LSA

Handout 02.19: Investor Report Template

Name: ___________________ Date: ________ Period: _____ Merchant number: _____

This is the project deliverable for the ClassroomStreet Investor Challenge. Fill every box. Your sources are your Investor Journal, your decision grid, your Return Math handout, and the printed ledger. Nothing is written from memory. Staple those three behind this report when you turn it in.

You may handwrite it, type it, dictate it to a partner and check it, or record a voice note and write the numbers here. The seven parts are the same in every form.

Cover line (fill on Day 9): My final total fortune: AQ ________ My rank: _____ of _____

"The winners mostly ___________________. The losers mostly ___________________."

My three decisions are in journal entries _____, _____, and _____.

Part 1: Starting and ending balance

I started with AQ 25,000 on Day 1.

I ended with AQ ________ at the closing bell (Day 9).

The difference (ending minus starting): ________ (write a minus sign if it is a loss)

Sentence starter: I started with ___ and ended with **.** / ile başladım ve ___ ile bitirdim. / Comecei com ___ e terminei com **.** / ***Empecé con*** y terminé con ___. *[check with a native speaker]*

Part 2: Percent return, with the formula

Write the formula in words: ____

Ending minus starting: ________

Divided by starting: ________

Times 100: my percent return was ________ percent (circle: gain / loss)

The venture that moved my fortune most was _____ (ticker). Across the crisis it fell _____ percent (from Return Math Part B).

Part 3: Three decisions and why

For each decision: what I did (with a number from the ledger: units, price, or window), why I did it (a dispatch, a risk level, my pie, or the three tests), and what happened next (with a number).

Decision 1 (journal entry _____)

What I did: ____

Why: ____

What happened next: ____

Decision 2 (journal entry ____)

What I did: ____

Why: ____

What happened next: ____

Decision 3 (journal entry ____)

What I did: ____

Why: ____

What happened next: ____

Grade 8 stretch, for each decision: what would a diversified investor have done instead?

Part 4: What the crisis taught me

A stress sign I noticed on Day 6: ____

One step I took before deciding: ____

My Day 6 decision was a plan / a panic (from the grid's look back). My evidence:

What the crisis taught me (two or three sentences; connect it to one real crash from Day 7 or to a real money moment in your life or your family's, if you want to):

Sentence starter: The crisis taught me ***. / Kriz bana*** öğretti. / A crise me ensinou ***. / La crisis me enseñó*** . *[check with a native speaker]*

Part 5: One thing I would do differently

One specific action I would change (not “be smarter”; say the trade, the day, or the rule) and why:

Sentence starter: Next time I will . / ***Bir dahaki sefere*** yapacağım. / Da próxima vez, eu vou . / ***La próxima vez voy a*** . *[check with a native speaker]*

Part 6: The reveal table (filled on Day 9)

Word bank: big tech stock; startup or IPO stock; corporate bonds; U.S. Treasury bonds; retirement account (IRA); high-yield savings account; real estate investment trust (REIT)

Ticker	Venture	What it really is	Risk level	My Day 1 guess was right?
SPRK	Sparkstone Mines			yes / no
CLDB	Cloudberry Expeditions			yes / no
IRON	The Iron Vault			yes / no
SEAL	Crown Seal Notes			yes / no
WLLW	Willowbrook Grove			yes / no
HNYP	The Honeypot Coffer			yes / no
MDOW	Meadowgold Acres			yes / no

AQ stands for ____________. Fortune Street stands for ____________. The dispatches stand for ____________. The crisis stands for ____________.

Part 7: My revised personal budget, with a savings line

Copy the summary lines from your Lesson 2.9 Budget Builder (Handout 02.09, page 3) into the "Before" column. Then build the "After" column: same income, same needs, a savings line added or raised and placed before the wants, and the wants adjusted so the budget balances (spending cannot be more than income).

Line	Before (Lesson 2.9)	After (revised today)
Income (per month, net)	$ _____	$ _____
Needs (list them)		
___________________	_____	_____
___________________	_____	_____
___________________	_____	_____
Savings (pay this first, before wants)	_____	_____

Where it goes: a savings account / an emergency cushion / a long-term line		
Wants (list them)		
________________	_____	_____
________________	_____	_____
________________	_____	_____
Total spending (needs + savings + wants)	_____	_____
Balance (income minus total spending; must be 0 or more)	_____	_____

What changed, and why the simulation made me change it (two sentences):

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Grade 8 stretch: split the savings line into an emergency cushion and a long-term line, and name which real instrument from the reveal each would go to and why.

Emergency cushion: ______ per month, in a ____________________, because ____________________

Long-term line: ______ per month, in a ____________________, because ____________________

Peer read (a partner checks these boxes, then writes two comments, one specific)

- ☐ Part 2 has the formula written out and the bottom of the fraction is 25,000.
- ☐ Each of the three decisions has a number from the ledger.
- ☐ Part 7 balances (income minus total spending is 0 or more) and the savings line is before the wants.

Comment 1 (something specific that works): ____

Comment 2 (one thing to fix): ____

Partner's merchant number: _____

Self-assessment (fill before you turn it in; copy to Rubric 02)

Criterion	My score (1 to 4)	My evidence (a number or an entry)
1. Trading participation and journal		
2. Analysis and decision making		
3. Emotional control during the crisis		
4. The report's math and reflection		
5. The revised budget		

Teacher key

There is no answer key for parts 1 to 5 and 7; score them on Rubric 02. Check part 6 against the teacher key in Handout 02.14 - Venture Risk Cards.md: SPRK big tech stock (high); CLDB startup or IPO stock (high); IRON corporate bonds (low); SEAL U.S. Treasury bonds (low); WLLW retirement account, IRA (medium, long-term); HNYP high-yield savings account (no risk); MDOW REIT (medium). AQ stands for dollars; Fortune Street for Wall Street or the stock exchange; the dispatches for financial news; the crisis for a real market crash like 2008 or 2020.

Part 7 checks: the “After” income equals the “Before” income; needs are unchanged unless a reason is written; the savings line has a number and sits above the wants; total spending is at or under income. A student whose 2.9 budget already had a savings line raises it or names where it goes.