkner: A Collection of Critical Essays</i> . Ed. Robert Penn Warren. Englewood Cliffs: Prentice-Hall, 1966. 66-78. Print. Shimabukuro, Mira Chieko. "Relocating Authority: Coauthor(iz)ing a Japanese American Ethos of Resistance under Mass Incarceration." <i>Representations: Doing Asian American Rhetoric</i> . Ed. LuMing Mao and Morris Young. Logan, UT: Utah State UP, 2008. 127-152. Print.

Works Cited

Government Publication, Encyclopedia Entry, Short Story

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_OtherPrint.html

Category of Source	Works Cited
Government Publication	United States. Federal Maritime Commission. <i>Hawaiian Trade Study: An Economic Analysis</i> . Washington: GPO, 1978.
Signed Encyclopedia Entry	Foster, John S., Jr. "Nuclear War." <i>The Encyclopedia Americana</i> . Intl. ed. 1998.

Works Cited

Short Story

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_OtherPrint.html

Category of Source	Works Cited
Short Story in an edited anthology	Hawthorne, Nathaniel. "The Minister's Black Veil." <i>Nathaniel Hawthorne's Tales</i> . Ed. James McIntosh. New York: Norton, 1987. 97-107.

Works Cited - Personal Interview, Film, TV

All information copied from:

http://www.wisc.edu/writing/Handbook/DocMLAWorksCited_NonPrint.html

Category of Source	Works Cited
An interview you conducted	Brandt, Deborah. Personal Interview. 28 May 2008.
A published interview, read through an online database	García, Cristina. Interview by Ylce Irizarry. <i>Contemporary Literature</i> 48.2 (2007): 174-194. <i>EBSCOhost</i> . Web. 11 Sept. 2009.
Film or DVD (see Invest Ed® fraud video example at bottom of page)	<i>Sense and Sensibility</i> . Screenplay by Emma Thompson and Jane Austen. Dir. Ang Lee. Perf. Emma Thompson, and Kate Winslet. Sony, 1999. DVD. [if in your paper you are focusing on and citing the director, begin this entry with the director, so this would be: Lee, Ang, dir. <i>Sense and Sensibility</i> if you are focusing on and citing an actor, begin the entry with the actor's name, so this would be: Thompson, Emma, perf. <i>Sense and Sensibility</i>]
Television broadcast	"Darwin's Darkest Hour." <i>NOVA</i> . PBS, WHA. 6 October 2009. Television. [PBS is the network that broadcast this show; WHA is the local PBS affiliate in Madison on which you watched this show]
Visual art	Gleizes, Albert. <i>The Schoolboy</i> . 1924. Gouache or glue tempera on canvas. Univ. of Wisconsin Chazen Museum of Art, Madison.
Address, lecture, reading, or conference presentation	Pollan, Michael. "In Defense of Food: The Omnivore's Solutions." Kohl Center, University of Wisconsin-Madison. 24 Sept. 2009. Address.

Invest Ed® fraud documentary

Name of Fraud DVD, an Invest Ed® project of the Oklahoma Securities Commission and University of Oklahoma Outreach, year. [2004 for *Catching a Con in Pottawatomie County* and 2009 for *Rogue Broker*]

FINANCIAL GLOSSARY SITES

<http://biz.yahoo.com/f/g/>

www.moneychimp.com

link at top

www.riskglossary.com

link at top

www.investopedia.com

Dictionary tab (at top)

www.smartmoney.com

<http://www.smartmoney.com/investing/stocks/?column=taking-stock>: Stocks / Taking Stock

www.marketcenter.com

Education (at top right)

Left column: Education section, Glossaries

<http://www.investored.com>

left column: Glossary (last entry in gold box)

<http://www.nyse.com/>

link at top

<http://www.moneyextra.com/dictionary/>

FINANCIAL CALCULATOR SITES

<http://www.zenwealth.com/BusinessFinanceOnline/TVM/TVMCalculator.html>

http://www.bankrate.com/brm/rate/calc_home.asp

<http://www.youngmoney.com/calculators>

calculators for savings, compound interest, auto loans, credit cards, etc.

http://moneycentral.msn.com/Investor/calcs/n_savapp/main.asp

savings calculator

http://www.moneychimp.com/calculator/compound_interest_calculator.htm

<http://www.1728.com/indexfin.htm>

<http://www.tcalc.com/tvwww.dll?user?tmpl=usertool.htm>

<http://www.kiplinger.com/personalfinance/tools/>

<http://calculators.interest.com/>

<http://money.aol.com/calculators?sem=1&ncid=AOLPRF00170000000002#rothira>

<http://www.collegeboard.com/article/0,,6-29-0-401,00.html>

<http://www.mortgagesaver101.com/mortgage-calculator.html>

http://www.homestore.com/homefinance/home-mortgage.asp?source=a2gg7fft1272&refcd=GO520055s_financial_calculators&poe=homestore

<http://www.fefe.arizona.edu/curriculum.php?categoryID=8> (Lesson Plans)

<http://www.centura.com/tools/index.html>

<http://www.westegg.com/inflation/> (Inflation calculator)

FINANCIAL CALCULATOR “WHAT-IFs”

PV	present value
FV	future value (When FV is a known, you must enter it as a negative! When FV is the unknown, it will display as a negative—it's a math thing.)
I/Y	annual interest (interest per year)*
N	number of periods (years if interest is compounded annually)*
PMT	payment

*If payment is monthly, both I/Y and N have to be adjusted from yearly to monthly.

Number of years multiplied by 12 = monthly payments

I/Y divided by 12 = monthly interest rate

The N and I/Y and PMT **must** be consistent—all three yearly or all three monthly or quarterly, etc.

<p>Calculate Present Value: You just won the \$2 million lottery. However, the prize will be awarded on your 100th birthday (assuming you're around to collect), 80 years from now. What is the present value of your windfall if the appropriate discount (interest) rate is 14%?</p>		
PV		copied from McGraw-Hill
FV	\$2,000,000	
I/Y	14%	
N	80	
		\$56.06

<p>Calculate Interest Rate: Brad and Marcie just got married; they received \$5,000 in cash gifts from family and friends. They would like to let the money grow into \$10,000 in eight years for a down payment on a house. What interest rate will they need?</p>		
PV	\$5,000	copied from McGraw-Hill
FV	\$10,000	
I/Y	unknown	
N	8	
		9.05%

<p>Calculate Future Value: If you save \$1.00 a day, that's equal to \$30 a month. Check out four “what ifs” with varying years, interest rates, and monthly savings.</p>					
	(1)	(2)	(3)	(4)	
PV	zero	zero	zero	zero	(1) 54,922.30
FV	unknown	unknown	unknown	unknown	(2) 91,755.30
I/Y	9% annual divided by 12=.75 mo.	8% = .67 mo.	9% = .75 mo.	7.5% .625 mo.	(3) 234,066.01
N	30 yrs multiplied by 12=360 mos.	35 =420 mos.	40 =480 mos.	50 =600 mos.	(4) 656,443.82
PMT	\$30 monthly	\$40	\$50	\$100	

<p>Calculate Monthly Payments: You want to be a millionaire by age 40, 50, or 60, and today you are 18. Check out these “what ifs” with varying factors.</p>						
	(1)	(2)	(3)	(4) by age 50	(5) by age 60	
PV	zero	zero	zero	zero	zero	(1) 1,211.74
FV	1 million	1 million	1 million	1 million	1 million	(2) 1,049.13
I/Y	9% annual divided by 12=.75 mo.	10% = .83 mo.	11% = .92 mo.	12% 1% mo.	12% 1%	(3) 905.57
N	22 yrs multiplied by 12=264 mos.	22 =264 mos.	22 =264 mos.	32 =384 mos.	42 =504 mos.	(4) 223.98
PMT	unknown	unknown	unknown	unknown	unknown	(5) 66.82

THE POWER OF COMPOUNDING INTEREST

From [Dustin Woodard](#)

Your Guide to [Mutual Funds](#)

<http://mutualfunds.about.com/cs/mutualfunds101/a/compounding.htm>

Discover the 8th Wonder of the World

There are many decent examples of the impact of compounding interest on the Web, but they seem to fail at providing an example that is easy to relate to. I have created a scenario to help you truly understand what Einstein called the "8th wonder of the world."

Two students, each 18 years of age, graduate from High School. For graduation gifts Matt's father offers to put \$20,000 into a savings account, and Chuck's father offers to put \$20,000 into a mutual fund. In both cases the graduates cannot touch their graduation gifts until they are retired, age 65.

Matt's father goes a step further and says he will automatically add \$20,000 into the savings account every year until Matt is retired. After Matt and Chuck discuss their graduation gifts, Chuck feels cheated.

For simplicity, we will assume that inflation is equal to 3%, Matt's savings account earns exactly enough to cover inflation, and Chuck's mutual fund account earns 10% on top of inflation.

10 Year Reunion: At their 10 year reunion, Matt and Chuck compare notes. Chuck's graduation gift turned into \$51,875. Matt's gift is now worth \$200,000. Chuck feels cheated.

20 Year Reunion: Once again, Matt and Chuck compare notes. Chuck's graduation gift grew to \$134,550. Matt's account balance was \$400,000. Chuck feels cheated.

30 Year Reunion: Although it seemed unnecessary, Matt and Chuck compared notes. Chuck's graduation gift turned into \$348,988. Matt's gift is now worth \$600,000. Chuck feels cheated.

Don't worry, there was not a 40 year reunion. However, when it was time for retirement at age 65, Chuck did give Matt a call; they ended up talking about their graduation gifts. After 47 years, Matt had accumulated \$940,000, all out of his father's pocket year after year. After a **one-time** investment of \$20,000, Chuck's graduation gift grew to a whopping \$1,763,950! It was now Matt and Matt's father who felt cheated.

The chart on the next page shows the growth of the two investments over time (you can also view the full table [here](#)).

In what seemed an unfair comparison, compounding interest was powerful enough to overcome a much smaller investment. If we put the two investments on even ground by adding in \$20,000 each year to Chuck's account, the resulting balance would have been \$17,599,856!

The name of the game is to invest early and to invest often. To further gain an understanding of this concept, try doing your own experiments with this simple [compounding calculator](#).

	MATT'S GIFT	CHUCK'S GIFT
	Add \$20k EACH YEAR to bank account	Put \$20k into a mutual fund - ONE TIME
Year 1	\$ 20,000	\$ 22,000
Year 2	\$ 40,000	\$ 24,200
Year 3	\$ 60,000	\$ 26,620
Year 4	\$ 80,000	\$ 29,282
Year 5	\$ 100,000	\$ 32,210
Year 6	\$ 120,000	\$ 35,431
Year 7	\$ 140,000	\$ 38,974
Year 8	\$ 160,000	\$ 42,872
Year 9	\$ 180,000	\$ 47,159
Year 10	\$ 200,000	\$ 51,875
Year 11	\$ 220,000	\$ 57,062
Year 12	\$ 240,000	\$ 62,769
Year 13	\$ 260,000	\$ 69,045
Year 14	\$ 280,000	\$ 75,950
Year 15	\$ 300,000	\$ 83,545
Year 16	\$ 320,000	\$ 91,899
Year 17	\$ 340,000	\$ 101,089
Year 18	\$ 360,000	\$ 111,198
Year 19	\$ 380,000	\$ 122,318
Year 20	\$ 400,000	\$ 134,550
Year 21	\$ 420,000	\$ 148,005
Year 22	\$ 440,000	\$ 162,805
Year 23	\$ 460,000	\$ 179,086
Year 24	\$ 480,000	\$ 196,995
Year 25	\$ 500,000	\$ 216,694
Year 26	\$ 520,000	\$ 238,364
Year 27	\$ 540,000	\$ 262,200
Year 28	\$ 560,000	\$ 288,420
Year 29	\$ 580,000	\$ 317,262
Year 30	\$ 600,000	\$ 348,988
Year 31	\$ 620,000	\$ 383,887
Year 32	\$ 640,000	\$ 422,276
Year 33	\$ 660,000	\$ 464,503
Year 34	\$ 680,000	\$ 510,953
Year 35	\$ 700,000	\$ 562,049
Year 36	\$ 720,000	\$ 618,254
Year 37	\$ 740,000	\$ 680,079
Year 38	\$ 760,000	\$ 748,087
Year 39	\$ 780,000	\$ 822,896
Year 40	\$ 800,000	\$ 905,185
Year 41	\$ 820,000	\$ 995,704
Year 42	\$ 840,000	\$1,095,274
Year 43	\$ 860,000	\$1,204,801
Year 44	\$ 880,000	\$1,325,282
Year 45	\$ 900,000	\$1,457,810
Year 46	\$ 920,000	\$1,603,591
Year 47	\$ 940,000	\$1,763,950

(Remember, Matt's account paid 3% interest, but inflation was also 3%—no gain.)

The Rule Of 72

Compound Interest

Financial Success

The compound interest and financial success **Rule Of 72** is the most important and simple rule of financial success. It takes two minutes and costs nothing to [learn the Rule Of 72](#). Gain financial success faster when you command the power of compound interest, instead of allowing compound interest to enslave you [debt, finance charges].

Compound interest is powerful. Compound interest should be one of your financial success tools. Don't let compound interest work against you. Financial experts use the **Rule Of 72** to command compound interest and gain financial success. Some financial service providers want you to know the **Rule Of 72** so you can make wise decisions to command compound interest and compound your financial success. Other financial service providers use compound interest to enslave you and compound their own financial success [debt]. They don't want you to know the compound interest and financial success **Rule Of 72**.

THE **RULE OF 72** SHOULD BE TAUGHT IN EVERY SCHOOL. Every young person should understand compound interest and the simple secret to financial success before they begin earning, investing, and spending. [Discover Albert Einstein's compound interest quote](#): "It is the greatest mathematical discovery of all time."

Learn the Rule of 72

Step 1 of 2: How long does it take my money to double?

Divide the number 72 by the percentage rate you are paying on your debt or earning on your investment. Here are two examples.

You borrowed \$1,000 from your friend, who is charging you 6% interest. 72 divided by 6 is 12. That makes 12 the number of years it would take for your debt to your friend to double to \$2,000 if you did not make any payments.

You have a savings account with \$500 deposited in it. It earns 4% interest from the bank. 72 divided by 4 is 18. It will take 18 years for your \$500 to double to \$1,000 if you don't make any deposits.

72 divided by the Interest Percentage = the number of years to double

Step 2 of 2: How many times will my money double?

This step teaches you how important it is for your money to double as many times as possible and for your debts to double as few times as possible.

Determine how many years you will keep your investment before cashing it in. Divide that by the number of years it will take to double each time, the number you figured out in step one.

Now look at what happens to your money each time it doubles.

\$1 ... \$2 ... \$4 ... \$8 ... \$16 ... \$32 ... \$64 ... \$128

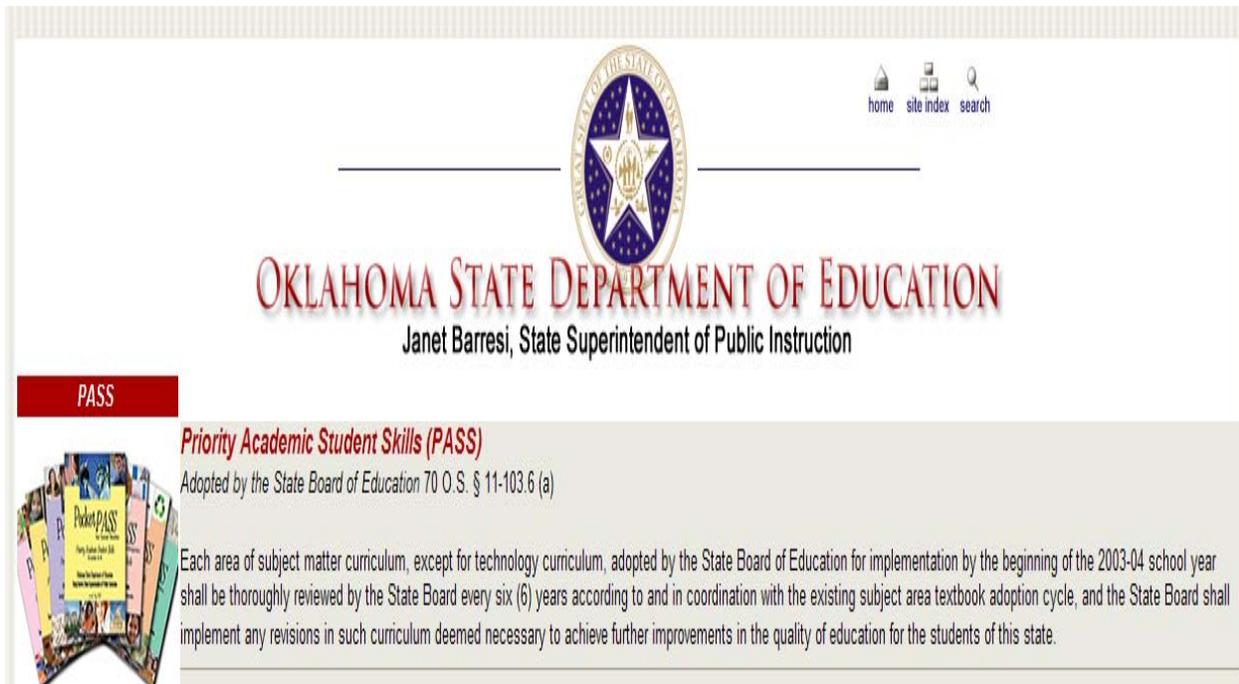
You can see that it makes a big difference how many times your money doubles. If you can make it double only a few more times by making just slightly better investments, you can end up with many times more money at retirement or whenever you cash in your investment.

Think about how fast your debts can double with high interest rates such as those charged on most credit card accounts.

You have learned the basics you need to use the rule of 72.

<http://www.moneychimp.com/features/rule72.htm>

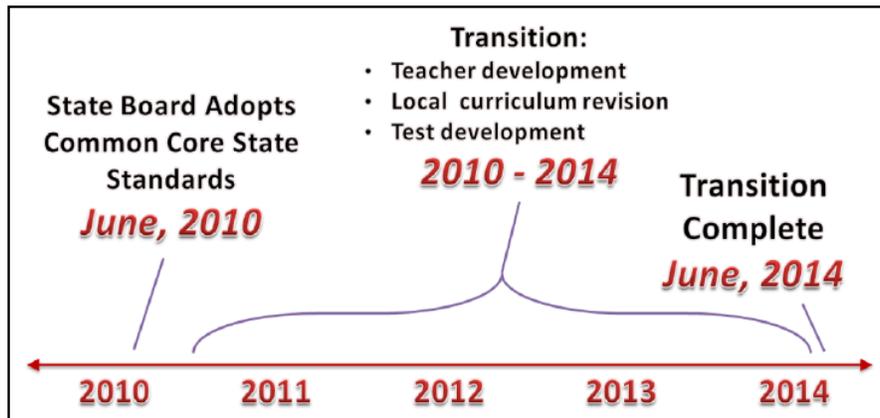
Rule of 72 with calculator



The screenshot shows the Oklahoma State Department of Education website. At the top center is the state seal. To the right are navigation links for 'home', 'site index', and 'search'. Below the seal, the text reads 'OKLAHOMA STATE DEPARTMENT OF EDUCATION' and 'Janet Barresi, State Superintendent of Public Instruction'. A red banner with the word 'PASS' is visible. Below this, the text reads 'Priority Academic Student Skills (PASS)' and 'Adopted by the State Board of Education 70 O.S. § 11-103.6 (a)'. A paragraph of text explains that each area of subject matter curriculum, except for technology curriculum, is adopted by the State Board of Education for implementation by the beginning of the 2003-04 school year and shall be thoroughly reviewed every six (6) years. To the left of this text is an image of several PASS standards booklets.

Common Core State Standards Implementation Timeline for Oklahoma Public Schools

June 24, 2010 – State Board of Education Adopted Common Core State Standards and Implementation Timeline
July 6, 2010 – Governor Brad Henry Approved Adoption



2014-15 School Year

- ◆ Full implementation of Common Core State Standards
- ◆ Oklahoma State Department of Education continues to assist districts in implementation of Common Core State Standards through resource development and professional development opportunities for teachers and administrators.
- ◆ State assessments reflect the Common Core State Standards via Common Assessments developed in conjunction with other states.