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PersonalFinanceLab.com Curriculum Overview

a service of Stock-Trak, Inc.

STOCK EDUCATION

Kevin Smith



Personal
Finance Lab

INTRODUCTION

The PersonalFinanceLab.com website offers a unique learning experience for Personal Finance, Economics, Business, and Investments classes. The site offers both a customizable stock market simulation and embedded educational content. The educational content that is presented to the student is pre-selected by the teacher from our Learn Center based on the grade level and class that they are teaching.

The Learning Center contains over 600 articles, videos, interactive calculators, and glossary terms, written specifically to cater to middle and high school students. These cover a wide range of topics in personal finance, investing, economics, social studies, and business.

Of these 600 items, we have over 200 (and growing!) that have been specifically curated to align with the National Standards for Personal Finance, Economics, and Business education. These articles and calculators also include short, 3-10 question self-grading quizzes at the end designed to re-enforce concept mastery.

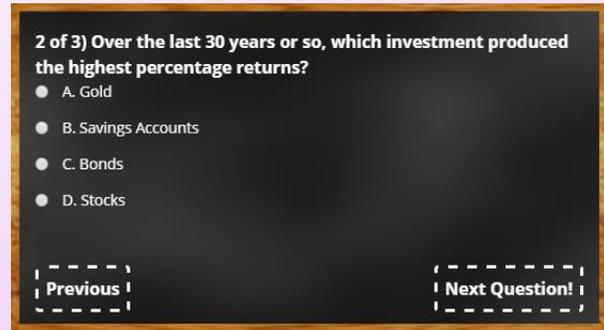
This list of educational articles and activities is constantly growing as teachers submit items to be added. If you have articles to submit that we may use, please email sales@PersonalFinanceLab.com. This document is updated frequently and content is subject to change.

INTRODUCTION TO THE STOCK MARKET

The "Basics" articles are designed to teach students the basic elements of investing, the stock market, and math concepts that they need to begin building a portfolio using the trading component of the platform. The articles in the next sections build off of the foundations laid here.

Articles:

- What Is A Stock?
- What Is An ETF?
- What Is A Mutual Fund?
- What Is A Ticker Symbol?
- Why Invest In Stocks?
- How To Choose Stocks
- Building A Diversified Portfolio
- Why Is It Called "Wall Street"?
- What Is The New York Stock Exchange?
- What Is The Dow Jones Industrial Average?
- Getting (And Understanding) Stock Quotes
- How To Find Stocks In Specific Sectors
- Percentages, Fractions, Ratios And Your Portfolio
- Using Excel To Track Your Portfolio
- What Are Spots (Including Currencies And Commodities)
- What Are Options
- What Are Futures



Videos:

- Navigating The Site
- Trade Stocks Video
- Trade Mutual Funds Video
- Trading Bonds Video
- Trading Spots Video
- Trading Options Video
- Trading Futures Video
- Trading Future Options Video
- Order Types Video
- Managing Your Portfolio Video



PERSONAL FINANCE LESSONS

The "Personal Finance" articles cover a wide range of topics, starting from a core of building a spending/savings plan, to discussing the risks and rewards of starting a business, and even planning for retirement and different types of insurance. The Personal Finance Curriculum is aligned to JumpStart's National Standards for Personal Finance Education.

Articles:

- What Is An Income Statement?
- What Is A Balance Sheet?
- Spending And Savings Plans
- Banks, Credit Unions, And Savings And Loans
- What Is Wealth?
- What Is Money?
- What Are Financial Records?
- What Makes A Contract Valid?
- Planning For Retirement
- Using Credit Responsibly
- Entrepreneurship – Starting Your Own Business
- Consumer Rights And Responsibilities
- Protecting Against Fraud
- Building A Basic Investing Strategy
- Different Types Of Income
- Managing Debt
- Different Types Of Insurance
- Credit Reports
- Managing Bills
- Debt Negotiation
- Consolidating Debt
- Debt Management Services
- Bankruptcy
- Buying A Car
- Mortgage Basics
- Family Planning
- Managing Net Worth
- What Is An Income Statement?
- Receipts – Keeping And Tossing
- Reconciling Bank Accounts
- All About Budgeting

2 of 10) What does it mean to "Pay Yourself First"?

- A. Savings should be part of your "necessary spending" that you make before anything else
- B. Always consider your income before you build your spending plan
- C. Make sure you have enough money for the spending you want before giving to charity
- D. Always put your savings to investments as soon as possible to earn more money

Previous !

Next Question! !



PERSONAL FINANCE LESSONS

Articles (Continued):

- Using Debit Cards
- Using Credit Cards
- Short-Term Financing
- Good Debt, Bad Debt
- Calculating Sales Tax
- Tax Filing And Form 1040
- Common Tax Additions
- Common Tax Deductions
- When To Hire A Tax Professional
- What Are Tax Audits?
- Car Insurance
- Renter's Insurance
- Home Owner's Insurance
- Life Insurance
- Health Insurance
- Planning Long-Term Purchases
- Work Vs Study
- Researching Spending
- Pay Yourself First
- Budgeting And Spending Strategies
- Unemployment And Other Programs
- Preparing For Spending Shocks
- Automatic Payments

Interactive Calculators:

- Compound Interest
- Investment Return
- Saving To Be A Millionaire
- Building A Home Budget
- Credit Card Payments
- Buy Vs Lease
- Car Loans
- Net Worth
- Net Present Value

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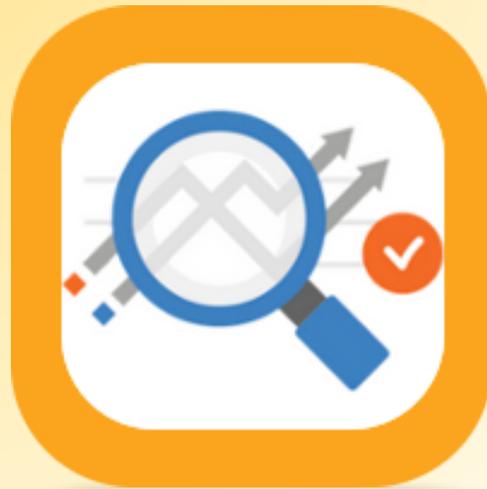
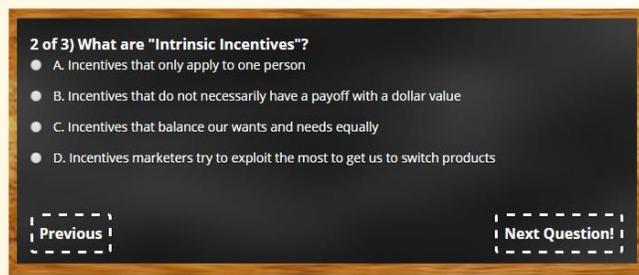


ECONOMICS LESSONS

Our economics articles cover a wide range of both micro and macroeconomics, both explaining the core theory illustrated with graphs, but also supplemented with real-world examples and historic case studies. Our Economics Curriculum aligns with education standards outlined by the National Council for Economic Education.

Articles:

- What Is Economics?
- What Is The Federal Reserve?
- Stock Market Crash Of 1929
- Comparative Economic Systems - Capitalism, Socialism, And Communism
- Major Economic Indicators (GDP, CPI, Jobs)
- Supply And Demand Examples In The Stock Market
- Benefits Of Competition
- Types Of Companies
- Economic Growth
- Economic Incentives
- Impact Of Entrepreneurship
- Externalities – The Good And The Bad
- Business Cycle – Expansions And Recessions
- Interest Rates And Their Impact
- Labor And Wages
- Marginal Benefit And Marginal Cost
- Opportunity Cost
- Risk – How It Impacts The Economy
- Scarcity
- Specialization Of Labor
- Types Of Unemployment
- What Is Supply?
- What Is Demand?
- How Is Money Created?
- What Is Cottage Industry?



BUSINESS LESSONS

Our business curriculum is divided between three primary topics: Accounting, Management, and Marketing.

Accounting Articles:

- Role Of Accountants In Business And Society
- Careers In The Accounting Profession
- Financial Analysis Through Key Ratios
- GAAP – Financial Reporting
- GAAP – Asset Accounting
- GAAP – Liability Accounting
- GAAP – Accounting For Equity
- GAAP – Accounting Revenue And Expenses
- GAAP – Accounting Gains And Losses
- Payroll Best Practices
- Issuing stock and dividends
- Creating Financial Statements
- Operating Ratios
- Cost Accounting
- Understanding Cash Flow
- Cash Planning
- Using Corporate Debt
- Audits and Fraud
- Managerial Accounting
- Risk Management

Management Articles:

- Importance Of Planning And Vision
- The Art Of Business Organization
- Leading VS Directing
- Management Theories And How They Are Used
- Forms Of Business Ownership
- Business Ethics Overview
- Social Responsibility In Management
- Human Resource Planning
- Competitive Advantage
- Short Term And Long Term Financing

Marketing Articles:

- Foundations Of Marketing
- Analyzing Consumer Behavior
- Working With Segments And Market Targets
- Ethics In Marketing
- Classifying Products And Services
- The Product Lifecycle
- How To Determine Price
- An Overview Of Advertising
- Personal Selling
- Developing A Marketing Plan



LAUNCHING A CAREER

Our resources are designed to help students finish school career-ready with skills matched to today's job market. Our Career Center is designed to help students research jobs in fields they are interested in, and help them build a path between where they are today and a rewarding career.

Articles:

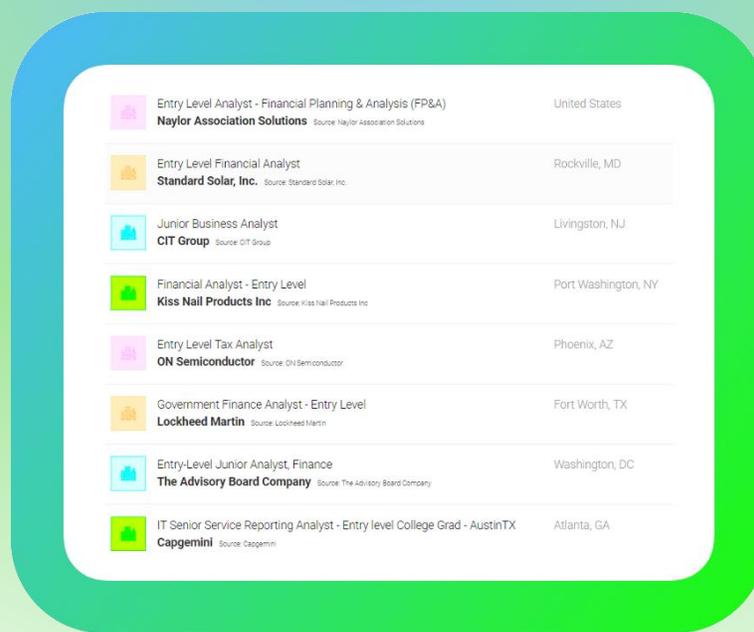
- Building A Resume And Cover Letter With Keywords
- 5 Biggest Mistakes Of Job Seekers
- How To Ace Your Job Interview
- How To Choose And Internship
- Certifications And Qualifications To Supercharge Your Career

Resources:

The Career Center has more than just articles! Our job and internship search tool is integrated directly into the platform, so students can search hundreds of thousands of job and internship postings, pulled from the web's biggest job boards, all in one place.

Students can filter by the career they are interested in, located in the area they already live or where they plan to move.

The tool can be used either to help students connect with local internships, or to find their "Dream Job", and understand what qualifications they need to obtain to reach their goals.



COMPLETE INVESTMENTS COURSE

Investing101 is a stand-alone beginners investing course – perfect for after school programs, extra credit, and parent outreach. This course covers over 100 investing topics, divided into 10 chapters. It is designed to start with a complete beginner, and works through investing topics from basic terminology all the way through reading charts and trading options.

There are quizzes at the end of each chapter.

Course Outline

Lesson 1: Introduction To Investing

- Understanding Investment Choices
- Bank and Credit Union Products
- Certificates of Deposit (CDs)
- Stocks
- Mutual Funds
- ETFs (Exchange-Traded Funds)
- Bonds
- Gold and Other Precious Metals
- Foreign Currency and Foreign Stocks
- Real Estate
- Recent Performance of Investments
- Understand Risk and Investing
- Resources

Lesson 2: How the Stock Market Works and Why It Moves

- What Are Stock Exchanges?
- A History Lesson – Wall Street
- Other Stock Exchanges
- Public versus Private Companies & IPOs versus Secondary Market Securities
- Market Timing and Moving
- Bull vs. Bear Markets
- The Danger of Trying to Time the Market
- Brokers and How to Choose the Right Ones
- Why Stocks Are a Good Choice to Earn High Returns
- Buying Individual Stocks Versus Investing in Mutual Funds
- Resources

Lesson 3: Making Your First Trade

- 3-01 How to Look Up a "Ticker Symbol"
- 3-02 Understanding Stock Quotes
- 3-03 Types of Orders-Market, Limit, Stop
- 3-04 Types of Orders-Day, GTC, and Fill or Kill
- 3-05 Buying on Margin
- 3-06 Short Selling?
- 3-07 How to Record Gains and Losses
- 3-08 Set Goals and Targets
- 3-09 Resources

Lesson 4: Building Your \$100,000 Portfolio

- 4-01 Risk, Reward, and Diversification
- 4-02 Measuring Risk: The Sharpe Ratio
- 4-03 Buying Stocks that you Know
- 4-04 Meet Warren Buffet
- 4-05 Meet Peter Lynch
- 4-06 Stock Screeners
- 4-07 Popular Analysts and Websites
- 4-08 Resources



COMPLETE INVESTMENTS COURSE (CONTINUED)

Lesson 5: Now That I Own It, What Should I Do?

- 5-01 Ride Your Winners
- 5-02 Don't Fall in Love With Your Stocks
- 5-03 Never lose more than 10%
- 5-04 Diversify, Diversify and Diversify
- 5-05 Know When to Hold'em, Know When to Fold'em
- 5-06 Watch the Volume!
- 5-07 Keep to Your Exit Strategies
- 5-08 Resources

Lesson 6: Fundamental Analysis - Understanding Earnings and Cash Flow

- 6-01 Information: 10-Ks, 10-Qs, and 8-Ks
- 6-02 The Income Statement-An Introduction
- 6-03 Operating Income, EBITDA and Net Income
- 6-04 Understanding Cash Flow Statements
- 6-05 EPS, PE Ratios, Cash Flow per Share and ROE
- 6-06 Revenue and Earnings Estimates
- 6-07 Balance Sheet
- 6-08 Management
- 6-09 New and Improved Products?
- 6-10 Competition
- 6-11 Resources

Lesson 7: Technical Analysis - Common Charts and Terms

- 7-01 How to Read Stock Charts
- 7-02 Cup with Handle
- 7-03 Head and Shoulders
- 7-04 Breakouts
- 7-05 Double Bottom
- 7-06 Trendlines
- 7-07 Wedges and Flags
- 7-08 Candlesticks
- 7-09 MACD
- 7-10 Fibonacci Ratios
- 7-11 Moving Averages
- 7-12 Relative Strength Index (RSI)
- 7-13 Support and Resistance
- 7-14 Bollinger Bands
- 7-15 Resources

Lesson 8: Current Hot Topics in Trading

- 8-01 Manias, Bubbles, and Crashes
- 8-02 Day Trading
- 8-03 Swing Trading
- 8-04 Penny Stocks
- 8-05 Buy and Hold
- 8-06 Growth at a Reasonable Price (GARP)
- 8-07 Insider Transactions
- 8-08 Investor Sentiment
- 8-09 Arbitrage
- 8-10 Resources



COMPLETE INVESTMENTS COURSE (CONTINUED)

Lesson 9: Introduction to Options

- 9-01 What Are Options?
- 9-02 Call Options
- 9-03 Put Options
- 9-04 Making Your First Option Trade
- 9-05 Writing Covered/Naked Calls
- 9-06 Volatility
- 9-07 Implied Volatility
- 9-08 Option Pricing – Black-Scholes Model
- 9-09 Put Versus Call Interest
- 9-10 Resources

Lesson 10: The Investors' Guide to Success

- 10-01 Ten Keys to Remember
- 10-02 Ten Mistakes to Avoid
- 10-03 Staying Informed
- 10-04 Practice, Practice, Practice
- 10-05 Develop an Investing Strategy That Feels Right for You
- 10-06 Summary

