Lesson 2.14: ClassroomStreet Launch: Risk and Reward

Unit: Unit 2, Me, My Goals, My Money (Individual Growth and Life Readiness) **Topic:** 2.4 ClassroomStreet Investor Challenge **Grade:** 6 to 8 (written at grade 7; see Differentiation for the grade 6 support and grade 8 stretch) **Days:** 2 class periods of 40 minutes **Room:** classroom with one device per student, or a shared device per pair (the paper ledger version is in Project 02)

Standards

- NYS module line: NYS IGLR 4. Financial Readiness e) Determine ways for saving money
- NYS module line: NYS IGLR 4. Financial Readiness b) Create and follow a budget
- CTE theme line: CTE FCL 2. Saving, Investing, and Sharing b) Define “investing” and explain how saving and investing are related
- CTE theme line: CTE FCL 3. Protecting and Insuring a) Identify various types of financial risk
- NYS FACS Learning Standard 3 (Intermediate), Key Idea: Students will understand and be able to manage personal resources of talent, time, energy, and money and make effective decisions in order to balance their obligations to work, family, and self.; Performance Indicator: Students understand the resources available to them, make informed decisions about the use of those resources, and know some ways to expand resources.
- CDOS Standard 3a Universal Foundation Skills: Managing Information
- National FCS 3.0: 3.3.4 Compare different ways to save and invest.

Note on the theme lines: the Saving, Investing, and Sharing topic has no line that says “risk.” The closest verbatim line on risk is FCL 3. a) above, so it is cited here instead. FCL 2. c) Explore different savings and investment tools and methods is taught here too and is the primary theme line for Lessons 2.15 through 2.18.

Enduring understanding and essential question

Big idea: Saving keeps your money safe. Investing puts it to work, and work can go wrong. The more a venture can grow, the more it can fall. You do not get one without the other. **Essential question:** How much risk is worth taking with money you cannot afford to lose?

Objectives

By the end of this lesson, students will be able to:

1. (Low) Given the seven ClassroomStreet ventures, describe the difference between saving and investing and sort the ventures from safest to riskiest.
2. (Mid) Given a live portfolio screen and the ledger, explain what each number means (cash, units, price, value, total fortune, gain or loss) and use the ledger to check one trade.

3. (High) Given AQ25,000, decide how to split it across at least three ventures and justify the split in an Investor Journal entry that names the risk level of each choice.

Vocabulary

Tier 2 (general academic): risk, reward, justify, record Tier 3 (FACS): saving, investing, venture, portfolio, ledger, total fortune, high-yield savings. See the unit vocabulary list for Turkish, Portuguese, and Spanish.

Materials and setup

- One device per student with a browser (Chromebook, laptop, or a phone if the school allows); a pair shares one device if needed
- The ClassroomStreet login cards: one per student with the class period, the merchant number, and the four-digit PIN. No names on the cards. *[Sal: print these from the Command Bridge Settings tab the day before; keep the master list in your desk, not on the board.]*
- Handout 02.14 - Venture Risk Cards.md, one set of seven cards per pair, cut apart, plus the teacher key (do not hand out the key; the "what it really is" line is the Lesson 2.19 reveal)
- Handout 02.14 - Investor Journal.md, one per student, kept in the FACS folder for the whole topic
- Slides: Slides 02.14 - ClassroomStreet Launch Risk and Reward
- Exit cards, one per student per day
- Setup notes: log in to the Command Bridge before class and set the market to window 1. Turn off auto-advance for the class run so windows move only when you click. *[Sal: confirm the live site has a manual advance setting; the Desktop version auto-advances on system time.]* Test one student login from a student device on the school Wi-Fi. If the site will not load, run the paper ledger version from Project 02 and Handout 02.19 - Paper Ledger.md and say so at the start of class.

Pre-assessment

The Money Basics Quiz at the end of Topic 2.3 and the Lesson 2.12 exit cards (compound growth) tell you who already knows what a savings account pays and who thinks "investing" means getting rich fast. The Day 1 do now is the second read: count how many students put the $100 in the friend's business without asking a question about the business.

Do now and hook (Time: 4 min, Day 1)

On the board: "You have $100 you will not need for a whole year. Where do you put it: a jar at home, a savings account at a bank, or your cousin's new sneaker business? One sentence: why."

Debrief: hands for jar, hands for bank, hands for the business. Then the hook: "Every one of those is a real choice adults make every month. The jar is the safest and pays nothing. The bank is almost as safe and pays a little. The business could double your money or lose all of it. For the next ten days you get AQ25,000 in a fictional currency on ClassroomStreet, and you make that choice seven times over. Nobody gets hurt, and the leaderboard is real."

Procedure

Step	Teacher will	Students will	Time
Day 1, 1. Direct instruction: saving vs investing, risk and reward	Slides 2 to 6. Define saving (money set aside where it is safe and you can get it back) and investing (buying something you expect to be worth more later, with no promise). Draw the risk ladder on the board: jar, savings account, government bond, company bond, real estate, big company stock, new company stock. Say the rule: "Higher up the ladder, more it can grow, more it can fall." Give one example of each end: a savings account that pays about 4 percent a year and never drops; a new company's stock that doubled in a year and then lost 80 percent.	Copy the risk ladder into the notes box on the Investor Journal cover. Answer the two check questions on slide 6.	8 min
Day 1, 2. Learning activity: Venture Risk Cards	Hand each pair the seven venture cards. Task: read each card, sort them on the desk from safest to riskiest, and write the risk word (no	Sort the cards. Write the risk level for each ticker. One pair reads its order aloud; others agree or challenge with a line from a card.	8 min

	risk, low, medium, high) on the journal cover next to each ticker. Say clearly: the cards say what the venture does in the Golden Land; nobody learns what they “really are” until Day 10. Circulate with the clipboard check. Debrief in two minutes: put the class sort on the board. Most pairs get HNYP at the bottom and SPRK and CLDB at the top; argue about WLLW and MDOW, which is the point.		
Day 1, 3. Log in and first buys	Hand out login cards. Walk through slide 8: go to ClassroomStreet.com, choose the class period, type the merchant number, type the PIN. Show the trading floor on the projector: the ticker, the seven ventures with today’s prices, the Buy and Sell buttons, the cash line, the total fortune line. Model one buy: 50 units of SEAL. Set the two rules for today: buy at least three different ventures, and keep at least	Log in. Make first buys across at least three ventures. Write the tickers and units on the journal cover. Watch what happens to total fortune when window 2 opens.	14 min

	AQ1,000 in cash. Advance to window 2 halfway through and point out that prices moved. Circulate; fix logins; do not tell anyone what to buy.		
Day 1, closure	See Closure.	6 min	
Day 2, do now	On the board: “Open your portfolio. Write your total fortune at the top of Entry 2. Is it above or below AQ25,000? By how much?”	Log in, write the number, subtract.	3 min
Day 2, 4. Direct instruction: reading the portfolio screen and the ledger	Project one portfolio (yours, the teacher account). Name every number on slide 11: cash, the venture, units held, the price now, the value (units times price), total fortune (cash plus all values), and gain or loss (total fortune minus 25,000). Then open the ledger (slide 12): every buy and sell with the window, the price, and the units. Say why it matters: the ledger is proof. If you think the site is wrong, the ledger settles it. Show how to check one trade: units times price should equal the cash that left.	Follow on their own screens. Find one trade in their ledger and check it: units times price equals cash out. Write the check on Entry 2.	8 min
Day 2, 5.	Ask for hands:	Sketch their own pie	5 min

Diversification preview	"More than half your money in one venture?" Count. "All seven?" Count. Draw two pies on the board: one with a huge slice, one cut evenly. Say only this: "On Day 5 we find out which pie survives a bad week. Today, look at your own pie." No lecture yet; Lesson 2.16 does it.	on Entry 2 (rough slices, labeled with tickers).	
Day 2, 6. Trading window	Open the trading window: advance from window 3 to window 6, one click about every two and a half minutes, and read each dispatch headline aloud as it lands. Circulate with the clipboard check. Remind them: nobody has to trade; holding is a decision too.	Read the dispatches. Trade or hold. Note any trade on Entry 2 as it happens (ticker, buy or sell, units).	10 min
Day 2, 7. Investor Journal, Entry 2	Teach the three prompts that every entry uses from today on: what I did, why I did it, what happened. Model one entry on the projector in three sentences. Set the rule: one entry per class day, three sentences minimum, the number for total fortune every time.	Write Entry 2 in full. Fill in anything missing on Entry 1 from Day 1.	10 min
Day 2, closure	See Closure.	4 min	

Day 1 totals 40 minutes: 4 + 8 + 8 + 14 + 6. Day 2 totals 40 minutes: 3 + 8 + 5 + 10 + 10 + 4.

Questions to ask

Monitor understanding:

- What is the difference between putting money in a savings account and buying units of Sparkstone Mines?
- Your total fortune says AQ24,600. You started with 25,000. Did you lose money, or did the price of something you hold drop? Is that the same thing?
- Find the last trade in your ledger. Units times price: does it match the cash that left?

Deepen learning:

- Why would anyone choose The Honeypot Coffer if it can never grow fast?
- If a venture can double, what else must be true about it?
- Who in your life saves? Who invests? Do they talk about it the same way?

Check for understanding

Day 1, Step 2: clipboard yes or no per pair on “HNYP sorted safest,” “SPRK or CLDB sorted riskiest,” and “gives a reason from the card text.” Day 1, Step 3: yes or no on “logged in,” “three ventures,” “cash left.” Day 2, Step 6: yes or no on “can name the price and value of one holding” when asked at the desk. A “got it” answer on Day 2 sounds like: “I have 40 units of MDOW at 72.80, so that is 2,912 in value.”

Closure (Time: 6 min Day 1, 4 min Day 2)

Day 1: Investor Journal Entry 1 (the short version: what I bought, why, and my total fortune at the bell), then a 3-2-1 exit card: 3 ventures you bought, 2 words that describe the risk of each, 1 thing you want to know about tomorrow’s prices. Two students read a “1” aloud. Sort the cards; anyone who could not name a risk level gets the risk ladder slide printed in the folder for Day 2. Day 2: two students read their Entry 2 aloud. Exit card: “Cash, units, price, value, total fortune: put them in a sentence about your own portfolio.” Sort into “got it” (all five words used correctly) and “needs more” (a second walk through the screen at the start of Lesson 2.15).

Differentiation and supports

- ELL: the Venture Risk Cards have a picture cue and a one-line description each; the risk ladder slide uses icons (a jar, a bank, a factory, a rocket); the journal template has sentence starters in Turkish, Portuguese, and Spanish (“Today I bought ___ because ," "***My total fortune is*** "); pair each ELL student with a partner who can point to the screen; the words buy and sell appear on the site as Acquire and Divest, so the slide shows both pairs of words. *[Sal: confirm the button names on the live site.]*
- IEP and 504 (general): the login card is the only thing to type; the journal template has boxes, not lines; a student who cannot write three sentences can dictate to a partner or record a voice note on the device; extended time by finishing Entry 2 at the start of

Lesson 2.15; seat any student who gets anxious about the leaderboard where the projector is not in direct view.

- Grade 6 support: the sort uses five cards (HNYP, SEAL, WLLW, MDOW, SPRK), and the first buy rule is two ventures, not three; the journal entry can be two sentences with the number.
- Grade 8 stretch: the pair also writes one sentence predicting which venture will move most by Day 5 and why, and on Day 2 computes gain or loss as a percent of 25,000 (a preview of Lesson 2.18).
- UDL checkpoint used: multiple means of representation (the risk ladder as a drawing, the cards as text, the site as a live number) and multiple means of engagement (a real choice with a leaderboard, no right answer on Day 1).
- No-device alternative: the paper ledger version in Project 02 and Handout 02.19 - Paper Ledger.md. The teacher posts the seven Day 1 prices on the board, reads the dispatch, and students record buys on the ledger sheet. Everything else in this lesson is the same.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Describe saving vs investing and sort the ventures by risk	FCL 2. b); FCL 3. a); National FCS 3.3.4	Venture Risk Cards sort, Day 1 Step 2; exit card	Formative; clipboard checklist, Day 1 exit card sorted got it or needs more
2. Explain the portfolio numbers and check a trade in the ledger	IGLR 4. b); Std 3 PI B; CDOS 3a Managing Information	Day 2 Step 4 ledger check; Day 2 exit card sentence	Formative; exit card scored for all five words used correctly
3. Decide a split and justify it in the journal	IGLR 4. e); FCL 2. b); Std 3 PI B	First buys, Day 1 Step 3; Entries 1 and 2	Formative now; summative later on Rubric 02 criterion 1 (trading participation and journal) and criterion 2 (analysis and decision making)

The whole topic is assessed summatively by the Investor Report and Rubric 02 in Lesson 2.19; there is no separate quiz for Topic 2.4.

Homework

None. Optional: ask an adult at home one question: “Do you save, invest, or both?” Be ready to say what they said, no dollar amounts.

Connections

Math: the class math teacher can use the Day 2 gain or loss numbers as integer practice (positive and negative change) the same week; FACS gives math a real data set, math gives FACS students who can subtract from 25,000 without a calculator. Community: a local bank or credit union’s education officer can visit during Lesson 2.19 for the reveal; they see a class that already knows what a bond is.

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness (nyctecenter.org, June 2018), lines 4. b) and 4. e). Copy in 02 Standards/NYS Module PDFs/.
- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, lines 2. b) and 3. a). Same folder.
- NYS Learning Standards for Health, Physical Education, and Family and Consumer Sciences (1996), Standard 3, Intermediate. Wording per 02 Standards/STANDARDS SOURCES - web research.md. *[Sal: confirm against the NYSED PDF.]*
- CDOS Intermediate Standard 3a, Managing Information. Same file.
- National Standards for Family and Consumer Sciences Education 3.0 (LEAD FCS Education, 2018), competency 3.3.4.
- Sal’s own materials: Fortune_Street_Lesson_Plan.docx (Days 1 and 2), Fortune_Street_Student_Guide.docx (the seven ventures, login steps, tips), FortuneStreet/README.md (starting prices), all in Education/TeachingWork/Projects/Financial Concept Lesson Plan/Files Needed for Simulation/. ClassroomStreet.com is the live version.

Teacher notes

- If Day 1 runs short, cut the debrief of the card sort to one pair and take the rest of the sort into the Day 2 do now. Never cut the first buys; a student who leaves Day 1 with no holdings has nothing to journal about.
- The login is the whole risk on Day 1. Have a printed backup of every card and a second copy of the class list of merchant numbers in your desk. A student who mistypes the PIN three times gets a reset from the Command Bridge Merchants tab, not a new number.
- Common mistake: students spend all 25,000 in the first two minutes on one venture because it “sounds cool.” The cash rule (keep AQ1,000) and the three-venture rule stop the worst of it without taking the choice away. Do not fix the rest; that portfolio is a lesson on Day 5.

- Common mistake: students read a price drop as “I lost money.” Say it on Day 2 and again on Day 6: you have not lost anything until you sell. The ledger is where that becomes visible.
- Sal’s Desktop files disagree on the starting purse (25,000 Florins in the lesson plan and student guide, AQ10,000 in the README) and on the currency name. This unit uses AQ25,000 everywhere. *[Sal: confirm the starting purse and the currency symbol on the live site and fix the slides if they differ.]*
- *[Sal: your Student Guide lists merchant rank titles from Grand Merchant down to Apprentice. If the live site still uses them, put the list on slide 9; students love them.]*