



**Junior  
Achievement<sup>TM</sup>**  
of South Dakota

# *JA Invest for Your Future*

2023-24  
Volunteer and Teacher Materials

Junior Achievement of South Dakota  
605.336.7318  
[www.jasd.org](http://www.jasd.org) | [jasd@ja.org](mailto:jasd@ja.org)

## Goal:

*JA Invest for Your Future* will provide high school students an opportunity to learn about investing, savings, retirement, time value of money, and how the stock market works. JA volunteers will share real-life experiences to showcase the importance of starting early regarding saving money for retirement. There is an in-class computer simulation (created by JA USA) that the students will play throughout the course of the three visits. Some of the students will have the opportunity to advance to a live student event in the spring to compete against student teams from other schools. Even though not all the students advance to the live competition, all students will gain valuable information during the in-class program.

## Students will:

1. Learn why the stock market is an integral part of our free enterprise system and how it works.
2. Understand the difference between saving and investing.
3. Learn the importance of the time value of money in relation to retirement.

## Preparing for Your Visits:

Participate in an online, web-conference, or in-person training session.

## Teaching Techniques:

1. Connect with the students by beginning with an introduction.
2. State the behavior you expect from the students at the beginning of the session, such as raising hands to participate. Utilize positive reinforcement by praising examples of good behavior.
3. Remember, this is not a lecture, but rather an interactive experience. Relate the discussion and activities to the students while connecting the examples to your experiences in the business world.
4. Use language and examples the students can understand and that are relevant to the session.
5. Give instructions before handing out materials or having the teacher divide the class into groups.
6. To engage students, move around the room during activities and discussions.
7. Silence is okay when asking open-ended questions. Wait for responses or rephrase if the students don't respond.
8. Remind the participants along the way of what they have learned. Encourage feedback from students and the teacher.
9. You can greatly enrich sessions by drawing on both the students' and your personal experiences.
10. Have fun! Be enthusiastic and friendly...your attitude is contagious!

JA of South Dakota would like to thank JA USA, JA of Greater Miami, JA of Lincoln, JA of Arizona, and Future Financiers, LLC, along with local staff, educators, and volunteers for their contributions to the development of this program.

## Definitions:

Asset Class	A way of classifying financial assets such as cash, bonds, stocks into groups that perform similarly in the market.
Bear Market	The trend of the stock market going down over a number of months.
Bull Market	The trend of the stock market rising over a number of months.
Broker	Acts as a go-between for the buyer and seller of stocks.
Capital	Wealth in the form of money or other assets owned by a person or organization.
Compound Interest	Interest paid on both the principal and on accrued interest.
Diversification	Owning different stocks in various industries that perform differently under a variety of economic conditions.
Dividends	A percentage of profits that are paid periodically to stockholders.
Initial Public Offering (IPO)	The very first sale of a stock by a company that had been privately held but is now going to become a public company.
Intermediate Goal	A goal that can be reached within one to three years.
Investing	Putting money into a venture that offers the possibility of earning more money.
Long-term goal	A goal that takes more than three years to reach.
Mutual Fund	A managed collection of stocks.
Partnership	A company owned by a small group of people.
Portfolio	A group of financial assets such as stocks, bonds and cash equivalents.
Private Company	A company owned by an individual or a small group of individuals.
Publicly Owned Company	A company owned by stockholders or shareholders.
Retained Earnings	Money a company is keeping for its use.
Risk	The probability of making a profit or losing money on one's investment.
Risk Management	A process involved with making and implementing decisions that minimize the adverse effects of accidental losses upon a person or organization.
Savings	The money left over after expenses have been paid.
Short-Term Goal	A goal that can be reached within one year.
Sole Proprietorship	A company owned by an individual.
Stock	A share of the ownership of a company.
Stock or Shareholders	Individuals who have purchased a share, or many shares, of stock in a publicly owned company.
Stock Exchange Floor	The location in which stocks are bought and sold.
Stock Index or Average	A group of companies in different industries whose performance represents the market trends and is tracked to gauge the movement of the market.
Stock Table	A table of information investors use, including the current price of stock and the lowest and highest price paid.

## Life Connections / Q&A (Throughout the visits)

In this semester's class, the students may have already learned about the basics of investing and the stock market from their classroom teacher. (Check with your teacher to see what the students may already know.) The teachers would like you to highlight the basics while sharing about your personal life experiences. At the end of each session you'll see a variety of talking prompts you can use throughout the visits to help make personal connections, but also feel free to allow students to ask you questions to drive discussion. It works well to interject these ideas once the students have had a chance to jump into the simulation and/or during the summary and reviews.

## Session One Introduction (3 minutes)

Introduce yourself and give a brief description of your job and background. Explain that you are a volunteer with Junior Achievement, an organization dedicated to inspiring and preparing young people to succeed in a global economy. Distribute the Table Tents (classroom teachers will have these for the students). Ask the students to write their names on the tents and to display them throughout your visits.

Emphasize why you are teaching JA! Why did you care enough to take time out of your schedule to be a volunteer? Did you have JA when you were a student – how did it impact you? If not, how do you think having JA would have influenced you? What do you hope the students will get out of your time there?

Celebrate the fact that your class will have the opportunity to represent the school by participating in a live Stock Market Challenge event. During JA, they will get to participate in a stock market simulation game and then some student teams will advance to a live competition on **Wed, April 17, 2024 (1:00-3:00 pm)** where they compete against other student teams from schools across the region.

- In the Spring of 2017 South Dakota held their first competition; the recap video for SD's event can be shown: <https://youtu.be/G7EH13PyeMM>

## Why is it important to learn about investing while still in high school? (2-3 minutes)

Ask the students to think about what they would like their retirement to look like. How old would they like to be when they retire? How are they going to achieve that? We know it seems like a long way off, but starting young can make a dramatic difference in what their retirement can look like.

- What do you hope your retirement will look like?
- What steps have you taken to plan for your retirement?
- **Concept to reiterate:** When thinking about retirement, the lifestyle you want to have and the choices you make have a great impact. There are people who make a lot of money and still feel broke, and others who have minimal salaries but generously donate money to others.

## Stock Market Basics (*JA Invest for Your Future Flier*) (7-10 Minutes)

Hand out a *JA Invest for Your Future* flier to each student and use it to create a discussion about the basics of the Stock Market. (The classroom teachers will have copies for the students; a sample is at the end of this session.)

**\*\*You do not need to cover all the details on the flier. Rather, you can fold in many of the concepts once they are in and playing the simulation. The students enjoy the competitive game play, so most teachers prefer when volunteers get the students started and then fold in concepts as they are relevant in the simulation.**

## Talking prompt suggestions:

- Ask the students what they already know about the Stock Market. (Use the flier to share additional details as needed – JA has highlighted some key terms/concepts on the flier.)
- What types of companies (private or publicly owned) are involved in the Stock Market? (Public)
  - Introduce **Initial Public Offering (IPO)** – the very first sale of a stock by a company that had been privately held. (There will be some IPOs showcased in the simulation.)
  - For the company, an IPO means it is getting a large influx of cash.
  - For investors, it is a new opportunity to invest.
- Explain **Diversification**
  - Owning a number of different stocks in various industries that perform differently under a variety of economic conditions.
  - When choosing stocks, it is usually best to select a variety of industries to diversify your portfolio.
- Explain various types of funds and how you can manage them.
  - **Mutual Funds:** A managed collection of stocks. Instead of tracking individual stocks, you track one fund. A portfolio manager makes all the decisions on the stock and when to buy/sell. They are constantly evaluating investment options. The funds invest in a number of stocks, creating a diverse portfolio to reduce risk to the investors.
  - **Index Funds:** Think of an index as a basket, filled with many small pieces of different stocks. One example of an index is the S&P 500, which consists of stocks from the 500 largest companies in the US. An index fund is a type of investment that tracks or mimics the performance of a specific index. The benefits of investing in an index fund are that they provide diversification for your portfolio, they are considered low-risk, they are low costs because they don't require a team of people to manage them, and they are a good option for long-term growth
  - **Investment Apps:** Robinhood, Vanguard, TD Ameritrade, and Fidelity are some examples of companies that offer user-friendly phone apps that can be used to manage your investments from your phone easily. Many apps offer lower transaction costs for investors, allow investors to purchase fractional shares, or even automate their investments.
- **Dividends** – profits distributed to stockholders. EX-Dividend Date - the date in which the stock must be owned to receive the dividend. (Please note, the simulation does not showcase dividends.)

## Stock Market Simulation (25-30 minutes)

- See page 12 for instructions and login information for the JA USA Stock Market simulation.
  - Work with the classroom teacher to ensure all student groups are able to log in.
  - Once the students are logged in, provide an overview of the simulation screens.
- Start the simulation. After every few rounds, pause and discuss with the students elements that stand out.
  - How much cash do the students have on hand? Reemphasize how much money the game allows them to have – they should try to invest all of the cash. They can't make money in the market if the money isn't in the market.
  - Talk about the concept "Buy Low, Sell High."
  - Highlight Bull Market – when the overall stock market prices are rising.
  - Highlight Bear Market – when the overall stock market prices are falling.
  - Is it a bull market? Bear market? Why? A good time to buy or sell?
  - What are the market conditions?
  - After an IPO, watch the stock for a few turns and point out if the stock increases or decreases.



- Pay attention to the news/alert items and see how the news affected the applicable stock in days to come.
- Talk about Price Impacts and why news/alert items would impact the price up or down.
- If a team jumps spots in rank – what did they do? Did they sell a stock, etc.
- Ask the students if their portfolios are diversified. Are there any correlations between how diversified they are and their rank?

### Summary and Review (2-5 minutes)

Remind the students of the differences between investing and saving:

- Saving is setting aside money to use for emergencies or future purchases; investing is putting money into a venture that offers the possibility of earning more money.
- Both are important, but each has a different role in ensuring financial stability now and into your future.

Life Connections:

- Investing
  - How do you currently invest?
  - How often do you adjust your investments? Do you allow market trends to influence you?
  - Have you ever invested in an IPO?

## JA Invest for Your Future

### Privately Owned/Held Companies

- Usually owned by few people – often just one.
- Expensive to buy or sell – typically involving a lawyer.
- Hard to buy – detailed negotiations are necessary.
- Hard to sell – you must find a buyer.
- Examples: Local restaurants, professional services like doctor's offices, law firms, etc.

### Publicly Owned/Held Companies

- Typically owned by many people (often millions!).
- Open to anyone buying a "share" of the company.
- Minimal legal work required - buy or sell stock in minutes.
- Buyer/Seller will probably never meet.
- Usually bigger companies like Walmart, McDonald's, Coca Cola, etc.

### Stock Ownership

- A "share" of stock is part ownership of a company.
- Most companies on the stock market have millions of shares.
- Stock Symbols: Traders use symbols to refer to companies.
- **Initial Public Offering (IPO)** - the very first sale of a stock by a company that had been privately held.
  - For the company, it means it is getting a large influx of cash.
  - For investors, it is a new opportunity to invest. They look for: profitability, long-term growth potential, how the money will be used, company management, etc.

The **symbol** is usually an abbreviation.

AAPL	Apple
MCD	McDonald's
GOOG	Google
MSFT	Microsoft
WMT	Walmart

### Stock Market

- The Stock Market (also called an "Exchange") is where shares of companies are bought and sold. There are many stock markets worldwide. The two largest and most famous: New York Stock Exchange (NYSE) is largest and most famous, located on Wall Street. NASDAQ (pronounced "Nazz-Dack") has many high-tech companies like Apple and Google.
- Why does the Stock Market matter?
  - Companies can sell stock to raise money.
  - Retirement accounts are usually funded by stocks.
  - Insurance companies invest and can charge lower premiums if investments go well.
- Ways to buy/sell/trade:
  - Buyers and sellers don't go to the Stock Exchange directly – they use a **Stockbroker** to complete transactions. A broker can be a person that you meet or call to execute trades.
  - Another way is to use **Investment Apps**: Robinhood, Vanguard, TD Ameritrade, and Fidelity are some examples of companies that offer user-friendly phone apps that can be used to manage your investments from your phone easily. Many apps offer lower transaction costs for investors, allow investors to purchase fractional shares, or even automate their investments.
  - You pay a **commission or fee** for every trade (buying OR selling). Fees are usually a flat amount per transaction. Commissions are usually a percentage of the trade amount, usually between 0.5% and 2%.
- How to make money with stocks: Until a stock is sold, the profit (or loss) is called "unrealized." This means it is not an actual profit (or loss) because the stock value could still change. Only when a stock is sold, is the profit (or loss) "realized."
- Two ways to make money:
  - **Capital Gains**: selling a stock for more than you paid for it. Summed up as "**Buy Low, Sell High.**"
  - **Dividends**: Profits distributed to stockholders, who retain ownership of the shares. Paid for each share you own if stock is owned before and through the **Ex-Dividend Date**. Example: If you own 1,000 shares and there's a dividend of \$2 per share, you'll receive \$2,000 - and you still own the stock.
- Retained Earnings
  - Retained Earnings: Money a company is keeping for its use.
  - Reinvesting money in the business. i.e.: buying new equipment, paying off loans, saving it for later uses, etc.

**Price Impacts**

- Supply and Demand
  - When a lot of people want to buy something (high demand), the price goes up.
  - When fewer people want to buy something (low demand), the price goes down.
  - When there are more buyers (low supply), the price goes up.
  - When there are more sellers (high supply), the price goes down.
- Market Environment
  - Things that are viewed as good for business and the economy can push stock prices up. Examples: consumer confidence, low interest rates, political stability, strong sales of products, introduction of new products or services, things that make a company more profitable, etc.
  - Things that are viewed as bad for business and the economy can push stock prices down. Examples: inflation, unexpected bad news, unpredictable politics, weak sales, product recall, lawsuits, things that cause a company to lose money, etc.
- Bears & Bulls: Stock prices are always changing!
  - A **BULL market** is when the overall stock market prices are rising (or expected to rise).
  - A **BEAR market** is when the overall stock market prices are falling (or expected to fall).
  - Legend has it these were chosen based on how the two animals attack: A bull thrusts its horns upward. A bear swipes its paws downward.
- Stop-Loss Order: Protects an investor. You can put a Stop-Loss order on any stock in a portfolio for any amount below the current selling price. As long as the stock remains above this Stop-Loss amount, the stock remains in your portfolio. When the price falls to (or below) this point, the stock is sold automatically.

**Retirement Planning**

- There are many options: 401(k), 403(b), SEP (Simplified Employee Pension), IRA (Individual Retirement Account).
- Employer matching: The employer matches \$1 for every dollar an employee puts in (up to a limit).
- **Diversification**: Owning different stocks in various industries that perform differently under a variety of economic conditions; it minimizes risk.
- **Mutual Funds**: A managed collection of stocks. Instead of tracking individual stocks, you track one fund. A portfolio manager makes all the decisions on the stock and when to buy/sell. They are constantly evaluating investment options. The funds invest in a number of stocks, creating a diverse portfolio to reduce risk to the investors.
- **Index Funds**: Think of an index as a basket, filled with many small pieces of different stocks. One example of an index is the S&P 500, which consists of stocks from the 500 largest companies in the US. An index fund is a type of investment that tracks or mimics the performance of a specific index. The benefits of investing in an index fund are that they provide diversification for your portfolio, they are considered low-risk, they are low costs because they don't require a team of people to manage them, and they are a good option for long-term growth.

**Risk and Reward**

- The higher the risk, the higher the potential return.
- The lower the risk, the Lower the potential return.
  - Highest Risk: Collectibles, undeveloped real estate, aggressive growth stocks, etc.
  - Moderate Risk: Conservative stocks, mutual funds, income real estate, etc.
  - Low Risk: Government bonds, etc.
  - Almost no risk: Cash, savings accounts, CDs, money market accounts, etc.
- Younger investors can afford higher risk than older investors because they have more time to recover if loss happens.
- Being too conservative could hinder reaching your financial goals.



### Session Two Introduction: (2 minutes)

Ask the students what elements from the first visit resonated with them. Did anyone hear information about the Stock Market in the media the past week?

### Compound Interest (5 minutes)

Ask the students what they know about compound interest. Compound Interest is interest paid on both the principal and on accrued interest.

To illustrate how compound interest works, create a table on the board. This shows how compound interest impacts \$10,000.00 depending on how you invest the money. Please note, this is just an example and uses average percentages. Actual results could be higher or lower depending on individual situations.

	Piggy bank – 0%	CD account – 3%	Stock Market – 7%
Year 1	\$10,000	\$10,300.00	\$10,700.00
Year 5	\$10,000	\$11,592.74	\$14,025.52
Year 10	\$10,000	\$13,439.16	\$19,671.51
Year 15	\$10,000	\$15,579.67	\$27,590.32
Year 20	\$10,000	\$18,061.11	\$38,696.84

### Time Value of Money & Profile Snapshot of Compound Interest (8-10 minutes)

Share the below three profiles with the students by writing the highlights on the board:

#### Person A:

Starts investing at age 35  
Stops at age 67  
(Contributes for 32 years)

Invests \$333/month  
6.5% hypothetical growth rate

Total Contribution: \$127,872

**Total at age 67: \$427,859**

#### Person B:

Starts investing at age 21  
Stops at age 35  
(Contributes for 14 years)

Invests \$333/month  
6.5% hypothetical growth rate

Total Contribution: \$55,944

**Total at age 67: \$723,350**

#### Person C:

Starts investing at age 21  
Stops at age 67  
(Contributes for 46 years)

Invests \$333/month  
6.5% hypothetical growth rate

Total Contribution: \$183,816

**Total at age 67: \$1,151,209**

\*Data calculated from [www.msn.com/en-us/money/tools/timevalueofmoney](http://www.msn.com/en-us/money/tools/timevalueofmoney)

Create a class discussion:

- What makes the biggest difference? (Starting young gives more time for funds to be compounded).
- What are options for when you turn 21?
  - If you are employed, check to see if there is a retirement plan option.
  - If you are not yet employed, work with a financial advisor to open a Roth IRA retirement account.
- Why do some people wait until thirty or beyond to start investing? (Not educated, money is tight, etc.)
- People can **make excuses** at all ages. If you make it a priority you can find ways to save money to invest. Even if it isn't a lot – starting young makes a huge difference. You have to make the choice to invest and then be diligent to do so!

- Have the students brainstorm saving tips that could help them reach their goal to invest early. Some examples: Making coffee instead of going to a coffee shop, buying in bulk, buying second hand, maximizing sales and coupons, compare prices and look at product reviews, cook meals at home rather than going out, seek cheaper housing or have a roommate to share cost of living, cancel cable or satellite channels you don't watch, get a second job or side jobs like pet or house sitting, stay alert to avoid parking/speeding tickets, etc.

### Stock Market Simulation (25-30 minutes)

- See page 12 for instructions and login information for the JA USA Stock Market Simulation.
  - Work with the classroom teacher to ensure all student groups are able to log in.
  - Be sure to recap and point out stock symbols, IPOs, etc.
- Start the simulation. After every few rounds, pause and discuss with the students various elements that stand out. Every class will be different, but some ideas include:
  - After an IPO, watch the stock for a few turns and point out if the stock increases or decreases.
  - Watch the news/alerts and see how the news affects the applicable stock in days to come. Why was the price impacted?
  - If a team jumps in rank – what did they do? Did they sell a stock, etc.
  - Ask the students how diversified their portfolios are. Are there any correlations between how diversified they are and their rank?
  - Is a stock declining? How long do you hold on to it before you sell?
  - Is it a bull market? If so, is it a good time to buy or sell?
  - Is it a bear market? If so, is it a good time to buy or sell?
  - Did anyone buy a stock at the very beginning and hold it through the entire game? How much has the stock amount grown? You can see how much it has grown in just 20, 30, 40... days – but imagine how much that would grow in real-life over the course of years!

### Summary and Review (3-5 minutes)

Remind the students of the importance of starting early to invest in their retirement. Challenge the students, prior to the next visit, to look for ways to save money in their daily lives.

#### Life Connections:

- Budget/Savings
  - How do you budget your money?
    - Consider sharing real costs of various items that your family prioritizes (examples: utilities, groceries, car payments, cell phone, insurance, daycare, etc.).
    - How do you balance savings and investing? (How are they different?)
    - Do you focus on saving money? Any tips for how to make it a priority?
- Loans & Buying on Credit
  - In conjunction with savings and investing, how do you manage:
    - Credit Cards, Student Loans, Mortgage, etc.
    - Large purchases (vehicles, furniture, etc.)
  - Do you have any life experiences regarding credit (good or bad) that students could learn from?

### Session Three Introduction (3-5 minutes)

Ask students to share three highlights they have gained from the program thus far. Ask students what ways they identified to save money since your last visit.

### Reality Check (10 minutes)

Share with the students the differences between the Stock Market simulation and real life.

- This simulation is an introduction to how the stock market works. The differences were made to make the game more exciting and fast-paced.
- Investing Strategy
  - Most investors prefer to invest for the long term instead of trading for short-term profits.
  - Investments are commonly held for years, rather than weeks or months.
  - It is nearly impossible to predict short-term movements in stock prices, but patient investors can do well in stocks over long periods of time.
- Stock Price Movements
  - Daily movements in stock prices are generally quite small (less than 1%).
  - It is not uncommon for a stock to take months or even several years to move more than 10%.
- The simulation focuses on investing in individual stocks, however – in reality, the majority of people invest in mutual funds rather than individual stocks. Depending on what the students have already learned in class about mutual funds outside of JA, consider sharing more about mutual funds and their benefits.
- Additional Analysis - In the real stock market, investors and financial advisors do extensive research about companies before they invest:
  - SEC filings: Public companies, certain insiders, and broker-dealers are required to regularly submit financial statements or other formal documents to the US Securities & Exchange Commission (SEC). These can be used to evaluate investments.
  - Quarterly and Annual Reports, Industry Newspapers and Magazines, etc.
- Too Good to Be True: If it sounds too good to be true, it probably is! No one can guarantee results, no one has a “secret formula.” For additional reading on this, Google: Charles Ponzi, Bernie Madoff, Enron, WorldCom, etc.

### Stock Market Simulation (25-30 minutes)

- See page 12 for instructions and login information for the JA USA Stock Market Simulation.
- Start the simulation. After every few rounds, pause and discuss with the students various elements that stand out. (See session one and two for ideas.)

### Wrap-up and Thank you (5 minutes)

Allow the students to ask any additional questions and/or summarize why you believe the students should prioritize their personal finances even in high school.

Life Connections:

- Education/Career
  - Did you complete post-secondary education? Why or why not? How has this decision impacted where you are today?
  - How did you make the decision of where to go to school?
  - Have you changed careers throughout your life?
  - **Concept to reiterate:** Technical education is a valuable option. In South Dakota there is a need for skilled-trade jobs, so many positions pay very well.

## JA Stock Market Challenge Simulation

Go to: <https://smc.ja.org/> and click “Login”

- Username: Email JA has on file
- Password: Created by you (If you haven’t set a JA password or can’t remember it, click [here](#) to set/reset it.)

**Home Tab:** Shows all the competitions that you have set up for your classes.

**My Classrooms Tab:** Allows you to activate a real-time simulation to utilize beyond the JA visits.

**Competitions Tab:** Allows you to create games/competitions. Games that are not yet published are shown here.

**General Report Tab:** Allows you to see results from completed games (summary and full report options).

### To set up a game:

- Go to the “Competitions” Tab.
- Click on “Create Competition” in the upper right corner.
- Pre-Event Setup Tab:
  - Competition Name: Create an identifiable name – include the class period if you have multiple sections. JA Suggests: School-LastName-Prd#-Visit#
  - Bank: Indicate the amount of money you’d like to start with; don’t include \$ or commas: ie: 500000.
  - Start Date: Does not matter – JA suggests selecting “tomorrow’s date”.
  - Start Time: Does not matter – JA suggests selecting 1:00 (military time).
  - Click on “Set To Do List”.
    - Start Date: Does not matter – JA suggests selecting “tomorrow’s date”. (Same as above.)
    - Start Time: Does not matter – JA suggests selecting 1:00 (Same as above.)
    - End Date: Does not matter but needs to be after the start date/time. JA Suggests selecting the last day of the month that shows.
    - End Time: Does not matter but must be after the start date/time. JA Suggests 1:00.
    - Title: Add a task title: ie Explore and Buy Initial Stocks.
    - Description: Copy/paste the task title (or add additional details).
    - Click on “Save” in the upper right corner (or “Add Task” if you want to add another task).
  - Ignore the “Event Rules and Instructions” unless you want to activate and add them.
  - Click “Save” in the upper right corner.
  - Click on “Ok” when it says successfully added (or make corrections as prompted).
- Click on the next tab: Event Setup
  - Event Start Date: Select the same day as before.
  - Event Start Time: Select the same start time as before.
  - Trading Options: Click on “Allow Both”.
  - News Options: Click on “Allow Both”.
  - Trading Round:
    - Time of Real Time: Indicate the amount of time you want the game set up for.

- # of Days & Seconds per Day: these two are connected – and will auto fill once one is determined. Either enter the number of days you want in the game or enter the number of seconds you want each turn to be. Please note – you cannot advance the days “faster” than the number of seconds you select. So double check that the seconds per day are reasonable. JA suggests 60 second turns for the first visit.
    - Ignore the Knowledge Challenge unless you’d like to add a “pop quiz”.
    - Click on “Save” in the upper right corner.
- Click on the next tab: Stock & News
  - Select Round: Round 1
  - Under Round 1 – use the dropdown arrow to either “manually” create your own game (see directions at the end of this document), or scroll down to select a pre-made template to then customize.
    - JASoDak has created a variety of templates that can be used. Scroll all the way to the bottom and you’ll see templates such as 20-Day, 30-Day, 45-Day, 50-Day in class practice.
    - Please note: you are able to see and utilize templates from across the nation. **JASoDak cannot guarantee that all templates that show are ready to be used.** No matter the template you select, you need to view the itinerary and make changes as needed before starting the game. The template generated is very limited, and we cannot make the same changes to days and news affects like you can from the class view.
    - After selecting the template you want to use, select “Apply Mode”.
- Click on the next tab: Itinerary
  - Click on “See Detail” on the right hand side of the blue bar “Trading Round 1”.
  - This is where you can see (and make changes if desired) to the day in which news is shown. Click on the “View” icon to see the details of what will occur and the “pencil” icon to make changes.
  - If you want to make changes to the news/alerts/values go back to the “Stock/News” tab OR you can easily make these changes after you publish the game – by going into the game and clicking on the “Blue Itinerary bar”. The stocks and news will appear and the easiest way to make changes is from this view.
- Click on the next tab: Participants
  - Click on Group Type: Individual (and then “Apply”)
  - **Click on “Select Option” and use the drop down to select the corresponding class period.**
  - Click on the box next to “select” to select all student teams on that page. Arrow Over on the bottom to advance to the next page and click on the box next to “select” again to select all teams on that page. Continue until all student logins on all pages have been selected.
  - Click on “Add” at the bottom.
  - **Double check that you have selected all the students from the correct class period.**
  - Click on “Save” in the top-right corner.

- Ignore the next tab: Configuration – this is for large event competitions.
- Click on the final tab: Preview (to review the stocks and news)
  - This tab showcases the days in which news items will occur as well as provide a snapshot of how the stocks will “move” throughout the game.
  - If you’d like to make changes to the Day a news/alert item shows, you can go back to the Itinerary tab, the News/Stocks Tab, or make changes after you publish the game.
- Click on “Publish” in the upper right corner and then “OK” on the pop up.
  - If “Publish” is not active – it means a step didn’t save. Double check that the Stock & News has been selected and that other tabs are fully completed. Often Participants weren’t fully added and saved.

To **duplicate a game** for quicker set up if you have multiple periods:

- After setting up the first game, go to the Home Tab – and click on the Duplicate icon (far right) on the game you want to duplicate.
- Rename the game for the appropriate class period. Click “ok” when it says it was duplicated successfully.
- Jump to the Participants Tab.
  - Click “reset” under Group Type Individual.
  - Reselect “Individual” and repress “Apply”.
  - **Click on “Select Option” and select the new class corresponding to the class period.**
  - Click on the box next to “select” to select all student teams on that page. Arrow Over on the bottom to advance to the next page and click on the box next to “select” again to select all teams on that page. Continue until all student logins on all pages have been selected.
  - Click on “Add” at the bottom.
  - **Double check that you have selected all the students from the correct class period.**
- Click on “Save” in the top-right corner.
- Click on “Publish”.
- Repeat with additional class periods!

**\*\*If you don’t remember to click “Save” before you click on publish – the teams will default back to students selected on the original game before you duplicated. Be sure to “Save” before publishing!**

#### **Other Tips/Suggestions:**

- If students share devices or use different logins throughout the visits, it’s very difficult to get the system to fully log-out. A few options:
  - Clear browsing history – Ctrl H is a shortcut.
  - Use an incognito window to sign in.
  - Use a different browser.
  - If all else fails, go to: Access.ja.org and “log out” by clicking on the arrow under the silhouette of a person. Then go back to smc.ja.org and “log out again”. This should fully log the former user out and allow you to use a new login.

- You can add students to a game by going to the home tab, clicking on the game, select your director role, and click on “edit” (far upper right).
  - Click on the “participants” tab.
  - Click on the “Add” button and the Student List in which you can then select additional students will open.
  - Click on the drop down next to “Select Option” – select the appropriate class period and add students as needed.
  - You can ADD student logins but you cannot delete them. (If you added the wrong class of students into a game, we’d suggest setting up a new game.)
- When you start the game – the three boxes that are titled Competition Information (upper right) will change to “Trading Leader board, Stock Market Exchange Board, Newsletter”... click on each of these and they will open in a new window. Students can also access these on their own devices. The three digit number toward the end of the URL is the only thing that changes between games.
  - The URLs are written on the student login slips of paper.
  - You can also write the URLs on the board and just change the three digit number between class sections.

### Starting a game:

- Go to the Home Tab.
- Click on the name of the game/competition you want to start.
- Role Selector will pop up: use the dropdown to select “Director”. (Click Select.)
- Before clicking “start” be sure the students have time to explore and buy their initial stocks.
  - You can “pause” the game once it has been started, but the student screens gray-out and they are not able to explore stocks or see other competition details.
  - Once you start the game, you cannot advance the days any faster than the amount of seconds the game was set up for. You can however, change the “trigger day” that news/alert items appear to earlier days if you think you will run out of time.
- You are able to make changes to the stock and news/alert items either before the game starts (click on “Trading Round 1” in the blue section for the full itinerary to show) or it automatically shows once you click on “start”.
  - Click on the “View” icon to see the news/alert item and what industry/specific stock it will affect.
  - Click on the “Pencil” icon to make changes.
    - You can change or add industries and/or stocks that are affected as well as the % value and the effect (Impact up, Impact Down, Gradual Up, Gradual Down, etc.).
    - You can also change the trigger day a news/alert item appears.

### Manually setting up your own game:

- Follow the general instructions on setting up a game, but under the “Stock & News Tab click on “Manual” under the Round 1 dropdown rather than a template.
- Once you click on “Manual” two additional tabs appear: Stocks and News.



- First you have to add Stocks by clicking on the box to the left of the stock(s) and then click on “Save Selection” in the upper right corner.
  - You can add or delete pre-loaded stocks by clicking “Edit Template”. or
  - You can add your own stock by clicking “Add Stock”.
- After stocks are added, news items connected to the stocks selected will appear under the “News” tab.
  - Click on “Edit Template” to add News/Alert Items – you can click on the “View” icon to see details.
  - To add a news/alert item, click on the box to the left of the item to select it. Then click on “Save Selection” on the upper right of the screen.
  - After selecting “Save Selection” you will see both the “View” icon and the “Pencil” icon options. Selecting the “Pencil” icon will allow you to make any changes to the trigger day as well as to the industries and stocks affected and the rate in which it is affected.