

It's always a great time when folks gather to support Stocks in the Future! We started the year off in February gathering at Heavy Seas Alehouse for Happy Hour enjoying a good brew and announcing the start of The March Market Madness bidding contest. During the summer, we gathered at 8 Ball Meat Ball in Fells Point for Trivia Night as we enjoyed good food, drinks and challenging questions from Team Trivia Maryland. SIF team members gathered to participate in the Baltimore Run Festival in October. We had representatives from Brown Advisory, Constellation Energy, T Rowe Price, PNC, SIF and Mr. Thanner, principal at Stemmer's Run Middle School. Thanks to everyone who participated in these events who made supporting SIF FUN!!



TRIVIA NIGHT

HAPPY HOUR

RUN FESTIVAL

# CELEBRATE



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

SIF EXCHANGE  
2017-2018



## STUDENT SPOTLIGHT: 7TH-GRADER LEVON PLANS TO BUY A HOUSE

Most middle schoolers are focused on today and tomorrow. Maybe next week. Levon, a 7th grader at Barclay Elementary-Middle School, is thinking and planning years down the road. "My biggest goal is to save money to buy a house," he says.

In every other way, the Baltimore City student is typical. He likes to play football and basketball. He devours The Kane Chronicles books.

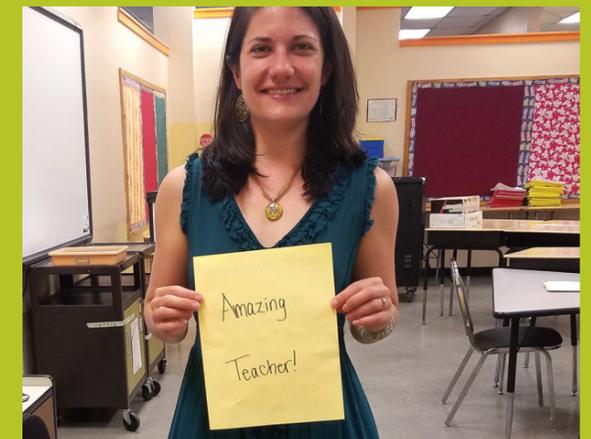
What got Levon so future-oriented? "When [SIF teacher] Mr. Lewis explained we would have our very own portfolio where we can choose to buy our own stocks, that's when I got excited," enthuses Levon.

Since that awakening, Levon has learned about saving money, budgeting, evaluating investments, and developing financial goals. And how these skills can help him realize his dreams.

Levon knows that if he meets attendance and grade incentives, and is a savvy investor, that he'll do well: "I can't wait to get more money in my portfolio! I'd like to get rich!" After all, that house won't pay for itself.

## AN AMAZING TEACHER

It's hard to pin down what exactly makes Ms. Ventre of Fallstaff Elementary/Middle School a SIF SUPER teacher. It could be her eight years of experience teaching the program or that she's been twice awarded "SIF Veteran Teacher of the Year" or that two of her classes won the 8th Grade SIF Research Competition. Add to that she has served on various SIF committees, volunteered at March Market Madness and has presented at SIF Teacher Trainings. Not only does Ms. Ventre find Stocks in the Future to be a unique opportunity for her students, it has influenced her own financial perspective as well. "Before teaching SIF," says Ms. Ventre, "I was actively saving but realized I needed to step up my game. Now I can say I'm an investor!" It's rewarding that a quality teacher as Ms. Ventre finds the SIF program impressive. "I find that that SIF offers depth through guest speakers & Towson University Finance Lab field trips plus breadth through weekly Math Breaks and Common Core coverage." At SIF, we're proud to have Ms. Ventre as part of the team!



# CULTIVATE

ECTED TO STOCKS IN THE FUTURE! FOR A LIST OF SCHOOLS VISIT OUR WEBSITE.

FACEBOOK.COM/STOCKSINTHEFUTURE

WATCH OUR VIDEO ON YOUTUBE STOCKS IN THE FUTURE: AN OVERVIEW



GOLF CHARITY

SIF was the honored recipient of a Golf Charity Event organized and hosted by CohnReznick Employees. The event took place at Greystone Golf Course on June 12, during which participants enjoyed a round of golf followed by bidding on an assortment of raffle items, a longest drive contest and an awards lunch that recognized the top three teams. We can never thank Cohn Reznick enough for all the work that went into the event that brought in over \$10,000. Through this effort, CohnReznick has shown its passion and support for middle schoolers in Baltimore city and beyond. Three cheers for its great efforts!!

The 3rd Annual March Market was a blast as students from Hamilton Middle School impressed the crowd with their rap song "Stocks in the Future!" Jayne Miller of WBALTV lead a panel discussion on the importance of financial literacy, and guests enjoyed bidding on great items from the silent auction & participating in the Free Throw Contest. Join us again for our 4th Annual MMM event on March 21st at the JHU Glass Pavilion starting at 6:30 pm.



MARCH MARKET



MADNESS

# COLLABORATE

## SIF GUEST SPEAKERS

Throughout the school year, SIF provides each SIF class an opportunity for a financial professional to speak to their class. "This takes a lot of work and coordination but it's worth it!" says Executive Director, Rebecca Lange-Thernes. "We make sure this is an experience with a strong connection to what the guest presenter does for a living and what the students are currently learning. Anything less than that can become flat and boring." SIF thanks many presenters from area financial institutions, such as T. Rowe Price, PNC, SunTrust, Brown Capital, Morgan Stanley, Brown Advisory, Tufton Capital, M&T Bank, MECU, Ameriprise, Lombard Securities, Harbor Bank and Howard Bank. SIF could not be where they are without your help!



## FRIENDS SCHOOL

Ella Ciccarone and Andrew Nathans of Friends School Baltimore formed an after school club that raises awareness and funds for Stocks in the Future (SIF). Their plan is to sell donuts and Chick-Fil-A certificates to generate revenue for much needed support, such as technology and Teacher Training. Thank you to the students at Friends School!

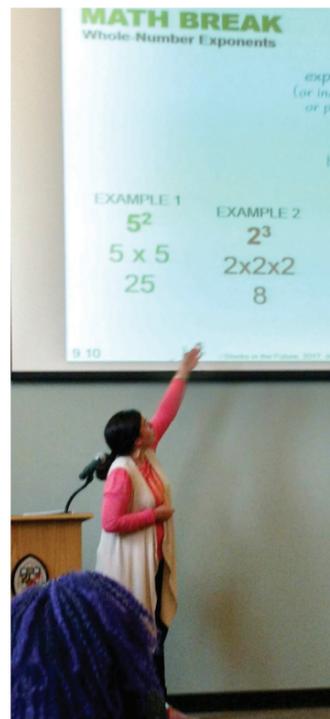


## BROWN ADVISORY

SIF Board members JJ Baylin and Ken Coe have been the force behind forming a partnership between Brown Advisory and Hamilton Elementary Middle School. Last year, SIF students gave a presentation at their firm that left a positive impression. Now, volunteers from Brown Advisory have signed up to team teach the SIF curriculum to Hamilton students throughout the school year.

## T. ROWE PRICE DESIGNS CAPSTONE PROJECT

Volunteers from T. Rowe Price have worked diligently to design a hands-on project for SIF eighth graders to learn about mutual funds. Classes work in groups to choose companies as part of the funds. Throughout the school year, the groups check on the performance of their mutual funds and have an opportunity to make changes to their package. At the end of the year, the group with the peak performance wins a gift card.



## TEACHER TRAINING

Twice a year, SIF conducts mandatory teacher training sessions to make sure our instructors have the proper background and tools to teach financial literacy and investing. These sessions are done with the help and support of area bankers and investors. This fall, SIF teachers gathered at the JHU School of Education to learn investing basics, receive an overview of SIF stocks available to students, experience Capstone Mutual Investments and observe a model SIF lesson. Says Steve Hoffman of Ameriprise "I enjoyed leading a session, the teachers really set into it!"



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