Slides 02.14: ClassroomStreet Launch: Risk and Reward

Lesson 2.14, two days. Day 1: slides 1 to 10. Day 2: slides 11 to 20. Currency and starting purse marked *[Sal: confirm]* where the live site may differ.

Slide 1: Do now (Day 1)

- 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. Notes: Hands for each. Count the business votes; that is the pre-assessment.

Slide 2: Three real choices

- The jar: safest. Pays nothing.
- The bank: almost as safe. Pays a little.
- The business: could double. Could lose it all.
- Adults make this choice every month. For ten days, you make it seven times over. Image: three drawings side by side: a glass jar with bills, a bank building, a sneaker with a price tag.

Slide 3: Saving

- Saving: money set aside where it is safe and you can get it back.
- A savings account pays a small amount every year (about 4 percent right now at a good bank) *[Sal: update the rate].*
- It never drops. It never gets exciting. Image: a piggy bank with a small coin dropping in.

Slide 4: Investing

- Investing: buying something you expect to be worth more later.
- No promise. It can go up. It can go down.
- Stocks, bonds, land, a business. Image: a small plant growing out of a coin, with a storm cloud in the corner.

Slide 5: The risk ladder

- Bottom rung: a jar. Then a savings account. Then a government bond. Then a company bond.
- Middle: real estate. A retirement fund.
- Top: a big company's stock. A brand new company's stock.
- The rule: higher up the ladder, more it can grow, more it can fall. Image: a ladder with an icon on each rung: jar, bank, flag, handshake, house, tree, factory, rocket. Notes: Students copy the ladder to the journal cover. Say the rule twice.

Slide 6: Two check questions

- A savings account pays 4 percent a year and never drops. Where on the ladder?
- A new company's stock doubled last year and lost 80 percent this year. Where on the ladder?
- Which one would you want for money you need next month? Notes: Thumbs, then cold call.

Slide 7: The seven ventures of the Golden Land

- Sparkstone Mines (SPRK). Cloudberry Expeditions (CLDB). The Iron Vault (IRON).
- Crown Seal Notes (SEAL). Willowbrook Grove (WLLW). The Honeypot Coffer (HNYP). Meadowgold Acres (MDOW).
- Your job with your partner: read the seven cards, line them up safest to riskiest, write your risk guess on the journal cover.
- Nobody learns what they really are until Day 9. Image: the seven picture cues from the cards in a row: lightning over a mine, a balloon, an iron door, a sealed scroll, a young tree, a honey jar, a farmhouse. Notes: 8 minutes. Circulate. Debrief with the class order on the board. *[Sal: confirm the current asset list; if the live site has ten ventures, add three cards and three cues.]*

Slide 8: How to log in

- Go to ClassroomStreet.com.
- Choose your class period.
- Type your merchant number and your PIN from the card.
- No names. No emails. The card is the only thing you type.
- Lost card: come to me, not to a friend. Image: a drawn login screen with three boxes labeled Period, Merchant Number, PIN.

Slide 9: The trading floor

- The ticker: seven ventures and today's prices.
- Buy (the site says Acquire). Sell (the site says Divest). *[Sal: confirm the button names.]*
- Your cash. Your total fortune. Your starting purse: AQ25,000. *[Sal: confirm the purse and the currency symbol.]*
- Rank titles: Grand Merchant, Master Trader, Silver Purse, Rising Star, Keen Merchant, Journeyman, Apprentice. *[Sal: confirm the live site still uses them.]* Image: a drawn dashboard: a ticker strip across the top, a list of seven ventures with prices, two buttons, a cash line, a total fortune line. Notes: Model one buy on the projector: 50 units of SEAL. Show the cash go down and the value appear.

Slide 10: Today's two rules, then trade

- Buy at least three different ventures.
- Keep at least AQ1,000 in cash.
- Write your tickers and units on the journal cover as you go.
- Halfway through, the window changes and prices move. Watch your total fortune.

- Closure: Entry 1 (what I bought, why, my total fortune) and the 3-2-1 card. Notes: 14 minutes. Advance to window 2 at about the seven-minute mark. Do not tell anyone what to buy.

Slide 11: Do now (Day 2)

- Log in. Open your portfolio.
- Write your total fortune at the top of Entry 2.
- Above or below AQ25,000? By how much? Notes: 3 minutes.

Slide 12: Reading your portfolio screen

- Cash: what you have not spent.
- Venture, units held, price now.
- Value = units times price now.
- Total fortune = cash + all your values.
- Gain or loss = total fortune minus 25,000. Image: a drawn portfolio screen with each number circled and labeled. Notes: Use the teacher account. Point at every number.

Slide 13: The ledger

- Every buy and sell, in order: window, ticker, units, price.
- The ledger is proof. If you think the site is wrong, the ledger settles it.
- Check one trade: units times price should equal the cash that left.
- Write the check on Entry 2. Image: a drawn ledger table with four rows.

Slide 14: Have you lost money?

- Your total fortune says 24,600. You started with 25,000.
- Did you lose 400? Or did the price of something you hold drop?
- You have not lost anything until you sell.
- Say it with me. Notes: This line comes back on Day 6. Plant it now.

Slide 15: Look at your pie

- Hands: more than half your money in one venture?
- Hands: money in all seven?
- Sketch your pie on Entry 2. Label the slices with tickers. Image: two pies: one with a 90 percent slice, one with six even slices. Notes: No lecture. “On Day 5 we find out which pie survives a bad week.”

Slide 16: Trading window

- Windows 3 to 6 open now, one at a time.
- Read every dispatch. Who does it affect?
- Nobody has to trade. Holding is a decision too.
- Note every trade on Entry 2 as it happens. Notes: 10 minutes. One click every two and a half minutes. Read the headline aloud.

Slide 17: The Investor Journal: three prompts

- What I did (bought, sold, or held; which venture; how many units).
- Why I did it (a dispatch, a risk level, my pie, a feeling you noticed).
- What happened (did the price move, did my fortune move).
- Plus the number: my total fortune at the bell. Image: a journal page with three boxes and a number line at the bottom.

Slide 18: A model entry

- "Today I bought 40 units of Meadowgold at 72.80 because the dispatch said planting started and it is medium risk."
- "The price went to 73.60 by the last window, so my value went up 32."
- "My total fortune is AQ25,410."
- Three sentences and the number. That is a complete entry. Notes: Model it live on the projector, then 10 minutes for Entry 2. Students finish anything missing on Entry 1.

Slide 19: Sentence starters

- Today I bought ___ because ***. / Bugün*** aldım çünkü ***. / Hoje comprei*** porque ***. / Hoy compré*** porque ___.
- I did not trade today because ***. / Bugün alım satım yapmadım çünkü*** . / Hoje não negociei porque ***. / Hoy no hice ninguna operación porque*** .
- My total fortune is ***. / Toplam servetim*** . / Minha fortuna total é ***. / Mi fortuna total es*** .
- *[check with a native speaker]*

Slide 20: Closure (Day 2)

- Two merchants read Entry 2 aloud.
- Exit card: cash, units, price, value, total fortune. Put all five in one sentence about your own portfolio.
- Tomorrow: why prices move. Notes: 4 minutes. Sort the cards: all five words used correctly is "got it."