Lesson 2.15: Reading the News: Why Prices Move

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 devices (paper ledger version in Project 02)

Standards

- NYS module line: NYS IGLR 4. Financial Readiness e) Determine ways for saving money
- CTE theme line: CTE FCL 2. Saving, Investing, and Sharing c) Explore different savings and investment tools and methods
- CTE theme line: CTE PSI 4. Research Applications in CTE b) b. Evaluating the source to determine if the author(s) or publisher can be considered an authoritative source for the desired content
- 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.

Enduring understanding and essential question

Big idea: A price is a crowd's opinion of what something is worth today. News changes the opinion. Some news is a fact about the venture; some is noise dressed up to make you hurry. **Essential question:** When a headline says "buy now," who benefits if you do?

Objectives

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

1. (Low) Given a dispatch, identify what happened and which venture it affects.
2. (Mid) Given a news card and a price change, explain the cause and effect in one sentence using supply and demand.
3. (High) Given six headlines, judge each as fact or hype using three tests (who says it, is there a number, does it tell you to hurry) and defend one trade or one hold with a fact.

Vocabulary

Tier 2 (general academic): source, evidence, cause, effect, hype Tier 3 (FACS): dispatch, supply, demand, headline, trading window, hold. See the unit vocabulary list for Turkish, Portuguese, and Spanish.

Materials and setup

- Devices and login cards from Lesson 2.14
- Handout 02.15 - News Card and Price Change.md, one per pair (Part A on Day 1, Part B on Day 2)
- Investor Journal from Lesson 2.14, in the folder
- Slides: Slides 02.15 - Reading the News Why Prices Move
- Exit cards
- Setup notes: before each period, use Jump to Window in the Command Bridge to set the opening window for the day (Day 1 opens at window 7, Day 2 at window 13), so every period sees the same story. *[Sal: the Desktop version shares market state across periods; confirm the live site behaves the same.]* Read the six dispatches for each day in advance and pick the one you will use for the do now.

Pre-assessment

The Day 2 exit cards from Lesson 2.14 tell you who can read the portfolio screen. The Day 1 do now tells you who reads a dispatch for meaning and who only reads the headline; count the students who cannot name the venture the dispatch affects.

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

On the board, one dispatch from window 7 projected in full. "Read it. Write: what happened, and which venture cares."

Debrief: cold call three students for the venture. Then the hook: advance to window 7 live and watch the ticker. "The price of that venture just moved. It moved because a few hundred people on this site read the same words you did and decided the same thing at the same time. Today you learn to read the news faster than they do, and to know when the news is lying."

Procedure

Step	Teacher will	Students will	Time
Day 1, 1. Direct instruction: supply and demand in one slide	Slide 3, one picture: a venture has a fixed number of units for sale. Lots of buyers and few sellers, the price goes up. Lots of sellers and few buyers, the price goes down. That is all. Then the four dispatch families from Sal's Student Guide (slide 4):	Copy the two-line rule and the four families into the journal notes box.	6 min

	weather moves Meadowgold; exploration news moves Sparkstone and Cloudberry; royal decrees move Crown Seal and Iron Vault; the seasons move Willowbrook. Honeypot ignores the news.		
Day 1, 2. Learning activity: News Card and Price Change, Part A	Pairs get the handout. Part A: eight news cards and eight price changes, shuffled. Match each card to the change it caused and write the cause and effect sentence: “___ happened, so more people wanted to ***, so the price went*** .” Circulate with the clipboard check. Debrief two matches, one easy and the one most pairs missed.	Match, write eight sentences, check with a neighboring pair.	10 min
Day 1, 3. Trading window	Advance windows 8 to 12, one click about every two minutes. Read every headline aloud as it lands. Ask before each click: “Who does this dispatch affect?” Circulate.	Read each dispatch. Predict the direction before the click. Trade or hold. Note trades on Entry 3 as they happen.	10 min
Day 1, 4. Investor Journal, Entry 3	Set the prompt: what I did, why (name the dispatch), what happened. Add today’s extra line: one prediction I made and whether it	Write Entry 3 with total fortune.	6 min

	came true.		
Day 1, closure	See Closure.	4 min	
Day 2, do now	On the board, two headlines from the same window: one plain (“Cloudberry reports a delayed expedition; costs up 8 percent”) and one loud (“Cloudberry about to EXPLODE, insiders say get in NOW”). “Which one would you trust with your money? One reason.”	Write.	4 min
Day 2, 5. Direct instruction: fact vs hype	Slide 10: the three tests. Who says it (the venture itself, a reporter, or “insiders”?). Is there a number (a percent, a date, an amount)? Does it tell you to hurry (now, last chance, everyone is)? Two of three fails and it is hype. Say the rule that matters for real life: a headline that tells you to hurry is written by someone who wants your money to move today. Show one real-world example without a company name: a social media post that says “this stock is going to the moon” with no number and no source.	Copy the three tests. Score the two do now headlines with them.	7 min

Day 2, 6. Learning activity: Part B, fact or hype sort	Pairs do Part B: six headlines, score each on the three tests, label fact or hype, and for each fact write what a careful investor would do (buy, sell, hold, or wait for more). Debrief the two that split the room.	Score, label, decide. One pair defends a "hold" with a fact.	9 min
Day 2, 7. Trading window	Advance windows 13 to 18. Before each click, ask one student to run the three tests on the headline out loud.	Run the tests. Trade or hold. Note trades on Entry 4.	10 min
Day 2, 8. Investor Journal, Entry 4	Prompt: what I did, why, what happened, plus: one headline I ignored today and why.	Write Entry 4 with total fortune.	6 min
Day 2, closure	See Closure.	4 min	

Day 1 totals 40 minutes: 4 + 6 + 10 + 10 + 6 + 4. Day 2 totals 40 minutes: 4 + 7 + 9 + 10 + 6 + 4.

Questions to ask

Monitor understanding:

- The dispatch says a storm hit the farmland. Which venture moves, and which way?
- More sellers than buyers: what happens to the price?
- The headline has no number and says "act fast." How many tests did it fail?

Deepen learning:

- If everyone reads the same dispatch, why does the price not move all at once?
- A dispatch is good news for Sparkstone. Is it good news for you if you already own Sparkstone? What if you were about to buy it?
- Where do adults you know get money news? Would those sources pass the three tests?

Check for understanding

Day 1, Step 2: clipboard yes or no per pair on “matched at least six of eight” and “cause and effect sentence names the direction.” Day 2, Step 6: yes or no on “labels all six” and “gives a test as the reason.” A “got it” answer sounds like: “Hype. No source, no number, and it says now.”

Closure (Time: 4 min each day)

Day 1: two students read the prediction line from Entry 3. Exit card: “Write one dispatch from today and the price change it caused. Was it what you predicted?” Sort into “got it” (names the venture and the direction) and “needs more.” Day 2: exit card, 3-2-1: 3 tests for hype, 2 headlines you labeled today, 1 rule you will use with real news. Three students read a “1” aloud. The “needs more” pile (fewer than three tests named) gets the three-test card in the folder before Lesson 2.16.

Differentiation and supports

- ELL: the news cards use short sentences and one picture cue each (a storm cloud, a crown, a rocket, a tree); the cause and effect sentence is a frame with blanks; the three tests are three icons (a mouth, a number sign, a running figure) on the slide and the handout; sentence starters in the journal (“The news said ***, so*** ”); pair with a partner who can read the dispatch aloud.
- IEP and 504 (general): Part A can be done with cards physically matched on the desk and only four sentences written; extended time by finishing Part B at the start of Lesson 2.16; the trading window has no writing requirement beyond the ticker and units; a student who finds the ticker distracting can turn the device face down between clicks.
- Grade 6 support: Part A uses six cards, not eight; the cause and effect frame has the direction word pre-filled for the first two; Part B is four headlines.
- Grade 8 stretch: the pair writes one hype headline of its own for a venture and trades it with another pair to score; on Day 2 the student finds one real financial headline at home (no purchase, no login) and runs the three tests on it for Entry 4.
- UDL checkpoint used: multiple means of representation (a dispatch as text, a ticker as a live number, a picture cue on every card) and multiple means of action and expression (matching cards, writing a frame, predicting aloud).
- No-device alternative: the teacher reads the day’s dispatch from the paper ledger script and posts the new prices on the board; students record trades on the ledger sheet. Part A and Part B are on paper already.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Identify what happened and	FCL 2. c); CDOS 3a Managing	Do now Day 1; trading window	Formative; cold call and clipboard

which venture	Information	predictions	
2. Explain cause and effect with supply and demand	FCL 2. c); Std 3 PI B; National FCS 3.3.4	Handout Part A, Day 1 Step 2	Formative; handout checked for six of eight matches with a direction sentence
3. Judge fact vs hype and defend a trade or hold	PSI 4. b) b.; IGLR 4. e); Std 3 PI B	Handout Part B, Day 2 Step 6; Entries 3 and 4	Formative now; summative on Rubric 02 criterion 2 (analysis and decision making), where "names the dispatch" is the Meets descriptor

Homework

None. Optional: bring in one headline about money (a screenshot or a sentence copied down, no link needed) and be ready to run the three tests on it.

Connections

ELA: the three tests are the same source evaluation the ELA teacher uses for research; FACS gives ELA a live example, ELA gives FACS students who already know the word "source." This is also the same skill as Lesson 1.12 (Is This Food Video True), and students should hear that connection.

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness, line 4. e).
- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, line 2. c); Theme Module 05, Problem Solving and Innovation, line 4. b) b.
- NYS FACS Standard 3, Intermediate; CDOS 3a Managing Information; National FCS 3.0 competency 3.3.4, all per 02 Standards/STANDARDS CROSSWALK.md.
- Sal's own materials: Fortune_Street_Lesson_Plan.docx (Day 3, Reading Market Dispatches); Fortune_Street_Student_Guide.docx (the four dispatch families); FortuneStreet/README.md (the dispatch data structure, 180 pre-written dispatches).

Teacher notes

- If Day 1 runs short, cut Part A to five matches and skip the debrief; take the missed match into the Day 2 do now. Never cut the trading window; students who did not get to react to the dispatches have no entry to write.
- The dispatches on the site are pre-written and tied to the window number, so the story is the same every year. Read the six for the day before class so you can pick the clearest one for the do now and know which one is a trap.

- Common mistake: students buy on every positive dispatch and sell on every negative one, six trades in ten minutes. That is fine this week; it produces the panic on Day 6 that the topic is built around. Do not stop it. Do ask, at the desk, “What did that trade cost you in the price gap?”
- *[Sal: your Command Bridge can send a custom dispatch. One fake hype dispatch on Day 2, sent by you and labeled “Anonymous,” is a great Part B live test. Tell them afterward that you wrote it.]*