Slides 02.19: Results, the Reveal, and the Investor Report

Lesson 2.19, two days. Day 1: slides 1 to 14. Day 2: slides 15 to 22. The market is frozen at window 40. The leaderboard shows merchant numbers or trading-house names only. *[Sal: confirm before it goes on the projector.]*

Slide 1: Do now (Day 1)

- Guess your final rank in this class: top third, middle, bottom third.
- One sentence: what one decision decided it. Notes: 3 minutes. Hands for each third. Then the leaderboard.

Slide 2: The closing bell

- [The final leaderboard, by merchant number, pasted or projected live.]
- Nobody trades again on this board.
- In ten minutes I will tell you what you were actually buying. Image: a drawn bell.

Slide 3: The top five

- Grand Merchant: Merchant ***. Master Trader: Merchant*** . Silver Purse: Merchant ***.*** ***Rising Star: Merchants*** and ___.
- Class average fortune: AQ _____. Class average return: _____ percent.
- Two rules: nobody is named unless they name themselves; nobody says “loser” about anyone. Notes: Read the top five and stop. *[Sal: confirm the rank titles on the live site.]*

Slide 4: Your line

- Find your merchant number. Write your final total fortune and your rank on the report template cover.
- Who is willing to say what they did? Notes: 7 minutes for slides 2 to 4.

Slide 5: The reveal: Sparkstone Mines (SPRK)

- A big technology company’s stock.
- Wild price swings. Huge potential. Huge losses.
- High risk. Image: a factory with a lightning bolt above it.

Slide 6: Cloudberry Expeditions (CLDB)

- A startup, or an IPO: a brand new company’s stock.
- Exploring where nobody has been. Could soar. Could run out of money.
- High risk. The riskiest thing on the street. Image: a rocket on a launch pad.

Slide 7: The Iron Vault (IRON)

- Corporate bonds: lending money to a stable company for a little interest.
- Boring. Safe, unless the company fails.
- Low risk. Image: a handshake over a contract.

Slide 8: Crown Seal Notes (SEAL)

- U.S. Treasury bonds: lending money to the government.
- Backed by the whole country. The safest investment that exists.
- Low risk. Small interest. Image: a flag on a building with columns.

Slide 9: Willowbrook Grove (WLLW)

- A retirement account, an IRA.
- Grows slowly over decades. Not exciting today.
- Your future self will thank you.
- Medium risk, long term. Image: a young tree next to an old tree heavy with fruit.

Slide 10: The Honeypot Coffer (HNYP)

- A high-yield savings account at a bank.
- Guaranteed small growth. Never loses. Money out any time.
- No risk. Will not make you rich. Image: a honey jar with a bank's front door drawn on the label.

Slide 11: Meadowgold Acres (MDOW)

- A real estate investment trust, a REIT: a slice of buildings and land.
- Rent comes in. Value moves with the economy, the weather, and the neighborhood.
- Medium risk. Image: a row of buildings and a field. Notes: Students fill the reveal table on the report template as each slide goes up. *[Sal: confirm the current asset list; if the live site has ten ventures, add three slides here.]*

Slide 12: The rest of the map

- AQ = dollars. Fortune Street = Wall Street. The Bazaar = the stock market.
- Dispatches = financial news. Trading windows = market hours.
- The crisis = a real crash, like 2008 or 2020, with the names changed.
- The leaderboard = what an adviser calls performance. Notes: *[Sal: your Reveal doc says Florins = Dollars. Fix to whatever the live site shows.]*

Slide 13: Three merchants, by number only

- Merchant ___ held safe ventures and finished slightly up.
- Merchant ___ held risky ventures through the crash: down, and recovering.
- Merchant ___ sold everything at the bottom: down the most, cash sitting idle.
- Read each one: what did they do, and what did it cost or earn? Image: three simple line graphs of total fortune across the ten days: flat and slightly rising; a deep V half recovered; a drop that goes flat. Notes: From the ledger export. 8 minutes with volunteers. End with: over ten days, luck matters a lot; over fifty years, habits matter more.

Slide 14: Entry 9 and closure (Day 1)

- The market is closed. My final total fortune. Why my number is what it is. What I know now that I did not know on Day 1.
- 3-2-1: 3 ventures and what they really are, 2 things the winners did, 1 thing you would tell yourself on Day 1.
- Tomorrow: the Investor Report. No devices; bring your journal. Notes: 6 minutes for Entry 9, 4 for closure.

Slide 15: Do now (Day 2)

- Open your journal. Circle the three decisions you are proudest of, or least proud of.
- Write the entry numbers on the report template cover. Notes: 3 minutes.

Slide 16: The Investor Report: seven parts

1. Starting and ending balance. 2. Percent return, with the formula.
3. Three decisions and why, each with a ledger number. 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. Notes: 4 minutes. Point at where each rubric criterion lives on the template.

Slide 17: Where the rubric lives

- Criterion 1, participation and journal: the ledger export and your ten entries.
- Criterion 2, analysis and decisions: part 3.
- Criterion 3, emotional control: the grid and part 4.
- Criterion 4, math and reflection: parts 1, 2, 5, 6.
- Criterion 5, the revised budget: part 7.

Slide 18: Write parts 1 to 5

- Sources: your journal, your grid, your Return Math handout, the printed ledger. Nothing from memory.
- Part 2: write the formula out. Bottom of the fraction: 25,000.
- Part 3: every decision gets a number.
- 16 minutes. Notes: Circulate. A “got it” part 3 reads: “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.”

Slide 19: Part 7: the revised budget

- Pull your Lesson 2.9 budget. Copy it into the “Before” column.
- Same income. Same needs.
- A savings line: add one or raise one. Put it before the wants. Pay it first.
- Adjust the wants until it balances. Two sentences: what changed and why the simulation made you change it. Image: the revision table with the savings line

highlighted and an arrow moving it above the wants. Notes: 8 minutes. The rule that connects the topic: pay yourself first, then the wants.

Slide 20: Where the savings go

- First: a savings account (the Honeypot). Never drops. A cushion for a bad month.
- Second, once the cushion is there: a slow, spread-out fund (Willowbrook and a mixed pie). Time smooths the crashes.
- Grade 8 stretch: split your savings line into the two and name why.

Slide 21: Peer read and submit

- Swap. Check three boxes: the formula is written; three decisions each have a number; the budget balances with savings before wants.
- Two comments, one specific. Get it back. Fix one thing.
- Staple the journal, the grid, and Return Math behind the report. Self-assessment row. In the folder. Notes: 6 minutes.

Slide 22: Closure (Day 2)

- Entry 10: my final percent return was ___. One sentence to my future self about money.
- Two merchants read the sentence.
- Tomorrow: careers. And ten minutes of Round 2: the market reopens, and now you know the truth. Notes: 3 minutes.