



# October Update 2013

*Stocks in the Future (SIF) teaches middle school students financial life skills while providing them incentives to improve their school performance*



## SIF Welcomes Lynn Saul as our New Instructional Facilitator!!



We welcome Lynn Saul as our new Instructional Facilitator. 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 U.M.B.C. and a M.A. from Johns Hopkins School of Education. Lynn brings much value to our program as she visits SIF schools and will formulate a new parent component for us this year. She will also lead our program committee making way for new developments.

## Visit the New SIF Website Today! [www.sifonline.org](http://www.sifonline.org)

Stocks in the Future developed a new website for SIF donors and perspective new schools. Go to [www.sifonline.org](http://www.sifonline.org) and there you will find out more about our mission, how we operate, our current schools and who's on our board. Stay current with news and how to contact us! Spread the word about SIF and let this website be a tool in helping you explain who we are and what we do!



## A Word From Daniel Leon, Secretary of the SIF Board of Directors



"As I researched my options to join an organization that was involved in developing and having a positive impact in the community, SIF became an easy choice. Why? I am extremely impressed with the concept of helping our youth, specifically in areas that need it the most in Baltimore City, beyond being impressed with the concept I'm even more excited about the huge potential of the concept becoming a reality for many more students. SIF tackles, what I believe, to be critical skills and issues in our young Baltimore City students: Financial Literacy, the importance of learning investing at a young age and, above all, encouraging students to stay in school to improve graduation rates. The combination of the three skills and behaviors aforementioned, has a significant impact in youth by establishing a strong foundation that will enable them to make better decisions early in life as well as in the future."

## Look What Our Kids Are Learning!

From the 6<sup>th</sup> grade Students at Mt. Royal Elementary Middle School. Ms. Kia-Michelle Massey is their Stocks in the Future Teacher.



**The Investor:**  
The woman after starting a business



**The Investment:**  
The woman opened a business



**The Return:**  
Money from the new business



**The Opportunity Cost:**  
The person watching T.V. instead of getting a job.



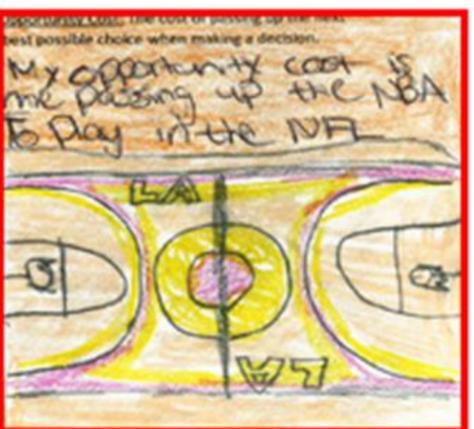
**The Investor:**  
Me getting an idea to invest in football



**The Investment:**  
I play football and get money to buy the car I want



**The return:**  
I get a big paycheck for doing my job in the NFL



**The opportunity cost:**  
Me passing up the NBA to play in the NFL.