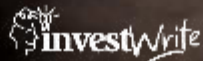




Closing Opportunity Gaps through Student Competition



FOUNDATION





ABOUT THE SIFMA FOUNDATION

- 01** Since 1977, SIFMA Foundation has championed innovation in education and financial capability to become the gold standard in financial education.
- 02** Our programs have leveled the playing field for more than 22 million youth and their teachers to participate in the global markets and become financially prepared for life.
- 03** SIFMA Foundation's flagship program, The Stock Market Game, has evolved from a paper-based stock picking contest into a high-tech, curriculum-based interactive trading platform featuring bonds, mutual funds, ETFs, ESG investments, lessons in ethics, sustainability, asset allocation and risk management, and much more.
- 04** Join our campaign to financially prepare 1M youth in 2023!



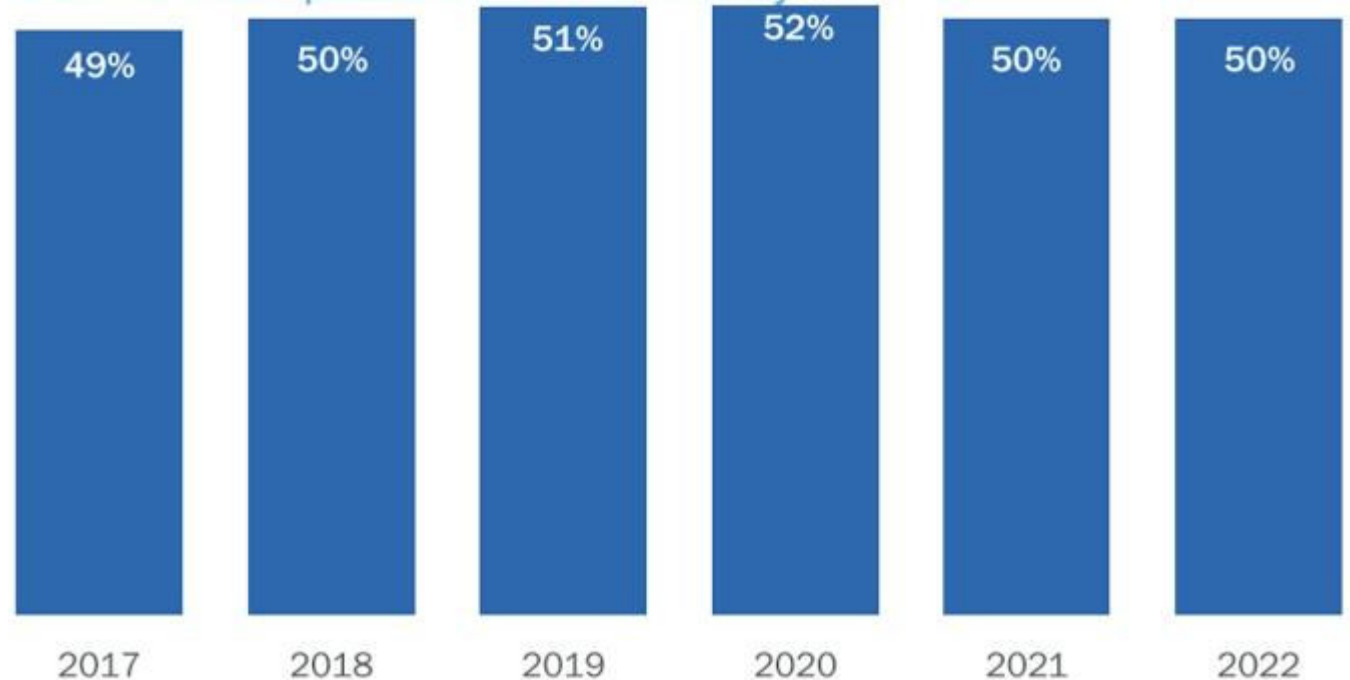
OUR PURPOSE

SIFMA Foundation is a non-profit organization dedicated to fostering knowledge and understanding of financial markets for youth of all backgrounds, with a focus on underserved communities and youth of color. Drawing on support and expertise of educators and the financial industry, SIFMA Foundation provides high-quality financial education programming that strengthens economic opportunity across communities and increases individuals' access to the benefits of the global marketplace.

Financial Literacy of US adults has remained relatively stagnant over the past five years.

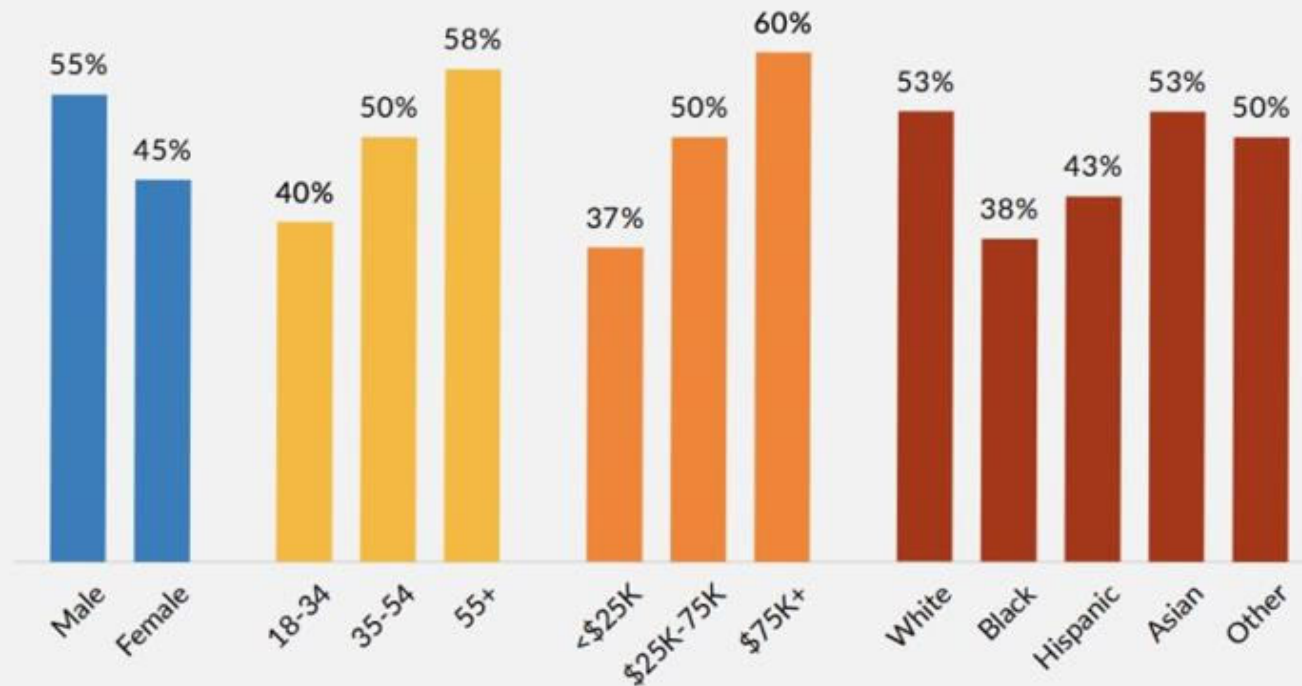
Financial literacy among U.S. adults, 2017–2022

% of P-Fin Index questions answered correctly



Source: TIAA Institute-GFLEC Personal Finance Index (2017–2022).

**Financial Literacy across Sociodemographic Groups
(National Financial Capability Study)**
Percent of Questions Answered Correctly

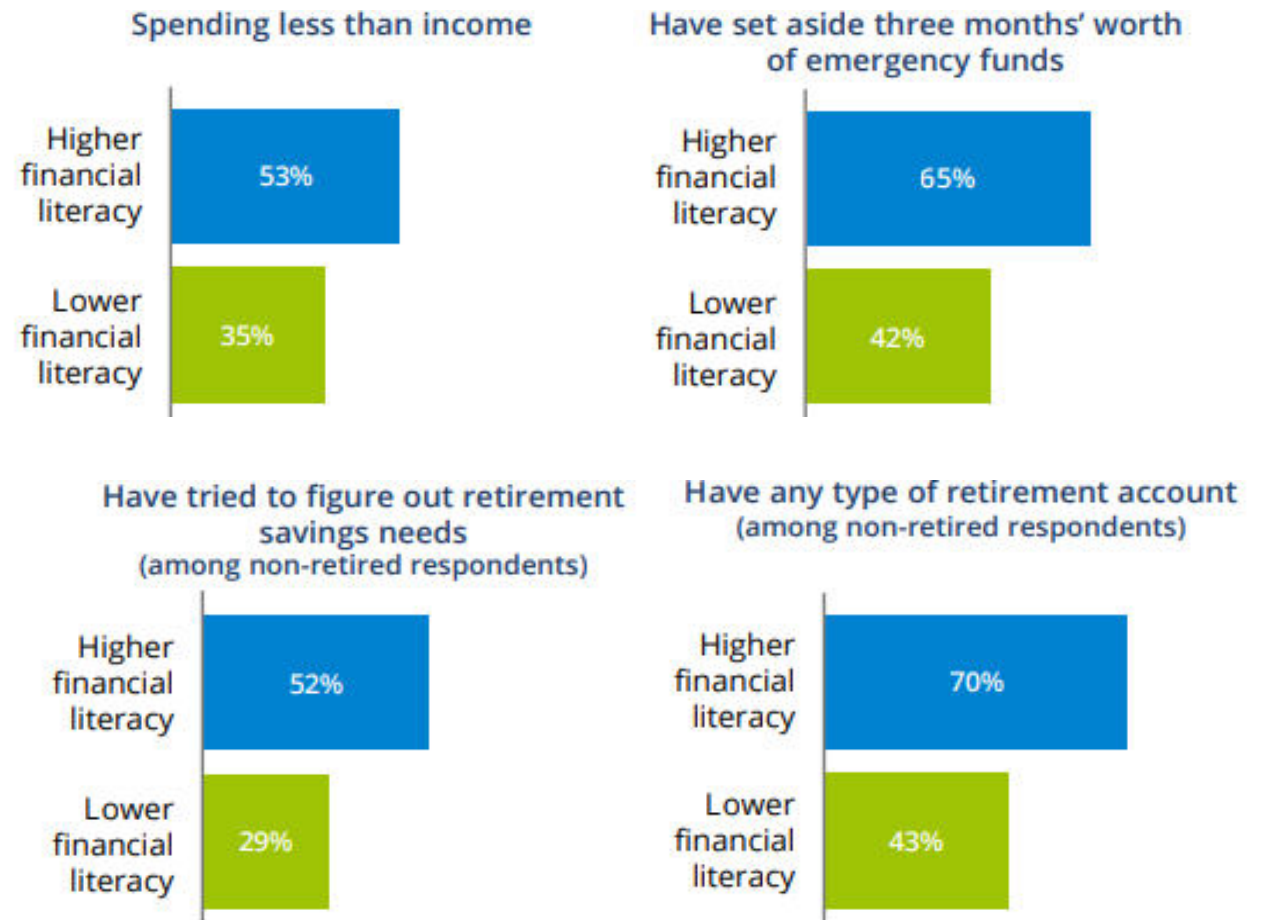


https://www.usfinancialcapability.org/downloads/NFCS_2018_Report_Natl_Findings.pdf

Financial Literacy Varies Across Socio-Demographic Groups

Women, Blacks and Hispanics scored lower on the FINRA National Financial Capability study than their male and white and Asian counterparts. Higher scores also tended to be closely associated with higher age and income brackets.

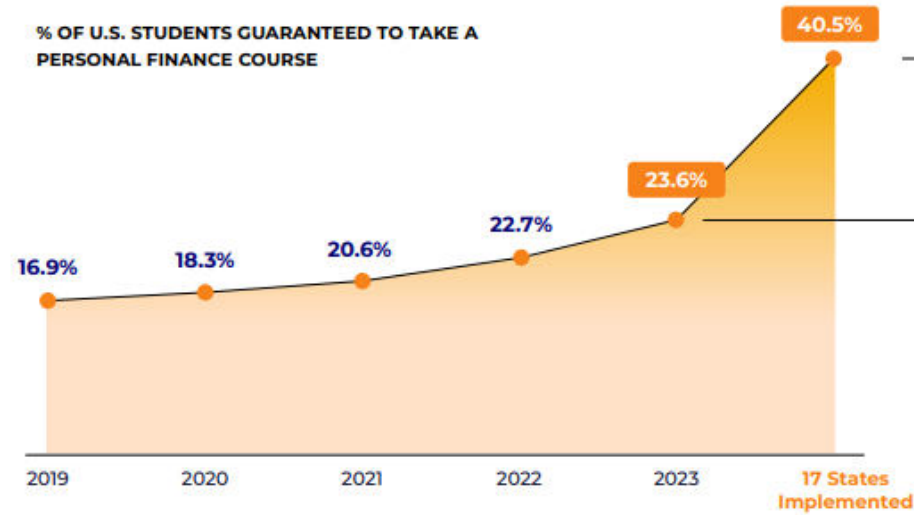
The consequences of lower financial capability can be greater financial hardship and difficulty in financial planning.



<https://finrafoundation.org/sites/finrafoundation/files/NFCS-Report-Fifth-Edition-July-2022.pdf>

While much progress has been made over the past three years, still only seventeen states require a stand-alone personal finance course. An additional 14 states require personal finance coursework to be integrated into other required courses.

% OF U.S. STUDENTS GUARANTEED TO TAKE A PERSONAL FINANCE COURSE



40.5%
of U.S. public high school students will be guaranteed to take a Personal Finance course when all 17 states have fully implemented

23.6%
of U.S. public high school students are currently guaranteed to take a Personal Finance course

17
GUARANTEE STATES

8 FULLY IMPLEMENTED

- ALABAMA
- IOWA
- MISSISSIPPI
- MISSOURI
- NORTH CAROLINA
- TENNESSEE
- UTAH
- VIRGINIA

9 IMPLEMENTATION IN PROGRESS

- FLORIDA
 - GEORGIA
 - KANSAS
 - MICHIGAN
 - NEBRASKA
 - NEW HAMPSHIRE
 - OHIO
 - RHODE ISLAND
 - SOUTH CAROLINA
- Six new states added in 2022

<https://www.councilforeconed.org/survey-of-the-states-progress-report/>

Students of color and students qualifying for free and reduced lunch are even less likely to have access to a personal finance course.

In the 33 states (+DC) without statewide Personal Finance graduation requirements



BLACK AND HISPANIC STUDENTS

In schools with >75% Black and Hispanic student population

7%
of students

are guaranteed to take a Personal Finance course of at least one semester before graduation

In schools with <25% Black and Hispanic student population

14.2%
of students



FREE AND REDUCED LUNCH

In schools with >75% Free and Reduced Lunch eligibility

4.6%
of students

are guaranteed to take a Personal Finance course of at least one semester before graduation

In schools with <25% Free and Reduced Lunch eligibility

11.4%
of students



ACCESS BY LOCALE TYPE

4.9%
of students in city locales

are guaranteed to take a Personal Finance course of at least one semester before graduation

12%
of students in suburb + town locales

15.5%
of students in rural locales

https://d3f7q2msm2165u.cloudfront.net/aaa-content/user/files/Files/NGPFAnnualReport_2022.pdf



90% of teachers believe a personal finance course should be a high school graduation requirement.

but



Only **30%** of young Americans believe that their high school did a good job of teaching them healthy financial habits.



75% of U.S. adults believe that financial education should be taught in school.



Less Than **20%** of students nationwide are required to take a personal finance course to graduate from high school.

Together we can make a difference

and change the financial future
of the next generation.

The SIFMA Foundation's immersive, real-world educational programs are proven to advance financial capability for students, and at no cost to most schools.



Stock Market Game™

An online simulation of the global capital markets, this program engages students in grades 4-12 in the world of economics, investing and personal finance, and prepares them for financially independent futures.



Capitol Hill Challenge

CHC matches our nation's senators and representatives to student teams competing in The Stock Market Game™. Student teams manage a hypothetical \$100,000 online portfolio and invest in real stocks, bonds, and mutual funds.



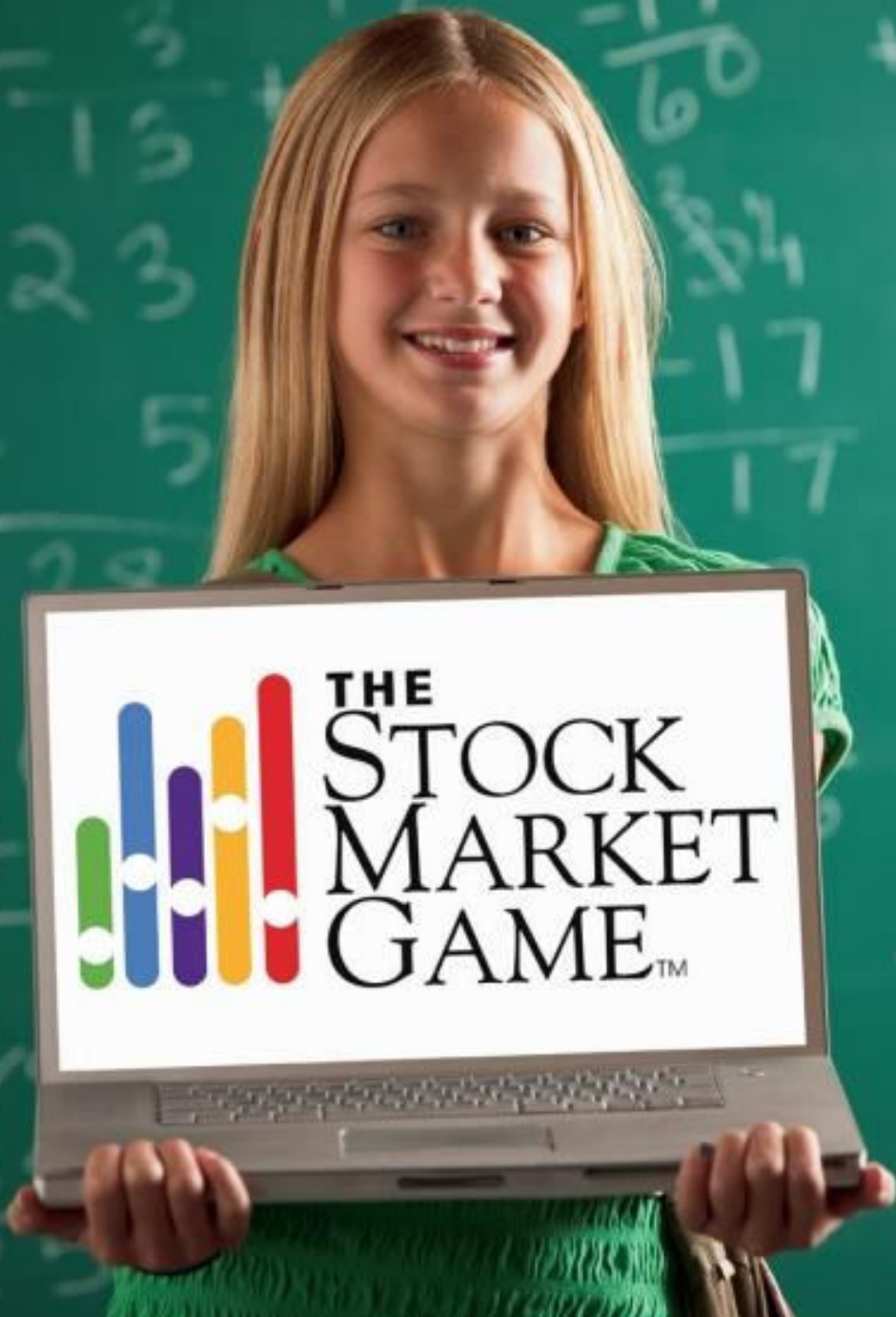
InvestWrite®

A culminating activity for Stock Market Game students, the national InvestWrite® competition extends students' classroom learning with a written challenge to address real-world financial issues and situations.



Invest It Forward

This industry-wide financial education and capital markets literacy campaign convenes hundreds of financial firms with the goal of giving young Americans invaluable tools to achieve their dreams.

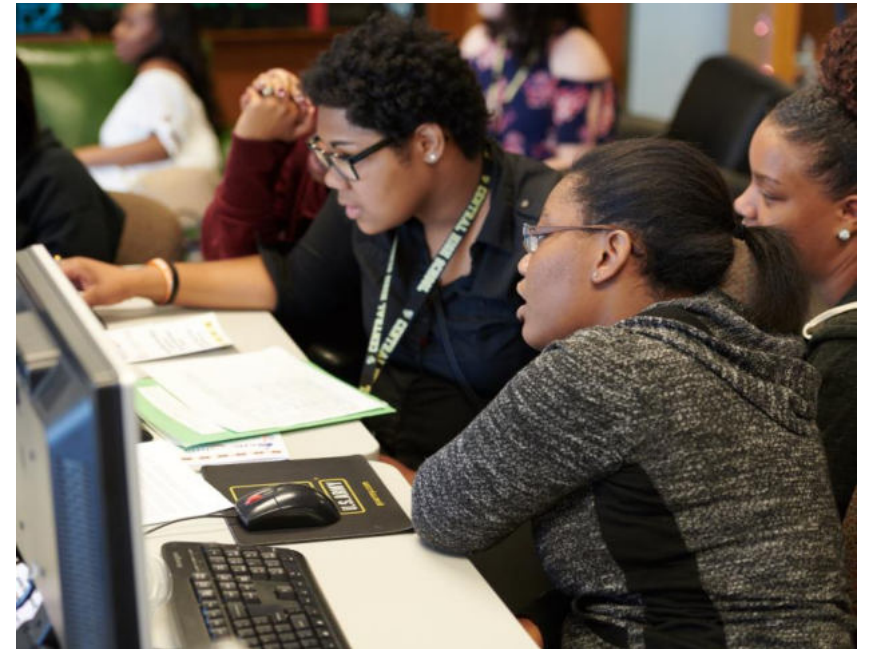


STOCK MARKET GAME™ FEATURES

- 01 Experiential Learning** - The Stock Market Game introduces young people to saving and investing through a simulation of the stock market and bond market. Students get to trade and manage their own virtual \$100,000 investment portfolio over the course of a semester or school year. The program provides real-world learning that's fun and effective.
- 02 No Prior financial experience necessary** - The Stock Market Game begins with the fundamentals and provides all lesson plans, activities, and ongoing support to make getting started easy, fun, and effective for teachers and students alike.
- 03 Curriculum mapped to educational standards** – The Stock Market Game maps to national state educational standards, meets the College and Career Readiness anchors, and reinforces STEM concepts and practices. As a result, the program **fulfills many of the state requirements for personal finance and economics coursework.**
- 04 Encourages awareness of current affairs and business** – The Stock Market Game participants research business, current affairs and finance, equipping them as future investors with knowledge and hands-on experience to guide their participation in the US economic system and make informed investment decisions.

HOW DOES THE STOCK MARKET GAME™ WORK?

- Teams of 1-5 participants manage a hypothetical \$100,000 investment portfolio, researching and investing in NYSE and NASDAQ stock exchange-listed stocks, bonds and mutual funds.
- Educators are provided with corresponding personal finance curriculum to support their students' learning.
- No prior knowledge of the stock market is required.
- Everything you need to know will be provided online, in the materials that are distributed, and in free online and regional training workshops and webinars.
- Educators also have access to experienced SMG teachers and office hours if they need additional support.



STOCK MARKET GAME™ PARTICIPATION

WHO can participate?

- 4-12th grade teachers & their students
- Parents, counselors, club leaders
- College students
- Adults (18+)
- Prior financial knowledge not needed

WHERE can I register?

- Teachers and adults can register at www.stockmarketgame.org
- Personal login credentials for the SMG Teacher Support Center are emailed immediately
- Login credentials for your student teams are emailed thereafter

WHEN can we participate?

- Sessions throughout the year
 - Semester-long (Fall/Spring)
 - Academic year (Sept.-April)
 - Summer

HOW can we participate?

- In your classroom
- In person, remote, hybrid
- Club, afterschool, enrichment activity
- Competitive session (1st and 2nd place teams win awards and recognition) or Non-competitive sessions (no awards)

THE STOCK MARKET GAME™ TEACHER SUPPORT CENTER

- What is the Teacher Support Center?
 - Provides new and veteran teachers with accessible, self-contained, and turnkey lessons to engage students and contextualize the math, language arts, social studies, and economics they're learning.
 - Virtual warehouse of personal finance curricula, lessons, activities, SMG tips and support
 - Includes:
 - SMG Essentials: 10 mini-lessons, videos, activities, assessments
 - Additional Curricula: Lesson plans
 - View Team Portfolios: Student activity, progress, team rankings
 - Events Calendar - Webinars, SMG Teacher Mentor Office Hours, Career Fairs and more
 - Access to PD webinars and registration for in-person workshops.

The screenshot shows the Teacher Support Center website. At the top, it says "THE STOCK MARKET GAME" and "A program of the SIFMA Foundation". Below that, it says "Support Center Home" and "Teacher Support Center". There is a search bar and a mail icon. The main content area has a blue sidebar with the following links: Start Here, SMG Syllabus, Events Calendar, View Team Portfolios, Spanish Translations, and SMG Curriculum. The main content area has a heading "Welcome to The Stock Market Game™" and a paragraph: "This short guide provides the essential components for successful program implementation. The SMG program is extremely flexible and can be customized to meet the specific needs of your students." Below that, there is a section titled "Team IDs & Passwords:" with two paragraphs of text and two buttons: "Team Roles Handout" and "View Team Portfolios".

OUR IMPACT BY THE NUMBERS

The Stock Market Game™ has reached 22 million students globally.

The Stock Market Game annually engages 600,000 4th-12th graders...



The Stock Market Game continues to close opportunity gaps ...

Comprising more than 100,000 teams at more than 12,000 schools...

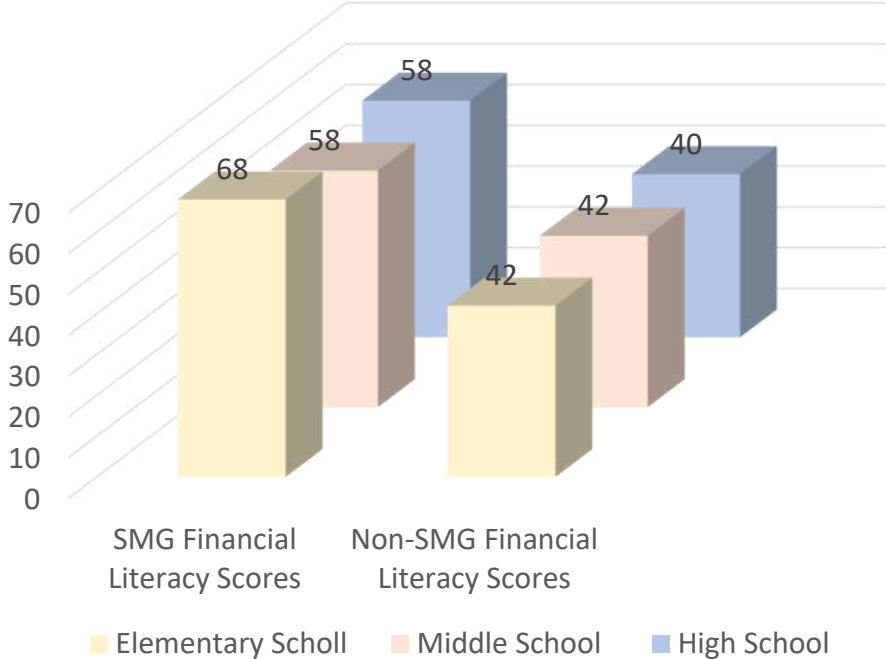
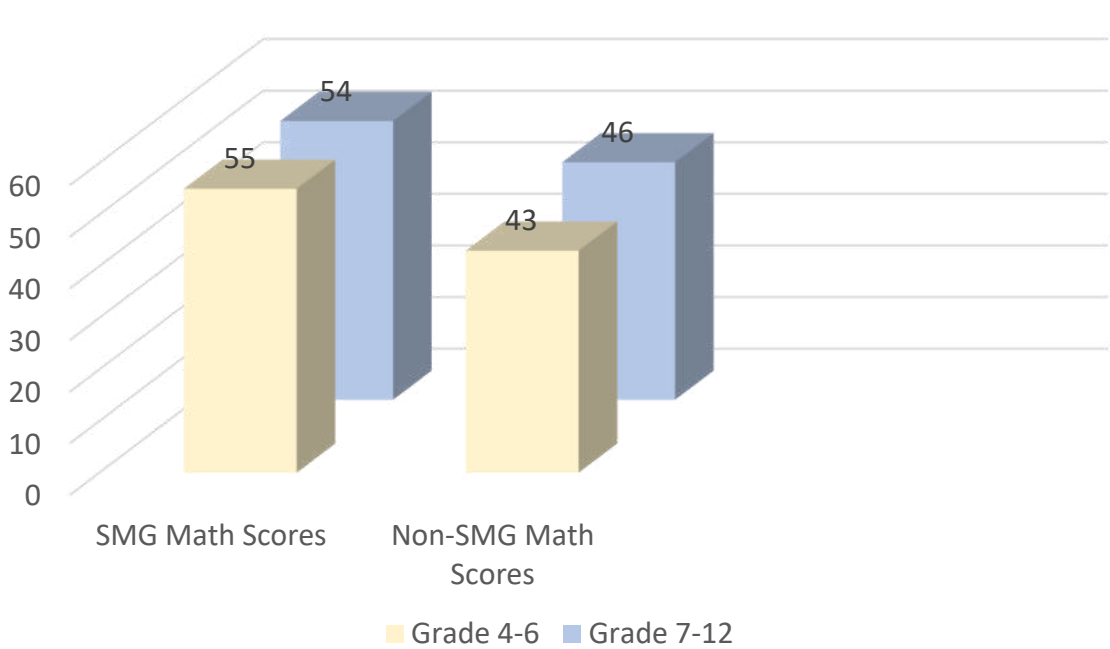


Serving 250,000+ students in high-needs schools and 200,000+ youth of color each year.

In economics, investing and personal finance.




THE STOCK MARKET GAME™ IMPROVES MATH



An independent, national randomized, double-blind study by American Institutes for Research found through an analysis of students’ test results that students participating in The Stock Market Game performed better on math and financial literacy assessments than their non-participating peers.

Hear from some of our 22 Million Alumni in their own words!



*You played The Stock Market Game™?
You're hired.*

I often get asked "How did you get started in finance?" I always say, "The Stock Market Game™."

SMG made me aware of financial markets, that they were accessible to everyday people.

I credit The Stock Market Game™ to something that inspired me to go on to be the first to attend college in my family.

The Stock Market Game™ changed my life...

SMG had a tremendous impact on my life and I will always be grateful.

What a profound influence SMG has had on my students and on me.

it's all because when I was a kid I played The Stock Market Game™.

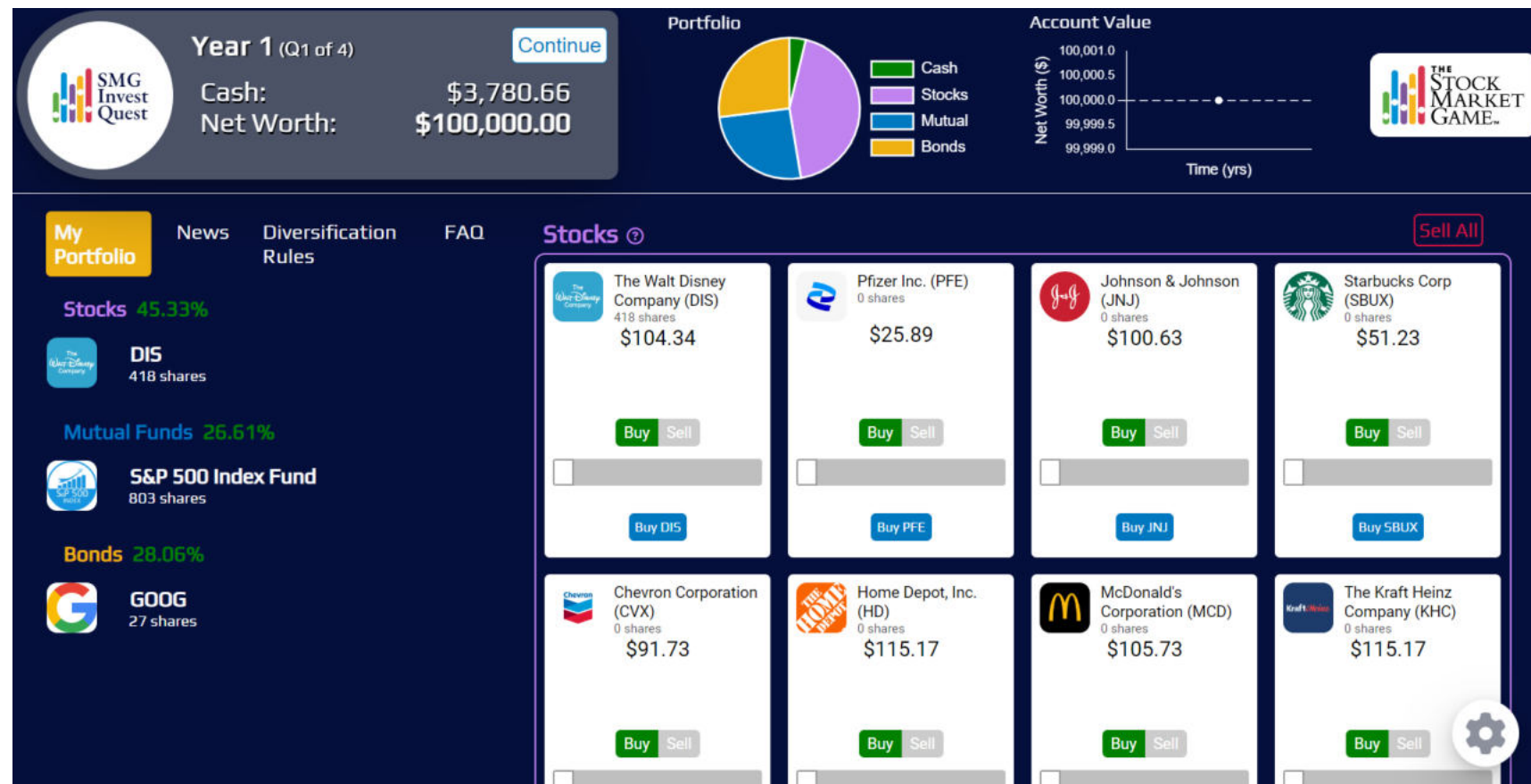
Introducing SMG InvestQuest

InvestQuest a financial education experience focusing on diversification and long-term investing by providing a glimpse into an SMG portfolio's growth over five years.

Participants rebalance their holdings based on economic and market news and headlines.

InvestQuest is free of charge to all users. No registration required.

Get started at <https://stockmarketgame.org>



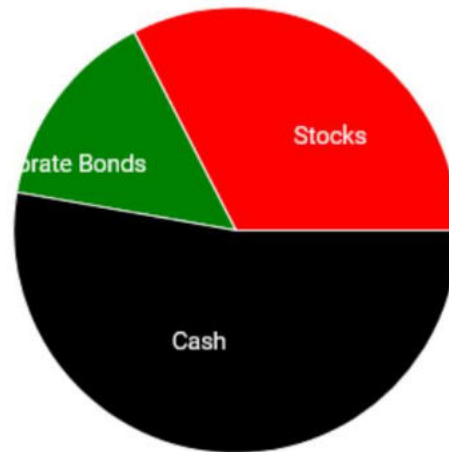
Introducing SMG Summer Camp

SMG Summer Camp is a fully immersive, asynchronous opportunity for students to gain foundational knowledge of the capital markets during our SMG summer session.

SMG Camp participants are guided through a series of self-contained content videos over the course of two weeks/ten days, one hour per session.

SMG Advisors can deliver “SMG Camp” anytime during the summer to meet their scheduling needs.

Portfolio Summary



- Options
- Total Equity
 - Total Longs
 - Total Shorts
 - Cash





INVESTWRITE®

What is InvestWrite?

- National essay competition open to 4-12th grade SMG participants
- SMG participants apply what they've learned to write an essay about investing
- Perfect culminating assessment for SMG
- Available at NO COST each Fall and Spring semester
- Prizes awarded at the state and national level
- Judged by thousands of financial industry professionals
- Visit www.Investwrite.org to learn more



Liked by cranialgunk and 15 others

sifmafoundation ✨ SPOTLIGHT ✨ Ibara Delgado was flying home from her orientation @RiceUniversity when her teacher, Peter Bralich surprised her in the airport with some exciting news— Ibara not only placed 1st in Texas in the Spring 2022 #InvestWrite competition, but 3rd in the NATION! In her winning essay, Ibara outlines the importance of youth #financialeducation and how playing the #StockMarketGame has impacted her life.

INVEST IT FORWARD®

What is Invest It Forward?

- Connects local financial professionals and SMG classrooms for in-person or virtual visits and presentations
- Creates pathway for school/industry partnerships
- Invest It Forward volunteers
 - Explain foundational personal finance and investing topics
 - Discuss careers in the financial industry
 - Host fieldtrips at their firms
 - Bring learning to life for Stock Market Game participants
 - Learn more at www.investitforward.sifma.org



FOUNDATION



THANK YOU!

FOLLOW US @SIFMAFOUNDATION

