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## Students at Wright Elementary learn about the 'Bull' and the 'Bear'

MALTA - Ask some fourth- and fifth-grade students at Wright Elementary about the Bull and the Bear, and they won't tell you about a Disney movie, but rather they will explain to you how the stock market moves up and down, gaining ground in a bull market; and then reversing and falling 20 percent in a bear market.

Fourth- and fifth-grade students in Zak Fitzenreider's after-school program at Wright are learning about researching companies and investing in stocks, in preparation for a spring competition of The Stock Market Game.



Zak Fitzenreider works with fourth- and fifth-graders in his after-school program on the Stock Market Game. Provided photo

Fitzenreider, a first-year fifth-grade teacher at Wright Elementary, found out about The Stock Market Game, a program of the Illinois Council on Economic Education, and decided to try his version as an after-school program at Wright during the fall semester.

Students in the program were put in teams of four to five and given \$10,000 in imaginary money each week.

During the 12-week program, Fitzenreider introduced the students to a new economic term or terms at the beginning of each week.

The students researched companies and "spent" their \$10,000.

They reported on the reasons for choosing the stock that they purchased, and they were required to watch the market and follow their stocks.

Fitzenreider also incorporated an adviser project in which the teams "advise" him on purchasing a stock and have been required to explain what company/companies they recommend to purchase, the pricing of the stocks, where they think the stocks will go and why.

Teams also have been awarded at the end of every other week, with a prize given to the lead portfolio.

The teams eventually learned about broker fees, and their imaginary money was increased to \$100,000 to spend.

Fitzenreider was skeptical at first about the ability of fourth- and fifth-graders to learn and comprehend the terminology.

He also wondered about how the students would want to spend their time on the laptops, whether they would participate in the program or try to spend their time playing video games.

After a couple of weeks, he was pleasantly surprised to find he was wrong.

Not only were the students understanding everything he was teaching them, they were staying on task and engrossed in spending every minute checking their portfolios, researching other companies and talking with their teammates about their investments.

Wright School Principal Gina Greenwald said, "This is proving to be a wonderful life lesson for our students. They are eagerly exploring the world of finance and developing some familiarity with difficult concepts."

She added, "I am also looking forward to following the students as they continue to watch their investments grow and develop."

ICEE, housed in Northern Illinois University Outreach, provides The Stock Market Game program to schools throughout Illinois.

The SMG program provides teachers of students in grades four through 12 curriculum resources and hands-on activities for use in their classroom.

Through the curriculum and program, students learn to research companies, make investment decisions and follow those investments over a 10- to 15-week period. The SMG is offered in every state with numerous regional and grade-level competitions in Illinois.

During the spring 2007 semester, ICEE will host a special competition between participating schools within DeKalb County.

Awards will be given in two levels: fourth- through eighth-grade and high school. Castle Bank, a lead sponsor for the DeKalb County competition and an advocate for financial literacy, invites other businesses in the community to join them in supporting this important academic competition which promotes real-life education.

Fitzenreider is looking forward to offering the after-school program to fourth- and fifth-graders at Wright in the spring semester and to including his teams in the DeKalb County-wide competition.

Even though they are up against only the teams within the after-school program during this fall semester, there is definitely a competitive aspect which keeps the kids motivated.

"The curriculum is easy to incorporate," said Carol Meitl, a consumer education teacher at Sycamore High School who has incorporated The Stock Market Game and curriculum into her classrooms for more than nine years.

"The SMG program is simply an addition to the current curriculum and concentrates more on a hands-on approach which appeals to different learners, and it brings excitement into the classroom."

Mark Meyer, a social studies teacher at Kaneland High School, agrees.

"In the classroom, excitement is built in, and students seem to latch onto the education," Meyer

said. "For any teacher looking to add The Stock Market Game program into their curriculum, it is easy," Meyer said. "The program is all set up, and the structure is just the way a class should use it."

Meyer added, "The program teaches kids that they have many options to choose for their money and to invest early so students have more when they are out of college rather than starting out in debt, as many college graduates do these days."

Teachers participating in the DeKalb County SMG will be offered a training workshop prior to their implementation of the program.

The workshop will demonstrate how the SMG's accompanying curricula can help them teach academic subjects and meet teaching goals as students learn about the market.

For more information, contact Tricia Maxwell at the ICEE offices at (815) 753-0356.

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