JA Take Stock in Your Future™ introduces high school students to the stock market. This program includes two components: a classroom curriculum, and for many participants, the JA Stock Market Challenge competition event. The classroom curriculum comprises five sessions that introduce students to basic concepts about how the stock market works and the impact of current events on the stock market. The program also includes multiple student self-guided extension activities that engage students in deeper learning about the stock market and investing concepts. Through JA Take Stock in Your Future, students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

The first phase of the program development is the classroom curriculum, which will be available for pilot testing in fall 2020. Those JA Areas wishing to follow the curriculum with a JA Stock Market Challenge competition event may use a third-party source.

PROGRAM HIGHLIGHTS

- Blended model, educator- and volunteer-led
- Curriculum delivery in person (face-to-face in the classroom) or virtually (online in a remote classroom)
- Five required sessions, plus optional extension sessions
- Optional online or site-based JA Stock Market Challenge competition

This program is part of the JA Financial Literacy Pathway with a secondary focus on Work and Career Readiness competencies and is designed for Grades 9–12. The program may receive 5 or more ICH based on delivery of the optional content. The program is primarily educator-led content, with multiple options for volunteer engagement.
CURRICULUM OUTLINE

Session One: Understanding Stocks
Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.

Session Two: Stock Trading
Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.

Session Three: Exploring Dividends
Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.

Session Four: Best-in-Class Competition
Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students’ grade level and experience, plus the online stock market simulation tool selected by local JA Areas.

Session Five: Planning for the Future
Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own financial goals.

Extension Activities
Including the following topics:

- Diversification and Risk
- Factors that Influence Stock Prices
- Private vs. Public Companies
- Setting Stock Prices and Trading Stock
- Smart Investing
- The Animals of the Stock Market
- My Stock Portfolio
- Data Gathering
- Comparing Investment Channels
- Analyzing Initial Public Offerings (IPOs)
- Financial Watchdogs
- Taxes and the Stock Market
- Preparing for the JA Stock Market Challenge Event
- Evaluating Your Financial Plan
- Investing for the Long Term

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