



OVERVIEW

sponsors

Oklahoma Securities Commission
University of Oklahoma® Outreach

What is STARS All About?

If a student is going to have a source of income, the student needs to learn how to manage and how to protect that money.

That's what STARS is all about!

Defined

- What *is* the **STARS** Project?
 - a supplemental project to enhance existing curriculum
 - hands-on, real-world, relevant activities to motivate students
 - financial and investment education
 - securities fraud awareness and prevention
 - long-term saving and investing
 - risk assessment, goal setting, problem solving
 - critical thinking, life skills enhancement
 - online stock portfolio— tool used to accomplish objectives

Defined, cont'd.

- What the **STARS** Project is **not**?
 - a game
- Students' financial futures are a serious matter. We are *not* playing a game.
- Pensions? Social Security? Inflation? Fraud?
- What are our kids supposed to do?
- Where are they going to learn how to manage their financial futures?

Credibility

- Invest Ed[®] **STARS** aligns with Oklahoma's PASS Standards. Documentation is posted on www.investedok.org at the **STARS** link on the *Overview* page. **STARS** will align with Common Core Standards.
- The Oklahoma State Department of Education recognizes the **STARS** project as a resource for Passport to Financial Literacy Act of 2007. *However, STARS was in existence two years prior to HB 1476 being signed into law.*

QUICK FACTS

Invest Ed[®] **STARS** – originated July 2005

Effective May 2013

- 1,340 teachers trained
- 21,781 student participants
- 89 **FREE** teacher training events

FREE Teacher Training

(3 options)

One-Day Workshops

posted on site

Teacher Institutes

4-day
in Norman

subject-matter
expert

June – posted on site

Refresher Workshops

2-day
in Norman

subject-matter
expert

June – posted on site

www.investedok.org

What Teachers Receive at **FREE** One-Day Workshop

- detailed guidelines
- securities fraud videos
- financial calculator instruction & practice
- research tips and practice
- hands-on Internet portfolio training
- every form necessary to implement **FREE** project
- optional financial education resources
- resources for all Passport to Financial Literacy Act of 2007 objectives
- best practices from teachers since 2005
- info re **FREE** Refresher Workshop conducted by subject-matter expert
- pre-, post-survey info
- authorization to implement
- stipend
- info on receiving stipends for implementation
- certificate of completion
- professional development credit with district approval

What Teachers Receive at **FREE** Teacher Institute

- **FREE** registration, lodging, meals, materials and resources + daily stipend
- conducted by subject-matter expert, in Norman
- 2 four-day workshops in June, 20 seats each
- for teachers who have never attended any training
- pre-, post-survey information
- introduced to multiple financial topics, attend optional enrichment sessions if desired, hands-on activities
- receive detailed introduction to STARS project, how to facilitate and implement
- professional development credit – certificate of completion

What Teachers Receive at **FREE** Refresher Workshop

- **FREE** registration, lodging, meals, materials and resources + daily stipend
- conducted by subject-matter expert, in Norman
- 2 two-day workshops in June, 20 seats each
- for trained teachers only
- pre-, post-survey information
- 2 levels of training available: teachers trained at either 1-day *or* 4-day workshops
- enhance existing knowledge, share best practices, review and be introduced to new materials, attend optional enrichment sessions if desired, participate in hands-on activities, create lesson plan
- professional development credit – certificate of completion

What Differentiates Our Program From *Other* Online Stock Programs?

- required student report
- securities fraud awareness/prevention

Implementation

- How to implement
 - as a supplement to existing curriculum
 - required *or* optional activity
 - in clubs and organizations
 - examples: BPA, FCCLA, FFA,
DECA, Academic Teams,
Leadership, and more
- More than one teacher implementing per school is not a problem!
- Student groups allowed? yes (If a group wins, group members share the prize money.)
- May a student participate more than once? yes

Curriculum Areas

- **all** curriculum areas welcome
- **all** student academic levels welcome
- new curriculum areas and organizations always welcome

Timeframes

- Project Timeframes Available
 - semester
 - trimester
 - quarter
 - OKC year-round
 - custom schedule on request
- Contact staff with special needs or concerns.

Student Activities

- view securities fraud videos
 - research; establish criteria for selecting stocks
 - complete online risk assessment – paper option
 - set project investment goal
 - create and track online portfolio
 - document the process
 - write report at project's end*
- *Encourage students to write a few ¶'s at the end of each task; they will be writing a rough draft without even realizing it.

Student Benefits

- focus on value of long-range investing as opposed to get-rich-quick schemes
- raise securities fraud awareness and prevention
- raise awareness of how national and world events impact individual citizens as well as our economy
- understand and assess risk tolerance
- sharpen critical thinking, math, and research skills
- raise asset allocation awareness

Student Benefits, cont'd.

- experience impact of compound interest
- understand opportunity cost
- learn value of saving and money management skills
- practice setting goals, meeting deadlines, and writing reports
- computer research experience
- learn how to achieve financial freedom and independence, *and more*

Teacher Activities

- **#1 – Teachers are trained to facilitate.**
(**not** expected to be subject-matter expert!)
- ALL materials are furnished by Invest Ed®.
- Contact staff with questions.
- Introduce program using various suggestions presented at workshop.
- Schedule computer access.
- Maintain timeframe and monitor deadlines.
- Submit top **2** reports per class to **STARS** staff.
- Attend Awards Ceremony if student is a report winner—May and December .

How Does a Student Win?

- write best report
- report criteria posted on www.investedok.org at **STARS** link on *Handouts and Resources* page
- \$ value of portfolio **not** a criterion for winning; project's focus - investing for the long term
- evaluation tool posted on site at **STARS** link on *Handouts and Resources* page
- state winning reports posted on *Awards* page

Awards

- Awards for student report winners
 - six **regional** report winners - **\$250** each
(NE, NW, SE, SW, Central, South Central)
 - one overall **state** report winner - **\$1,000**
(state winning reports posted on site)
 - plaques
 - newspaper coverage for all student winners,
administrators, teachers, schools
- Awards for teachers
 - teachers** of each winning student - **\$100**
- Awards Ceremony – Saturday luncheon

Additional Information

- *FAQ page* at www.investedok.org at STARS link
- **STARS Promotional DVD** released April 2012
 - comments from participating students and teachers and Invest Ed[®] **STARS** sponsors and staff
 - discusses relevance, validity, cost, goals, how to implement, time involved, teacher training, teacher support, and more

Cost?

FREE

Funding Source

The main sources of Invest Ed[®] funding are civil enforcement settlement monies and registration fees of securities professionals.

The STARS program has also received funds from the national Investor Protection Trust.

investorprotection.org

THANK YOU!

www.investedok.org

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