



PersonalFinanceLab®

TEACHER GUIDE

2025-2026 Edition

www.PersonalFinanceLab.com

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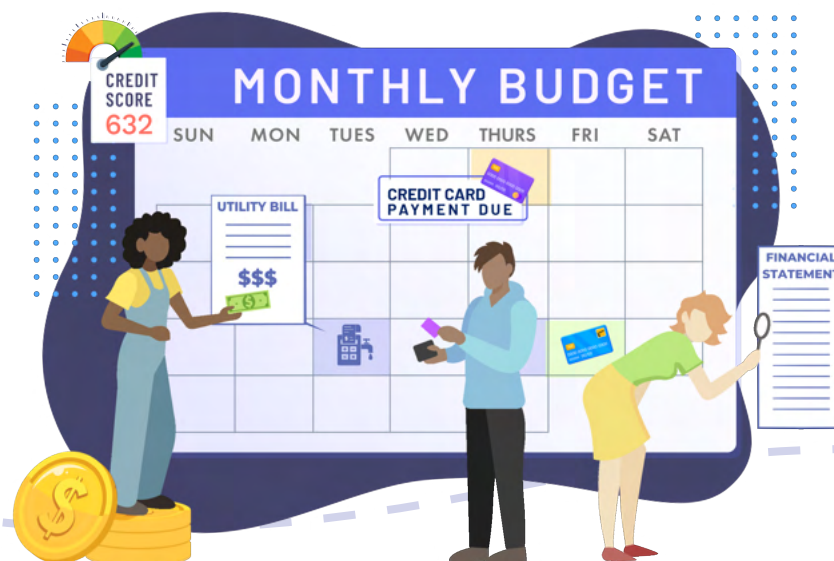
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Welcome To PersonalFinanceLab!

Welcome to PersonalFinanceLab®! We are thrilled to partner with you to bring financial education to life in your classroom. Our learning materials were designed for teachers of personal finance, economics, business, math, and career readiness.

At its heart, PersonalFinanceLab® is an experiential learning platform that combines three key components: the **Budget Game**, the **Stock Game**, and the **Learning Library**. This integrated approach allows students to learn core concepts and immediately apply them in realistic simulations, connecting theory to practice.

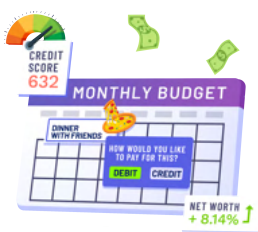
This platform is completely customizable to fit your unique needs—whether you're teaching a 3-week intensive, a full 18-week course, or anything in between. To help you get started, this guide introduces you to everything that comes included with your site license.

- If you ever have questions or would like a personal onboarding session to help set-up your first class, please email our team at info@PersonalFinanceLab.com. Your dedicated account manager will be happy to help you make the most of our platform.

Welcome to the team!

Key Components of PersonalFinanceLab.com

PersonalFinanceLab® prepares K12 students for a lifetime of confident financial decisions by building practical skills in budgeting, saving, and investing.



STOCK GAME

A fully customizable investing simulation that brings the markets into your classroom. Students learn how to research companies, build a diversified portfolio, and manage their investments.

BUDGET GAME

An immersive life simulation where students learn to manage a monthly budget, pay bills on time, handle unexpected life events, use a credit card responsibly, and build an emergency fund—all while balancing their quality of life.

LEARNING LIBRARY

The Learning Library has over 300 lessons, videos and interactive calculators on personal finance, investing, economics and more. With built-in assessments, class activities, and progress reports.

Updates For 2025

PersonalFinanceLab® is continuously evolving to bring you and your students the best in financial literacy education. Here's a snapshot of recent key enhancements:



Integrated Learning Experience

Combined games mean that students can now seamlessly transfer savings from the Budget Game to invest in the Stock Game, creating a powerful real-world connection (read more on p. 26).



Engaging Budget Game Mini-Games

Weekend Choices now launch fun, educational mini-games: Comparison Shopping game, Wealth Whiz Quiz, the Time Management game and Cafe Worker (read more on p.14).



Improved Learning Center Search

Students and teachers can now easily find lessons, glossary terms, videos, and teacher-specific resources (like lesson plans and rubrics) using the new search function within the Learning Center.



Choose Your Class's Transportation Mode

To better reflect the realities of all students, teachers can now choose Public Transit as the primary transportation for their class. When enabled, the game replaces car payments, insurance, and fuel costs with a single monthly transit pass.



Stock Comparison Tool

An interactive tutorial guiding students through gathering and comparing key data points from stock quotes, financial statements and recent news for two stocks, teaching basic research skills (read more on p. 29).



Stocks by Sector

Helps students easily explore companies within specific industries, simplifying the process of finding diversified investment opportunities (read more on p. 29).



Debt Snowball & Avalanche Lesson

A highly requested lesson and interactive calculator where students visualize these repayment strategies. Helping them understand how to pay off debt faster and save on interest.



Teaching Taxes & Reading Pay Stubs

Teaching taxes just got easier with an interactive 1040 Tax Form Simulation with "Hotspot" images explaining complex terms simply. Students also learn the elements in a pay stub.



7 New Financial Math Lessons

Covering topics like, "Mortgage Math and Ratios," "Compound Interest" and "Planning the Perfect Trip on a Budget" linking personal finance skills to math lessons.

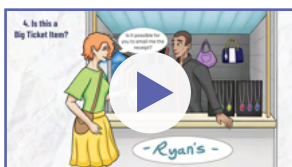
Teacher Resources



All the following teacher resources are available from the Administration tab of the main menu under **Teacher Resources**. You can also find step-by-step instructions for setting up your class, managing your assignments, teacher reports and other aspects of PersonalFinanceLab®. **Scan this QR code** to go directly to the Teacher Resources page.

VIDEO LIBRARY

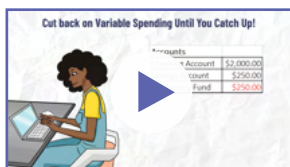
We are continuously growing our Video Library with short and engaging videos that cover essential financial literacy concepts. These videos can be used as standalone resources to watch as a class. Or you can assign them as homework from the Assignments section along with their associated lessons and self-grading pop quizzes.



RECORDS & RECEIPTS



BUILDING WEALTH



UNEXPECTED EXPENSES



WHAT IS MONEY?

Our video content is embedded directly into the lessons in the Learning Library, or you and your students can find them directly in our Video Library.

URL: <https://www.personalfinancelab.com/videos/>

LESSON PLANS

Explore Our Customizable Lesson Plans for Personal Finance & Economics!

Downloadable PDF lesson plans include:

- **Varied Activities:** Engage students with interactive games, in-class group activities, and suggestions for direct instruction.
- **Essential Topics:** Cover subjects like Needs and Wants, Opportunity Cost, Comparison Shopping, Balancing A Check book, Taxation, and more.



URL: <https://www.personalfinancelab.com/lesson-plans/>

COURSE OUTLINES

We've crafted 9-week, 18-week, and even 3-week outlines to help you easily weave our games, lessons, and activities into your teaching.

Each outline provides:

- Structured Units following Jump\$tart Standards
- Suggested games & lessons from our Learning Library
- Teacher and Student Packets with hands-on projects to apply learning



URL: <https://www.personalfinancelab.com/resources/#course-outlines>

Teacher Resources

GRADING RUBRICS & CLASS PROJECTS

Our team has developed a range of class projects, complete with student worksheets and grading rubrics, to simplify assessment. Find the "Grading Rubrics" and a variety of individual and group projects in the "Teaching Materials" section of the Teacher Resources page.

URL: <https://www.personalfinancelab.com/grading-rubrics/>



**Cell Phone Plan
Research Project**



**Budget & Stock Game
Final Presentation**



**Budget Game
Midpoint Review**



**Budget Game
Project**

Functions of Money

Test #1. Medium of Exchange



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Functions of Money

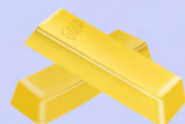
Test #2. Unit of Account



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Functions of Money

Test #3. Store of Value



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PRESENTATIONS

We've transformed our most popular assignments into Google Slides and PowerPoint presentations perfect for direct instruction. Feel free to download, customize, and make them your own.

Plus, if you've created any awesome presentations you'd like to share, we'd love to add them to our collection!

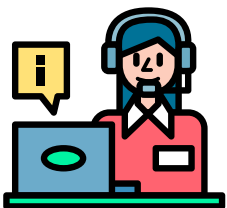
We've got presentations covering topics like:

- What is Money?
- Getting Trading Ideas
- Credit Reports
- Building an Investing Strategy
- Protecting Against Fraud and more.

URL: <https://www.personalfinancelab.com/category/presentations/>

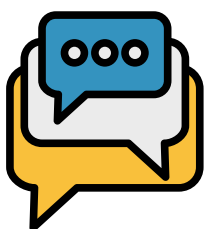


More Teacher Resources



Account Managers & Live Support

With your site license, you get a dedicated account manager, your personal guide to ensure you maximize PersonalFinanceLab® in your classroom. Plus, our HelpDesk offers live chat support for your students during business hours (9:30 AM – 5:30 PM ET) and a ticketing system for help anytime, even evenings and weekends.



Message Center

Stay connected with our on-site messaging center! Students receive important account alerts and can submit support tickets for technical help, getting updates right in their inbox. You can also easily send class announcements or reminders about assignment due dates directly to your students.



Answer Keys

Need answer keys for our curriculum's Pop Quizzes? We've got them! To prevent cheating, we don't post them online. Simply email us at **info@PersonalFinanceLab.com** from your registered teacher account, and we'll send you the current keys.



Featuring Sponsors

If your school's lab room is sponsored by a bank or credit union, show them some appreciation! You can easily upload their logo to your class announcements. Just head to the "Post Announcements" page to feature your valued sponsor.

Bring Your Classroom to Life with Market Insight Widgets!

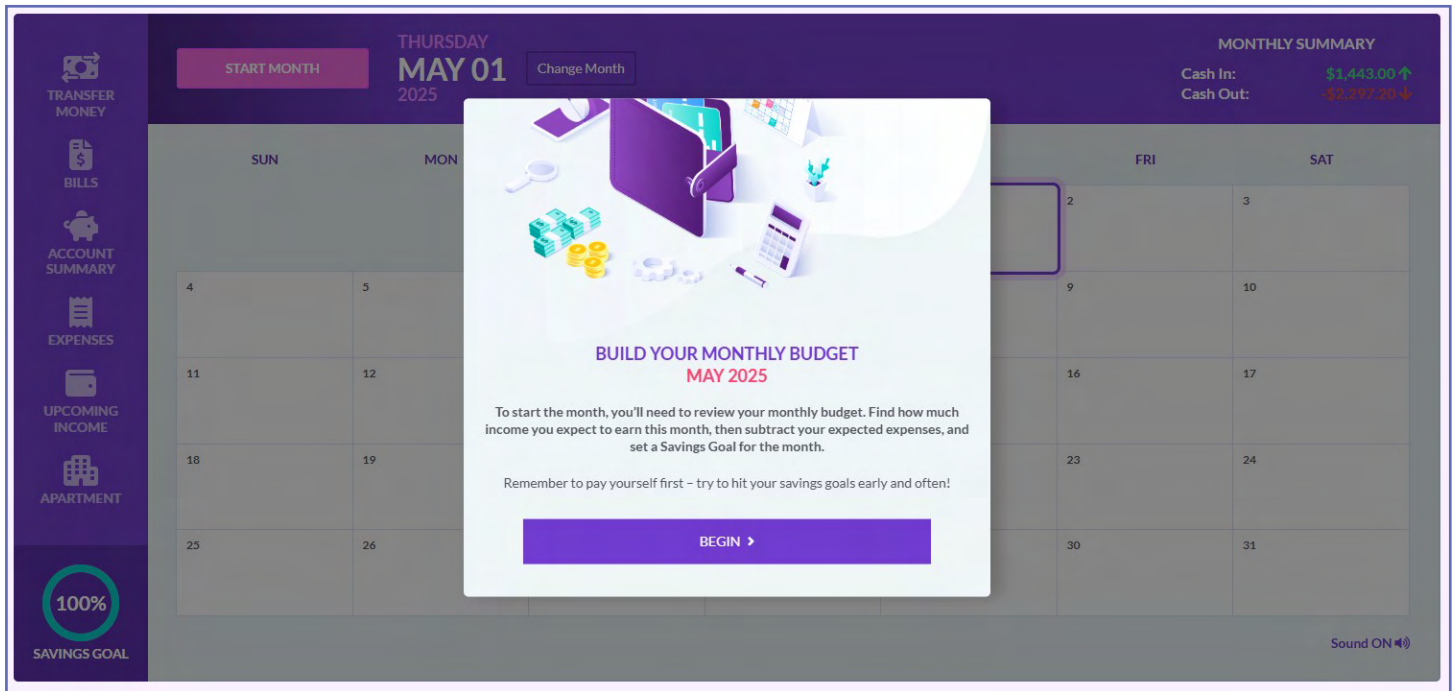
Transform your space into a full-blown Personal Finance Lab by projecting dynamic content onto any screen. Display live Budget or Stock Game rankings, personal finance "Words of the Day," stock watchlists, streaming market charts, news, or even your school's updates. Whether it's a Smart TV or a display using an Intel Stick, you can make your classroom a hub of real-time information.

Ready to learn more? Contact your personal account manager for details!

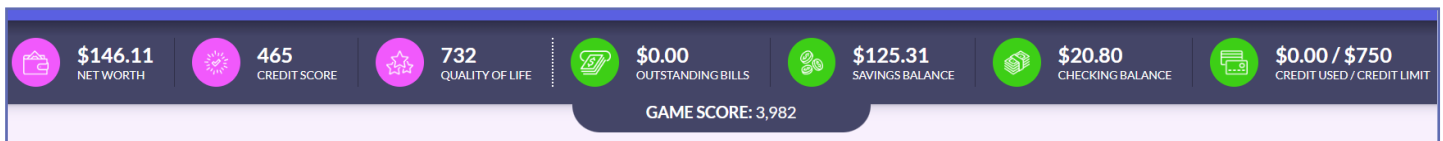
URL: <https://www.personalfinancelab.com/administrator/widget-set-up-tutorial/>

What Is The Budget Game?

In the Budget Game, students learn by doing. They take on the role of either a college student or a full-time professional and are challenged to navigate the financial realities of adult life, where every choice has a consequence.



They learn how to budget their monthly expenses and use a credit card responsibly to build their **Credit Score**. They learn to set and maintain their savings goals and see how their daily choices contribute to their long-term financial success and personal well-being. Most budgeting games stop at saving, however, real life is much more complex than this. The Budget Game provides a holistic view of personal finance by focusing on two interconnected metrics that students track along with their **Savings Goals**.



- **Net Worth:** Students learn to grow their assets by making smart spending and saving choices. They see a clear, tangible result of their efforts as their Net Worth grows over time.
- **Quality of Life (QoL):** Being frugal is important, but so is your overall well-being. The QoL score teaches students to balance needs, wants, and savings. Spending money on a weekend trip might lower their cash, but it could boost their QoL, forcing them to weigh financial goals against personal happiness.

Through playing the Budget Game, students discover how their daily choices connect to their long-term financial health. Teaching them first-hand how financial discipline—or a lack thereof—impacts their future.

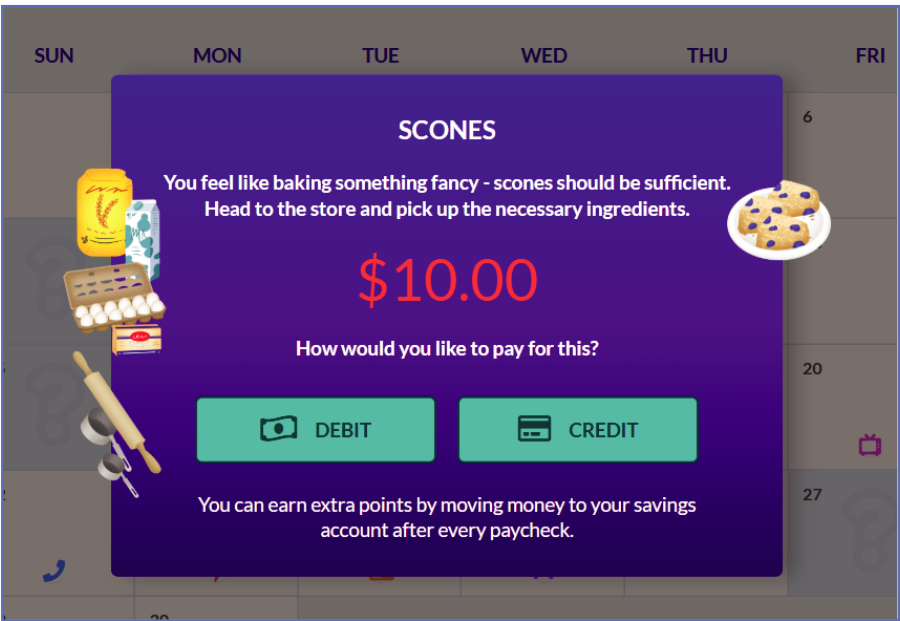
Budget Game Learning Experience

The game begins with setting up a monthly budget. Based on the "average" costs you set, students choose from options for fixed expenses like rent, cell phone plans, and groceries. This first set of decisions establishes their baseline cost of living.

How Students Play



Each "month" in the game, students:

- **Face "Life Events":** A virtual dice roll presents an event card. This could be a good thing (a tax refund) or a challenge (a speeding ticket). They must read the scenario and make a choice, learning to navigate unexpected financial situations.
- **Get Paid:** Their 'take-home pay' is deposited into their checking account after automatic deductions and taxes.
- **Pay Bills:** They manage paying their bills on time, or face paying a late fee.



Key Learning Outcomes

By the end of the simulation, your students will have practical experience in:

 Budgeting and Cash Flow Creating and sticking to a monthly budget while managing income and both fixed and variable expenses.	 Financial Decision-Making Weighing needs vs. wants and understanding the short-term and long-term consequences of their choices.	 The Importance of Saving Realizing how an emergency fund prepares them for unexpected costs and helps them achieve long-term goals.
 Responsible Credit Management Understanding how to use credit as a tool, the real cost of interest, and how to build a positive credit history.	 Connecting Actions to Outcomes Visually seeing how their decisions directly impact their Net Worth, Quality of Life, and Credit Score.	 Adapting to Major Life Transitions Learning how to re-adjust their budget when life events alter their income, expenses, and financial priorities.

Budget Game Settings

Now you're the designer of your class's financial simulation. Over the next few pages we'll review how to adjust the Budget Game settings. If you're only using the Stock Game, feel free to jump to page 20.

Decide the Game's Duration

A typical session spans 18 virtual months, with each month offering about 20 minutes of engaging financial decision-making for your students. However, you can make the Budget Game last as many or few virtual months as you wish.

Choose Student Starting Point

- Will your students begin as college students juggling part-time work, or as professionals navigating full-time careers?
- You can even have them experience the transition from student life to becoming a professional!

Recurring Monthly Bills

You set their fixed expenses like rent, groceries, and utilities, based on your local area. When students play, your "average" becomes their middle choice, with the game offering slightly higher and lower options. If you opt for the "graduation" path, students will revisit these choices as they step into their professional lives (read more on p. 12).

How the Game Looks for Students

Before saving any changes you make to the game settings, check the 'Budget Surplus or Shortfall' summary at the bottom of the page. This live-updated table instantly shows you whether your adjustments create a balanced budget for your students. Ideally, you want the game to remain challenging but achievable from the start.

How the game looks for students		
	PART-TIME	FULL-TIME
Average Monthly Income ?	1782.14	3465.28
Fixed Monthly Expenses ?	875.00	2435.00
Average Variable Expenses ?	825.00	875.00
Average Total Expenses ?	1700.00	3310.00
Budget Surplus or Shortfall ?	82.14	155.28

Budget Game Setting Definitions



Include Budget Game

If you purchased the Budget Game, you want to click the button "Include Budget Game" to open all the game settings.



Budget Game Dates

This is the timeframe when students can play the game. You can change these dates later if you want more time.



Total "Months"

Each month takes 20 minutes of gameplay. You can have as few or as many months as you like.



Speed Limits

You can limit how many months students can complete per week in real-life. So, if you put 2 here, students can complete 2 months of the game during the week. The following week they can complete another 2 months.



Game Mode

Choose if students begin as college students (with part-time jobs) or as full-time workers. Optionally, have them start as students and then "graduate" to become full-time professionals (with higher salaries and larger bills) after a set number of in-game months.



Starting Account Balances

Set the initial cash for students' checking and savings accounts.

Tip: Start savings at \$0 to emphasize building an emergency fund.



Hourly Wage (\$/hr)

Define the pay rate for part-time (student) work in the first box, and full-time (professional) work in the second.

Tip: Wages increase with weekend study or personal development. Students can also increase their income by working additional hours on the weekend or receiving bonus income.



Income Tax Rate (as a %)

Adjust this percentage to match your state or provincial income tax. Use the dropdown to select your region if applicable.

Recurring Monthly Bills



Monthly Rent

You'll set the average monthly rent. When students begin, they'll choose from three rental options: one matching your average, one higher, and one lower. They can also choose to move later, though this will incur a fee.



Phone & TV / Internet Bills

Set the typical monthly cost for telecommunications. Students will then select specific cell phone and TV/Internet packages. Choosing more expensive plans can increase their game score but will make hitting savings goals tougher.



Energy Bill

You determine the base energy bill, and students do not choose their provider. Their actual bill each month may vary by up to 10% from your set average. Timely payment of this bill improves both their game score and credit score.



Grocery Bill

Students will select from three food budget options based on the average you set. They can adjust this choice at any time without penalty to help balance their budget. This bill is mandatory each month.



Transportation Costs

Choose your class's primary mode of transportation. If you select Own a Car, you'll set the fixed monthly costs for car payments and insurance. If you choose the new Public Transit option, students will instead manage a monthly transit pass fee.



Gas Expense

Determine the average monthly cost for a car fuel-up. Students should anticipate slight, random variations in this cost from month to month, reflecting real-world gas price changes. This will not appear if you choose the Public Transit option.



Student Loan Repayment

This expense applies only to students in "Full-Time" mode. You can set it to zero if you prefer they manage their budget without student loan repayments.



Health Insurance

Also, a "Full-Time Only" expense. This can be set to zero if your students would not typically be responsible for this payment out-of-pocket.



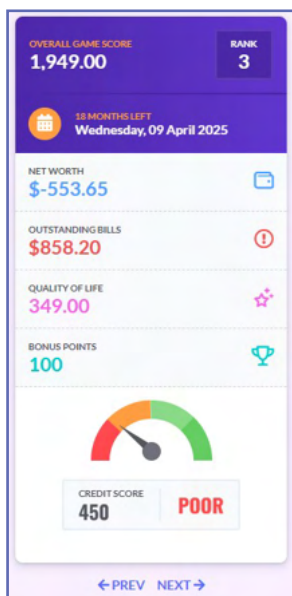
Live Event Emphasis

This setting allows you to influence the types of random "Life Events" students encounter in the game. You can adjust this emphasis over time to align with specific topics being covered in your class.

How Points Are Calculated

Here is a breakdown for how students earn points in the Budget Game:

- **Emergency Fund:** Bonus points are earned for building and keeping a \$1,000+ safety net.
- **Savings Goals:** Bonus points are earned for setting & hitting monthly savings.
- **Credit Card Use:** Responsible credit card use will boost your Credit Score over time.
- **Quality of Life (QoL):** Points for thoughtful spending that improves well-being, once the basics are covered.



Savings Goals and Emergency Funds

Students earn points by:

- Meeting a 5% monthly savings goal of expected income.
- Achieving a 10%+ monthly savings goal earns significantly more points.
- Building and maintaining a \$1,000 Emergency Fund (provides a substantial point boost).

Key to high scores in the game.



Credit Scores

Students **improve** their Credit Score by:

- Making at least one credit card transaction each month.
- Paying all bills on time/ within the grace period.
- Paying off the full credit card balance monthly.

Higher Credit Score also increases credit limit.

Students **lower** their Credit Score by:

- Missing or being late on bill payments.
- Using over 50% of their available credit limit.



Quality of Life

Students earn points by:

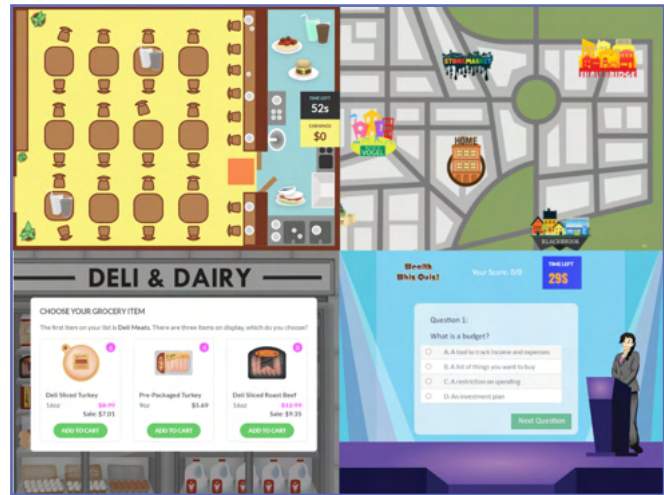
- Making thoughtful spending choices that enhance well-being.
- Selecting premium options (e.g., for rent, groceries) over basic ones.
- Choosing to purchase items that improve their situation, rather than always skipping.
- Furnishing their in-game apartment.

Generally, 1 point awarded per dollar spent on these quality-enhancing choices.

Weekend Choices & Mini-Games

At the end of each simulated work week, students are presented with **Weekend Choices**, teaching them about work-life balance and reinforcing key financial concepts.

Students must choose one of four activities, each launching a mini-game designed to be both fun and educational. Consistent neglect of any area can also lead to in-game consequences, further reinforcing these lessons.



Work Extra Hours

Students earn additional income to meet financial goals

Cafe Mini-Game (Part-Time Mode)

Students take an extra shift at their cafe job, serving customers and clearing tables within a 1-minute timed challenge to earn tips.

Slide Puzzle Game (Full-Time Mode)

A classic puzzle where completion rewards extra cash.



Socialize with Friends and Family

Students boost QoL points & balance the trade-offs between social spending & saving.

Time Management Mini-Game.

Students plan their Saturday by selecting from various social events across a city map. Each event has a cost, duration, and QoL reward. They must factor in travel time, event availability, and budget. They can also choose to relax at home for a small, free QoL boost.



Do Household Chores

Students focus on home upkeep and practice their consumer skills by smart shopping.

Comparison Shopping Mini-Game

Students visit a virtual grocery store to buy 3 items. For each, they evaluate 3 alternatives based on price, quantity, and quality. Scoring includes QoL points and a "Smart Shopper Bonus" for choosing the best overall value. Random sales keep this fun to play.



Study / Professional Development

Students enhance their financial knowledge and potential salary increases in the game.

Wealth Whiz Quiz

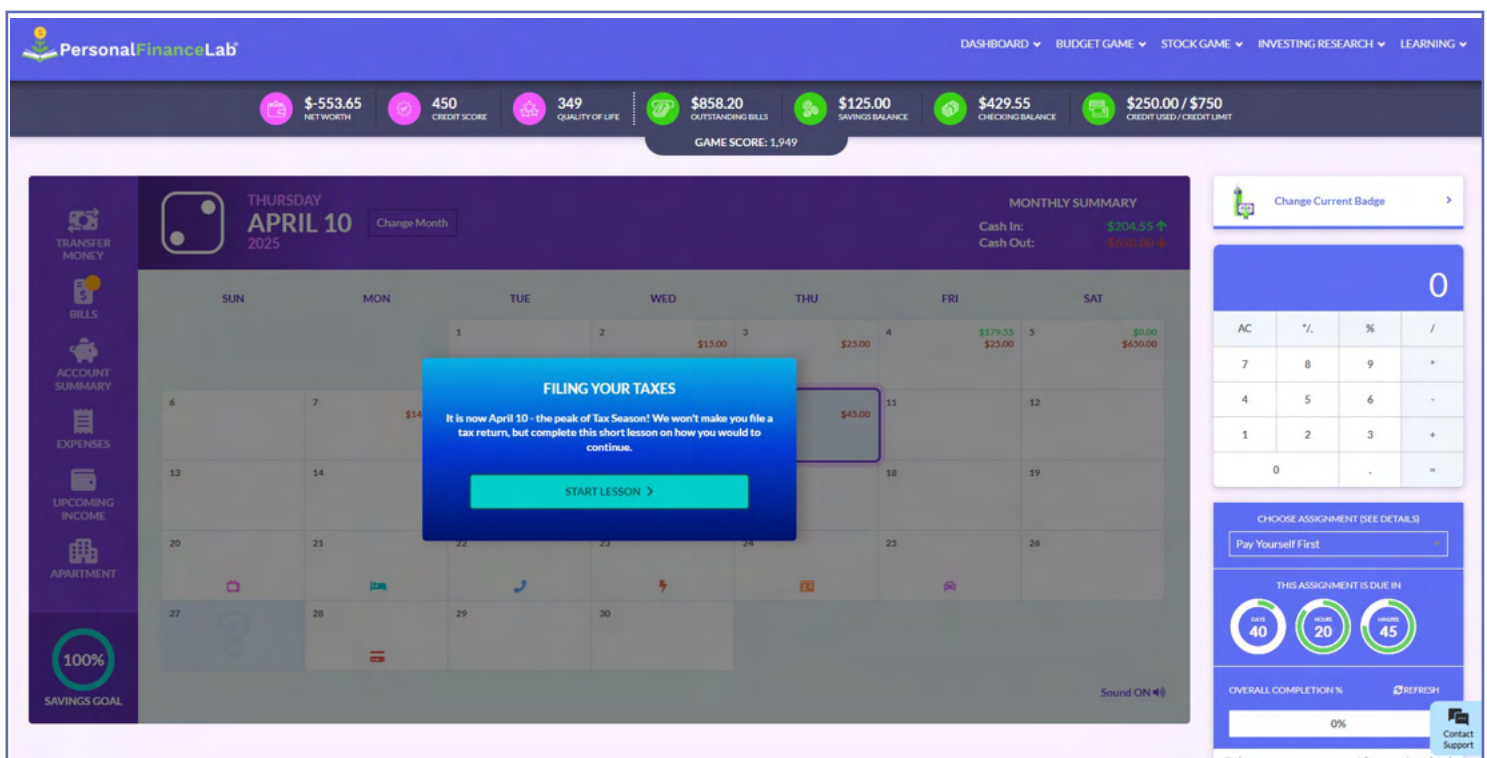
Students play a show-style quiz with 10 multiple-choice financial literacy questions. Correct answers earn points, while incorrect answers deduct points. This improves grades and can lead to a higher starting salary upon graduation and career advancement in full-time mode.

Integrated Financial Literacy Lessons

Embedded within the Budget Game, Mini-Lessons bring key financial concepts to life just when students need them. These quick, engaging modules take five minutes or less, typically featuring a short article, video, or infographic, followed by a single quiz question to check understanding.

These Mini-Lessons are integrated into the gameplay. During the initial months, students will encounter them more frequently, covering fundamental topics like understanding debit vs. credit cards or effectively managing bills. As they advance, the Mini-Lessons become less common but delve into a wider array of financial subjects, progressively deepening their knowledge. A notable example is the Mini-Lesson on April 15th each game year, where students learn about filing taxes and the Form 1040, ensuring they grasp this essential real-world task within the simulation.

If you would like to disable Mini-Lessons for your class, please reach out to our support team or your account manager.



Students in Multiple Classes?

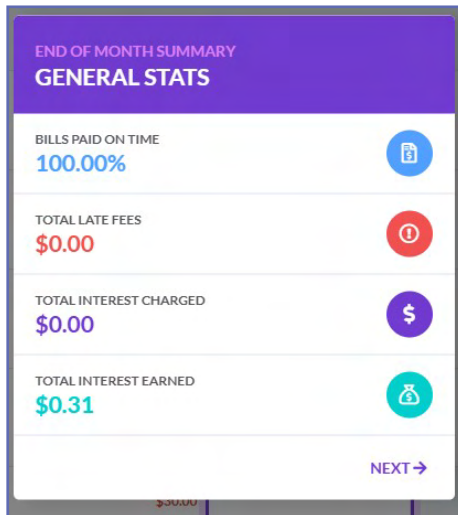
Have them log into their existing account first. Then, provide your new class registration link (and password, if private). This adds the new class to their current account – no duplicates! Students can easily switch between classes from their dashboard, with progress saved separately for each.

Great for giving students multiple portfolios or different scenarios in the Budget Game!

Budget Game Monthly Feedback

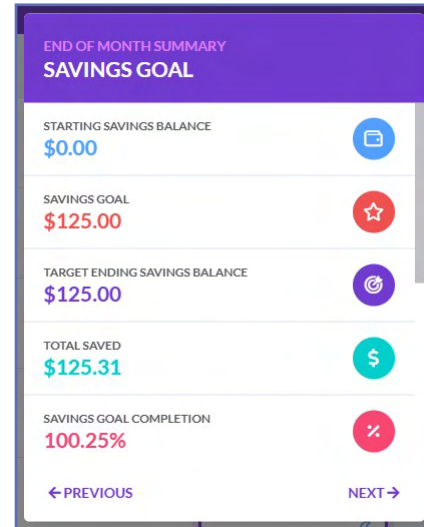
After completing each month in the Budget Game, students receive detailed feedback to help them track their progress and understand the impact of their financial decisions.

General Stats Snapshot



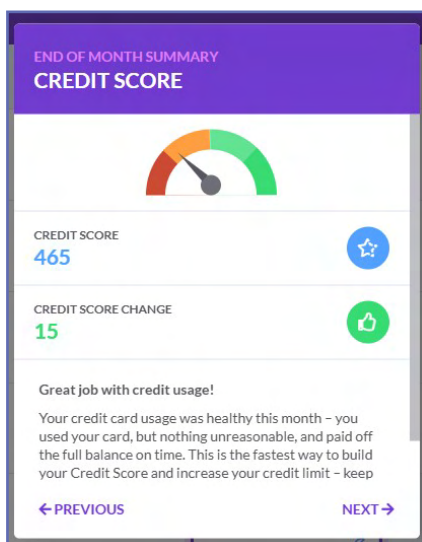
Get a clear overview of key metrics like bills paid on time, total late fees, interest charged, and interest earned, showing the direct impact of your financial habits.

Savings Goal Feedback



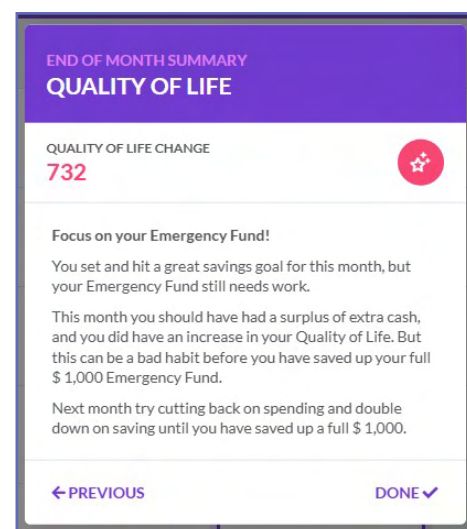
See if you met your monthly savings goal and whether it was above the 5% or 10% income targets, encouraging consistent and ambitious saving.

Credit Score Insights



Track changes to your credit score and receive guidance on improving it through actions like timely bill payments and responsible credit card use.

Quality of Life Check-in



If your Emergency Fund is below \$1,000, you're reminded to save. If met, you're encouraged to maintain savings while boosting your QoL.

Bank and Credit Statements

The Budget Game offers powerful experiential learning as students manage their money to pay bills and build credit. To further enhance this, encourage them to explore the detailed **Bank and Credit Statements** available within the platform. These statements are fantastic tools for deepening their understanding of real-world financial records and prompting reflection on their spending and saving habits.



Export Capability

Statements can be exported as Excel spreadsheets or to Google Sheets for further analysis and class activities.



Transaction Summary

Students can view all transactions in their checking, savings, and credit accounts for any chosen date range.



Summary Section

Students can see starting and ending balances to track their savings growth and current account balance.

Classroom Activities Using Statements



Credit Card Utilization

Have students examine their credit card statements throughout the game. Prompt them to track their utilization ratio (balance vs. credit limit) and observe how their spending habits change as their credit limit increases, reinforcing lessons on responsible credit use. Ask students, "What habit from the game would you carry into the real world to ensure you use credit as a helpful tool?"



Build Spending Summaries

Have students use their in-game bank statements to categorize their monthly spending. Then, they can create pie charts to visually represent their financial habits, focusing on concepts like "Needs vs. Wants" or "Fixed vs. Variable" expenses. Ask students, "After seeing your spending visualized, what surprised you the most?"



Visualizing Compound Interest

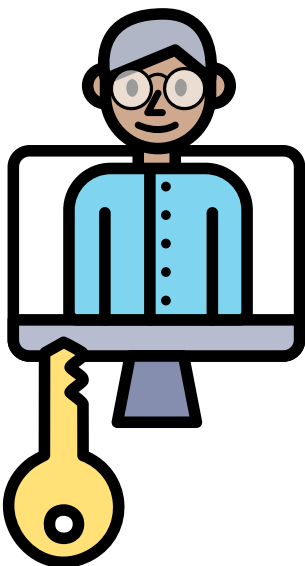
Have students export their savings account statements. With that they can create a line-chart to visualize how their savings grow over time. This demonstrates the power of compound interest even with a basic savings account within the Budget Game. Ask students, "Describe the shape of the line in your chart. Is it perfectly straight, or does it start to curve upwards? Why do you think that is?"

Apartment

In the Budget Game, students encounter unexpected life events that sometimes require them to buy items, like a new shovel after a snowstorm. The "My Apartment" feature visually brings these decisions home.

When students purchase items, whether due to a life event or by choice to upgrade their initial belongings, these objects appear in their virtual apartment. This not only makes the game more immersive but also directly impacts their QoL score – choosing to improve their living space rewards them.

This visual connection helps students see the tangible results of their financial choices beyond just numbers like net worth or credit score. It demonstrates how money management directly influences their living situation, making financial literacy more relatable and impactful.



Teacher Access: Your Window into Student Progress

Access key insights into your students' financial journeys with the Budget Game's reporting tools:

- **View & Export Data:** Easily access and download transactions and game scores per student.
- **Uncover Habits:** See detailed transaction histories for checking, savings, and credit accounts to understand their spending and saving patterns.
- **Track Milestones:** Monitor bonus points earned or lost as students hit (or miss) crucial game objectives.
- **Understand Choices:** Review students' initial fixed expense selections (rent, phone, groceries) to see their starting strategies.

Budget Game Key Takeaways

Every student's journey through the Budget Game is unique, with choices creating a ripple effect of consequences. This makes class discussion invaluable! Here are some key concepts and prompts to explore as your students play:

Consequence Review

Have students share their biggest expenses each month. Discuss the pros and cons of the financial decisions they made.

- Were these random events, or can they trace them back to earlier decisions?
- How did they manage these expenses? What strategies did they use?
- When faced with a budget shortfall, what was their first move? Did they cut other expenses? Try to earn more by working extra hours? Carry a credit card balance?

Emphasize "Pay Yourself First"

The game's scoring heavily rewards students for saving before spending. By transferring part of their pay check to their savings as their first action after getting paid, they earn bonus points. They'll also earn interest on the money they keep in their savings accounts. After a few game months, discuss why this principle is so powerful in real-life financial planning. Discuss how prioritizing savings builds wealth faster than saving what's "left over."

Fixed vs Variable Expense Comparison

Students select their "Fixed Expenses" (like rent) at the start of the game. After a few months, have students use their game reports to create pie charts. How much of their spending was on "Known" (fixed) expenses versus "Unknown" (variable/unexpected) expenses? Did unexpected life events force them to reconsider their initial choices for major bills?

INFINITE FINANCIAL BANK				Checking Account Statement	
FILTER BY DATE: FROM 04-01-2025 TO 04-30-2025		ACCOUNT NUMBER 6840 XXXX XXXX 6840		BALANCE \$1054.55	
ACCOUNT HOLDER		ACCOUNT TYPE Checking			
STARTING BALANCE \$1000.00		TRANSACTIONS FROM THE PERIOD 04/01-2025 - 04/30-2025		DEPOSITS \$179.55	WITHDRAWALS \$125.00
DATE	TYPE	DESCRIPTION	AMOUNT		
04/05/2025	TR	Transfer money from Checking to Savings	-125.00		
04/04/2025	CR	Earn Paycheck	179.55		

Students can access their banking statements from under the Budget Game menu.

Monthly Reports

Encourage students to write a short, one-paragraph summary each month detailing:

- What happened to them in the Budget Game?
- How did it impact their Game Score, Credit Score, and Net Worth?

At the start of each game month, students review their income, expenses, and set new savings goals. Pairing this with a written summary helps solidify learning and encourages reflection on their financial decisions.


What is the Stock Game?

The Stock Game offers a realistic and engaging way for students to learn about the stock market, completely risk-free. By building a virtual portfolio, they gain hands-on experience that will give them the confidence to build their own wealth in the future.

MY WATCHLIST ADD			
	Symbol	Last Price	Change
×	AAPL	209.73	-1.43%
×	BAC	46.70	-0.03%
×	GOOG	182.34	1.03%
×	KO	69.76	-0.11%

Research and Watch

Students can build a personalized **Watchlist** to track companies they want to monitor before deciding whether to add them to their portfolio. Our integrated quoting tools, charts, and news mean they never have to leave the platform to do any investing research.

MY PORTFOLIO VIEW		
<i>How to Play Stock Game</i>		
You don't own any stocks right now. HINT: To diversify, try to buy equal dollar amounts of at least 5 stocks in 5 different industries. Here are some popular stocks you could buy.		
	464.045	BUY
Alphabet	182.34	BUY
FedEx	233.41	BUY

From Idea to First Trade

Investing can be intimidating, so the platform provides students everything they need to get started. From offering trading ideas, to embedded tutorial videos on how to place a trade. Students will be guided on how to build a **Diversified Portfolio** of stocks, bonds, ETFs and more.

Track and Analyze

With real-time prices, students see the immediate impact of market fluctuations. From the **Open Positions** page, they can track the profit and loss for every position. They can chart and analyze their performance, discovering the relationship between risk and reward in the process.

EQUITIES ▼ Standard View One Day Chart 30 Day Chart Year Chart Export								
Symbol	Chart and News	Quantity	Price paid	Last Price	Change	Market Value	Profit/Loss	% Return
IONQ		-1000	\$36.83	42.11	0.30	\$42,110.00	-5,280.00	-14.34%
<div>TRADE</div>								
Name IonQ Inc Industry Financial Conglomerates								
52-Week High 54.74 52-Week Low 6.22 EPS -1.4902 P/E Ratio -28.06 Dividend Yield 0 Ex Date N/A								
1 of 1								
Equities Market Value of Long: \$0.00			Equities Market Value of Short: \$42,110.00			Equities Profit/Loss: -\$5,280.00		
Total Market Value Long: \$0.00			Total Market Value Short: \$42,110.00			Total Profit/Loss: -\$5,280.00		

Stock Game Learning Experience

Finally, a way to make investing concepts stick! While the Stock Game mirrors the real-world investing process, it's the shared experience of climbing the class rankings that makes it fun and memorable for students.

How It Works

Conducting In-Depth Research

Students learn how to use our integrated quoting tools to make informed investing decisions, including how to use:

- Interactive Charts
- Historical Performance Data
- SEC filings and financial statements
- Analyst Ratings
- Economic Indicators
- and much more!

Executing Trades

Students learn how to place trades using a realistic order entry screen. They'll learn the difference between:

- Market Orders
- Limit & Stop Orders
- Trailing Stop Orders

You can also include short selling, day trading, and margin trading as your students get more comfortable with the basics.

Managing Their Portfolio

Once they own some securities, students track their performance in real-time. This is where they experience firsthand the risk of being over-invested in a single stock or industry.

If you use Weekly Deposits in your session, they can also learn about portfolio rebalancing as new funds get added to their account.

Key Learning Outcomes

This hands-on experience builds skills that last a lifetime.



Investment Research & Analysis

Conducting fundamental and technical analysis to make investment decisions based on facts not on hype or market sentiment.



Portfolio Management

Applying the principles of diversification and asset allocation to manage risk and work towards a financial goal.



Understanding Market Mechanics

Gaining practical knowledge of how stock exchanges work, including concepts like order types, bid-ask spreads, and short selling.



Connecting Economics to the Market

Seeing how global news, economic indicators, and industry trends directly affect the value of their investments.



Confident Financial Communication

Developing the skills to articulate their financial goals and collaborate effectively with a future partner or financial advisor.

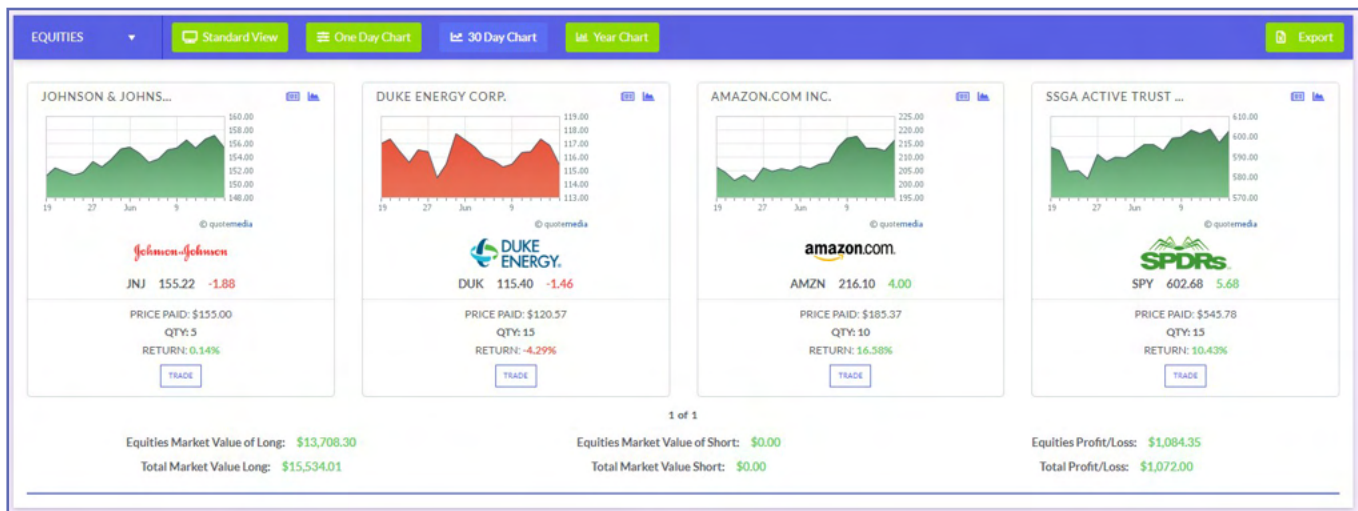


Understanding Asset Classes

Differentiating between stocks, bonds, and mutual funds, etc. and the role each type of security plays in building a balanced and diversified portfolio.

Stock Game Settings

Now it's time to personalize your Stock Game experience! PersonalFinanceLab.com boasts the most flexible, customizable game on the market, offering over 50 different settings to choose from. While these options provide a lot of flexibility, we understand it can seem a bit much for new teachers.



That's why we've established **"Default Settings"** based on what's most popular and effective in other classrooms. Not sure about a setting? Stick with the defaults! Also, most rules (except the portfolio currency) can be tweaked after your class is set-up, so feel free to experiment.

Simulate Real-World Investing with Weekly Deposits

Traditional stock games often give students a \$100,000 portfolio to manage. While simple, this can make investing feel like a "rich man's game." It also misses a key aspect of real-world investing: ongoing contributions and regular portfolio rebalancing.

We believe in a more realistic approach. By starting students with a smaller, more relatable initial cash amount and then using our **Weekly Deposits** feature, you can encourage students to make regular investment decisions with "new money." This keeps them actively engaged in managing and growing their portfolios throughout your class, just like they would with a real retirement account.

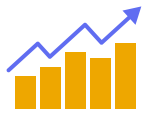
How Weekly Deposits Work

- **Set Lower Starting Cash:** Begin by choosing a smaller initial cash amount (e.g. \$1,000) for your students.
- **Add Weekly Deposits:** Set an amount (\$100 to \$50,000) students receive automatically each Monday.
- **Real-World Practice:** This simulates the experience of depositing money into a real brokerage account where investors need to rebalance their portfolio on a regular basis.

The 'CUSTOMIZE SETTINGS' form allows users to adjust the following settings:

- PORTFOLIO CURRENCY:** United States Dollar
- WEEKLY DEPOSITS:** 100
- INITIAL CASH BALANCE:** 1,000
- MINIMUM STOCK PRICE FOR BUYING:** 5
- ENABLE FRACTIONAL SHARES:** No
- INTEREST EARNED ON CASH %:** 3
- INTEREST CHARGED ON LOAN %:** 8
- ALLOW BUYING ON MARGIN?:** No
- ALLOW SHORT SELLING?:** No
- ALLOW DAY TRADING?:** Yes
- MINIMUM STOCK PRICE FOR SHORTING:** 5
- ALLOWED TRADES PER ACCOUNT:** 300
- LIMIT NUMBER OF TRADES PER DAY:** No

Stock Game Setting Definitions



Include Portfolio Simulation

If you've purchased the Stock Game, ensure this button is selected to unlock all the game settings. If you only have the Budget Game, you can skip ahead to set up your Assignments.



Trading Dates

Set the trading window for your class. Students can log in and explore other activities before trading officially begins. On the "Trading End Date," their portfolios freeze, locking in their final performance without needing to sell everything off.



Currency of Portfolio

Teaching outside the United States? No problem! You can change the currency for your students' portfolios. If they trade in other currencies or on international markets, we use real-time exchange rates to calculate their portfolio value.



Weekly Deposits

Students receive "new money" in their accounts each week, a feature you can toggle on or off. This mimics how real investors regularly contribute to their portfolios for retirement or other financial goals.



Initial Cash Balance

How much starting capital will your students have? This amount will be credited to their portfolios when they first log in.



Minimum Stock Price for Buying

Steer your class away from highly speculative penny stocks by setting a minimum price for stock purchases.



Interest Earned on Cash %:

Determine if students earn interest on their uninvested cash. You can set this to a negative percentage to discourage large idle cash balances.



Allow Buying on Margin

Ready for a more advanced challenge? This setting lets students borrow money to buy more stocks once their initial cash is used. If they borrow, they'll be charged interest on the loan (you control this rate too!).



Allow Short Selling

Introduce your students to the strategy of profiting when stock prices fall! Short selling can keep your class engaged even during market downturns. You can also set a minimum price for stocks that can be shorted.

Stock Game Setting Definitions



Allow Day Trading

Determines if students can buy and sell the same stock on the same day.



Allowed Trades per Account

Set a cap on the total trades students can make throughout the class. If you choose to Limit the Number of Trades per Day, you set the exact number of trades that will apply for each security type, (e.g. 5 stock trades, 5 bond trades etc. will be the limit per day).



Make All Portfolios Public

Make learning a shared experience! With public portfolios, students can view each other's trades and holdings directly from the rankings page.



Require Trade Notes

Trading Notes prompt students to explain their reasoning before every trade. While notes are always enabled, you can make them a required step.



Your Admin Account to Appear in the Rankings

Want to join the fun? Including your teacher account in the rankings often boosts class engagement as students try to "beat the teacher!"



Display Sharpe Ratio Rankings

Offer a deeper look at performance! The Sharpe Ratio measures risk-adjusted returns (favoring consistent earnings over big, volatile spikes). This adds another dimension to the standard rankings. You can also enable Alpha and Treynor Rankings for other risk measures.



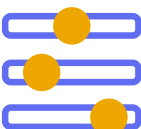
Security Types

Choose which types of securities your students can trade and set the commission charged for each. This can be updated at any time.



Exchanges

Add or remove international markets available to your students. For US exchanges, create a "White List" (restricting trades to specific stocks) or a "Blacklist" (barring trades of certain symbols).



Advanced Rules

Toggle "Advanced Rules" to configure diversification limits (how much can be invested in one company or asset class) and "Position Limit" that restricts investment in a single company/ticker as a percentage of starting cash.

Different Approaches to the Stock Game

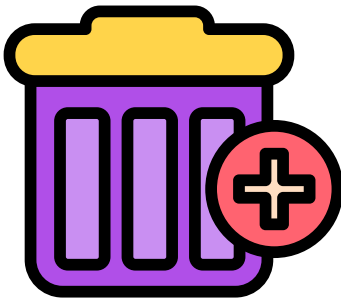
If this is your first time using the Stock Game and you are not sure where to begin, you can safely stick with the default settings. However, depending on what you want your students to learn or experience, you may want to consider changing any of the following settings:



Starting Cash

There are usually two types of classes—those that start with lots of cash (\$100,000+), and those that start with very little cash (< \$10,000). More cash gives students more wiggle room, so they can be more experimental with their extra funds.

Less cash is more realistic and makes investing more accessible for students, showing them that they don't need to be rich to start investing. Personal Finance classes usually start with less cash than a Business class, but this isn't always the case.






Add & Remove Securities or Exchanges

You can also tailor the Stock Game as your students' comfort with investing grows. For instance, begin with U.S. stocks, bonds, and mutual funds, then gradually introduce international exchanges or advanced securities like options or cryptocurrencies.

As you enable new security types, our platform automatically provides updated hints and tutorials, keeping students engaged and their learning journey evolving.

Teachers Should Trade Too!

Want to boost class engagement? Join the Stock Game rankings! While many teachers opt out, students get super excited trying to "Beat the Teacher."

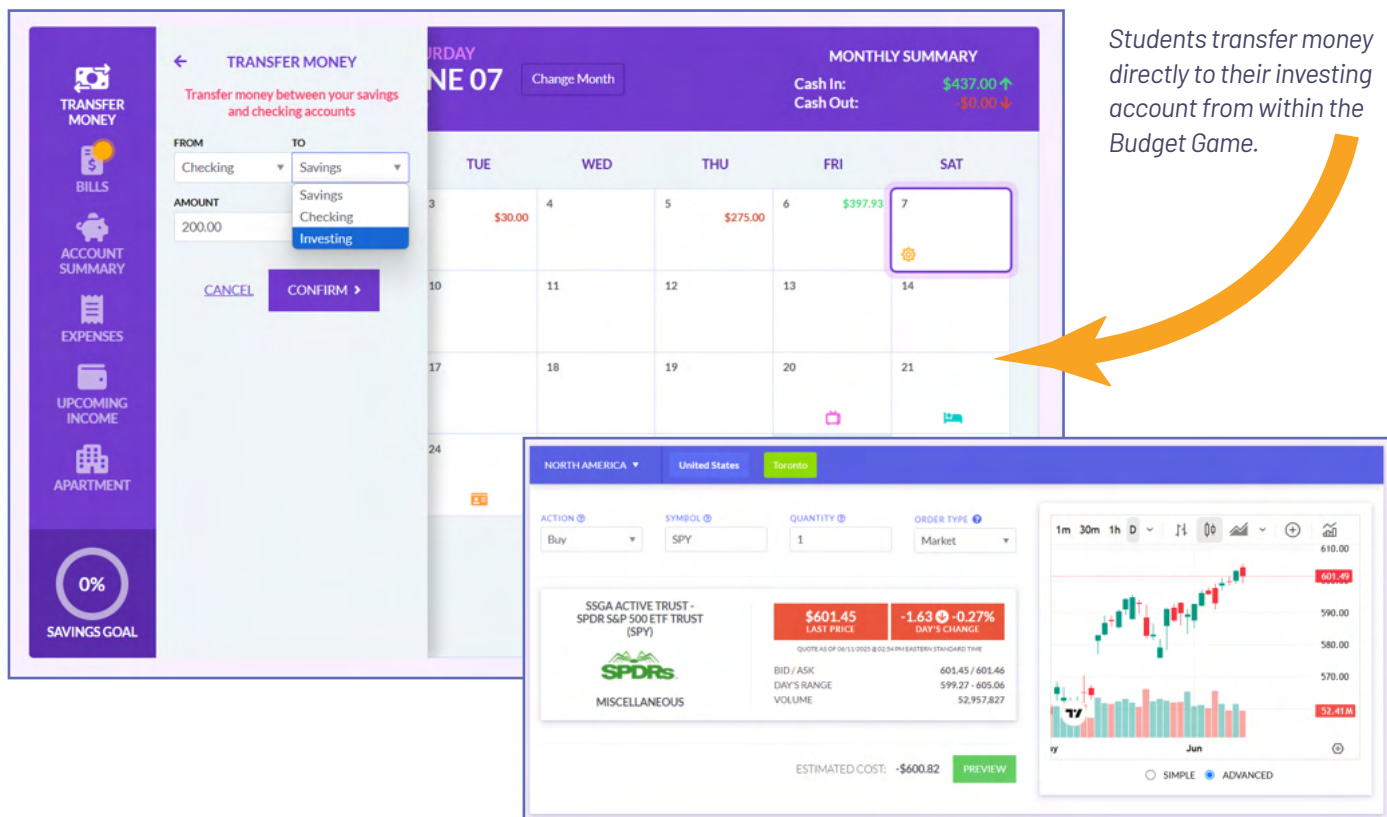
Overall Weekly Monthly				Your rank is 2 / 3	
Rank		Username	Current Portfolio Value	Return	
1		lion-6e2	101,295.15	1.30%	
2		Ms.Wood	100,004.67	0.00%	
3		tiger-8d4	99,768.75	-0.23%	

Seeing you in the rankings makes the competition even more thrilling!

Different Approaches to the Stock Game

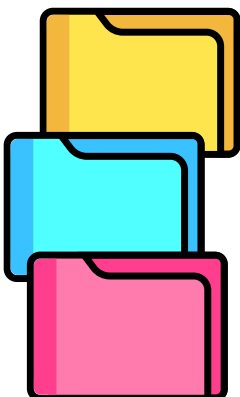
Combined Games

By combining the Budget and Stock Games, your students learn how to make their money work for them (even while they're sleeping). In this approach, you can choose to have students start the Stock Game with \$0 and they must first save enough money in the Budget Game so they can start investing. This makes investing decisions feel more personal as students experience their "virtual" savings become their starting capital for their trades, making potential gains feel more rewarding and losses more acute. If you choose not to enable this feature, the games will remain separate, and student actions in the Budget Game will have no impact on their Stock Game.



The image shows two overlapping screenshots from a financial simulation. The top screenshot is the 'TRANSFER MONEY' screen, which allows users to move funds between 'Checking', 'Savings', and 'Investing' accounts. A calendar on the right shows a monthly summary with cash in and out. The bottom screenshot shows a stock trading interface for 'SSGA ACTIVE TRUST - SPDR S&P 500 ETF TRUST (SPY)'. It displays the current price at \$601.45, a day's change of -1.63 (-0.27%), and a candlestick chart. An orange arrow points from the 'Investing' option in the top screenshot to the stock trading interface in the bottom screenshot.

Students transfer money directly to their investing account from within the Budget Game.



Multiple Portfolios

Students can be in multiple Stock Games at once! Set-up a new class and ask your students to login into their existing account for your first class. Then, share the new registration link and after clicking it, they will have a second stock portfolio. They can access their different portfolios from the Student Dashboard.

This will let you run special challenges like a **Buy and Hold** portfolio, where students only get 10 trades for the entire semester. Or a **Race to the Bottom** challenge, where students use short selling to try to lose as much money as they can, (which really takes the same skill as earning a profit!). If you have the class time for it, using multiple portfolios is a great way to REALLY get students to think "outside the box" for investing!

Stock Game Teams

Want to foster collaboration and friendly competition? The Teams feature lets students manage individual portfolios and contribute to a shared team portfolio and ranking in the Stock Game.

Accessing Team Management

1. Go to the "Administration" tab on the main menu.
2. From the dropdown, click on "Manage Teams."

Create New Teams

1. Click on **"Add New Team"** on the left side of the screen.
2. Enter a unique team name on the pop-up window and click **"Submit."**
3. Use the dropdown **"Add To Team..."** to add individual student accounts to each team.
 - Click the name of the team from the list and the account will be added.
4. The password displayed here can be used by you to check on team portfolios.

The screenshot displays the 'ADMIN | TEAMS' section of the Personal Finance Lab interface. At the top, there's a navigation bar with tabs like DASHBOARD, BUDGET GAME, STOCK GAME, INVESTING RESEARCH, LEARNING, ADMINISTRATION, and REPORTS. The 'ADMIN | TEAMS' section is active, showing a 'Summary Report' tab. A pop-up window titled 'ADD TEAM' is open, with a 'Team Name' field containing 'Le. Team Uptrend' and a 'SUBMIT' button. Below the pop-up, the 'CURRENT TEAMS' table is visible, showing a team named 'invests_a_lot' with 1 member. A callout box highlights the 'VIEW TEAM' button for the 'invests_a_lot' team.

Team Name	Password	# of Team Members
invests_a_lot		1

How Teams Work After Setup

1. Individual & Team Portfolios

Each student keeps their own individual login and personal stock portfolio. They also gain access to a team portfolio and can see their team's ranking.

2. Team Portfolio View

The team portfolio displays the combined positions (all stocks held) of all members within that team. This encourages students to discuss and coordinate their investment strategies.

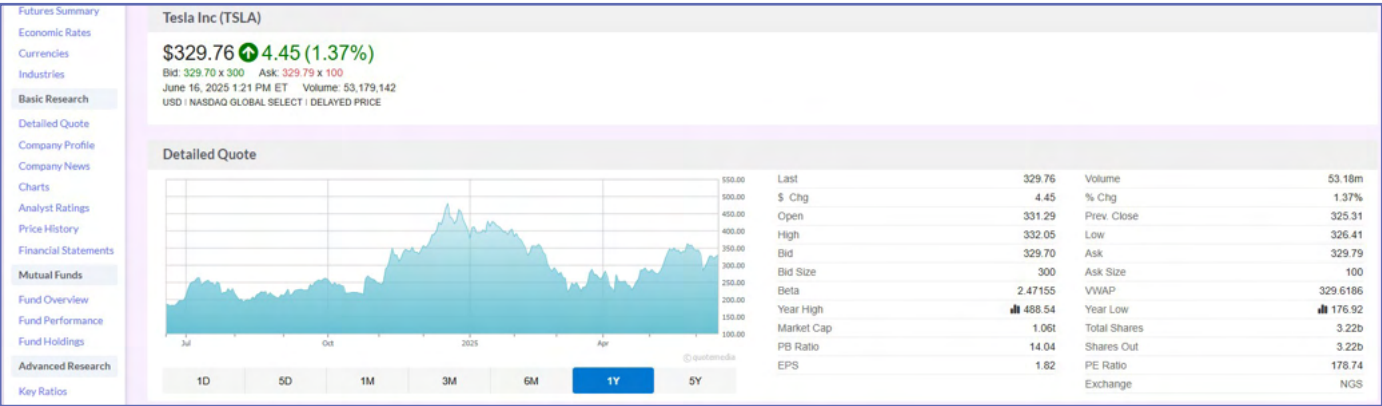
If you added a student to the wrong team, click on "View Team" to remove them.

3. Fair Team Rankings

Team rankings are based on the percentage return of the combined team portfolios. This means the total dollar value of each team's investments doesn't dictate their rank, ensuring fair competition even between teams with different starting cash or investment amounts.

Research Center

Our **Research Center** is your students' ultimate one-stop-shop for all stock and investing research within the Stock Game. This curated environment helps students focus on relevant information, preventing them from getting lost in overly complex stock screeners or overwhelming technical charts.

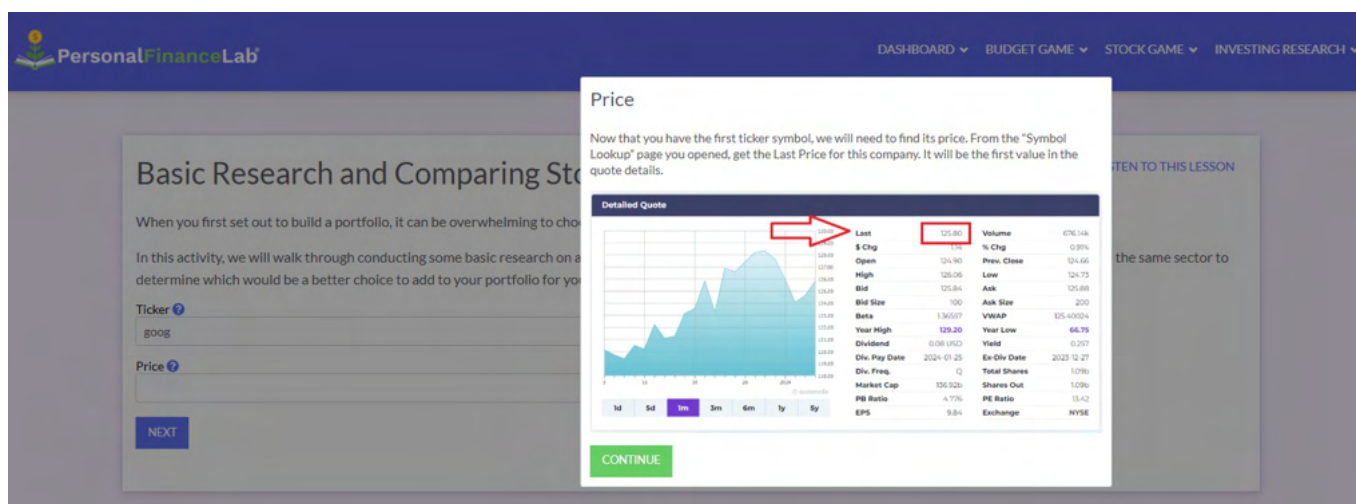


Research Center Features

<div><div>Detailed Quote</div><div>Students can find stock prices, bid/ask spreads, EPS, dividend info, Beta, VWAP, a customizable chart, along with recent news stories all in one place. This helps students to discover why the price moved, not just by how much.</div></div>	<div><div>Financial Statements</div><div>Access Income Statements, Balance Sheets, and Cash Flow Statements going back 20 years for all major US companies. We also include direct links to SEC filings and numerous extra notes and documents.</div></div>	<div><div>Comparative Charts</div><div>Students can plot any stock, complete with its technical indicators, directly against any other stock. This is an excellent tool for analysis, especially valuable for <i>Securities and Investments</i> classes.</div></div>
<div><div>Market Summary</div><div>Get a bird's-eye view of the financial landscape with our one-screen market summary. It includes major indices, current interest rates, and key news driving the markets – perfect for a quick daily check-in.</div></div>	<div><div>Market Movers</div><div>See the biggest "Gainers" and "Losers" on major US exchanges. This is a fantastic place for students to find trading ideas and get a feel for the pulse of the financial markets.</div></div>	<div><div>And More!</div><div>There are over 30 different pages with lots of accountancy ratios, options information, share details, corporate actions, historical prices (going all the way back to IPOs), analyst ratings and more!</div></div>

Stock Comparison Tool

Our Stock Comparison Tool is an interactive activity designed to help students confidently choose their first few stocks by teaching them basic research and how to compare companies. It simplifies gathering and analyzing key information about publicly traded companies—all without leaving PersonalFinanceLab.com.



How It Works



Gathering Data

The tool guides students on how to gather essential information about a stock, including:

- How to read a stock quote
- Financial statements
- Relevant company news

Students learn how to get specific data like a company's 3-Year Net Income trend.



Comparison Process

Next, students learn to use tools like our Stock Screener to identify a comparable company within the same sector. The Stock Comparison Tool doesn't just give answers; it guides students through evaluating and understanding key metrics from both companies on their own.



Making a Decision

Finally, a built-in tutorial explains how to interpret their findings, empowering students to make a well-informed decision about which company to invest in. After making their trades, they can use the **Watchlist** on their Dashboard to track companies they researched but didn't choose.

Stocks by Sector

This research tool helps students explore companies by industry, allowing them to focus on specific sectors to learn more and identify potential investments.

- **Select a Sector:** Choose from a list (e.g., technology, healthcare).
- **View Companies:** Instantly see a list of companies within that sector.
- **Get Key Info:** Access essential data like stock prices and recent performance for each.

URL: <https://www.personalfinancelab.com/blog/feature-highlight-stocks-by-sector/>



Learning Library

Our Learning Library has over 300 lessons, videos, and interactive calculators aligned with State and National standards. A great supplement to your existing curriculum, these resources provide the foundational knowledge students need to make confident financial decisions in life.

Personal Finance Lessons

Assign entire units at once or hand-pick individual lessons to match your pacing guide.

The Personal Finance lessons are grouped into units that align with the Jump\$tart National Standards for Financial Literacy. Each unit includes a short intro, a variety of articles, activities, and a final assessment, covering essential topics like:

- **Budgeting, Saving, and Spending:** Building foundational money management habits.
- **Credit and Debt:** Understanding how to use credit wisely and manage debt.
- **Income and Taxes:** Exploring career development, and the basics of taxation.
- **Risk and Financial Decision-Making:** Covering insurance, fraud protection, and major life decisions.

Canadian Personal Finance Unit

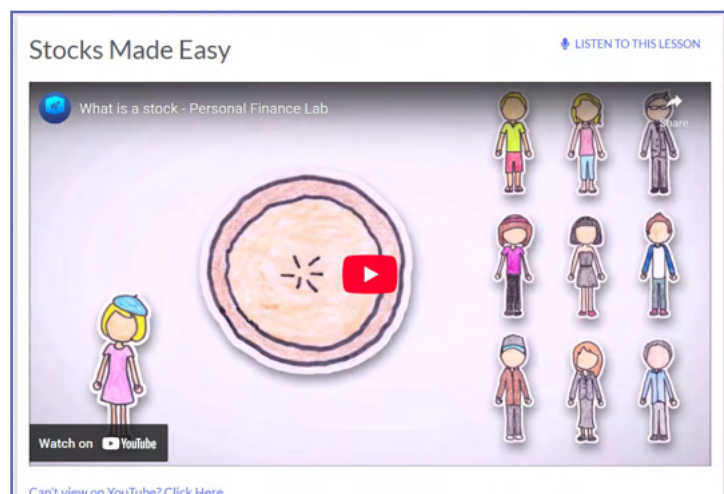
While many financial principles are universal, we also offer lessons that cater specifically to Canadian students, covering topics like Canadian income taxes, credit reports, and planning for retirement in Canada.

Investing Lessons

The **Investing** lessons explain to students different security types and help them build confidence as they manage their virtual portfolio in the Stock Game.

These lessons are divided into three units:

- **Beginner Lessons:** Teach stock market basics like what are stocks, ticker symbols and how to read stock quotes.
- **Intermediate Lessons:** These lessons cover more complex topics like bonds, ETFs, financial statements, margin trading and investment research.
- **Elementary and Middle School Lessons:** For younger students, we offer simplified tutorial videos that introduce the core concepts of investing, and how to start building a basic portfolio.



Review Personal Finance & Investing Curriculum

Scan the QR code or go to this link below to see all the lessons we have available to teach personal finance and investing.

URL: <https://www.personalfinancelab.com/financial-literacy-resources/personal-finance-curriculum>



Learning Library

PersonalFinanceLab® provides resources that go far beyond core financial literacy concepts, making it a valuable tool to support a wide range of courses and cross-curricular learning.

Business Lessons

Our business lessons are divided into three key areas:

- **Accounting:** Covers GAAP principles, financial ratio analysis, corporate finance, cash flow planning, and auditing.
- **Management:** Includes lessons on leadership theories, strategic planning, business ethics, risk management, and different forms of business ownership.
- **Marketing:** Explores consumer behavior, market segmentation, the product lifecycle, pricing strategies, and developing a marketing plan.

URL: <https://www.personalfinancelab.com/financial-literacy-resources/business-lessons>



Check out
all our
Business
lessons!

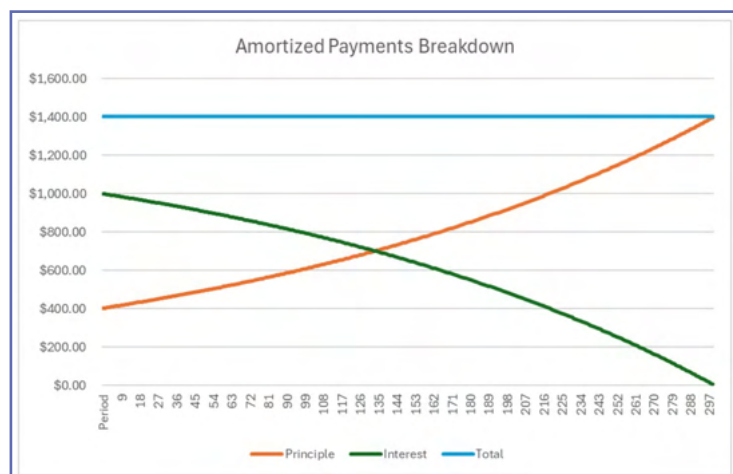
Financial Math Lessons

See math in action with lessons that connect quantitative skills directly to financial decisions. Students use their own game data for basic analysis while learning about advanced **Financial Algebra** topics. Students can visually explore complex topics with interactive calculators. Making them a great addition to any personal finance or math class.

Check out all
Financial Math
lessons!



Mortgage Math and Ratios



URL: <https://www.personalfinancelab.com/financial-literacy-resources/financial-math-lessons>

Economics Lessons

Aligned with the *National Council for Economic Education* standards, we aim to make complex topics understandable and relevant by connecting micro/macro concepts (e.g. Opportunity Cost) and how they influence the choices that students make while playing the Budget Game and Stock Game.

Check out all
Economics
lessons!



Supply & Demand in the Stock Market



URL: <https://www.personalfinancelab.com/financial-literacy-resources/economics-lessons>

Setting Up Your Class

The first time you log into PersonalFinanceLab.com, you will be prompted to create your first class. **Note:** we use the terms class, challenge, and session interchangeably—they all refer to your core class set-up.

CREATE SESSION

[SESSION DETAILS](#) > [BUDGET GAME](#) > [PORTFOLIO SETTINGS](#) > [TRADING](#)

Please enter your session name, dates and preferred set-up to continue.

SESSION NAME?

SESSION DESCRIPTION ?

START DATE

YOUR CONTEST IS ?

☐ Public ☒ Private

ENTER THE ACCESS CODE TO SHARE WITH YOUR STUDENTS

INCLUDE BUDGET GAME

☒

INCLUDE STOCK GAME

☒

COMBINED GAMES

☐ Yes ☒ No

CHOOSE YOUR SET-UP

☒ Express ? ☐ Custom

These are the default settings you will get with an Express class. You can modify these now by choosing a custom set-up.

Session Details Page

Enter your session's basic information: set the privacy level, choose the games and dates.

To ensure that only your students can register to your session, we recommend keeping it private. When creating your class, set the session password that students will use only once to register.

- If you want to use the default settings, keep the **Express** button selected and then click Next.
- To customize any or all of the settings select **Custom**.

If you choose the Express class set-up you will jump to the Assignments section before getting your class registration link.

In this guide, you will find definitions for each class setting so if you want to customize your class, you will know what the options are!

Each session can include the Stock Game, Budget Game, or you can enable the "Combo Game" setting to directly link them, allowing students to transfer funds from their savings account to their investment portfolio. You can also include several assignments per class by mixing and matching from the available lessons in our Learning Library. You can set-up multiple classes, and have your students use the same login to access each one.



Watch a Tutorial

Check out our guide at this URL:

<https://www.personalfinancelab.com/setting-up-your-class-or-challenge/>

You will find all the steps for

- Class Creation
- Creating Assignments
- Student Registration

Main Class Settings



Challenge Name / Description

Provide a name for your class that will be recognizable to you and your students, such as Fall 2025 Ms. Wood's Class. The description provides more detailed information about your class. This is helpful for distinguishing multiple classes with similar names.



Game Dates

These are the dates that your students can play the Budget and Stock Games, as well as register to your session if you choose the Express option.



Private or Public

If you set up your contest as Private, your students will be required to enter a password to register. For a Public contest, students will simply click on the unique registration link to sign-up.



Express or Custom

By choosing the Express option you will jump ahead to the Assignments section, using all the default settings for your class or session. Additional settings are available when you click Custom. They are listed on pages 11, 12, 23 and 24.



Combo Game

Enabling this setting allows students to transfer money they've saved in the Budget Game to their Stock Game portfolio, creating a powerful connection between earning, saving, and investing. When disabled, the Budget and Stock games operate independently, and actions in one will not impact the other.



Certifications

Allows students to earn certificates (e.g., Investing101, Financial Literacy) upon completing assigned core curriculum.

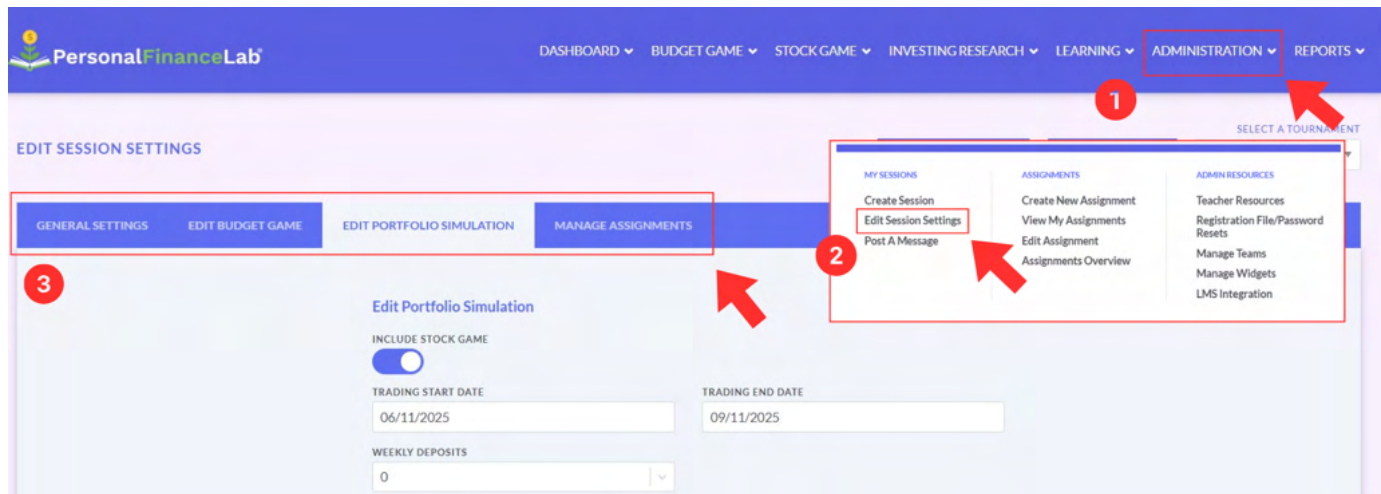


Pre/Post Test

A short multiple-choice financial literacy test given at the beginning and end of the session to measure learning.

Modify Your Class Settings

Need to tweak your class setup? Here's how to easily edit your settings:



Accessing Class Settings

1. Navigate to **"Administration"** on the main menu.
2. From the dropdown, select **"Edit Session Settings."**
3. You'll see tabs to switch between:
 - General Settings
 - Edit Budget Game
 - Edit Portfolio Simulation
 - Manage Assignments

What You Can Change & Where

Session Password & Registration Dates: Find these under "General Settings."

Budget Game or Stock Game Settings: Go to the specific game's tab (e.g., "Edit Budget Game" or "Edit Portfolio Settings") to update its start and end dates individually or any other game specific setting.

Note: Game dates can differ from registration dates and from each other, giving you precise control over access.

Assignment Dates: For maximum flexibility, set assignment end dates late in your session—especially when using prerequisites. Avoid changing dates after students have registered to prevent disrupting their progress.

Game Rules: You can update most game settings throughout your session. Please reach out to our team if you want to change the initial cash, margin trading or per-transaction commissions (as opposed to a flat fee).



Helpful Tips

#1 Save Your Changes

After making any adjustments, always scroll to the bottom of the page and click "Update." Your changes won't be saved otherwise.

#2 Student Progress

To view student progress reports and grades, go to the **"Reports"** tab on the main menu, then click **"Assignment Student Progress Reports."**

Need Help?

If you can't find a setting or need assistance (like deleting assignments or classes), please contact our helpdesk or your account manager. We're here to help!

- **Phone:** 1-800-786-8725 or 1-514-871-2222
- **Email:** support@PersonalFinanceLab.com

How to Register Your Students

Once your class is set up, there are three ways to get your students registered.

Option 1: Students Register Themselves

Best for: Letting students choose their own usernames/passwords and manage their own accounts.

1. Go to the **Reports** tab on the main menu.
2. Click **"Summary Report."** Your unique class registration link will be displayed here.
3. Provide this link to your students and give them the **Access Code/Password** (if your class is private).
 - You can click **"Share to Google Classroom"** directly from the Summary Report page for easy distribution!
4. Students will use the link (and password, if applicable) to create their own accounts.

Option 2: You Generate Student Accounts

Best for: Younger students, or when you prefer students not to use personal information.

1. Go to the **Administration** tab on the main menu.
2. Click **"Registration File/Password Reset."**
3. **Select Session:** If you have more than one class, choose the correct Session Name from the dropdown.
4. Enter a **Prefix** that all generated accounts will start with (e.g., "Room101").
5. Enter the total **Number of Student Accounts** you need.
6. Click **"Add"** and the system will generate unique usernames and passwords which you will receive by email.
7. To track who is who, paste the logins into a spreadsheet and add student names.

Option 3: Single Sign-On (SSO) with your Learning Management System (LMS)

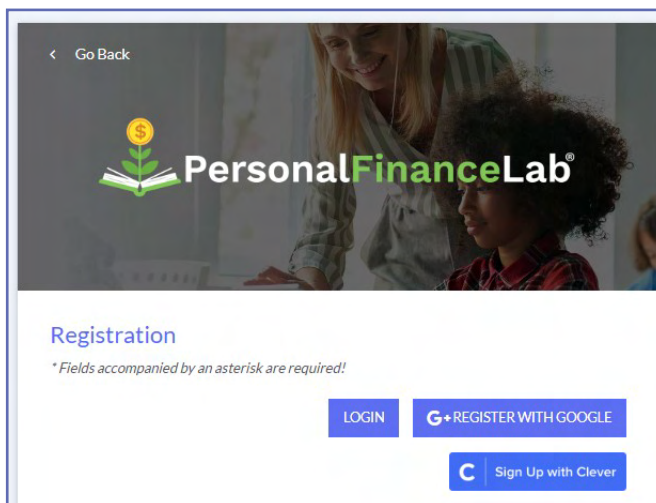
Best for: Seamless integration with your school's LMS like Canvas or Schoology.

Initial Setup Required

- Contact your account manager first to connect your school's LMS with PersonalFinanceLab®.
- Students can then login directly from your LMS, often with single sign-on.



Check out our
LMS Guide for full
instructions!



URL: <https://www.personalfinancelab.com/lms-integration-instructions/>

Your Assignments

Once your class parameters are set, you can create Assignments. These are curated lists of activities designed to complement the interactive Stock and Budget Games. Each lesson features a built-in, self-graded assessment, and you control whether students get one attempt or can retake quizzes for a higher score.

The screenshot shows the 'CREATE NEW ASSIGNMENT' page. At the top, there are navigation links: 'PROGRESS REPORT', 'VIEW ASSIGNMENT', 'ASSIGNMENTS OVERVIEW', 'CREATE NEW ASSIGNMENT' (active), and 'EDIT ASSIGNMENT'. Below these is a 'COPY AN OLDER ASSIGNMENT' button. The main form includes fields for 'CONTEST' (PFL Overview), 'ASSIGNMENT' (Assignment Name), 'START / END DATES' (06/16/2025 00:00 to 07/28/2025 00:00), and 'PREREQUISITE' (None). There are 'TUTORIAL VIDEO' and 'CREATE' buttons. Below these are fields for 'REWARD' (None), 'VALUE', 'MINIMUM GRADE NEEDED FOR QUIZ COMPLETION', 'TOTAL ASSIGNMENT TIME MINS' (mins), and 'SUGGESTED ASSIGNMENTS' (SHOW). A 'Search for Tasks' bar with 'SEARCH' and 'CLEAR' buttons is also present. The bottom section, titled 'Stock Game - Beginner Lessons', contains a table with columns: 'REQUIRE?' (SELECT ALL / SELECT NONE), 'TASKS', and 'ALLOW RETRIES' (SELECT ALL / SELECT NONE). The table lists two tasks: 'Unit Introduction - Stock Market Basics' (view: 2 min) and 'What is a Stock?' (view: 7 min).

REQUIRE? (SELECT ALL / SELECT NONE)	TASKS	ALLOW RETRIES (SELECT ALL / SELECT NONE)
<input type="checkbox"/>	Unit Introduction - Stock Market Basics view: 2 min	<input type="checkbox"/>
<input type="checkbox"/>	What is a Stock? view: 7 min	<input type="checkbox"/>

What Can You Include in an Assignment?



Lessons

These are text-based articles (1,000-2,000 words) mixed with short videos, infographics, and interactive activities. Each lesson ends with a 3-5 question Pop Quiz that students must pass to receive credit. Lessons typically take 5-10 minutes to complete.



Tutorial Videos

These short videos walk students through key platform features, like how to make trades or navigate the Budget Game. They do not have a quiz; students get credit for watching the video. We highly recommend teachers watch these as well!



Interactive Activities

These tasks feature a tool or calculator (e.g., for retirement planning or credit card payments) paired with a quiz. The quiz presents a scenario that requires students to use the tool to find the answer. For example, students might use sample W-2 forms to practice filing taxes or use the **Becoming a Millionaire** calculator to see how investment returns impact their goals.



Actions

These require students to perform specific tasks within the games, such as "Buy 5 stocks" or "Use your credit card 3 times." They are excellent for guiding students through the basic mechanics of the games at the beginning of your class.

Create An Assignment

Access the Assignment Creator

- Navigate to the **Administration** tab on the main menu.
- Click **Create New Assignment** to begin.
- To reuse a setup from a previous class, click **Copy An Older Assignment**.
- Fill out the main settings for your assignment.

Editing an Assignment

- Click **Edit Assignment** under the **Administration** tab.
- Click **Confirm Edit** to update any changes you made.

What Can You Include in an Assignment?



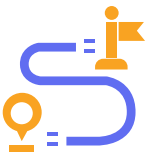
Session

If you have multiple classes, select the correct one from the dropdown menu. Assignments will be automatically associated with the correct class if created during the initial setup.



Assignment Name

Enter a clear name that students will see on their dashboard and assignment page (e.g., "Week 1: Intro to Investing").



Start/End Dates

Set when the assignment is available and when it is due. You can set specific times (e.g., 5:00 PM). Note: If an assignment's start date is in the future, students will not see it until that date arrives.



Prerequisite

To sequence assignments, choose a prerequisite. The new assignment will only appear after the prerequisite is completed. All assignments should have the same end date to allow students to complete everything.



Minimum Grade

Set the minimum quiz score students must achieve to get credit for completing a lesson.

Understanding Assignment Rewards

Rewards incentivize students to complete learning modules before jumping into the games.

Stock Game Rewards: Rewards are added as "Bonus Cash" dividends to a student's portfolio. You can track these in the "User Summary" report.

Budget Game Rewards: Rewards are deposited directly into the student's checking account. **Note:** Students must complete the first day of the game before they can receive rewards.

Choose Your Lessons & Tasks

After selecting the main assignment settings, it's time to select the content. There are three main approaches:

Stock Game - Beginner Lessons	+
Stock Game - Intermediate Lessons	+
Stock Game - Elementary and Middle School Lessons	+
Personal Finance Lessons	+
Economic Lessons	+
Accounting, Management, and Marketing Lessons	+
Mathematics and Spreadsheets Lessons	+
Investing 101 Course	+
Assessment	+
Budget Game Actions	+
Investing Actions - Basic Trades	+
Investing Actions - Order Types and Terms	+
Investing Actions - International Investing	+
Investing Actions - Options and Derivatives	+

Approach 1: Units by Topic

Best for: *First-Time Teachers*

- Use the pre-organized units as they are.
- For example, under **Personal Finance Lessons**, we have
 - Budgeting, Saving, and Spending
 - Managing Credit
 - Income and Taxes
 - Risk and Financial Decision Making
 - Canadian Personal Finance Lessons
- Use the **(Select All)** link next to a unit's title to add all its lessons at once.
- You can then uncheck any you don't need.

Approach 2: Pre-Built Assignments by State

Best for: *Curriculum Coordinators*

- Click the **Show** button under "Suggested Assignments."
- Use the dropdown menus to select your **State**, **Subject**, and a specific **Unit**.
- The system will automatically check all lessons that align with that standard.
- You can then add or remove tasks as needed.

STATE

COLORADO

SUBJECT

Personal Financial Literacy

UNIT

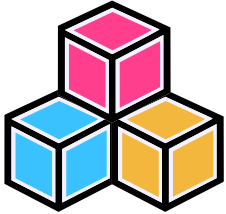
Financial Goals

Approach 3: Create Your Own

Best for: *Returning Teachers*

- Manually "cherry-pick" lessons from any unit.
- Use the **Search for Tasks** field to find lessons based on a keyword (e.g., "Insurance").
- For any lesson, check the **Require?** box to add it.
- Check **Allow Retries** if you want students to be able to retake a quiz to improve their score.

Getting Started With Assignment Tips



Start With The Basics

- **For the Stock Game:** Assign the "Stock Game - Beginner Lessons" group. This unit covers the absolute essentials (e.g., key glossary terms, how to place trades, etc.).
- **For the Budget Game:** Assign Budget Game Tasks (near the bottom of the Assignment Creation page) like the "Budget Game Overview" tutorial video.

Teacher Supplements

Go to **Teacher Resources** under the Administration tab, you'll find PowerPoint/Google Slide presentations, downloadable lesson plans, and full 3, 9, or 18-week course outlines to support your direct instruction. Please refer back to pages 5 to 7 for more information.

Teaching Materials

These resources are to help you integrate our standards-aligned lessons and interactive games into your existing curriculum. You can also use our platform as an all-in-one financial literacy program.



Grading Rubrics

Assess your students' financial literacy skills with class activities and grading rubrics for the Budget and Stock Games.

[Read More](#)



Video Library

Short financial literacy education videos for your students, and support videos to help you manage your class.

[View More](#)



Lesson Plans

Downloadable pdfs on how to use our lessons and games in your class. With challenge questions and additional activities.

[View More](#)



Presentations

These slideshow presentations accompany the most popular lessons from our learning library.

[View More](#)



Assignment Rewards

You can automatically give students bonus cash in their Stock or Budget Game account the moment they complete an assignment. It's a simple and effective way to reward them for completing their work faster.

#3 Keep Your Credit Utilization Rate Under 30%

30% CREDIT BALANCE 70% AVAILABLE CREDIT

5 Ways to Use Your Credit Card Responsibly

PersonalFinanceLab 189 subscribers

Like 0 Share Download Clip Save

Personal Finance Videos

Our expanding library of animated financial literacy videos can be assigned as tasks or accessed directly on our YouTube playlist by scanning the QR code.



Managing Your Class

With your class set up, you gain access to several tools for overseeing student activity, tracking their progress, and communicating with them throughout the session. Your central hub for quick insights is the Administration Dashboard which is the first page you see after logging in.

Admin Dashboard



Portfolio Rankings

View the top student rankings right when you log in! Get a snapshot of their portfolio value and how many trades they've made. Click **View Reports** for more in-depth Stock Game trading data for all students in your class.



Budget Game Top 10

Similar to the Stock Game, these rankings are displayed on the dashboard if you are using the Budget Game in your class. Click **View Reports** to explore the full rankings and detailed reports.



Assignment Progress

Get an overview of your group's progress, time taken per lesson, and the average grades on their pop quizzes. This will help you identify topics where students may be struggling or excelling.



License Usage

In the bottom right corner, you can easily monitor your school's current site license usage. Click the 'Order' button to add more student accounts to your license if needed.

Communicating with Students

Keeping students informed about assignments, game events, and important reminders is easy with our built-in communication features:



Announcements

These messages appear prominently on every page, and can include text, images, links, or a combination of these. They are a great way to remind students of important upcoming events, highlight winners, or acknowledge sponsors. You can post announcements from the **Administration** menu by going to **Post A Message**.



Messages

Students using the Stock Game receive system messages about events in their portfolio (e.g., stock splits, dividends). You can also send messages directly to the entire class. Go to the **Reports** menu, click **Registration File/Password Resets** and then click **Message All Users**.

Tracking Progress

For class management, setup, and accessing detailed student data, you will primarily use the Administration and Reports tabs located on the main menu.

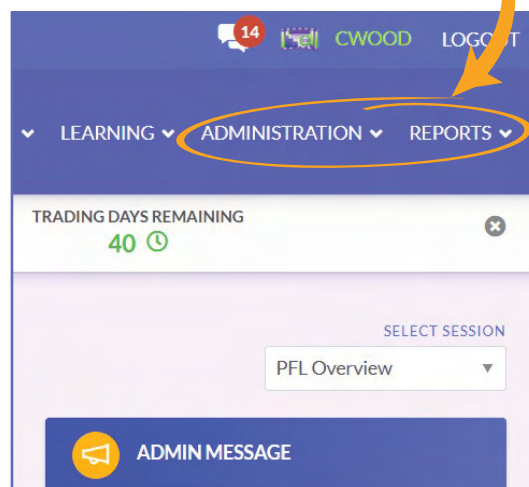
Administration Menu

All of your most important teacher tools are conveniently located under the Administration tab on the main menu. From this dropdown, you can:

- Create & edit new sessions and assignments
- Manage your Stock Game teams.
- Update the displayed content on your Market Insight Widgets.
- Integrate your PersonalFinanceLab® class with your preferred LMS platform.

Reports Menu

The Reports menu is where you can access detailed information about your students' activity and performance on the platform. This includes all the reports below and on page 40.



Summary Report

Get a high-level snapshot of your class. This report shows the total number of students, how many have activated their accounts, the total number of trades placed, and class dates. Your registration link is also located here for easy access.



Activity Report

See how often your students are logging in and trading in the Stock Game. You can view a class summary or drill down into the activity details for each student.



Registration File

This is your primary tool for managing student accounts. View a complete list of all registered students, reset their passwords, change usernames, and generate new accounts if needed. You can also export the entire list to Excel or Google Sheets.



Teams Report

If you're using the Teams feature, this is where you'll create and manage your teams. **Tip:** Team rankings are based on percentage return, so teams with different numbers of members or starting cash can compete fairly.

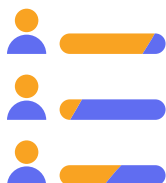


Budget Game Report

This report provides an overview of each student's current in-game date, completed months, Overall Score, Net Worth, Credit Score, and Quality of Life score for everyone who has started playing the Budget Game.

Detailed Reports

Use the following reports to grade assignments, assess student understanding, and perform an in-depth analysis of their performance on the platform.



Assignment Progress Reports

Easily track student completion of assigned lessons, activities, and tasks. The main view gives you a quick overview of who has finished, while the "Details" view shows individual scores and attempts. You can also export all grades to a spreadsheet for your gradebook. **Tip:** Have students complete introductory lessons before diving into the games to build foundational knowledge.



Class Quiz Summaries

Analyze your class's performance on curriculum quizzes to identify areas of strength and weakness. This report shows the group average, average time taken, and lets you drill down to see how the class performed on each specific question, helping you tailor your instruction.

In-Depth Stock Game Analysis

Dig deeper into your students' investment strategies with these specialized reports:



Historical Report

Turn back the clock to see the class rankings on any specific day the Stock Game was open.



User Summary Report

Get a specialized summary for each student, showing their last login and a detailed history of their trading activity.



Top Traded Securities

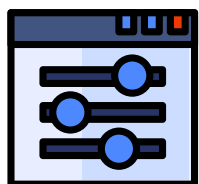
Discover which securities are most popular with your students. Use this for fun facts, bellringers, or as a conversation starter.



Reports Export

Download a spreadsheet with your entire class's transaction history, historical portfolio values, open positions, and trading notes for further analysis.

Custom Reporting Tools

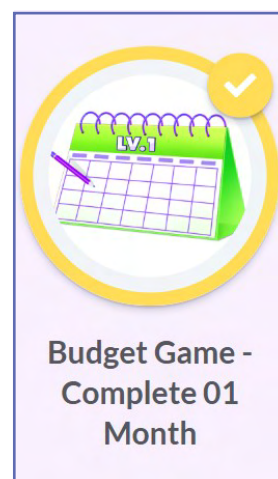
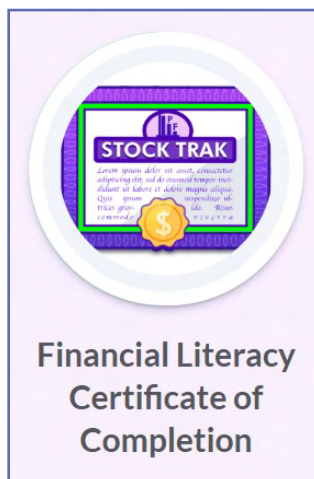
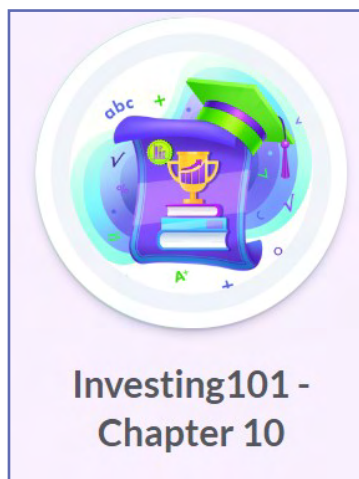


Create your own reports to track the exact data you find most relevant across all your classes. All custom reports can be exported to Excel or Google Sheets. You can build up to 5 custom reports that pull specific information, including:

- **User Info:** Basic student details with quick actions like password resets.
- **Stock Game Stats:** Historical and current holdings, trades, and portfolio data.
- **Budget Game Stats:** Key scores like Net Worth, Credit Score, and Overall Score.

Recognizing Student Achievement

Motivate your students and acknowledge their mastery of personal finance concepts through our gamification system. Students earn Badges and Certificates as rewards for their progress in completing tasks and activities. You can enable Certificates for your class during setup, allowing students to earn a downloadable PDF for completing specific course requirements.



Investing101 Certificate

Investing101 is a self-contained Beginner's Investing Course organized into 10 chapters. Each chapter ends with a vocabulary quiz and exam that you can assign separately. The course is designed for students to follow sequentially, building their virtual portfolio as they learn the basics of investing.

Works well as an extra credit assignment or for homework.

Financial Literacy Certificate

Students can earn this completion certificate by demonstrating broad engagement across the platform, including:

- Complete all 50 Personal Finance lessons.
- Complete 12 months of the Budget Game.
- Place at least 25 trades in the Stock Game.

Students can download their certificate as a PDF.

Achievements

As students complete tasks, they earn digital "badges" to mark their progress. Students can see all their earned and unearned badges from the **"Achievements"** page under Dashboard (main menu). They can choose a badge to display as their profile icon on the class ranking page.

A downloadable certificate will showcase all the badges they've earned on the back.



Privacy & Security

PersonalFinanceLab® prioritizes student privacy and data security ensuring a controlled learning environment.

- Only teachers and platform staff can send messages or modify announcements; students cannot directly message each other,
- Students can use the Messaging Center to manage support tickets directly within the platform, eliminating the need for external email and enhancing student data privacy.

You can access our privacy policy [here](#).

WE'RE HERE TO HELP YOU SUCCEED

Our mission is to ensure you and your students have a seamless learning experience. From setting up your first class to celebrating student success, we're with you every step of the way.

Choose the Support That's Right for You



Your Dedicated Account Manager

Think of your account manager as your personal guide to PersonalFinanceLab. They are your go-to resource for curriculum planning, class setup, and tailored advice to help you make the most of the platform in your unique classroom.



Live Chat & 24/7 Support Desk

Need a quick answer? Our **Live Chat** is available for you and your students during business hours for instant help (9:30 AM - 5:30 PM EST). After hours, our **Support Desk** is always open. The ticketing system is the fastest way for students to get technical help, with most questions answered within one business day.



Contact Us Directly

Prefer to talk or email? We're here for that, too.

- **Customer Service:** info@PersonalFinanceLab.com
- **Technical Support:** support@PersonalFinanceLab.com
- **Phone:** 1-800-786-8725 or 1-514-871-2222