



Equipping Teachers ▶ Educating Students ▶ Elevating Financial Futures

## 2022-2023 School Year Teacher's Guide

2022-2023 Trading Sessions*	Deadlines			
	Start Date	End Date	Registration	1st Trade
2022 Family Summertime Challenge	May 16	Sept 5	N/A	N/A
2022-2023 Open Enrollment Session	Aug 8, '22	Sep 1, '23	N/A	N/A
2022 Fall Standard* SME Challenges: Elementary, Middle and High School	Sep 6	Nov 18	Sep 16	Sep 23
2022 Fall Advanced SME Challenge <sup>1</sup>				
2023 Spring Session	Jan 17, '23	Mar 31, '23	Jan 27, '23	Feb 3, '23
* Mentors are available to teams competing in Standard and Open Enrollment Challenges. Complete information about registration, rules, and prizes is available at <a href="http://econlitco.org/stock-market-experience">econlitco.org/stock-market-experience</a> .				
<sup>1</sup> Teachers: You may have teams in multiple sessions.				

## NEW FOR FALL 2022- PLEASE READ

- Mentors will be available to all Standard Challenge or Open Enrollment teams on a first-come, first-served basis. Simply register for the grade appropriate Standard Challenge or the Open Enrollment Challenge and request a mentor. Start trading. A mentor will be assigned based on availability.
- Presenters are available for those wanting some help getting started but do not want to commit to multiple class sessions. Presenters are essentially mentors who provide a one-time presentation to kick off your trading.
- Securities available for trading expands as one progresses through the grade levels.
- The Advanced Challenge allows trading options, futures, forex, (derivatives), as well as currency spots and cryptocurrency; no derivatives trading is permitted in Standard challenges for more a competitive experience.
- Teachers may enter teams in any of the contests simultaneously.

- Teams can compete in **Standard or Open Enrollment challenges and the Advanced challenge simultaneously.**
- **The Open Enrollment challenge is a non-competitive challenge available from 8/8/2022 to 09/01/2023. Register and trade anytime for as long you wish.**

#### Standard SME

The standard SME allows trading in **stocks, bonds, mutual funds and ETFs.** Cash prizes are awarded to the top three teams across Colorado in each of the elementary, middle, and high school grade bands, as well as to the top regional team, excluding statewide winners, in each grade band.

#### SME Advanced Challenge

This is a no-holds-barred contest for advanced traders that uses shorter term investments not customarily found in retirement accounts. In addition to the investments found in the SME, the advanced contest **allows trading in futures, options and currencies.** Cash prizes are awarded to the top three teams in Colorado, regardless of grade.

#### SME Open Enrollment Challenge

The Open Enrollment Challenge is a non-competitive challenge that runs from mid-August to Labor Day of the following year. There are no deadlines for registration or trading. All securities on the platform are available for trading—limitations are left to teachers. There are no prizes.

Dear Colorado Teacher,

Thank you for registering your students in Economic Literacy Colorado *Stock Market Experience*.

The Stock Market Experience is a real-time online simulation for grades 3-12 that advances student academic achievement in the core academic disciplines. This exciting program empowers students with their own virtual \$100,000 investment portfolio. Students work in teams to invest in stocks, mutual funds, bonds and commodities on US and international exchanges over the course of a semester. Student teams compete in statewide and regional divisions by grade level for cash prizes.

Stock Market Experience participants enjoy many features including:

- Real time trading with streaming portfolio updates
- Intuitive onsite research tools
- Low simulated transaction fees reflecting real fees on online brokerages
- Many trading options including stocks, mutual funds, bonds on US exchanges.
- Lesson plans and curriculum support from Economic Literacy Colorado
- Free teacher training with both in-person and online videos available
- Customer service provided directly to teachers and students by expert help desk staff during trading hours

If your teams have difficulties with the platform or get error messages, please try clearing the cache in the students' browsers. Try a different browser (e.g., if using Chrome, try Explorer, and vice versa). If that does not work, send an email to [SME@econlitco.org](mailto:SME@econlitco.org) with the following information: the challenge, the team's username, a screenshot of the error message or problem, and any information that may be relevant.

Please contact me directly at any time with questions or requests. I look forward to working with you!

Sincerely,

Molly McVeigh  
Stock Market Experience Coordinator and  
Student Programs Director  
Economic Literacy Colorado  
[SME@econlitco.org](mailto:SME@econlitco.org)  
(303) 745-2336

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# 2022-2023 Stock Market Experience Is Brought To You By



## Overview

This Teacher Guide contains information to help you best understand the different aspects of the Standard and Advanced Stock Market Experience Challenges including Rules, Awards Ceremony, Details and Best Practices for implementing the program in your classroom.

The Stock Market Experience utilizes a state-of-the-art, intuitive, and dynamic software platform from StockTrak that is also used by more than 500 U.S. Universities and Business schools. The technology is continually updated to ensure that it is the top-of-line and user-friendly. We provide quality support and resources for you to use in your classroom. We are happy to provide this premier stock market classroom experience to you and your students.

## Stock Market Experience Teacher Training

The Stock Market Experience Video Training is perfect for all teachers and is very convenient! Just click on the appropriate link on the Stock Market Experience page. Topics include Registration and Team Setup, Investment Selection and Trade Entry, and Resources and Portfolio Diversification. If you need further help or have questions, please contact the program director at: [SME@econlitco.org](mailto:SME@econlitco.org)

## Stock Market Experience Features

- Mobile-Friendly
- Open Enrollment competition (not eligible for prizes)
- One User ID and password for teachers to manage multiple sessions
- Messaging board to communicate with students
- Built-in lesson plan features along with assignment tracking
- Downloadable student activity reports
- Tutorial videos on site navigation, investment basics, and other topics
- Updated lesson plans and PFL articles
- Top stories and Market News
- Complete user guide
- Financial Calculators: Net Worth, Compound Interest, Household budget, Rate of Return and more!

## Free Newspaper Subscriptions

As a Stock Market Experience teacher, you can sign-up for a FREE classroom subscription to the electronic *Denver Post*. This is a valuable research tool for students to use. Further, there are many new user-friendly features on the online Denver Post designed specifically for teachers. To sign up for your free online subscription, simply register at [www.coloradonie.com](http://www.coloradonie.com). There is no special code required. Click on [e-Edition and then on order](#). Contact Molly McVeigh at [sme@econlitco.org](mailto:sme@econlitco.org) with any questions that you have regarding your free subscription.



## Staying Informed

**EMAIL:** School e-mail systems often block e-mail from our office. As many important messages regarding the Stock Market Experience are delivered via e-mail, please ask your school network administrator or computer technician to allow messages from: [sme@econlitco.org](mailto:sme@econlitco.org) and [registrations@stocktrak.com](mailto:registrations@stocktrak.com)

**SME News:** Each month you will receive an email with news about the Stock Market Experience. Keep an eye out for these emails.

**Announcements:** Important information for teachers and students will be communicated throughout the trading sessions using the ANNOUNCEMENTS Box in the right-hand column of the Stock Market Experience trading portfolio. Be sure to check this box frequently for important information during your trading sessions!

**RSS News Feeds:** The right-hand column of your Stock Market Experience portfolio includes streaming RSS News Feeds that provide valuable up-to-the-minute market news while you are trading.

**Embedded Video:** Your Stock Market Experience portfolio includes embedded videos in the right-hand column. These videos change frequently and provide educational content from our partners and sponsors.

## Stock Market Experience Awards

**Statewide Awards:** Student teams that place first, second and third overall in the state in their grade division and their teachers will be awarded cash or gift certificate prizes as specified below. Placement is determined by the highest return-on-investment at the close of business on the last day of the tournament. Winners will be announced after the official audit by Stock Trak.

SME Awards for Students <sup>1,2</sup> and Teachers <sup>2</sup>			
Challenge	1st Place	2nd Place	3rd Place
SME Standard, Elementary	\$100	\$50	\$25
SME Standard, Middle			
SME Standard, High			
SME Advanced			
<sup>1</sup> Per student, max of 5 students per team. <sup>2</sup> Not to exceed \$100 for each teacher or student			

### Regional Winners: – Classroom Celebration

The student team that places FIRST OVERALL in their geographic region, excluding state-level winners, will receive \$50 for a Stock Market Experience Classroom Celebration, or gift certificates of similar value for individual celebrations. (Geographic Regions are North, East, West, Central and Denver Metro).

### State and Regional Winners - Certificates

Economic Literacy Colorado will present all state and regional first, second, and third place winners in each age division with personalized award certificates to recognize their success. Certificates will also be presented to the winning schools.

Teachers may download participation certificates from the Stock Market Experience website for any student regardless of placement.



## Eligibility for Awards

Students who participate in Standard or Advanced Challenges are eligible for Stock Market Experience awards. No awards will be given for Open Enrollment sessions.

- Teams must make at least one trade by the trade deadline.
- Teams must also comply with all official rules.
- **Accounts will be audited at the end of the game to ensure accuracy.** Official results will be announced once the audit is complete.
- If your team suspects an error at any time during the trading period, please submit an online error report as soon as possible. Click on the 'Home' tab and then select "Contact Us" under "General Links."
- The StockTrak platform offers several ways to view rankings. Teams can view rankings for the whole state or by their class, district, or region. Additionally, the time period can be set to Overall (challenge to date), Weekly (how you ranked by week) or by month. Teams must first login. Select 'Rankings' under the 'My Portfolio' tab.

## Awards Ceremony

First, second, and third place teams for State and Regional divisions will be included in a live ceremony. Save the Date announcements and Invitations will be sent via e-mail to these teams prior to the event. Invitees must pre-register as instructed on the invitation, using the registration link provided on the invitation.

\*Standard and Advanced Challenges only; the Open Enrollment challenge is not eligible for prizes or awards.

## STOCK MARKET EXPERIENCE RULES

### Teacher Responsibilities

1. When registering please spell and capitalize teacher and school names EXACTLY as you wish them to appear on certificates, checks, or press releases. E.g.:
  - a. John Doe vs. john doe
  - b. Actual Name vs. n/a
  - c. Horizon Elementary School vs. Horizon or Horizon Elementary.
2. Communications regarding problems with the platform should be sent to [SME@econlitco.org](mailto:SME@econlitco.org), and must include
  - a. The username for the team experiencing the problem
  - b. and, if possible, a screen shot of the error message. Omission of either of these may slow resolution of the problem.
3. **Submissions and communications directly from students will not be accepted.**
4. Teachers are responsible for teaching their students to navigate the Stock Market Experience platform and are encouraged to view the training videos available on the EconLitCo.org Stock Market Experience page, as well as “click around” the platform to discover the resources and functions available on the platform. N.B. for teachers participating in the mentor program: platform navigation is not a mentor responsibility; their function is to give investment insight and perspective.
5. Rules about prizes can be found at [econlitco.org/stock-market-experience](http://econlitco.org/stock-market-experience).
6. When submitting winning team members’ names, spell and capitalize them as they should appear on certificates and award checks.
  - a. John Doe vs. john doe

**1. Registration and Trading Dates:** Please note the registration deadlines for each contest on the SME website. Teachers may add additional teams until this deadline. Teams must make at least one trade by the trading deadline. Teams who do not begin trading by this deadline will be ineligible for prizes and recognition at the Awards Ceremony. **Tip: If**

selecting and completing the first trade might be a problem, in the first week of trading have all of your teams buy one share of SPY (the S&P 500 ETF).

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<sup>1</sup> Teachers: You may have teams in multiple sessions.				

**2. Teacher Teams:** Teachers are automatically registered for their own Stock Market Experience account when they register student teams. The teacher team appears first on the list of teams and does not contain a “- #” following the username. We encourage all teachers to participate with the students. Teacher accounts are not eligible for awards.

**3. Trading begins:** Participants may place orders after the market closes one business day prior to the Trading Start date. Those orders will be executed when the market opens on the Trading Start date.

**4. Initial Cash Balance:** At the beginning of the session, student teams will be given an initial cash balance of \$100,000 fictitious funds in their Stock Market Experience portfolio account that can be used to make simulated buy or sell transactions using real market pricing as described in more detail below. Limit one Stock Market Experience account per eligible person.

**5. Eligible Securities:** The Stock Market Experience offers a wide variety of stock, mutual funds, and bonds, traded on U.S. markets.

**6. Order Types and Trade Execution:**

- Market, limit, and stop orders will be accepted for stock orders.

- Trades may be placed for as little as one share per transaction with a minimum price of \$5.00.
- You can trade up to half of the actual daily volume. Volume is the number of shares traded in a security or an entire market during a given period of time. It is simply the amount of shares that trade hands from sellers to buyers as a measure of activity. Most sites such as *Yahoo! Finance* will display the volume when you look up a quote.
- All orders for North American stocks are executed at the real-time bid/ask prices as provided by our data vendor when placed during market hours.
- Due to exchange rules, the web page will display a delayed price estimate of the price until 15-20 minutes has elapsed.
- The transaction will automatically appear in the trader's portfolio and transaction history.
- Market orders placed while the markets are closed or before the market opens will be executed as market conditions permit shortly after the market opens.
- If the stock requested has not traded in the real market the day it was requested, the trade will be cancelled.
- Trades placed after-market hours can be viewed in the Pending Orders screen.
- Pending Orders can be cancelled until 9:25 am ET on the day the trade is scheduled for execution.
- Pending market orders placed on halted stocks will be cancelled if trading does not resume by the end of the day.
- Limit and stop orders may be placed as "Day" orders which are good for the day only, or as "GTC" orders, which are good until cancelled. Participants must choose which one they prefer when placing their order.
- If a participant does not have adequate cash or buying power to process a trade, then the numbers of shares will be adjusted to allow the trade to be filled as best it can.
- Participants cannot cancel market orders placed during market hours.

**7. Commissions:** Commissions have been set at \$0 for stock, mutual fund and ETF trades to mirror commissions at online brokerages. Commissions on futures, options, and currencies trades have been set at \$5 to simulate the fees that are still charged by online brokerages for those trades.

- 8. Buying on Margin:** Where permitted participants can borrow an additional \$100,000 but will be charged interest for the use of these funds.
- 9. Splits, Dividends, and other Corporate Actions:** Most stock splits, dividends, and other corporate actions reported by the news wires will be accounted for after the markets have closed and prior to the next market opening. These situations may cause account values to be misrepresented until the reconciliation occurs for next open business day.
- 10. Trading Halts:** Halted, restricted, and blocked stocks will not be available for trading. Any trade that is confirmed after trading has been halted will be reversed.
- 11. Discrepancies:** Participants should report any account discrepancy within one (1) week from the transaction date. The Colorado Stock Market Experience Support Services Group will, at its sole discretion investigate and adjust any legitimate discrepancy. Discrepancies reported after one (1) week may or may not be adjusted. To contact the [Support Services Group](#) click on the link provided on the bottom of the FAQ page and fill out the brief form. Replies are usually sent within 24 hours by return e-mail.
- 12. Transaction Limits:** All position limits are set to 25% of the portfolio value. This is an effort to encourage at least some diversification.
- 13. Day Trading:** Teams do not have the ability to buy and sell the same securities during the same day.
- 14. Short Selling:** The Standard High School, Advanced and Open Enrollment teams do have the ability to short sell.
- 15. Interest:** You will earn interest on positive cash balances in your account and interest will be charged to your account for margin loans. Interest Earn rate = 1%. Interest Charge Rate = 9.5%. These reflect current real-world rates.
- 16.** Trades that result from cases of stolen passwords, those submitted by a team member without the consent of his or her teammates, and / or trades that result due to human error will not be deleted from accounts under any circumstances.

**17.** Some of your trades may not be private. The Stock Market Experience site will display the last trade placed by a team on the ranking page.

**18.** Awards will be made based on portfolio value. The rankings posted on [www.stockmarketexperience.org](http://www.stockmarketexperience.org) will determine which teams receive awards and are invited to the Awards Ceremony.

**19.** Stock Market Experience advisors must be a responsible adult, 18 years or older. In no case may they be a matriculated student in grades K-12. Teams that do not comply will be removed from the portfolio rankings.

**20.** The authority to remove a team from the rankings lies solely with the team's Stock Market Experience Coordinator and Economic Literacy Colorado.

**22.** In the event of an error on the part of StockTrak and/or coordinator organization, their liability to a participant shall be limited to the refund of registration or other fees paid. (During 2022-2023 registration cost is free).

## NYSE 2022-2023 Holiday Schedule

Normally the hours for the New York Stock Exchange are from 9:30AM to 4:00PM ET (7:30AM - 2:00 PM Mountain Time) Monday through Friday. However, the stock market does close for certain holidays and occasionally for other extraordinary events. The schedule of closures appears on the following page.

2022-2023 New York Stock Exchange Holidays	Date
Labor Day	Monday, 09/05
Thanksgiving	Thursday, 11/24
Day After Thanksgiving	Close at 1 PM
Christmas Day	Monday, 12/26
New Year's Day	Monday, 01/02
Martin Luther King, Jr. Day	Monday, 01/16
Washington's Birthday	Monday, 02/20
Good Friday	Friday, 04/07
Memorial Day	Monday, 05/29
Independence Day	Tuesday, 07/04

## Getting Started in the Stock Market Experience

All first-time teachers are encouraged to watch teacher training videos. See page 4 for more details. Send questions to [SME@econlitco.org](mailto:SME@econlitco.org).

**Registration:** Register your teams online at [www.stockmarketexperience.org](http://www.stockmarketexperience.org). Teams should consist of no more than 5 members due to award allocation. Teachers may register for as many teams as needed. Please underestimate and add more teams, if necessary; accurate counts of students and teachers are helpful for Economic Literacy Colorado funding purposes. Once registered, you will receive an e-mail confirmation with your team ID numbers and passwords. Students can log into their portfolios at [www.stockmarketexperience.org](http://www.stockmarketexperience.org) using the ID and password that you assign to them.

**How Much Time do I need?** It varies by teacher and class. Some teachers provide a short introduction of 20-30 minutes and let the students take it from there; others use one or more entire class periods to get students started. Some devote time every week, others none at all, and others sporadically as free time presents itself. Once the game starts, students have the opportunity to post trades as often as they like. Because students have access to their online portfolios 24 hours a day, seven days a week from any computer with internet access, teachers have the flexibility of choosing how much or how little class time is devoted to the program.

**Preparing to Trade:**

Before the session officially opens for trading, teachers can begin preparing their students for the Stock Market Experience. Below is a list of suggested discussion topics and activities that will prepare your students. Additional lesson plans and activities are provided to teachers who participate in teacher training sessions. There are also many valuable lessons and videos available on the Stock Market Experience [Learn Center](#).

- **Pre-Test:** A pre-test covering key investment concepts and vocabulary can be helpful in customizing your presentation of the Stock Market Experience to students based on their knowledge and understanding. This information is also valuable in measuring student learning when concluding the program with a post-test. Pre-tests are available under “SME Resources” on the Stock Market Experience website.
- **Risk Assessment:** Investors have varying levels of risk tolerance. Students may find that within their team, each person may have a different level of risk tolerance related to investing. Completing a risk assessment together can help prepare the students for working together to make important investment decisions during the Stock Market Experience. A variety of risk assessment tools exist. One to try is the Investment Risk Tolerance Quiz at <http://njaes.rutgers.edu/money/riskquiz>. This quiz helps students determine their preference for risk when investing as well as their preference for investment alternatives.
- **Stock Market Experience Learning Center:** Once your students log into their portfolio, they can access the [Learn Center](#). The Learning Center is updated continually with valuable information and key topics related to investing. As the students are preparing to trade, you may want to allocate time for them to research topics in the Learning Center and report back to the class about what they learn.
- **Vocabulary and Key Topics:** Developing an understanding of the ‘language of investing’ is especially helpful in preparing students for the Stock Market Experience. Often times, this can be accomplished through an activity or assignment that the students complete in their teams. The Stock Market Experience Learn Center includes a comprehensive online [glossary](#) that students can use. Additional vocabulary activities can be found at [http://cee.net/sme\\_teacher\\_resources.htm](http://cee.net/sme_teacher_resources.htm) Other key topics that you may want to discuss prior to trading include ***What is a company?*** ***What is a stock?*** and ***Diversification***.
- **Researching Stocks:** Research and evaluation of investment options is an essential skill for Stock Market Experience participants. Students can begin to research



stocks before the trading session opens and identify investments that they want to watch or invest in once the session opens. Information is available at [http://ccee.net/sme\\_teacher\\_resources.htm](http://ccee.net/sme_teacher_resources.htm) to assist students with the research process.

- **Stock Market Experience Rules:** It is helpful for students to understand the rules of the Stock Market Experience before they begin to trade. Students can access the rules online at the Stock Market Experience website.
- **Stock Market Experience Project:** Many teachers will assign a Stock Market Experience project to students. Often times this project has multiple steps that are completed during the course of a trading session. Ideas for projects can be found on the [SME Teacher Resource Page](#).

## Mentors and Presenters Available for Teams in Standard and Open Enrollment Challenges

The Stock Market Experience may be enhanced by the knowledge and insights of an experienced investor. Most mentors and presenters are finance professionals, often financial advisors or wealth managers who are knowledgeable about the workings of the markets and sound investment practices. Mentors are available for multiple class/team interactions, offering advice on researching investments and building a diversified portfolio. Presenters are available for a one-time presentation, usually in the beginning of the semester, to provide an overview of the markets and how to invest.

N.B. Mentors and Presenters are not expected to be familiar with the StockTrak application. Nor are they supposed to serve as stock pickers. Their role is to advise on the larger view of investing, how to research investments, how an investment may be expected to perform in the current environment, how to construct a diversified portfolio, and how an investment would perform in the context of such a portfolio.

- Teachers can access training videos on the SME page at [econlitco.org](http://econlitco.org) for training on the StockTrak application, how to pick and research stocks, how to build a portfolio, and resources.
- We are offering mentors and presenters to all classes/teams participating in standard or open enrollment challenges.

- Teachers may request a mentor for teams of 3-5 students or an entire class on the Mentor/Presenter page accessed by clicking on the “Request...” button on the SME page or the Mentor or Presenter Information page.
- Trading in the standard challenges runs from September 6 through November 18.
- Prospective mentors, please complete the [Volunteer Sign-Up tab](#).

## Frequently Asked Questions (FAQs)

Economic Literacy Colorado has compiled a list of frequently asked questions regarding the Stock Market Experience. Use this guide as a starting point to answer any of your Stock Market Experience questions. Please feel free to email the Economic Literacy Colorado's **Stock Market Experience Coordinator** at [sme@econlitco.org](mailto:sme@econlitco.org) for any further clarifications or questions you may have.

### How much class time does it take?

- Because students have access to their online portfolios 24 hours a day, seven days a week from any computer with internet access, teachers have the flexibility of choosing how much or how little class time is devoted to the program. Some teachers devote whole class periods to the SME, others devote a few minutes a week to update portfolios and talk about investments. Still others spend a portion of a few class periods at the start of the challenge to introduce students to the SME, then let them experiment and learn on their own.

### How is the Stock Market Experience program integrated into core subjects?

- The Stock Market Experience can be adjusted to suit any teacher's needs. The flexibility of the program allows teachers to use it with a variety of subjects including: Social Studies, Math, Business, Technology, Family/Consumer Sciences, and Economics. It can be integrated into regular classrooms, school clubs, after school programs, and gifted and talented programs.

### How can the Stock Market Experience help my students?

- **Business Education Teachers:** Use the Stock Market Experience to teach students the characteristics of the business cycle and a market system, the role of business, consumers and government in our economy, how supply and demand interact to determine prices, how to use technology to maintain, manipulate and report financial information, and more.
- **Elementary and Gifted and Talented Teachers:** Use the Stock Market Experience to reinforce math skills and to introduce children to the value of investing and saving for the future. Students also develop important life skills in group decision making, conflict resolution, data collection and analysis, problem solving, critical thinking, and more.
- **Financial Education Teachers:** Use the Stock Market Experience to help students learn how to apply strategies for creating wealth and building assets, how to develop financial goals and budgets, how to analyze and balance risk

against benefits, about the purposes and services of financial institutions, and more.

- **Math Teachers:** Students will see real-world applications as they learn to use ratios, decimals, estimating skills, fractions, amounts of money, percentages, basic computation. Students also learn data analysis and probability, and more.
- **Social Studies and Economics Teachers:** The Stock Market Experience will reinforce your introduction of financial markets and institutions, supply and demand, profit and loss, opportunity cost, risk and return, and more.
- **Students are not the only ones to benefit.**  
Teachers improve their financial and economic understanding as well! If you are new to investing yourself and are hesitant to offer the Stock Market Experience to your students, we offer free teacher training programs to teach you the basics of saving and investing and tips to help you get started using the Stock Market Experience in your classroom.

### Does the program help me meet Colorado academic standards?

- The Stock Market Experience program helps meet requirements of Colorado's new Personal Financial Literacy (PFL) standards. The program also meets standards in Economics, Mathematics and even Language Arts! Contact [sme@econlitco.org](mailto:sme@econlitco.org) for more information about standards alignment. Below is a list of recent studies that found positive results in student academic performance in economics, financial literacy, and mathematics among students who participated in stock market simulation programs.

### What real life skills will my students gain from participating in the Stock Market Experience?

- These are some of the skills your students will be learning: Economic and personal financial literacy, resource allocation, diversification and investment strategies, critical thinking, data interpretation, analysis and syntheses through use of models and simulations, problem solving, research skills, oral and written communication, public speaking, leadership, teamwork and collaboration, identifying trends and forecasting possibilities, and student-led inquiry.

### How can I measure how well my students are doing?

- Assessment tools are available from Economic Literacy Colorado. Have your students take these assessments as a pre-test, or, take the test yourself and see how much you know about investing. Pre-tests are available on the SME website under the Instructor Administration tab.

### What level of investment knowledge is required?

- The Stock Market Experience program is designed so students and teachers learn as they go; therefore, minimal knowledge about investing is needed. In fact, The Stock Market Experience serves as a valuable tool to learn basic investing skills.
- The Colorado Stock Market Experience [help desk is here](#) to help if you have any question about investing concepts or need assistance in locating lesson plans to help your students improve their financial future.
- If you are new to investing and are hesitant to offer the Stock Market Experience to your students, we offer free teacher training videos to teach you the basics of saving and investing and tips to help you get started using the Stock Market Experience in your classroom.

### How do I get started?

- The Stock Market Experience is offered for FREE. We offer free training videos and individual Q & A for those who wish to participate.
- Simply [register your teams](#) online. You will receive an email with usernames and passwords. Please check your junk mail folder if you do not receive them within 2 days of registering. No payment is necessary upon registration.

### How do my students make trades?

- Trades are made via the [Stock Market Experience web site](#). Students can gain access to accounts on our web site 24 hours a day, seven days a week to review account activity, review class rankings, and research stocks.

### What types of resources are provided?

- We provide flexible resources that can stand alone or supplement your existing curriculum.
- [Free teacher training](#) is available to help you make the stock market a real and understandable piece of your economic knowledge. Videos are available on the Stock Market Experience page and questions can be answered as needed by The Stock Market Experience Coordinator.
- **Help Desk:** A live help desk is available on the SME site to answer your questions and assist you in any way. You can also email any questions to [sme@econlitco.org](mailto:sme@econlitco.org)
- **Free Copies of the Denver Post E-Edition Newspaper:** The Denver Post provides free e-edition newspapers to classroom teachers. Register for your FREE classroom subscription at <http://www.coloradonie.com>

- **Local Volunteers:** SME teachers often work with a volunteer from a local investment firm to help them get started. Contact your local investment firm or visit [http://ccee.net/request\\_speaker.htm](http://ccee.net/request_speaker.htm) to request a volunteer to speak to your class about the basics of savings and investing or other topics of interest.

### What sets us apart from other stock market games?

- Teams compete against other Colorado schools for cash prizes and recognition at the annual Stock Market Experience Awards Ceremony!
- We offer awards including cash awards, stock ownership, certificates, class parties and more that recognize winning teachers and students.
- The Stock Market Experience provides students access to a safe and secure site. Other free simulations include message boards where students can interact and communicate with adults and anyone else who chooses to use the site. The Stock Market Experience site is limited to registered teachers and their students. All accounts can be tracked to a Colorado school and teacher so they are safe for student use.
- The Stock Market Experience offers a live and local help desk. We're here to answer any questions whether it be a question about your portfolio, the rules, or if you are looking for resources to help explain concepts such as short selling or buying on margin. Many other sites offer little or no support.

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