



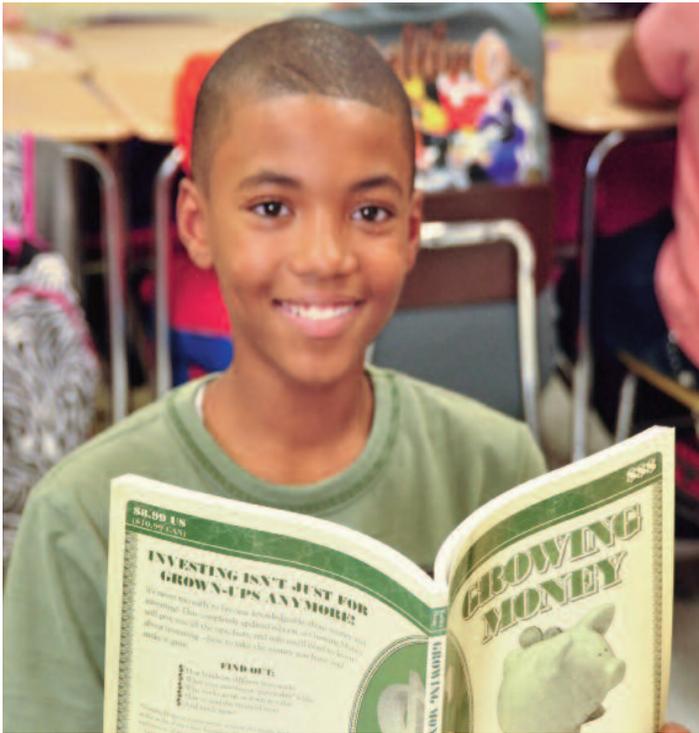
SIF

TEACHING MIDDLE SCHOOL STUDENTS
FINANCIAL LIFE-SKILLS WHILE REWARDING
GRADES AND ATTENDANCE

exchange

FALL 2013

2013-2014: A Banner Year for Growth at Stocks in the Future



Three years ago we served 8 schools with about 350 students. **SIF doubled the number of schools to 16 & serves 2.7 times more students (940) than three years ago!** Fourteen schools are in Baltimore City, one in Washington D.C. and another in Baltimore County. We also welcomed new Board of Directors members and strengthened our leadership. Watch out world, here comes SIF!

SIF by the Numbers!

- 16:** schools currently participating in our program
- \$500:** the largest portfolio transferred to an SIF Ambassador from the Class of 2013
- 940:** middle school students enrolled in SIF classes for the 2013-14 school academic year
- 1,018:** current number of SIF Alumni (high school students) managing stock portfolios



Baltimore Education Research Consortium

SIF is planning a formal program evaluation with BERCC (Baltimore Educational Research Consortium) for the 2013-14 school year. We've been busy designing tests & observation tools to help us determine the best way to move our program forward.

We're aligning with Common Core! The Common Core State Standards Initiative is a rigorous set of standards for the English Language Arts and mathematics curriculum based on national and international best practices in education. SIF's 6th grade level curriculum is now aligned with the Standards, and we will be completely aligned in all grade levels by the 2014-15 school year. Common Core has allowed us to explore many subject areas within our curriculum in greater depth, which is exciting both for us and the schools in our partnership.



Stocks in the Future; After Middle School

Graduation and Beyond

SIF Ambassadors are high school graduates who have transferred SIF investments to their own account. Some opt to cash in their stock ownership, while others have left them invested. Taylor, a new SIF Ambassador, purchased Disney stock in 2007 while attending Francis Scott Key Elementary/ Middle & Fallstaff Middle School. After graduating Dunbar High School, **she transferred her stock which increased 89% over the original purchase price.** “The most valuable thing I learned from SIF was how to save and invest in the future. The experience made me feel independent and special, like I was in charge!” Taylor works at Johns Hopkins Hospital as a surgical tech and hopes to become a GI surgeon. She will attend UMBC next fall. Congratulations, Taylor!



High School Years

SIF Alumni students graduate from middle school with the continued opportunity to “BUY! SELL! TRADE!” during high school. Jarod graduated from Barclay Middle School in 2013. He has purchased shares of Coca-Cola, PetSmart, Sirius and Ford with a total \$187 stock ownership. This year, he’s considering the purchase of a Facebook share with his remaining portfolio dollars. When asked what he wants to do with his earnings after high school, he said, “I’m in it for the long run, investing for 20-40 years!” and “SIF inspired me to own my own business and I feel I’ve learned important terms from SIF that will help me.” Impressive Jarod! **Altogether we have 1,018 Alumni students in our program for 2013-14.**



SIF Staff Update

Rebecca Lange-Thernes has a new title but is not a new face to Stocks in the Future. She served as SIF Instructional Facilitator for the past three years but now takes on the role of Executive Director.

Lynn Saul joined SIF in late October. She taught in Baltimore City Public Schools and writes curriculum for an after school STEM immersion program in Baltimore City. Prior to working in the field of education, she worked in International Student exchange. She received a B.A. from UMBC and a M.A. from Johns Hopkins School of Education. She is our new Instructional Facilitator.

Jessica McKearin joined SIF in mid-November as Development Associate. Previously, Jessica was Director of Special Events at the Pulmonary Hypertension Association in Silver Spring, Md. She received a B.S. from the University of Maryland, College Park and an M.S.W. from the University of Maryland at Baltimore.

Cherise Hursey is in her second year with SIF. As Administrative Coordinator, she ensures smooth day-to-day operations, facilitates record-keeping and manages SIF student employees from Johns Hopkins University.

A Look Back; SIF Events in the 2012-2013 School Year

Middle School Students Discover Sweet Success

Sweet Success is a newly created game for SIF using a cupcake store as the setting for middle school students to make real-world business decisions. Social Investment Outreach (SIO), a micro finance club at Johns Hopkins University developed the game. "We put a lot of effort into making the game engaging and fun. We find it highly gratifying to see the students actively participating, thinking critically and having fun!" said SIO volunteer Stephen Lee, a senior engineering major at Hopkins.



Trip to PNC Bank

Maryland Academy of Technology & Health Sciences (MATHS) was this year's Attendance Contest winner. They received a trip to a local PNC Bank branch in May 2013. The students went behind the scenes to see the bank's operations including tellers, vaults, money counting machines, and much more!

Mayor Rawlings-Blake Visits SIF

Baltimore Mayor Stephanie Rawlings-Blake visited a SIF class at Hampden Elementary/Middle school in May 2013. She praised the class for their interest in financial literacy and hard work in investing. Teacher Jesse Chacona was recognized for his dedication educating Baltimore's Children in this important area.



2013 SIF Students Graduate!

Congratulations to these schools that had SIF classes graduate this year

- Barclay Elementary/Middle
- Fallstaff Elementary/Middle
- Thomas Jefferson Elementary/Middle



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Rebecca Lange-Thernes
Executive Director

Lynn Saul
Instructional Facilitator

Jessica McKearin
Development Associate

Cherise Hursey
Administrative Coordinator



SIF Takes a Jump into 2013 – 2014!

SIF Teacher Training was held this September at the JHU School of Education. Informational sessions included: investing basics, history of the Stock Exchange, modeling SIF lessons, BEREC evaluation overview, SIF website overview and an overview of new SIF stocks available to students. Thanks to Board members Daniel Leon (Bank of America) and Marcus Aiello (Deutsche Bank) for sharing their finance expertise with our teachers. We salute 29 dedicated teachers who join us this year, many of whom are instructing multiple SIF classes.

Stocks in the Future provides an opportunity that no other middle school student (or high school student) in the country can experience—the ability to purchase, trade, and sell stocks! This program opens students' eyes to financial literacy, while promoting (and rewarding) great attendance in school and good grades. My students are lucky to be involved in such a fantastic program.

– **Jesse Chacona, SIF Teacher, Hampden Elementary/Middle School**

Stocks in the Future helps our students improve the quality of their lives by providing tips and insights into successful money management and ultimately good citizenship. They are now able to make informed, financially responsible decisions; they can better relate careers, education, and income as they plan to manage their money in order to create wealth.

– **Dr. Pedro Cartagena, Principal, Inner Harbor East Elementary/Middle**

Financial literacy is an integral skill set in today's world economy. Students who participate in SIF have an opportunity to begin investing and create life-long financial habits. Providing students with options and choices is the goal of a quality education.

– **Dr. Yolanda Abel, SIF Board Member, Assistant Professor, JHU School of Education**

Middle school students can absorb and practice financial life skills with your help! Your support can transform them into investors both now in school and later in the business world. For detailed sponsorship information, please visit: www.SIFonline.org.

Thank you for your generosity!

Broker of Success: \$2,400

Class Investor: \$1,500

Financial Patron: \$500

Student Investor: \$250

NAME (FIRST & LAST) _____

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

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