

SIF exchange

middle school students thrive in their classrooms, homes and neighborhoods
by investing in their financial future and themselves

2014–2015

STOCKS
IN THE FUTURE
...INVESTING IN STUDENTS

Stories Worth Telling, Action Worth Taking!

A Tale of Two Students: Financial Basics Make Lifelong Impact

Fieldtrip to M&T Bank



May 2014: 6th grade students from Barclay Elementary/Middle School visited M&T Bank where they learned banking basics and visited the trading room floor. "This is impressive," said one of the students. "I'd like to work here someday!"

8th grade rally



April 2014: 8th grade students celebrated completing SIF's 3-yr program alongside event MC & Board member, Jayne Miller (WBAL-TV) and guest speaker, Larry Gibson (Author, Young Thurgood.) Students received top earner's recognition, participation certificates and gifts.



Last April, Sharlene, a 7th grader at Violetville Elementary/Middle School watched on as classmates used their "SIF dollars" to make stock purchases. She had not earned any incentive dollars to invest due to poor attendance and stagnant grades. The disappointment was enough for her to express frustration to her SIF teacher, Mr. Krebs. After a heart-to-heart with Mr. Krebs about why she had few dollars to invest that year, Sharlene knew she had to make changes. She made a conscious decision to prioritize school this year. Mr. Krebs informed SIF that Sharlene ended the first quarter with near-perfect attendance. She shares, "I learned that if I want something, I have to come to school and work hard for it! Last year, I was failing Math but this year I'm passing!" Gaining a personal understanding of how SIF's program could impact her daily school life became Sharlene's tipping point working toward a personal goal.

Darius Johnson is a SIF program alumnus with a finance career. His interest in finance started in middle school, where he participated in our program. "I believe SIF piqued my curiosity in the market," said Darius. This led to afterschool



conversations with his father about what he had learned about finance and Wall Street. Darius recalls his teacher holding up a Hershey's bar to explain that, just like parts of a chocolate bar, companies are divided into pieces that could be owned by students. Regarding stock selections: "I wanted to explore beyond the companies' products to learn more facts about the companies I was investing in. This experience helped me gain confidence," he said. Darius graduated from The National Academy Foundation High School with a concentration in Finance. He then majored in economics at Widener University and graduated in May. Currently, he is a T. Rowe Price Retail Investment Services associate, answering clients' mutual fund inquiries. Darius embodies SIF's vision of helping students to thrive in their classrooms, homes and communities.

For nearly 1,000 Stocks in the Future middle school students from underserved neighborhoods throughout Baltimore City and beyond, your past and continued dedication and generosity has changed "what's in the stars" for hundreds upon hundreds of students.

A word from the Executive Director



Rebecca Lange-Thernes,
SIF Executive Director

Writer and philosopher Ralph Waldo Emerson said, "Once you make a decision, the universe conspires to make it

happen." That's exactly what's happening at SIF! Once work began on strategic planning last spring, we rallied "the universe" comprised of board members, staff, teachers, principals, committee members, foundations, financial institutions and the community at large, to move things forward. Less than six months into adopting our strategic plan, the SIF Curriculum Task Force Committee was formed, developing a road map to continue evolving, expanding and improving SIF's curriculum. Our marketing team is also working hard to get the word out about SIF including making arrangements for a Baltimore Sun reporter to visit a class and write a featured article published in February. We've developed new events including our first fundraiser, "March Market Madness" and our end of the school year event "SIF Eighth Grade Rally." This only names a few ways we're strengthening our organization and its commitment to improve financial literacy in our schools and the community. We continue our efforts to better engage with our alumni during high school years and further develop teacher training where SIF teachers can earn "AU credits." The teamwork, dedication and persistence of the various stakeholders to accomplish so much in so little time is amazing!



Board member, Bill Atkinson's (left) participation in a half marathon raised over \$1000 and garnered a great deal of public recognition.

Grassroots Giving

Fall 2014, SIF launched a Grassroots Giving Challenge with the following goals in mind: to promote our message and continue building our community reputation, to introduce new people to the work of our organization and expand our Annual Fund list, and to work towards a larger, Stocks in the Future-sponsored community fundraiser. Our staff and board have been organizing small community events and online fundraisers that have led to much success. Birthday parties, running events, raffles are examples of ways WE spread the word about SIF. As a result of the efforts of our staff and board, we have added many new or renewed individual donors to our Annual Fund program. We look forward to developing new ways to raise awareness and funds for our organization within the community. Contact SIF if you'd like to volunteer to work at one of our events.

Peter Franchot visits SIF class

MD State Comptroller, Peter Franchot visited an 8th grade SIF class at Fallstaff Elementary/Middle School in May 2014. Mr. Franchot explained to the students that he was impressed with the high level of vocabulary they're learning at SIF.



NEED FOR YOUTH FINANCIAL LITERACY highlighted by The Baltimore Sun

8th grade Stocks in the Future (SIF) students share how the program impacts their lives

On Feb. 9, The Baltimore Sun published an article about our financial literacy & incentive program, featuring 8th grade Stocks in the Future students at Hampden Elementary/Middle School.

Congratulations to SIF teacher Mr. Chacona and his students for representing the program so well! We celebrate the Baltimore area teachers and principals who work hard to bring our curriculum to the classroom. Most of all, we are immensely proud of 972 middle school students who each week are learning to invest in themselves and their financial future!

Students say...



I've been in SIF since 6th grade. It's really cool getting to see your money rise over time. SIF has taught me to be careful with my money. The incentives are cool too. This helps me know that I'll get something for working hard. Throughout SIF I've learned so much about mutual funds, saving accounts, investments and shareholders. Shareholders are people who invest in companies, like us.
–Raven, Hampden EMS 8th Grade

I think it's an awesome way for kids to learn about savings, checking accounts, and risk. It shows us how to make the hard choices we will have to make when we get older. Like trying to choose the right bank and how to prevent fraud. It's a cool way to learn. I'm just glad our school and our class had a chance to be part of it.
–Antoine, Inner Harbor East Academy 7th grade

I feel special because I get to teach my parents something they never knew. SIF can benefit me in the future because of the things it is teaching me.
–Samantha, Hampden EMS 8th Grade

What I enjoyed the most was learning information from real people in the financial industry (brokers, accountants, etc.)
–Derek, Fallstaff EMS 8th Grade

I'm invested in the company Coca-Cola. I've made about 70 dollars being in Stocks in the Future. I hope I am able to be a part of this organization for a long time. I have been in the program for about 2 years and I am having so much fun being a part of it. I'm excited the we all have money and now know so much more that will help us in the long run.
–Sabrina, Violetville 8th grade

I have invested in Facebook and earned about \$10. I have learned I need to diversify so if one stock goes down I will not lose too much money. Stocks in the Future makes me want to do better in school and come to school every day.
–Kaleb, Violetville 8th grade

Based on what I have learned in the past year, I am smarter in finance. Before I didn't know what investments, shareholders, bonds, or even stocks were. Now, I own shares of stocks! I have earned at least 80 dollars so far from my stocks.
–Trezner, Hampden EMS 7th grade

I want to own my own company one day so Stocks in the Future is getting me prepared. For example, I learned that companies have sales, costs, and expenses to manage.
–Richard, Fallstaff EMS 8th grade

A teacher's view

I have really enjoyed teaching SIF the past two years. The students are always excited about what their stocks look like. They are really understanding what makes up a "good" or "poor" investment. It is a great way to help them to look towards their future. The lessons are engaging and are very informative. As the students progress over the 3 year period you can really see them grow as investors. I have had students with attendance problems be motivated to come to school to earn money to buy stocks. The lessons have not only helped the students but I have also learned more about investing. Having experts in the field present to the educators has also broadened my understanding. Overall, I feel SIF is an important component to making our students college and career ready! Thanks for all you do!!!

– Leslie Steirer, Teacher, Violetville EMS

SIF's March Market Madness a Success



SIF's inaugural March Market Madness benefit on March 26 was a great slingshot into National Financial Literacy Month in April! With more than 90 attendees, the event raised more than \$17,500 to support our financial literacy and incentive program for middle school students. We well exceeded our 2015 event fundraising goal and our attendance nearly doubled over a similarly-organized SIF networking event in April 2014.

We would like to extend special thanks to keynote speaker Joe Mechliniski of entreQuest; our Presenting Sponsor, Venable; The Comptroller's Office; speakers Dr. Cartegena, Mr. Krebs, Ms. Ross-Jones and Ms. Dorsey; Board members who helped emcee; and our many volunteers and other event sponsors!

SIF Our Guest Speakers



SIF classes receive visits from representatives in the financial and business industry. These professionals talk about what they do and how it relates to the SIF curriculum. They also encourage students to stay in school and so the best they can academically. Photos include guests from Ameritrade, Merrill Lynch, Underarmour and Charles Schwab.

Supporter Shout-Out

We'd like to send a shout out to two remarkable supporters, Rob Young, III and Dave Rosas.

Dave, part of the Senior Management Team at Oak Contracting, became a corporate sponsor and volunteer for Stocks in the Future in Spring 2014. After hearing about the organization from his brother-in-law, Board member Daniel León, Dave was eager to learn more about the program and our students. Last spring, Dave visited a SIF classroom. He was impressed not only by the students' level of engagement, but also by the teacher's ability to make complex financial concepts easily understood by middle-school students. Because of the visit, Dave knew he wanted to support Stocks in the Future. He loves the concept of students learning finance while receiving a real life reward to improve attendance and grades. For him, the most impressive part of the organization is that students "are being taught things that their parents are often unaware of."

Long-time supporter Rob Young, III shares Rosas' amazement at the students' passion for finances. When he visited a classroom of SIF students, he noticed that they were "interested not only in the subject matter, but in the possibilities for their future." The students used their new financial knowledge to think about long-term investments and savings plans. And, "when you consider the backgrounds of the students in the program, the potential of these students [to become tomorrow's bankers and investors] is impressive." Since that classroom visit, Rob has personally supported Stocks in the Future.

We are so thankful to count both Dave and Rob among SIF's dedicated supporters!

YOU CAN MAKE A DIFFERENCE
YOUR GIFT HELPS TO...



Develop Student Resources

Design new curriculum units, student/parent activities and supply tech support



Advance Teacher Training

Provide 2 day training sessions, Instructional Facilitator one-on-one support & develop Achievement Units



Strengthen Engagement with High School Alum

Grow the number of students claiming their portfolios & provide ongoing financial literacy education

Go to sifonline.org/donate-2 to make your gift today!
Thank you to those who have already made an annual gift!

Stocks in the Future 2015 FY

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