

Student Investment Journal



Throughout the school year, you will track the progress of your investment portfolio in the My Classroom Economy investment simulator. In addition to recording the money your portfolio makes, you can use this journal to get a better understanding of how investing really works. By writing down your thoughts and discussing them in class, you will learn a lot about how to begin investing in real life.

Cycle 1

Why did you choose to open an investment account? If you didn't open one, why not?

What asset mix did you select for your portfolio? Why did you pick that one? (If you did not open an account, what asset mix would you have chosen?)

What can you do to make sure you'll have money to invest on future Bill Days?

Cycle 2

In the real world, adults have many bills to pay. Thinking about your parents or other adults in your life, make a list of all of their expenses. Examples could be groceries, gasoline, or cable TV.

In the classroom economy, what bills do you have to pay?

Look back at last month's journal entry. Were you able to take any of the actions you listed to save up for investing? If not, what steps can you take to be more successful for next month?

If you invested last month, what was your reaction when you saw your new balance? Describe how your feelings toward investing have changed, if at all.

Cycle 3

Previously you learned that owning a stock is like being a partial owner in a company. Think of a popular company or one with a product you use frequently. If you were the owner of that business, what actions could you take to help the company grow? What could cause your company to lose value or be less successful?

All of your classmates are facing the same financial decisions as you are in the classroom economy. What habits or decisions have you noticed that are helping some of them to succeed?

Explain to one of your family members what you are learning about investing. What are two things that this family member did not realize about investing before your conversation?

Cycle 4

Partner with a classmate who chose a different asset mix than you did. Compare your returns and discuss the following topics:

- Why did each of you choose the asset mix that you did?

- If you could change your mix, what would you change it to and why?

- Aside from your asset mix, what else is affecting the value of your portfolio?

Earlier you learned that owning a bond is similar to lending someone your money and charging them interest.

- Have you ever lent money to a friend or family member before?

- If you have lent someone money, were you fully repaid? How long did it take for you to get your money back?

- What factors should you consider before lending someone your money?

Cycle 5

Has there been a month when you couldn't pay all of your bills? If so, what steps can you take to keep this from happening again?

List some things you have chosen to bid on at the auction. Has saving for it been easy or difficult? Why?

What grade would you give yourself for your investment portfolio right now? What will you do differently in the months to come? What will you do the same way?

Cycle 6

How many items have you purchased at the auctions so far this year? Are you happy about all of those purchases, or do you wish you had saved your money?

How has the balance in your investment account changed throughout the year?

If you could start over, would you invest more money, less money, or about the same amount?

Cycle 7

Have you been focused on saving for auctions or on investing for your end-of-year rewards? Has your focus changed at all during the year?

Do you feel that you have a safety net for future months?

So far this year you have seen how the markets can cause your money to grow—and also to decline. How did you feel when you saw your account grow? How did you feel when you saw it decline?

Cycle 8

Partner with someone who chose a different asset mix from yours. You'll see a difference in the way your portfolios performed.

- Discuss why each of you chose your original asset mix.
- Do you have more or less money than your partner?
- Which of you experienced greater swings in performance?

