

# FINANCIAL LITERACY GAMIFIED



PersonalFinanceLab®

An engaging and customizable platform to teach  
Personal Finance and Business classes

**Monthly Cashflow**  
INCOME \$3,453  
EXPENSES \$3,042

**NET WORTH + 8.14%**

**PHONE BILL PAYMENT DUE**

**CREDIT SCORE 632**

**MONTHLY BUDGET**

**NET WORTH + 8.14%**

**NFLX 1.38% 3.84**  
**MSFT -0.94% 4.7**

**TRADE**

**INCOME QUIZ**

**18 weeks**

**9 weeks**

**SPENDING VS SAVINGS**  
SAVINGS GOAL \$562/3000  
MONTHLY EXPENSES \$1,525

**PERSONAL BUDGETING GAME**

**VIRTUAL STOCK MARKET GAME**

**STANDARDS ALIGNED CURRICULUM**

**EASY TEACHER REPORTING**

## LEARN MORE

To see how easy it is to customize to your class, how it aligns to your state standards, get a free Teacher Test Drive account, or schedule a demo, visit: [www.PersonalFinanceLab.com](http://www.PersonalFinanceLab.com)

**Schedule a Demo or Order for Your School!**

## Contact Us

1-800-786-8725 Ext. 399  
[sales@PersonalFinanceLab.com](mailto:sales@PersonalFinanceLab.com)

# The Budget Game

## REAL-LIFE SCENARIOS WITH CONSEQUENCES

An engaging learning experience that develops your students' financial literacy skills.

## Bring the Budget Game to life YOUR way!

### What's Included

- Student Monthly Progress Reports
- State Standards Aligned Lessons
- Detailed Reporting for Teachers
- 20 Minutes Per Game Month
- 12+ Virtual Game Months
- Pop-Up Life Lessons
- Comparison shopping, time management and other mini games.



## OBJECTIVES

The goal of the game is to have students prepare a monthly budget, estimate their expecting savings and stick to that plan. As the game begins, students progress through the month receiving paychecks and paying bills. They manage their virtual checking, savings, and credit card accounts to try to stick to their budget in spite of life's random events that try to throw the students off course. Students

repeat the process for 12 virtual months. Each month takes about 20 minutes to complete. Every few days there are pop-up Life Event cards that challenge the students with unplanned expenses. This puts pressure on their budget, so they realize the importance of planning ahead. Students learn how to make responsible decisions that balance needs vs wants. And they are encouraged to purchase products and services that foster a higher quality of life.

# STUDENTS LEARN

## Setting and Keeping Savings Goals

Our game focuses on how to build a budget and maintain savings goals. The scenarios are realistic so students are ready to face them in the real world. We emphasize building an emergency savings fund early and to pay yourself first.

They earn the most points by saving at least 10% of their income every month.

## Realistic Choices with Long-Term Impact

Students will be faced with hundreds of spending decisions over the course of the game. Every decision has long-term consequences on how the game plays out. This gives each student a unique path in contrast to the rest of their class.

What an excellent way to start class discussions!

## Students Manage Credit Cards and Build Their Credit Scores

Most budgeting games are focused on savings only, which is unrealistic. In the PersonalFinanceLab® Budget Game, students learn about balancing needs vs wants, and how to use credit responsibly to build their credit score. They can also learn the hard way what happens when they don't pay their bills on time and incur late fees.

## Beyond Saving & Credit-Real Decision Making

Our game focuses not just on credit and savings goals, but also building and maintaining a healthy "Quality of Life". Other budget games reward students for saving as much as possible. We emphasize that most spending decisions don't have a clear "right" or "wrong" answer, but build on each other to paint a complete picture of the student's financial well-being.



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# The Stock Game

## EXPOSING STUDENTS TO THE FINANCIAL MARKETS

Students learn how to reach their long-term financial goals through the Stock Game!

## Easy & Fully Customizable Class Set-up

### What's Included

- 50+ Global Exchanges
- 30+ Major Global Currencies
- Real-Time Prices for US Stock Exchange
- Stocks, Options, Bonds, Mutual Funds, Forex, and Cryptos
- Live Class Rankings
- Set your initial cash, weekly deposits, interest rates, margin trading, diversification and more...
- 300+ Lessons
- Customizable and exportable reporting for both teachers and students!



BUY

PORTFOLIO  
+ 8.14%



SELL

NET WORTH  
+ 8.14%



## OBJECTIVES

Students get real-world experience investing in the stock market and building a virtual portfolio of stocks, bonds, and mutual funds of real companies at real-time prices. They will have access to stock quotes, charts, financial statements, news, analyst ratings and more to help them research stocks. They will quickly learn how local and international news events impacts the markets, their portfolios, and their class rankings.

Students are provided introductory videos to learn the basics of how to research companies and stocks, how to trade stocks, bonds, and mutual funds, and how to build a diversified portfolio.

# STUDENTS LEARN

## How to Build a Portfolio of Stocks, Bonds and Mutual Funds

Students get experience building and managing a virtual portfolio where they test out different investing strategies. It's just like a real brokerage account with stock quotes, order types, and portfolio charting tools.

## The Importance of Portfolio Diversification

Easily prevent students from over-investing in a single stock with our customizable diversification and position limit settings. Students can also research and trade ETFs to get instant diversification across entire sectors with a single trade, making them a great tool for beginners.

## S&P 500



## Investing Research Tools

PersonalFinanceLab® has a suite of built-in research tools, so students can do their market analysis all in one place! We have smart symbol lookups, trading ideas, and stock screeners with interactive charts, and financial statements for all US publicly traded companies.

## Weekly Deposits

Make investing relatable! Ditch unrealistic \$100K starting balances. Use smaller amounts with weekly deposits to mimic retirement contributions and keep students engaged week after week as they actively rebalance their portfolios.

## Team Accounts for Group Projects

Students manage individual portfolios and contribute toward a team portfolio that also appears in class rankings. This fosters collaborative competition while each group must work together to make strategic decisions for their combined portfolios.



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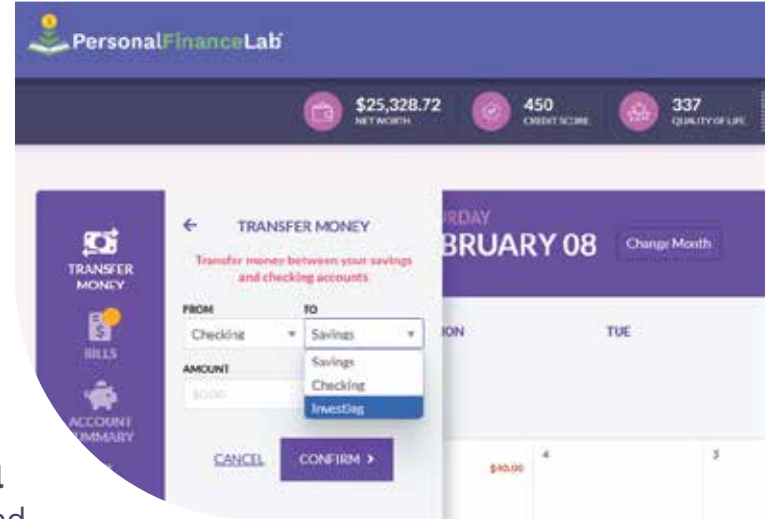
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# The Missing Link in Financial Education is Here!

Get your students started on a **clear path to financial success** by choosing to combine the Budget Game and Stock Game. No more disconnected concepts - now your students make the connection between saving their money for the future and learning how to make their money work for them - even while they're sleeping. Your students get the **closest thing to the real experience** of what it's like to invest their money wisely to reach their financial goals. They will walk away from your class understanding how they can **start building wealth today**.



## Teacher Resources

### YOUR FINANCIAL EDUCATION TOOLKIT

Make Financial Literacy accessible and engaging. We provide the tools; you inspire the students.

### Reports and Resources



#### SIMPLIFIED TRACKING & REPORTING

All you need to monitor student progress, grades and engagement with ease.



#### CLASS PROJECT IDEAS

Grading rubrics and student worksheets to connect the interactive games to academic standards.



#### MULTI-MEDIA LEARNING

How-to guides, tutorial videos & financial literacy education videos designed to engage students.



#### DEDICATED ACCOUNT MANAGER

Get personalized support for setting up your class to fit your class and grade level.

## LMS Integration

Once you have a site license with PersonalFinanceLab® you and your students can take advantage of single sign-on through platforms like Schoology, Canvas or Google Classroom!

## GET A QUOTE

To find out about our pricing, get personalized quotes, schedule a demo, or order for your school, visit:  
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**INCLUDED WITH  
THE STOCK &  
BUDGET GAMES**

# LEARNING LIBRARY 300+ Lessons

All the topics you wish you would have learned in school.



## STANDARDS ALIGNED

Following Jump\$tart Standards and several state standards for personal finance education. With self-grading assessments, and progress reports so you know how much your students are learning. Gaining key insights on their performance.

## CERTIFICATIONS

Partnering with WISE Certification so your students can graduate with a credential to kick start the next chapter of their lives! We also offer a Financial Literacy Completion Certificate & an Investing101 Certificate to reward students for their hard work.

## WHAT ELSE DO YOU GET?



**9 AND 18 WEEK  
COURSE OUTLINES**

Bring together the experiential learning into group projects and class activities.



**LESSON PLANS &  
SLIDESHOWS**

Includes topics like Needs vs. Wants, Opportunity Cost, or Comparison Shopping.



**CAREER CENTER**

Designed to help students build employability skills and keep them thinking about their future careers.

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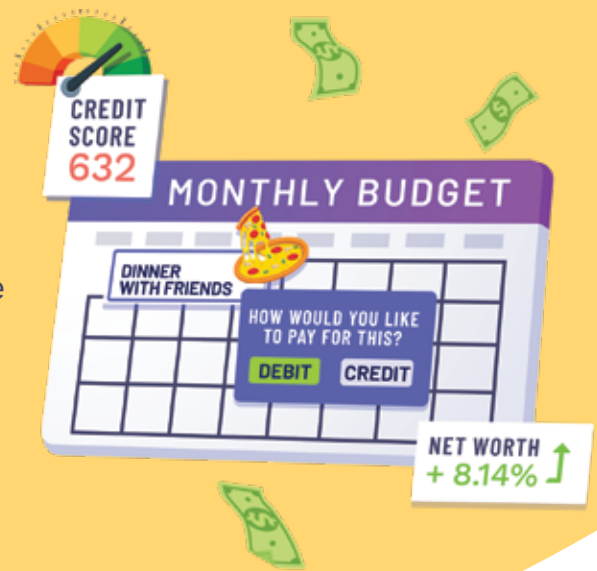
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# Who are we?

PersonalFinanceLab® is a fun and interactive platform designed for K12 students to practice personal finance skills. It's the property of Stock-Trak, Inc., the world's leading provider of web-based educational financial simulation for 30 years.



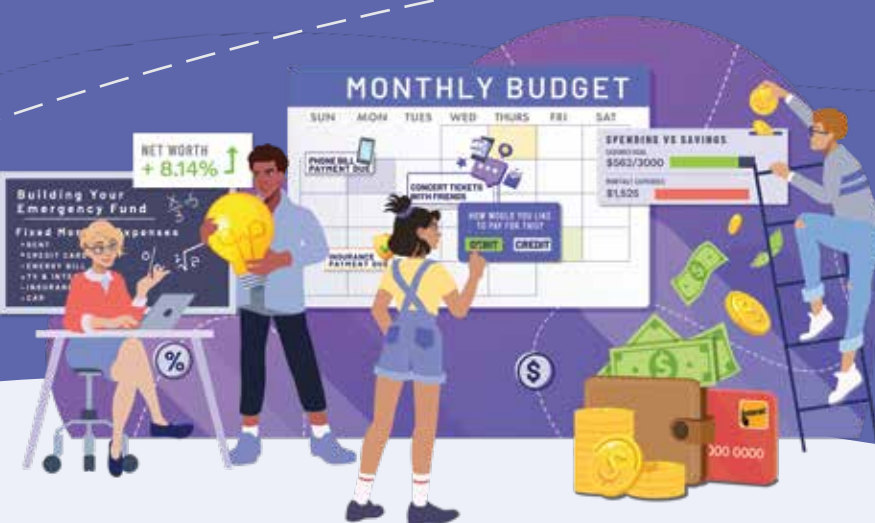
## Pricing Starts At

- \$10/student Budget Game OR Stock Game
- \$15/student Stock & Budget Games
- Bulk discounts are available from 50 students & up



## WE'RE HERE TO HELP!

From district wide licenses to homeschools, we are here to make personal finance fun and engaging for your students. Get the conversation started today!



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PERSONALFINANCELAB® IS A PROPERTY OF

**STOCK|TRAK**  
FINANCE. EDUCATION. GAMIFIED.

