

BUY, SELL, HOLD for teachers



An Investment Simulation Game

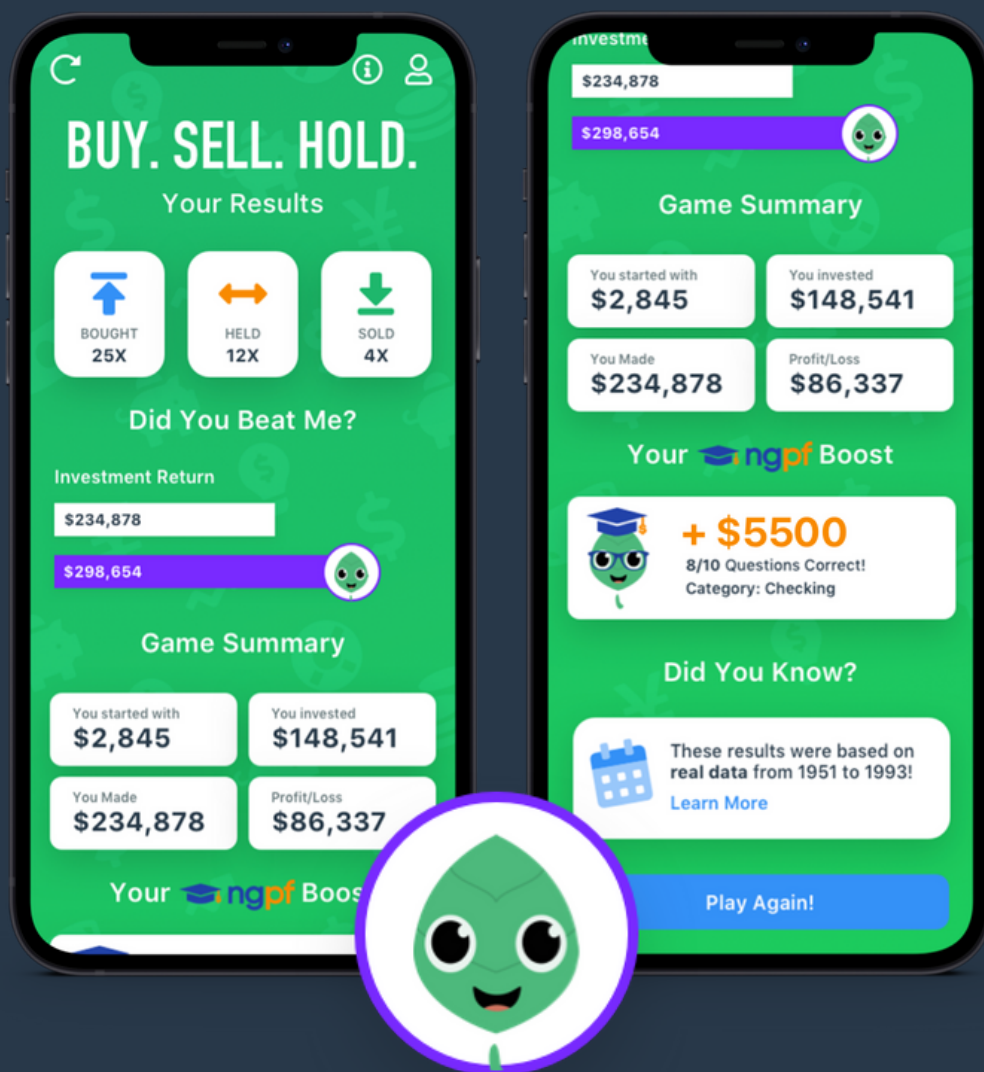


GUIDE OVERVIEW



HOW TO PLAY BUY, SELL, HOLD

Buy, Sell, Hold! is an investment simulation that teaches students the power of long-term investing using real historical data. Students can test their investment skills while experiencing the ups and downs of the S&P 500, a stock market index.



LEARNING OBJECTIVES

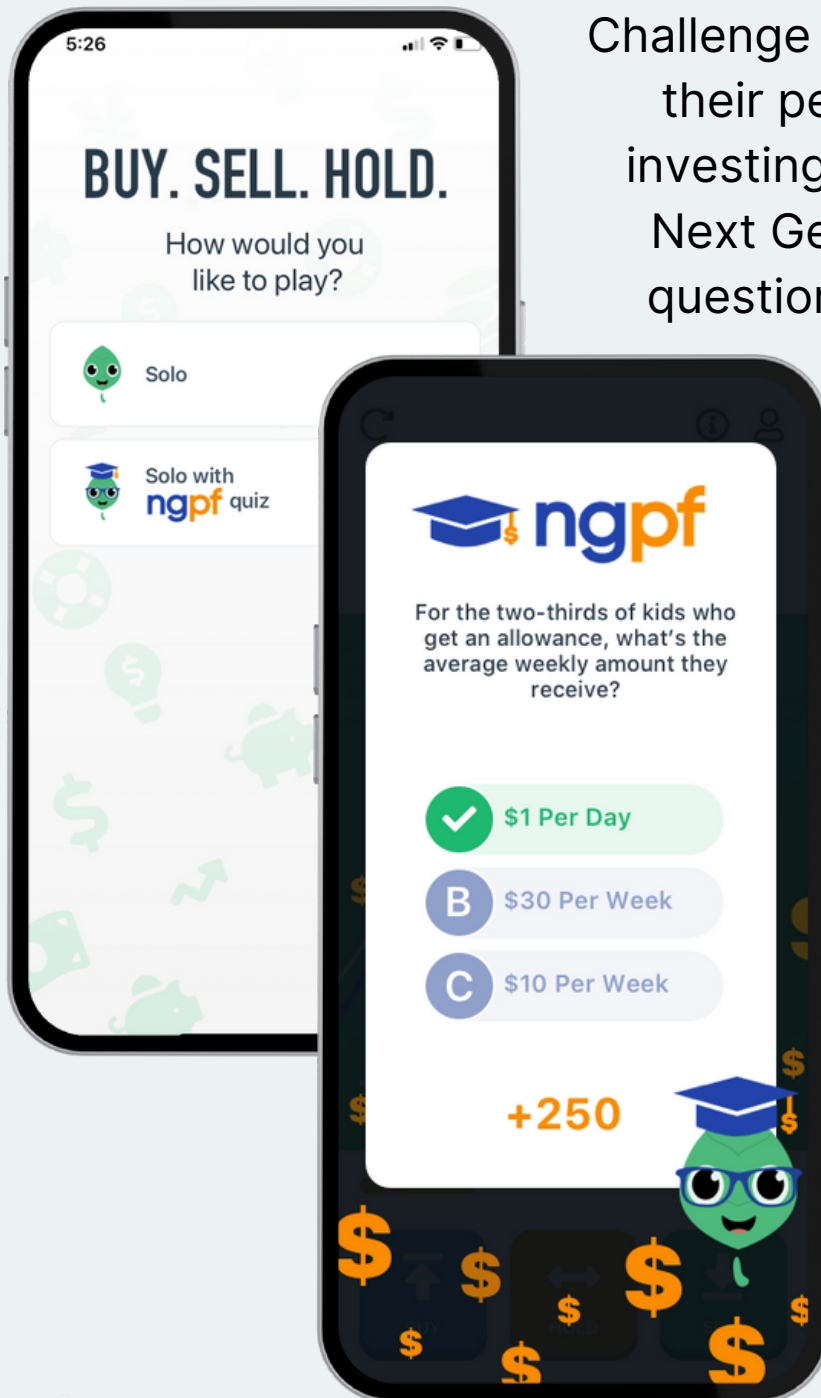
INVESTING IN THE STOCK MARKET

1. Students will gain practical experience in analyzing real stock market data, evaluating the performance of the S&P 500, and making informed investment decisions.
2. Students will enhance their critical thinking and decision-making skills by assessing risks and rewards associated with buying, selling, or holding investments in various market conditions.
3. Students will acquire knowledge of economic factors and global events that influence the stock market and learn to apply this understanding to predict potential impacts on their investment decisions.
4. Students will enhance their ability to effectively communicate investment strategies and justify their decisions.
5. Students will enhance teamwork and collaboration skills by participating in group discussions and decision-making processes within the simulation game, where students can learn from and challenge each other's perspectives.

BONUS FEATURE

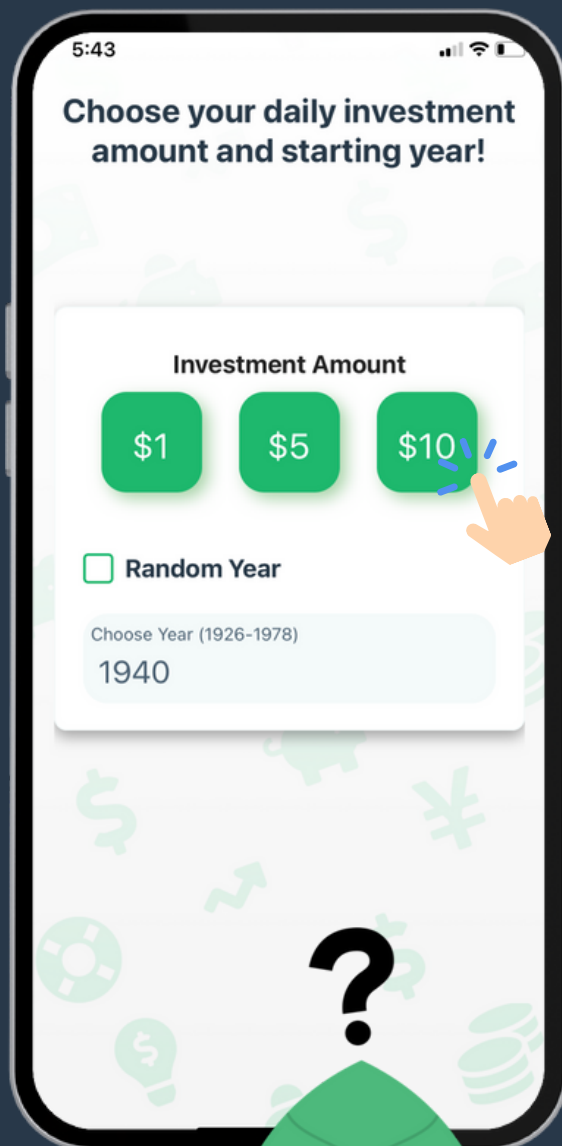
BOOST STUDENT KNOWLEDGE WITH  QUIZ

Challenge your students to grow their personal finance and investing knowledge with the Next Gen Personal Finance question bank as they play.



GETTING STARTED

CHOOSE DAILY INVESTMENT AMOUNT AND STARTING YEAR

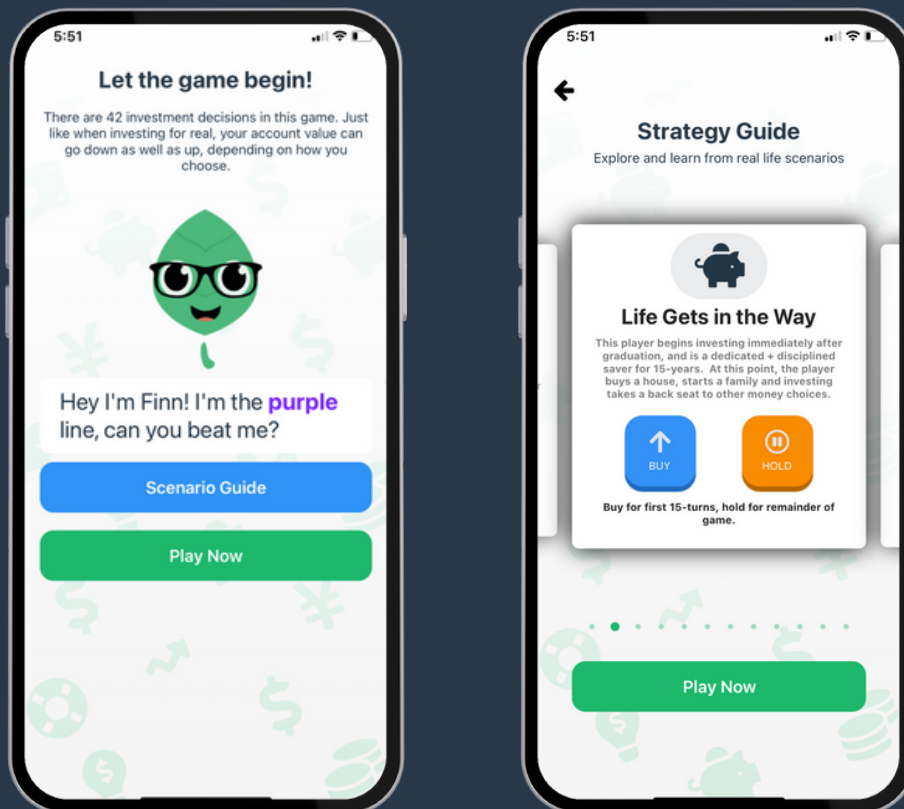


Play through actual time periods using real historical stock market data.



LET THE GAME BEGIN

RACE AGAINST FINN (THE MARKET)

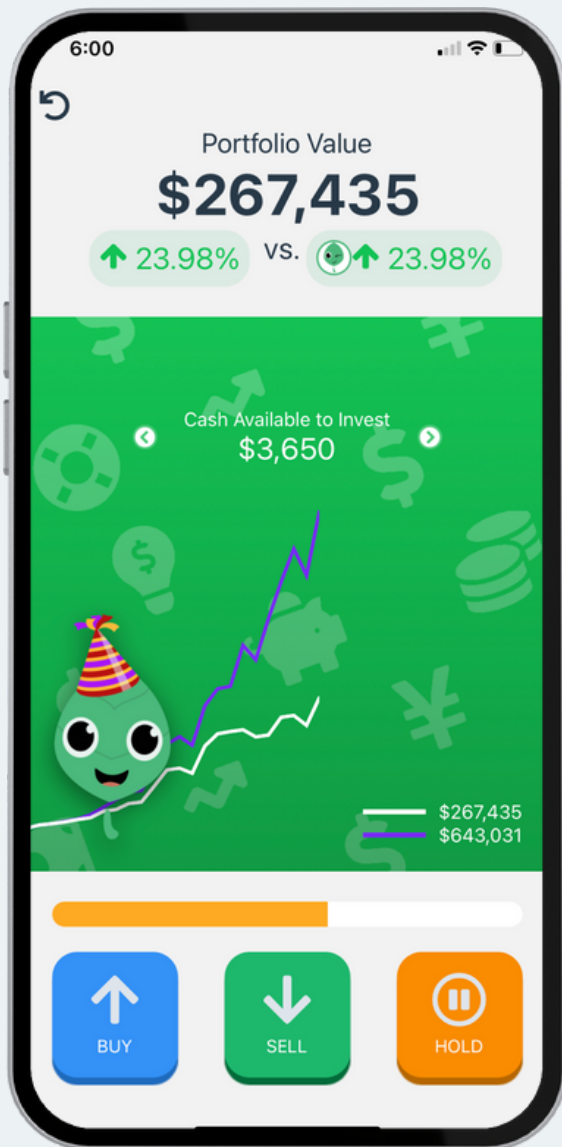


There are **42 investment decisions** in this game. Just like in the real world, account values can go up or down depending on different choices.

Use the **Scenario Guide** to pick an investment strategy, or **Play Now**.

READY, SET, INVEST!

BUY, SELL, OR HOLD . . . CHOOSE WISELY



Each turn, students will have 3 choices: **Buy, Sell or Hold** their investments.

Finn buys' EVERY turn and Finn's score represents the stock market.

Finn's score is the **purple** line.

PRO TIP: INVESTING SMALL SUMS FREQUENTLY IS A COMMON INVESTMENT STRATEGY KNOWN AS "DOLLAR COST AVERAGING".

DISCUSSION PROMPTS



Reflect on your overall investment strategy during the game. What factors did you consider when deciding whether to buy, sell, or hold investments in the S&P 500? How did your strategy evolve over time?

Discuss a situation where you faced a challenging investment decision. What were the potential risks and rewards you considered?

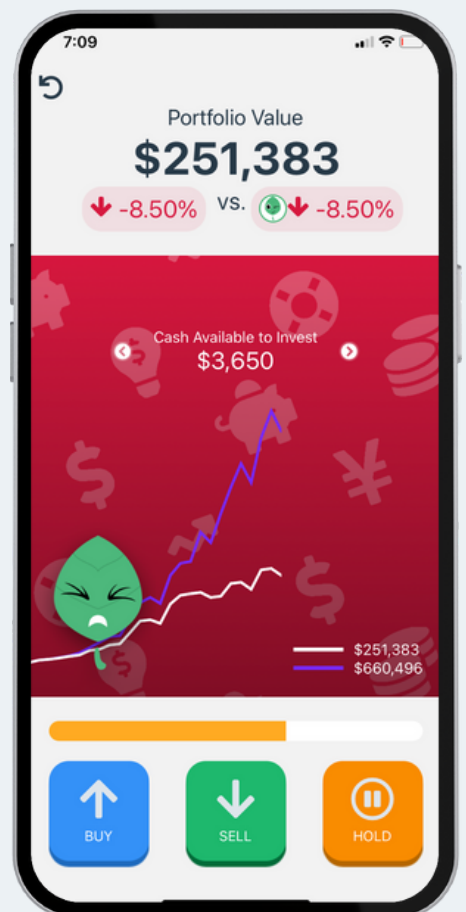
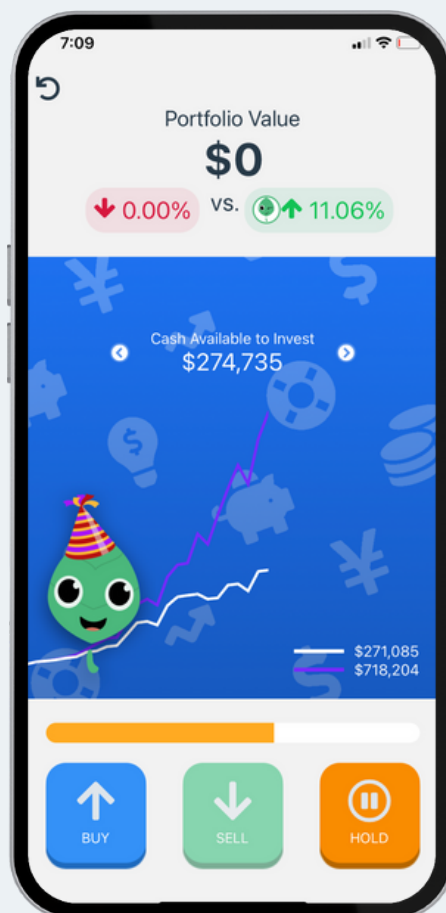
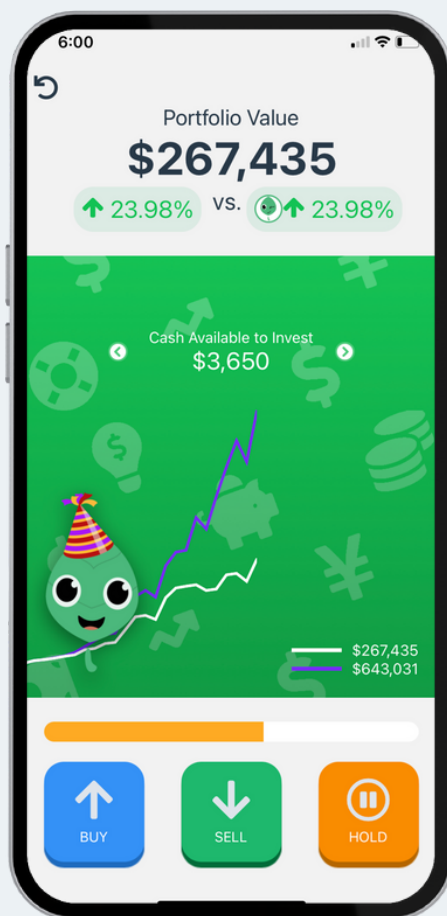
Consider the importance of timing in buying, selling, or holding investments within the game. Did you attempt to time the market, or did you follow a long-term investment approach?

Did you beat Finn? Consider Finn's "Buy every time" strategy. Does it work?

KEEP INVESTING

Watch your portfolio rise and fall as the market runs its course.

Try to stay above the purple line!



DISCUSSION PROMPTS

LESSONS LEARNED



What was your final score? Did you beat the market? Did you beat your friends?

If your final score is higher than your net investment, GREAT JOB! You made some cash! This means your total assets (how much your investments are worth) are higher than your total contributions (how much money you spent out of pocket).

What if I didn't make it out on top?

That's okay! You learned a valuable lesson: The market is unpredictable. Only you have the power to stay consistent. That's why we recommend investing consistently over a long-time. Investing is a long-term relationship. Take what you've learned, and try again!

STUDENT CHALLENGE



Remember your daily investment? Choose something different and select the same historical cycle as your first round, and play again! Then, switch things up and try a few different historical cycles.

Take notes on your total assets vs your net investments.

- What changes do you notice between the 3 time periods you chose?
- Were any time periods negative?
- What was your best-performing time period
- What changes did you notice between the 3 daily investments you chose?

How do the results of this exercise make you feel? Do you feel more comfortable investing your money in the future?