Lesson 2.19: Results, the Reveal, and the Investor Report

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 on Day 1 (the leaderboard and the ledger); paper only on Day 2

Standards

- NYS module line: NYS IGLR 4. Financial Readiness b) Create and follow a budget
- NYS module line: NYS IGLR 4. Financial Readiness e) Determine ways for saving money
- NYS module line: NYS IGLR 2. Goal Setting d) Design, implement, and evaluate a plan to attain a desired goal
- CTE theme line: CTE FCL 2. Saving, Investing, and Sharing f) Apply decision-making skills to saving, investing, and donating decisions
- CTE theme line: CTE CIR 1. Communication f) Demonstrate personal development of communication skills through practice of these skills in a variety of classroom applications
- 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.; Performance Indicator: Students are able to budget their time and money.
- CDOS Standard 3a Universal Foundation Skills: Managing Information
- National FCS 3.0: 2.6.2 Use sound money management principles in personal and family finances.
- National FCS 3.0: 3.3.4 Compare different ways to save and invest.

Enduring understanding and essential question

Big idea: The Golden Land was the real world with the names changed. What you did with fake money for ten days is what adults do with real money for fifty years, and the habits are the same: save first, spread it out, read the news slowly, and do not sell because you are scared. **Essential question:** Now that you know what the ventures really are, what would you tell yourself on Day 1?

Objectives

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

1. (Low) Given the reveal table, match each of the seven ventures to its real-world instrument and state what the currency, the street, the dispatches, and the crisis stand for.

2. (Mid) Given their own ledger and journal, analyze three of their decisions (what, why, what happened) and compute their starting balance, ending balance, and percent return for the Investor Report.
3. (High) Given their personal budget from Lesson 2.9 and what the simulation taught them, revise the budget with a savings line and defend the revision in the report.

Vocabulary

Tier 2 (general academic): reveal, represent, revise, defend Tier 3 (FACS): stock, startup or IPO, corporate bond, treasury bond, retirement account (IRA), high-yield savings account, real estate investment trust (REIT), savings line. See the unit vocabulary list for Turkish, Portuguese, and Spanish.

Materials and setup

- Devices on Day 1 only
- The teacher key from Handout 02.14 - Venture Risk Cards.md (the “what it really is” column), now shown on the slides
- Handout 02.19 - Investor Report Template.md, one per student
- Each student’s budget from Lesson 2.9, pulled from the FACS folder: Handout 02.09 - Budget Builder and Scenario Cards.md, page 3, whose summary lines table (income, needs, savings, wants, total spending, balance) copies straight into the report’s “Before” column
- Investor Journal, the decision grid from 2.17, and the Return Math handout from 2.18, all in the folder
- Project 02 - ClassroomStreet Investor Report and Personal Budget.md and Rubric 02 - Investor Report and Personal Budget.md, handed out in Lesson 2.14 and reread today
- The class ledger export from the Command Bridge (a CSV; print two or three anonymized paths: one safe, one risky, one that sold at the bottom, by merchant number only)
- Slides: Slides 02.19 - Results the Reveal and the Investor Report
- Setup notes: the market is frozen at window 40 from the end of Lesson 2.18. Export the rankings and the ledger before Day 1. Check the leaderboard shows merchant numbers or chosen trading-house names, never real names, before it goes on the projector. *[Sal: confirm the leaderboard display on the live site.]* Print the merchant rank titles if the site still uses them. Day 2 is a writing day: no devices, so the report is written from the journal and the printed ledger.

Pre-assessment

The Lesson 2.18 exit cards tell you who has a correct percent return in hand and who needs the worked-example card before writing. The journal count (how many of Entries 1 to 8 are complete) tells you who will struggle to find three decisions on Day 2; give those students the printed ledger path from the export.

Do now and hook (Time: 3 min, Day 1)

On the board: “Guess your final rank in this class (top third, middle, bottom third). Then one sentence: what one decision decided it.”

Debrief: hands for each third. Then the hook: the frozen leaderboard goes up on the projector. “That is the closing bell. Nobody trades again on this board. In ten minutes I will tell you what you were actually buying.”

Procedure

Step	Teacher will	Students will	Time
Day 1, 1. The closing bell and the leaderboard	Show the final rankings by merchant number. Read the top five with their rank titles (Grand Merchant, Master Trader, Silver Purse, Rising Star). Show the class average fortune and the class average percent return. Say the two rules of the debrief before anyone speaks: nobody is named unless they name themselves, and nobody says “loser” about anyone. Then invite: “Who is willing to say what they did?”	Find their own line. Write their final total fortune and rank on the report template cover.	7 min
Day 1, 2. The reveal	Slides 5 to 12, one venture per slide. Sparkstone Mines is a big tech company’s stock. Cloudberry Expeditions is a startup or an IPO, a brand new company’s stock. The Iron Vault is corporate bonds:	Fill the reveal table on the report template: venture, ticker, what it really is, risk level. Correct their Day 1 guess from the journal cover.	12 min

	lending money to a stable company for a little interest. Crown Seal Notes are U.S. Treasury bonds: lending to the government, the safest thing there is. Willowbrook Grove is a retirement account, an IRA: slow, boring, and the thing your future self thanks you for. The Honeypot Coffer is a high-yield savings account at a bank: guaranteed small growth, never loses. Meadowgold Acres is a real estate investment trust, a REIT: owning a slice of buildings and land. Then the rest of the map (slide 12): AQ are dollars, Fortune Street is Wall Street, the dispatches are financial news, the trading windows are market hours, the crisis was 2008 or 2020 with the names changed, the leaderboard is what a financial adviser calls performance. *[Sal: confirm the current asset list; your August portfolio says the live site has ten ventures,*		

	and any extra three need a line on slide 12.]		
Day 1, 3. What the winners did and what the losers did	Put up the three printed ledger paths from the export, by merchant number only. Path 1 held safe ventures and finished slightly up. Path 2 held risky ventures through the crash and is down but recovering. Path 3 sold everything at the bottom and is down the most with cash sitting idle. Ask the class to read each one: what did this merchant do, and what did it cost or earn? Then two or three volunteers from the top and the bottom say what they did in one sentence each. Close the step with the truth Sal's original plan names: over ten days, luck matters a lot; over fifty years, habits matter more.	Read the three paths. Volunteer or listen. Write one sentence on the report cover: "The winners mostly **.** ***The losers mostly*** ."	8 min
Day 1, 4. Investor Journal, Entry 9	Prompt: what I did (nothing today; the market closed), why my final number is what it is, what I know now that I did not know on Day 1.	Write Entry 9 with the final total fortune.	6 min
Day 1, closure	See Closure.	4 min	

Day 2, do now	On the board: “Open your journal. Circle the three decisions you are proudest of, or least proud of. Write the entry numbers on the report template.”	Circle and list.	3 min
Day 2, 5. Walk the template	Hand out the report template. Walk the seven parts in two minutes each, on the slide: 1. starting and ending balance; 2. percent return, shown with the formula; 3. three decisions and why, with what happened; 4. what the crisis taught me; 5. one thing I would do differently; 6. the reveal table (done yesterday); 7. my revised personal budget with a savings line. Then the rubric’s five criteria, pointing at where each one lives on the template.	Follow on the template. Ask questions.	4 min
Day 2, 6. Write the report, parts 1 to 5	Circulate. The journal, the decision grid, and the Return Math handout are the sources; nothing is written from memory. Require the formula written out in part 2 and a ledger number in each of the three decisions.	Write parts 1 to 5.	16 min

Day 2, 7. The revised budget with a savings line	Pull the Lesson 2.9 personal budget. Show the revision table on slide 17: the same income, the same needs, and a savings line moved to the top, before wants, with a number and a place (a savings account first; a slow, spread-out investment second, once the savings account has a cushion). Say the rule that connects the topic: pay the savings line first, then the wants. Circulate.	Copy the 2.9 numbers into the revision table. Add or raise the savings line. Adjust the wants until it balances. Write two sentences: what changed and why the simulation made me change it.	8 min
Day 2, 8. Peer read and submit	Pairs swap reports. The reader checks the peer read box on the back: the formula is written, three decisions each have a number, the budget balances. Two comments, one specific. Reports back, one fix, and in the folder with the journal, grid, and Return Math handout stapled behind.	Read a partner's report. Check three boxes. Comment. Fix one thing. Submit.	6 min
Day 2, closure	See Closure.	3 min	

Day 1 totals 40 minutes: 3 + 7 + 12 + 8 + 6 + 4. Day 2 totals 40 minutes: 3 + 4 + 16 + 8 + 6 + 3.

Questions to ask

Monitor understanding:

- Which venture was the savings account? Which was the government bond? Which two were stocks?
- Your ending balance is 23,800. Your percent return is what, and how did you get it?
- Where is the savings line on your revised budget: before or after the wants?

Deepen learning:

- The Honeypot Coffer never lost. Why does anyone in the real world buy anything else?
- Willowbrook Grove barely moved in ten days. Why would a real person put money in a retirement account at age 25 anyway?
- If your real family had a savings account with three months of bills in it before 2020, what would the crash have felt like? Without it?
- What is the one thing you would tell yourself on Day 1?

Check for understanding

Day 1, Step 2: clipboard yes or no per student on “reveal table has all seven matched.” Day 2, Step 6: yes or no on “formula written in part 2” and “three decisions each have a ledger number.” Day 2, Step 7: yes or no on “savings line present and the budget balances.” A “got it” report reads, in part 3: “Entry 6: I sold 150 SPRK at 40.50 because I was scared. It went to 31.20 the next day, so selling saved me 1,395, but I never bought back, so I missed the recovery to 41.60.”

Closure (Time: 4 min Day 1, 3 min Day 2)

Day 1: 3-2-1 exit card: 3 ventures and what they really are, 2 things the winners did, 1 thing you would tell yourself on Day 1. Three students read the “1” aloud. Sort; anyone with fewer than three matches gets the reveal slide printed for Day 2. Day 2: Investor Journal Entry 10, two lines: "My final percent return was ___. One sentence to my future self about money." Two students read the sentence aloud. The report is the summative check for Topic 2.4; there is no exit card sort, because the rubric does that work.

Differentiation and supports

- ELL: the reveal slides have one picture each (a factory, a rocket, a handshake, a flag, a tree, a honey jar, a farm) next to the real-world word; the report template is boxes with a sentence starter in each, in English, Turkish, Portuguese, and Spanish where the starter is short (“I started with ___ and ended with ***," "The crisis taught me*** ," "Next time I will ___"); the budget revision table is the same shape as the 2.9 budget; a student may write the report in their first language and give the numbers in English, with the translated version marked *[check with a native speaker]* for scoring.
- IEP and 504 (general): the report can be typed, dictated to a partner, or recorded as a voice note with the template numbers filled in on paper; extended time by finishing part 7 at the start of Lesson 2.20 (the trading windows in Topic 2.5 give a natural five minutes); the three decisions can be two; the printed ledger path replaces a lost journal; seat the student away from the leaderboard on Day 1 if rank is a stressor.

- Grade 6 support: parts 3 and 5 use the sentence starters as the whole answer; the reveal table has the real-world words in a word bank; the budget revision is one change (add or raise the savings line) with the wants adjusted by the teacher's suggestion.
- Grade 8 stretch: part 3 includes, for each decision, what a diversified investor would have done instead; part 7 splits the savings line into an emergency cushion and a long-term line, and names which real instrument from the reveal each would go to and why; the student writes one paragraph on luck vs habit over ten days vs fifty years.
- UDL checkpoint used: multiple means of action and expression (written, typed, dictated, or recorded report; boxes instead of an essay) and multiple means of engagement (the student's own ledger is the text, and the revised budget is about their own money).
- No-device alternative: Day 1 uses the paper ledger totals and a leaderboard the teacher writes on the board from the ledger sheets collected the day before. Day 2 is paper already.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Match ventures to instruments and the rest of the map	FCL 2. c) (taught across the topic); National FCS 3.3.4; CDOS 3a Managing Information	Reveal table, Day 1 Step 2; Day 1 exit card	Formative; exit card sorted; the reveal table is part 6 of the report and is checked complete or not
2. Analyze three decisions and compute the return	IGLR 4. e); IGLR 2. d); FCL 2. f); Std 3 PI B; CIR 1. f)	Report parts 1 to 5, Day 2 Step 6	Summative; Rubric 02 criteria 2 (analysis and decision making), 3 (emotional control, from part 4 and the grid), and 4 (the report's math and reflection)
3. Revise the personal budget with a savings line and defend it	IGLR 4. b); Std 3 PI C; National FCS 2.6.2	Report part 7, Day 2 Step 7	Summative; Rubric 02 criterion 5 (the revised budget)

Rubric 02 criterion 1 (trading participation and journal) is scored from the ledger export and the journal count, collected with the report. The report and rubric are the formal check for Topic 2.4 and the Unit 2 project grade.

Homework

None. The report is finished in class. A student who needs more time finishes part 7 during the first trading window of Lesson 2.20.

Connections

Community: a bank or credit union education officer, or a parent who works in finance, can sit in on Day 1 for the reveal and take three questions; they see a class that can name a treasury bond, and the class hears an adult say "I held in 2020." ELA: the report is a piece of evidence-based writing (claim, number, reason); the ELA teacher may accept it as a writing sample if the two classes agree.

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness, lines 2. d), 4. b), and 4. e).
- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, line 2. f); Theme Module 02, Communication and Interpersonal Relationships, line 1. f).
- NYS FACS Standard 3, Intermediate, PI B and PI C; CDOS 3a Managing Information; National FCS 3.0 competencies 2.6.2 and 3.3.4, all per 02 Standards/STANDARDS CROSSWALK.md.
- Sal's own materials: Fortune_Street_Reveal.docx (the reveal table, the additional reveal concepts, and the eight reflection questions, which became the report's parts 3 to 5); Fortune_Street_Lesson_Plan.docx (Days 14 to 16: results, the reveal, the reflection essay, and the four-criterion rubric); Fortune_Street_Student_Guide.docx (the merchant rank titles).

Teacher notes

- If Day 1 runs short, cut Step 3 to the three printed paths and skip the volunteers; the volunteers' stories come back in the report anyway. Never cut the reveal; it is the whole point of ten days of fake names.
- If Day 2 runs short, the peer read becomes a self-check with the same three boxes, and part 7 finishes in Lesson 2.20's trading window.
- The leaderboard is the moment to be careful. Read the top five by number and title. Do not read the bottom. A student who is last knows it; the class does not need to.
- Sal's original ended with a one to two page reflection essay. The report template replaces it with seven boxed parts so the same thinking fits in one period and scores against a rubric. If a student wants to write the essay instead, the template's parts 3 to 5 are the outline.
- The Round 2 trading windows during Lessons 2.20 to 2.22 run on the same board after the reveal; see Project 02 for what changes (nothing in the rules, everything in what students know).
- *[Sal: your Reveal doc says "Florins = Dollars." The live site uses AQ. Fix slide 12 to whichever the site shows.]*