

# Stock market game teaches kids investing basics

Jack Maher 4 hrs ago

KUSA- If you were given \$100,000 to invest, how would you pick companies that would earn you a profit? Students at Columbine High School faced this challenge in the realistic **Stock Game**. Though the money is fake, the game's central idea of teaching students investing basics is as real as it gets.

The rules are simple. Students are broken into teams and work together to create the best stock portfolio with the \$100,000 dollar stake in **The Stock Game**. All teams in Colorado compete against one another for top honors.

Teams across the state are also divided into regions and compete against one another based on geographical locations. Erika Fukuhara, The Stock Market Game coordinator in Colorado, says it is nice the game fosters local competition across the state.

While some teachers choose to oversee the game in their classrooms by themselves, others opt to bring in volunteers for lessons on the economy and the workings of the stock market. These guests use their experience in the investment world to teach students lessons on investing.

Ward Cerny from Green Manning and Bunch investment firm is one of these volunteers, otherwise known as e-mentors, at Columbine High School. Though not all e-mentors play the game, Cerny chooses to.

"What I do is [I] compete against the kids. I go into schools and once-a-quarter, I go talk to them what is important about investing, how it is risky, why I think it is fun. Stocks are risky. They're always risky. Investing is not something to be taken lightly," he says.

Cerny is also a member of the Colorado Council for Economic Education (CCEE). This board is responsible for sponsoring The Stock Market Game in the state of Colorado.

CCEE President Robert Clinton said it is the responsibility of the CCEE to administer the game and do the local training of the teachers who bring the game to their students.

"We are the local operator of the game. This opportunity to learn personal finance aspects of investing wouldn't be possible without local infrastructure on the ground and getting it into classrooms," he says. Clinton added The Stock Market Game has been in Colorado since 1988.

Cerny added, "We as CCEE spend a lot of time and effort on that [game]. I think it should be known this council is responsible for economic education. A lot of people think economics is only for college and beyond. It is important for students of all types... so [students] don't get taken advantage of in the future."

Fukuhara estimated there were about 8,500 participants in The Stock Market Game in the state this past year. This number was down from 10-thousand students the previous year which the CCEE attributes mainly to budget cuts in school districts. Despite these drops, the CCEE is hoping to see the game more widely used in the state of Colorado, as its benefits are obvious in the classroom.

According to a study carried out by Learning Point Associates, those who participated in the game tested higher in both mathematics and financial literacy when compared to students who did not play the game.

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"The Stock Market Game is a vehicle to achieving better financial and economic literacy and students are a great place to start," says Clinton. This game has reached schools across Colorado from Steamboat Springs to Highlands Ranch, Pueblo, Colorado Springs and Centennial, and Fukuhara says the numbers have the potential to grow.

Cerny hopes the success of the game continues to grow in Colorado, and he doesn't expect to have a difficult time getting kids interested in playing.

"The fun thing about The Stock Market Game is it actually sells itself. People tend to be interested in stock market. If they have real money riding on it, it really tends to perk people's interest. The great thing is the students really seem to be interested and engaged without a push from me. [That's] not always the case for your standard economics class."

Clinton agrees. "This is the kind of experience every kid should have, and it starts in 4th grade and runs up through high school. Kids who don't get this opportunity miss out. The Stock Market Game is designed to provide that meaningful learning experience that will stick with a kid over their lifetime."

**Editor's Note:**

***This article was contributed by Taylor Temby. Taylor is a journalism major at the University of Colorado Boulder.***

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