

SMG Coordinator Guide 2021-22

This guide includes Q/A on the following topics:

- Registration & Logins
- Getting Started Resources
- Portfolio Updates
- Entering Trades
- Stocks & ETFs
- Bonds
- Rankings & Historical Portfolios
- Teacher Support Center
- Privacy
- DECA
- Capitol Hill Challenge Email Templates
- InvestWrite Email Templates
- Invest It Forward Email Templates

Highlight Key:

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Attach/insert

Registration & Logins

Difference Between Competitive & Enrichment

Both sessions have the same level of portfolio access and functionality. However, only competitive session (Fall, Spring & Year-Long) students are eligible for prizes should they hold a top portfolio at the end of the game session and have followed all the competition rules.

Issues Registering

Thank you for your interest in The Stock Market Game. I am sorry to hear you are having trouble registering. Please clear your web browser's history and cache and try registering again. If you are still having an issue, please send me a screenshot and I will speak with our tech team to troubleshoot.

Student Registration

Thank you for your interest in The Stock Market Game. You must be 18 years or older to register for the program. If you are not 18+, please let me know who to contact at your school be your SMG advisor.

Teacher Registration

Thank you for your interest in The Stock Market Game! Here are the steps to register your students for the program:

- Visit www.stockmarketgame.org
- Register Now:
 - Enter your name and email address, click *Teach Students/Others* and answer the drop down. *Continue*.
- Let's find your program:
 - Enter your school's zip code, select *New Mexico Stock Market Game*, and *Pick my Program Period*.
- When would you like to participate?
 - Select the session you would like to participate in and then click *Find your school*.
- Where will you teach the program?
 - Select *I want a 4th-12th grade team/s*. Toggle between *Public* and *Private* schools. Select your school. Review your school's info and fill in any required info (school type and phone numbers). Click *Set up my classes*.
- Add Your Classes:
 - Add a class name, fill in the required info, and enter the number of students participating and number of teams in the class (we suggest 1-5 students per team). Click *Add this class*. If you need to register more than one class, click *Add Another Class*. When you are done adding classes click *Continue*.

- Review your details:
 - Review the info, check *Rules and Code of Participation* and *Submit*.

You will receive your account logins via email shortly. Please reach out with any further questions.

Parent/Child Registration

Please visit <https://www.stockmarketgame.org/> to register for a session. When registering, select “Teach Students/Others,” and enter your home zip code. Next, select which program you would like to participate in. When you get to, “Where will you teach the program?” select “I want a parent/child team/s” and fill in your home address. Finally, when you get to “Add Your Classes,” enter the number of students and number of teams you would like, then finish the registration process. Please reach out if you have any more questions!

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1. Visit www.stockmarketgame.org
 2. Enter your name and email address
 3. Click “Teach Students/Others” and “Continue”
 4. Enter your zip code, select “Louisiana Stock Market Game,” and “Pick my Program Period”
 5. Select the session you would like to participate in and then click “Find your school”
 6. Select “I want a parent/child team/s”
 7. Enter your home address, check how you heard about SMG, and click “Set up my classes”
 8. Enter the number of students participating and number of teams (we suggest 1-5 students per team), click “Add this class” and “Continue”
 9. Review the information, check “Rules and Code of Participation” and click “Submit”

You will receive your account logins via email shortly. Please reach out with any further questions.

+5 Per Team

Thank you for registering for The Stock Market Game! We advise having 1-5 students per SMG team. Would you like me to add more teams to your account?

+5 Per Team (Competitive Session)

Thank you for registering for The Stock Market Game! For top performing teams in your SMG session to qualify for prizes, there must be no more than 5 students per team. I added more teams to your account in case you need them. You will be receiving another email with all your logins shortly. Please reach out if you have any questions!

Teacher Registration- No Teams

Thank you for registering for The Stock Market Game! I noticed that you registered for a teacher trading portfolio but no student trading portfolios. Would you like me to add student trading portfolios to your account? Please let me know and reach out with any questions!

Meant to Register for DECA or FBLA

Thank you for registering for the Colorado Stock Market Game competition! I noticed in your account that you list DECA. Did you also want to compete in the DECA Stock Market Game competition? If so, please register for the competition here: <https://deca.smgww.org/#/>.

Thank you for registering for the Colorado Stock Market Game competition! I noticed in your account that you list FBLA. Did you also want to compete in the FBLA Stock Market Game competition? If so, please reach out to Vincent Young (vyoung@sifma.org) regarding registration.

“BAD” Registration

Thank you for registering for The Stock Market Game! Unfortunately, there was a system error in processing your registration. Can you please let me know your grade level and how many team portfolios you would like? I can update your account and send you the logins. Thank you!

Cannot Log In

I am sorry to hear you are having issues logging in. I just tried logging in to your account and was successful.

Please clear your browsing history and cache. It is possible that your browser is auto filling your ID/password with one that was previously entered or saved.

Then copy and paste your ID and password (**below**) into the fields when logging in. Sometimes a zero is confused with the letter “O,” a lower case “L” is confused with an upper case “i” and so on. Please also make sure not to enter any spaces when copy/pasting.

If the problem persists, please let me know.

Changing Advisor Password

If you would like to make your password something more memorable, visit www.stockmarketgame.org and enter your advisor ID/password. Scroll down to Helpful Tools and click Change Password.

Getting Started Resources

General Inquiry

Thank you for your interest in The Stock Market Game! We offer SMG for free in your state. The first step would be to register for the program at www.stockmarketgame.org. We suggest entering teams of 1-5 student per team.

After registering for the program, you will shortly receive an advisor login and student trading portfolio logins in separate emails. You can log in to the Teacher Support Center at www.stockmarketgame.org with your advisor id and password. The TSC is our warehouse of resources including all our lessons, videos, activities, etc. Your students can log in to their trading portfolios also at www.stockmarketgame.org with their ids and passwords.

The time commitment depends on your schedule and how in-depth you would like to cover the topics, but advisors can meet as little as once a week with their students to cover the basic concepts. Attached is a sample 10 week syllabus for the program. In addition, here are a few resources to help you get started:

- [SMG Essentials Mini Lesson videos](#) on core financial literacy topics including intro to investing, risk, diversification & more! All videos are 3-6 mins long & include Exit Tickets.
- [SMG Training videos](#) cover a trading portfolio overview, the rules of the game, and how to enter trades.
- [SMG Student Activity Packet](#) is a perfect companion to our mini lesson videos and includes a financial terms glossary, stocks, mutual funds, and bonds 101s, and fillable worksheets.
- Webinars & Office Hours are listed on our [Google Calendar](#). Click the event to view Zoom and registration details.

Please reach out if you have any further questions or need any more assistance.

Best,

Instructions Post-Registration

Thank you for your interest in The Stock Market Game! After registering for the program, you should have received an advisor login and student trading portfolio logins in separate emails. I will also paste

them below. You can log in to the Teacher Support Center at www.stockmarketgame.org with your advisor id and password. The TSC is our warehouse of resources including all our lessons, videos, activities, etc. Your students can log in to their trading portfolios also at www.stockmarketgame.org with their ids and passwords.

The time commitment depends on your schedule and how in-depth you would like to cover the topics, but advisors can meet as little as once a week with their students to cover the basic concepts. Here are a few resources to help you get started:

- [Intro to The Stock Market Game video](#) (2:30 mins): Who is the SIFMA Foundation? What is The Stock Market Game? How do I get started?
- [Stock Market Game Resources video](#) (3 mins): Financial education resources for beginners, returning teachers, our webinars and Instagram Lives.
- Attached is our **SMG Essentials**, a 10 session syllabus that includes [SMG Essentials Mini Lesson videos](#) (each 3-6 mins long), activities, discussion questions, and assessments.
- Free webinars and SMG Teacher Mentor office hours (bios attached) are listed on our [Google Calendar](#). Click the event to view Zoom and registration details.
- [Recorded Spring 2022 Webinars](#): Stocks 101, Tour of the Teacher Support Center, and more.

Please reach out if you have any further questions or need any more assistance.

Best,

Issues Joining Google Classroom

Sorry that you are having difficulty joining the classroom. Can you send me your Gmail account and I will add you? Please note that you can only join the classroom if your email is Gmail.

I just tried adding you to our Google Classroom with your email and I received a notification that I cannot add emails from that domain. We have run into this issue with some other educators. Even though their school email is hosted on a Google platform, Google Classroom does not recognize it as a Gmail. Do you have another Gmail account I could try?

Google Classroom Section 2

We launched Google Classroom and it has been more popular than we anticipated! As such, we just opened a second section to allow more teachers access to our materials. Please use the below invite information to join Section 2:

Invite Code: jte5te3

Invite Link: <https://classroom.google.com/c/MTY4Njc1Mjc1Mzly?cjc=jte5te3>

Thanks!

Portfolio Updates

Transaction Notes, Pending Order, Account Summary & Account Holdings Updates

Transaction Notes and Pending Orders update in real time. Account Summary and Account Holdings update overnight to reflect the previous business day's transactions.

Corporate Action Updates

Every effort is made for The Stock Market Game to simulate as closely to real life as possible. However, corporate actions (mergers, acquisitions, spinoffs, etc.) may include a few days of settlement. All portfolios holding the stock were impacted the same and have now been updated.

Total Equity & Buying Power Updates

You were unable to buy BVXV on Friday because SMG uses previous market close to calculate portfolio metrics like total equity and buying power. The previous close for BVXV on Thursday was \$37.88 valuing the trade much higher than the intraday ~\$4 price you saw on Friday. If you try your trade again today, you should be able to execute the transaction (assuming you have enough buying power).

Market Capitalization & Buying Power Updates

SMG pulls data like previous close and market cap nightly, not intraday. If the stock closes with a market cap below \$25 million and/or a closing price below \$3, it does not get listed as a tradeable stock in our system the following business day.

As per SMG Rule 15, "No back posting of trades will be done for trades of securities not contained within the SMG Security Table. Once the missing security has been added, the security can be traded. The same rule applies to trades rejected if they are incorrectly pricing below \$3. Once the pricing has been corrected, the security can be traded." You can read all The Stock Market Game program rules [here](#).

We do not compensate teams for trades rejected by the system. If you would like to invest in these tickers, please try the trades again.

Entering Trades

Pricing (Real-Time)

The Stock Market Game runs Monday to Friday with hours of operation from 9:30 am ET to 4 pm ET. Teams may trade on any day the participating stock markets are open.

Stock trades placed during market hours execute immediately. Stock trades placed after market hours or during holidays execute at the next business day's opening price.

Mutual fund and bond trades are priced at the business day's closing price. Mutual fund and bond trades placed after market hours or during holidays are priced at the next business day's closing price.

Pricing (Real-Time) Hawaii

The Stock Market Game runs Monday to Friday with hours of operation from 9:30 am - 4 pm EST (4:30 am – 11 am HST). Teams may trade on any day the participating stock markets are open.

Stock trades placed during market hours execute immediately. Stock trades placed after market hours or during holidays execute at the next business day's opening price.

Mutual fund and bond trades are priced at the business day's closing price. Mutual fund and bond trades placed after market hours or during holidays are priced at the next business day's closing price.

For example, if your students placed a stock trade at 10 am HST (3 pm EST), the trade would execute immediately and appear in their Transaction Notes. If they placed the trade at 11:30 am HST (4:30 pm EST), the trade would appear in Pending Orders and execute at the next business day's open.

If your students placed a mutual fund or bond trade at 10 am HST (3 pm EST), the trade would immediately appear in Pending Orders and execute at the close of the business day (11 am HST). If they placed the trade at 11:30 am HST (4:30 pm EST), the trade would appear in Pending Orders and execute at the next business day's closing.

Transaction Fee

SMG charges a \$5 fee per trade.

OTC

KSHB is over-the-counter, meaning it is traded in some context other than on a formal exchange such as the New York Stock Exchange or Nasdaq. The Stock Market Game does not permit trading of over-the-counter stocks.

Because we are an educational simulation, we limit our offerings to securities that have transparent pricing and that students can use research and analysis to make informed investment decisions. OTC

stocks tend to be volatile, illiquid, and have limited pricing information. Hence, we don't include them in SMG.

Penny Stocks

The Stock Market Game does not permit buying stocks that trade below \$3.

Futures, (Put & Call) Options, Commodities & Currencies

The Stock Market Game is focused on teaching students about the capital markets through hands-on stock, mutual fund, and bond trading. SMG does not provide trading in futures, options, commodities, or currencies.

Transaction Types- Buy/Sell, Short

Students can make buy, sell, short sell, and short cover transactions. Transactions entered with a limit price will not be held past the initial attempt to price the transaction during market hours in a Real-Time game.

20% Maximum Equity

Our system automatically blocks students from investing more than 20% of their portfolio equity in one security. Students' portfolios start out with \$100,000 in cash and \$50,000 in margin, so they should be able to invest around \$30,000 (20% of \$150,000) in one security. If they have any further questions, let me know.

20% Maximum Equity- Selling Increase

If a security in a team's portfolio increases in value above 20% of Total Equity, the team will be unable to purchase additional shares of that security but does not have to sell the increase.

Limit Orders (Real-Time)

The Stock Market Game limit orders are intended to allow students to indicate desired trade price for orders placed outside of market hours or in end-of-day games. The system will consider this price when trying to execute the order at market open or close.

When limit orders are placed during market hours (M-F, 9:30am-4pm ET) in a Real-Time game, SMG will attempt to process the transaction immediately (SMG does not hold limit orders throughout the day). If

the price your students have entered is outside of the where the stock is currently trading (i.e., the order price is too low for a buy order or too high for a sell order), the order will be rejected.

For example, if DIS is trading at \$130 and your students enter a buy limit order during market hours at a price of \$129, SMG will reject the order because the market is not at \$129. However, if your students enter their \$129 limit order after market hours, SMG will hold their limit order until the next day's open and if DIS is trading at \$129, it will execute the order for them. If DIS is trading above \$129, the order will reject and if it is trading below \$129, the order will be executed at the lower market price.

Limit Orders “Outside the Range”

When limit orders are placed outside of market hours and the limit price is outside of the trading price range, the order will be rejected. For example, DAL was trading around \$50-60 on 10/29 and they entered a limit price of \$600 per share which was too far outside the range for our system to process.

Unauthorized Activity- “Hacked” Portfolios

Thanks for your email. While we understand situations like this may occur and place you as the teacher in a difficult position, we cannot determine who placed the trades and cannot amend their transactions. We also recommend the team change their password by logging in and navigating to Resources, Change Password on the top menu bar.

In addition, SMG Rule 22 in the [SMG Code of Participation](#) states, “Teams are responsible for maintaining the secrecy of their password and the integrity of their portfolio. Each team is responsible for any opening or closing transactions entered in its portfolio. Teams may not enter transactions in portfolios other than their own. (When a team asserts that a transaction was entered by a non-member, the team will still be ranked based on their portfolio, which will include the challenged transaction.)” To remain equitable, we must adhere to this rule.

I apologize for any inconvenience and thank you for your understanding.

Market Open Order Delay

Orders placed after market close or before the next day's market open are priced at market open. Orders placed at or after market open are executed with the closest live market price. Because of the volume of trading at market open, there may be a lag between when the order executes and when you see it move from your Pending Orders to your Transaction Notes. Rest assured, you are getting the closest live market price to the time the order is executed; however, you sometimes must wait until the transaction is completed before you can reverse the position. If you want to ensure you receive the actual market open price, we recommend placing your order before market open. In addition, please remember that we discourage day trading, and initiating and reversing positions repeatedly throughout the day is not recommended.

Margin

Thank you for your email. An SMG portfolio starts out with \$100,000 in cash. A team may borrow an additional ~\$50,000 in margin, meaning SMG acts as a broker and loans the team money to purchase additional assets. This loan is then collateralized by the value of the team's portfolio.

As of yesterday, team DEC_6_ZZ2742 had already spent their \$100,000 cash and borrowed an additional \$40,000 in margin. You can tell a team is in margin when their cash balance is red, meaning it's negative.

DEC_6_ZZ2742 received a margin call because they did not have enough collateral to back the loan made to them. The minimum collateral the team needs is called the minimum maintenance. If you click the term highlighted in blue or the (i) button in the portfolio, you will see a definition of the term and the formula:

The Minimum Maintenance is the minimum margin requirement that a team portfolio must maintain after buying on margin. Your team will receive a margin call if the Total Equity in your portfolio falls below 30% of the value of your long and short stock positions + mutual fund positions + (.024 x value of treasury bonds) + (.06 x value of municipal bonds) + (.15 x value of corporate bonds).

Formula: Minimum Maintenance = 0.30 x (Value of Stocks + Mutual Funds + |Value of Shorts|) + (.024 x Value of Treasury Bonds) + (.06 x Value of Municipal Bonds) + (.15 x Value of Corporate Bonds.)

DEC_6_ZZ2742 is no longer in margin call, so the team must have sold enough assets to meet the minimum maintenance.

Please reach out if you have any further questions.

Stocks & ETFs

Stock Dividends

If a team purchases a stock that pays out a dividend, they will receive the payment in their portfolio. They must have purchased the stock by the Ex-Dividend Date which is listed in the stock quote. The payout will be listed on the Transaction History page.

Market Capitalization

The market capitalization (market cap) refers to what stocks' students can trade on The Stock Market Game. SMG does not permit trading stocks of companies whose market cap is less than \$25 million. You can also find the market capitalization of a company in the description box on the Enter a Trade screen within the system.

Bid/Ask Price

Prices on Yahoo and other public research sites are both delayed (usually 15 minutes or more) as well as a representation of what the exchanges are showing in the order book for that stock. In The Stock Market Game, because we are a simulation (i.e., your trades are not actually being sent to the stock exchange), we aggregate pricing information and execute at the closest price within the range we have available at the time of trade.

For example, if you enter a trade for 100 shares of WMT right now and Yahoo is showing \$117.34, that price is an aggregate of all the prices that stockbrokers are making on the floor and over the counter in that moment in time. On the Yahoo screen, you will see there are also prices listed (that are different) called bid and ask that will tell you the range (high and low) within which stockbrokers are willing to buy or sell this stock. SMG takes all the information, and our system will process your trade at the closest price to what a real stockbroker might give you in that exact moment in time.

You can learn more about bid-ask spread here: <https://www.investopedia.com/terms/b/bid-askspread.asp>

Amazon (Stocks Above 20% Equity)

Thank you for your email. We understand it can be frustrating when students cannot purchase certain popular stocks. SMG rules such as maximum equity percentages and the 10 share minimum exist to encourage portfolio diversification and teach students prudent investing principals. Unfortunately, some companies such as Amazon have allowed their share prices to increase to levels that are now unaffordable for many investors. Other companies, such as Apple and Tesla, have engaged in stock splits to lower their share price and increase affordability. We regret that given the parameters of SMG, students are not always able to purchase high-priced shares, but we encourage students to research similar companies to invest in that fit their investment strategy and can be purchased within portfolio parameters.

Blocked Inverse & Leveraged ETFs

Thank you for your email. While we endeavor to make the SMG simulation as close to real-world investing as possible, we adopt certain restrictions to promote prudent investment practices and ensure SMG serves primarily as an educational tool. Leveraged and inverse ETFs are products traditionally available to sophisticated investors and may promote excessive risk-taking. In that light, we do not offer these types of funds in our system and encourage students to consider other ways in which to express their investment views within SMG parameters.

IPOs

Thank you for your email. While we endeavor to make the SMG simulation as close to real-world investing as possible, it usually takes a day or two for IPOs to be tradeable in our system.

Corporate Actions & Liquidation

WINS was delisted on 10/21. Delisting is a corporate action and as per [SMG rule #16](#), corporate actions “may include the standard three-day settlement period” and “it may be necessary to suspend trading of a given security until the action can be completed.” Liquidation was completed on 10/26 (3 business days after the [10/21 delisting announcement](#)). The \$5.12 price was chosen because it was the prior closing price on the date of liquidation. All SMG portfolios holding this security received the same liquidation price.

Blocked Companies (tobacco, marijuana, alcohol, missile, etc)

Our system allows students to trade all common stocks on the NYSE and Nasdaq and we do not filter out companies based on the products they produce. However, you are welcome to create “classroom rules” to discourage students from trading certain companies, but we do not exclude them from our offerings.

Bonds

Bond Research

You can engage your students in bond research with these fun prompts:

- Corporate Bonds: ask your students to look up the bonds of the same companies for which they are buying stocks. Why do you think the company is selling both stocks and bonds? Why would it be prudent to own one, or the other, or both?
- Municipal Bonds: ask your students if they can find their hometown in the SMG municipal bond list and research why their town is raising money in the bond market. If they can't find their hometown, search for nearby towns!
- Government (Treasury) Bonds: discuss why governments borrow money. Have your students do research on how coupons on government bonds can provide a dependable flow of interest to add to their portfolio earnings.

You can use the following external websites to research bonds:

- <http://finra-markets.morningstar.com/BondCenter/Default.jsp>
- <https://emma.msrb.org/>

The symbols you find on these websites are called cusip IDs which correlate to similar symbols in the SMG system. Our system adds a prefix to the cusip ID (CO_ for corporate, MU_ for municipal, and TR_ for Treasury) to help students easily identify what type of bond they hold when they see it in their Account Holdings. Please do note that because we are an educational simulation, we only offer a predetermined group of bonds that are investment grade or above and for which we have access to market pricing.

Students can follow the instructions below to check if our system offers a bond that is found on an external site.

Once you find a bond you want to purchase, for example US Treasury bond 912810SJ8, you can click in the Enter a Bond Trade screen and do one of two things:

- 1) Click on "Bond Symbol" (this will open a new window - make sure your browser does not block pop ups) → select the type of bond you want to search for (this will open a new window) → use the column headers to sort by "cusipid" to find your external symbol → click "Trade" (located between the "symbol" and "cusipid" columns)
- 2) Add the relevant prefix to the cusip ID found on an external site (in our example, you would add TR_ to 912810SJ8 since it's a Treasury bond) and type that into the first text box → click "Validate Bond" (this will open a new window) → confirm this is the right security and click "Trade" in the top left corner

Please note that Corporate and Municipal Bonds can only be purchased or sold in \$1,000 increments and Treasury Bonds can only be purchased or sold in \$100 increments.

Let me know if you have any further questions!

Trading Bonds

Corporate and Municipal Bonds can only be purchased or sold in \$1,000 increments and Treasury Bonds can only be purchased or sold in \$100 increments. To trade a bond in SMG, on the Enter a Trade page, click Bond Trade, then click Search for Bond. Bond Symbol to select between Corporate, Municipal, and Government Bonds.

Corporate bonds: Enter the company name and click Search Corporate Bonds. For example, if you would like to buy a bond in Campbell Soup Co, type in Campbell.

Municipal bonds: Search for the state by selecting the state in the drop down and clicking Search Municipal Bonds. You can also add in text like HWY to search for bonds supporting highways in a specific state.

Government/Treasury bonds: Select Search Government Bonds for a list of bonds issued.

The CUSIP number is a unique identification number assigned to all registered bonds. In SMG, the cusip number is preceded by a prefix of CO, MU, or TR. If you know the cusip of the bond you wish to trade, you can enter the cusip number with the correct bond prefix to validate the bond and trade:

- Add CO_ for Corporate
- Add MU_ for Municipal
- Add TR_ for Treasury

Bond Selection

The Stock Market Game has a selection of municipal, corporate, and treasury bonds from the open market available to trade in SMG system. These bonds are investment grade, with S&P ratings of "BBB" or higher.

Earning a Return on Bonds

Bonds are often long dated and do not mature within our game window, but you can earn a return on bonds in a couple of ways.

Firstly, like stock dividends, you can look for a bond that has a coupon payment date within your game session. You can sort for upcoming coupon payment dates by clicking "next payment date" in the corporate, municipal or treasury bond pop out screen. If you hold the bond on its coupon payment date, you are the holder of record and receive that coupon payment.

The Stock Market Game - Google Chrome
 stockmarketgame.org/searchbond2.htm?type=BND&symbol=TREAS

symbol		cusipid	secdesc	last price	coupon rate	next payment date ▲	maturity date	sp rating	moody rating
TR_912810SJ8	Trade	912810SJ8	UNITED STATES TREASURY BOND	\$104.52	2.25%	Aug 15, 2021	Aug 15, 2049	N/A	Aaa
TR_912810QU5	Trade	912810QU5	UNITED STATES TREASURY BOND	\$119.88	3.13%	Aug 15, 2021	Feb 15, 2042	N/A	Aaa
TR_912810RC4	Trade	912810RC4	UNITED STATES TREASURY BOND	\$129.55	3.63%	Aug 15, 2021	Aug 15, 2043	N/A	Aaa
TR_912810FT0	Trade	912810FT0	UNITED STATES TREASURY BOND	\$137.64	4.50%	Aug 15, 2021	Feb 15, 2036	N/A	Aaa
TR_912810QX9	Trade	912810QX9	UNITED STATES TREASURY BOND	\$113.31	2.75%	Aug 15, 2021	Aug 15, 2042	N/A	Aaa
TR_912810QS0	Trade	912810QS0	UNITED STATES TREASURY BOND	\$130.40	3.75%	Aug 15, 2021	Aug 15, 2041	N/A	Aaa
TR_912810QA9	Trade	912810QA9	UNITED STATES TREASURY BOND	\$125.47	3.50%	Aug 15, 2021	Feb 15, 2039	N/A	Aaa
TR_912810QN1	Trade	912810QN1	UNITED STATES TREASURY BOND	\$147.15	4.75%	Aug 15, 2021	Feb 15, 2041	N/A	Aaa
TR_912810QZ4	Trade	912810QZ4	UNITED STATES TREASURY BOND	\$120.10	3.13%	Aug 15, 2021	Feb 15, 2043	N/A	Aaa
TR_912810QE1	Trade	912810QE1	UNITED STATES TREASURY BOND	\$144.05	4.63%	Aug 15, 2021	Feb 15, 2040	N/A	Aaa

▶ 1 2 3 4 5 6 7 8

Coupon payment can be calculated as value (amount of bond purchased) x coupon rate.

For example, if you buy a \$1,000 bond with an 8% annual coupon rate, you will receive $\$1,000 \times 0.08 = \80 on the annual coupon payment date. The highest coupon rate may be the best choice if you can receive the coupon during the game.

You can also sort for coupon rates by clicking “coupon rate” on the pop out screen.

Another way is to research bonds and the role they play in diversification. Students will learn that often (though not always) when asset classes such as equities are doing poorly, bonds do well. If in their research, they form such a view, they could allocate more of their portfolio to bonds and when the prices of their bond holdings go up, they would earn a return because, like stocks, bond prices move up and down with market factors and their SMG portfolios will mark those as unrealized gains/losses.

Pull to Par

When looking for bonds to invest in, be cautious of bonds that are maturing soon. As a bond reaches its maturity date, it will trade very close to its maturity face value of par 100.00 (this is called “[pull to par](#)”) so if you buy it before the maturity date at a price at or above 100.00, you will pay commission and have a realized loss when the bond matures at the final price of 100.00. Also, since SMG is a simulation and bond maturities, like other corporate actions, are not automatic in the system, you may have to wait a few days for the maturity to process before the maturity proceeds are available in your portfolio to reinvest in another security.

Rankings & Historical Portfolios

Region vs. Coordinator Ranking

Students can view their ranking in their SMG portfolio. Region ranks students by grade level (elementary, middle, high school). Coordinator ranks all players in the state, regardless of their grade level, participating in the game session. Students can check their region on the portfolio home page under Account Info.

Viewing Rankings

In the trading portfolio, students can see how they are ranked against their peers under the Team Rankings section. Teacher can access the Teacher Support Center, which houses all our curriculum and resources and gives a breakdown of your students' portfolios. Log in to the TSC by visiting www.stockmarketgame.org and entering your advisor username/password, then click View Team Portfolios to see your students' rankings. Please let me know if you have any further questions.

Liquidating

If your students sell the position, they will "lock" in their profit and the percentage gain on the position, but it will cost them an additional \$5 for commission.

If your students hold their position, their portfolio will still maintain their percentage gain as an unrealized gain, but they run the risk of the stock moving down between now and the end of the game.

SMG will credit your students' portfolio that gain in either realized or unrealized form, regardless of which option they chose to do.

Accessing Historical Portfolios

To see a saved snapshot of their portfolio, please have your students login to www.stockmarketgame.org with the following steps:

- Add **F2021-** before their team ID. For example, **DEC_6_A123** would become **F2021-DEC_6_A123**.
- Type **password** as their password.

They should be able to view their Account Summary page, Transaction Notes, Account Holdings, and Realized Gains-Losses.

Teacher Support Center

Nicknames

You can create team nicknames in the Teacher Support Center by visiting www.stockmarketgame.org and following these steps:

- Click “Log In” and enter your advisor ID/password
- Click “View Team Portfolios”
- Click “Class 1”
- Type in team nickname
- Click “Update Nicknames”

Removed Nicknames

To protect student privacy, we are adjusting how teachers can add nicknames. The function has been removed for now while we update our system. However, you should still be able to keep track of your students’ rankings from the View Team Portfolios page. Please reach out if you have any further questions.

Rules

You can view the rules in the Teacher Support Center. Visit www.stockmarketgame.org and log in with your advisor ID/password. Click Start Here, scroll down to Program Rules and click National Rules, then click View Local Rules at the top of the National Rules page to see rules specific to your state and competition.

Privacy

Data Privacy

Thank you for your interest in The Stock Market Game. Regarding the third-party vendor agreement, rest assured that the SIFMA Foundation does not collect student information, as it is not a requirement for participation or implementation of The Stock Market Game program. For additional information on what information is collected and how it's used, I've shared our privacy policy which you can **find attached**. Should you have any additional questions or find additional obstacles to your school's participation, please do not hesitate to contact me directly.

DECA

Registration

Registration for the DECA Stock Market Game competition is now open at <http://deca.smgww.org>.

How to Register

Thank you for your interest in the DECA Stock Market Game! Students can compete in teams of 1-3, and there is no cap on the number of teams per school as long as all students are DECA members. Here are the steps to register and create teams:

- Enter your name and email address (advisor)
- Select the correct DECA session and click "Find your school"
- Select your state
- In the list of schools select your school
- Review the fields and proceed (you cannot make any changes on this page)
- Check COPPA Compliance
- Enter first name and last names of the students per team. If you wish to have more than one team, click "Add another team" and follow the same step. Click "Add class."
- Review the information and click "Continue"
- Check "Rules and Code of Participation" and click Submit

You will then receive your logins via email to distribute to your students.

DECA Events (DECA High School)

Each state has their own DECA rules on the number of events you can compete in at the local and state level, but for ICDC a student can only participate in one competitive event.

Portfolio in Wrong Competition

I noticed that you registered for the Collegiate DECA Stock Market Game competition, but that you probably meant to register for the high school competition. Unfortunately, I cannot transfer portfolios between competitions so I will need to reregister for the competition at <https://deca.smgww.org/#/>.

Cost

Thank you for your interest in the DECA Stock Market Game competition! There are no additional costs for DECA members to participate in this competition.

Do NOT reactivate deleted teams! It causes a name shift. Only add new teams to the account.

Adding Teams

Please send the number of teams you would like added to your account. Once the teams are added, you can update the student names per team in the Teacher Support Center. Visit www.stockmarketgame.org and enter your advisor ID and password. Click View Team Portfolios and then click into each class listed in the Class Name column to see your students per team and add names. Make sure your browser does not block pop ups.

Please note that final team additions and student names must be submitted by Friday, October 22, 2021, 11 pm ET.

Getting Started

Please register your students for the DECA Stock Market Game [here](#). Once you register, you will receive an email with trading portfolio logins which you should distribute to your student teams.

Advisors can log in to the Teacher Support Center (TSC) at www.stockmarketgame.org with their advisor username/password. The TSC is our warehouse of financial education resources. It also gives advisors direct access to student trading portfolios.

Students can log in to their trading portfolios at www.stockmarketgame.org with their student username/password.

Advisors and students need to be familiar with the [DECA SMG rules](#) and the [National SMG rules](#).

Here are a few resources to help you get started (all located in the Start Here section of the TSC):

- [SMG Essentials Mini Lesson videos](#) on core financial literacy topics including intro to investing, risk, diversification & more! All videos are 3-6 mins long & include Exit Tickets.
- [SMG Training videos](#) cover a trading portfolio overview, the rules of the game, and how to enter trades.
- [SMG Student Activity Packet](#) is a perfect companion to the mini lesson videos and includes a financial terms glossary, stocks, mutual funds, and bonds 101s, and fillable worksheets.

End of Day Trading

Thank you for your email. While we endeavor to make the simulation as close to real-world investing as possible, DECA SMG uses End-of-Day pricing to ensure the competition is equitable for all students, regardless of time zone, school schedule, or other considerations. All DECA SMG students will receive business day closing prices for trades placed during market hours and next business day closing prices for trades placed after market hours or on weekends and holidays.

Distinct Portfolio Warning

Thank you for your participation in the DECA Stock Market Game. I wanted to reach out to remind participants from XXX School that each DECA SMG team must complete their own research and trades. Right now, there are multiple shared assets across students' portfolios from XXX School. Portfolios need to be distinct and reflect individual team contributions. Teams are up for disqualification if their portfolios mirror other teams' portfolios. You can view all the DECA SMG rules/guidelines here: https://www.deca.org/wp-content/uploads/2020/06/HS_SMG_Guidelines.pdf

S&P 500 Ranking

Rankings will be based on a team portfolio's Percent Return as compared to S&P 500 Growth for the time of competition. Click here to read a detailed explanation of the S&P 500 ranking method: https://www.stockmarketgame.org/document/Guide_to_SMG_Portfolio_Rankings.pdf

The difference between Region and Coordinator Rankings (DECA High School)

Thank you for reaching out with your question. In the trading portfolio under Team Rankings, Region refers to your DECA region. Coordinator refers to all DECA Stock Market Game teams regardless of region (North Atlantic, Southern, Western, Central, International).

When is the written entry/paper due? (DECA)

The written paper is due at the ICDC conference.

Retrieving portfolio data

Students will have access to their portfolios until Monday, March 1. They can copy/paste relevant charts like Transaction History and Realized Gains/Losses into spreadsheets or take screenshots for analysis.

Capitol Hill Challenge Email Templates

Not Eligible to Participate (i.e. non-T1 or <40% FARM)

Thank you for your interest in the Capitol Hill Challenge. While we appreciate your commitment to ensure students gain an early start on financial readiness, we cannot yet confirm participation in this year's program because the first round of 2022 CHC recruitment focuses on public schools with demonstrated need per federal school assistance programs. If you would like, we can put you on a waiting list and contact you should a slot become available for your district. In the meantime, we encourage you to register for our flagship program, The Stock Market Game, which you can do at www.stockmarketgame.org. Thank you again for your leadership in advancing students' financial capability!

Played Previous Years

Thank you for your continued interest in the Capitol Hill Challenge. We appreciate your commitment to ensure students gain an early start on financial readiness. While we'd love to invite you back this year, due to limited capacity, CHC must rotate schools in 2022 to offer newcomers the same experience that you and your students enjoyed last year. We encourage you to consider registering for our flagship program, The Stock Market Game. You can find more information about it at <https://www.stockmarketgame.org/>. Thank you again for your leadership in advancing students' financial capability!

Remote Learning:

CHC is completely online. You can access the Teacher Support Center via a web browser and students can log in to their trading portfolios via a web browser on their computer, tablet, or smart phone.

You can log in to the Teacher Support Center at www.stockmarketgame.org with your Teacher Support Center ID and password. The TSC is our warehouse of financial education resources and where you can keep track of your students' portfolios by clicking the View Team Portfolios tab.

Your students can log in to their trading portfolios at www.stockmarketgame.org with their ids and passwords.

In terms of remote learning, other teachers have informed us that they use Google Classroom to post our videos and discussion questions. If students are working in teams, they meet via Google Meets to discuss their investment strategy.

After School/Club:

The Capitol Hill Challenge can be implemented in your classroom, as an afterschool/club, or as an enrichment or extra credit activity. Our CHC Teacher Guide has mini lessons and activities for self-paced student learning.

SMG vs. CHC

The Capitol Hill Challenge is the SIFMA Foundation's national Stock Market Game competition that has specific rules including portfolio diversification. In the CHC Teacher Guide, you will find a breakdown of the CHC rules and National SMG rules that CHC participants must follow (pages 2-3).

In addition, the top 10 performing CHC teams win awards and national recognition, plus the opportunity to engage directly with government and business leaders, virtually or in person.

Only two schools per Congressional District can participate in the competition each year. We hope you take advantage of this special opportunity!

Maximum Equity

On the Transaction Notes page, your students received the error message "Exceeds max %" by a certain dollar amount. This refers to our 20% maximum equity rule, where our system blocks students from investing more than 20% of their portfolio equity in one security. Students' portfolios start out with \$100,000 in cash, so they should be able to invest around \$20,000 (20% of \$100,000) in one security. You can read more about the maximum equity rule in the [CHC rules](#).

Before your students attempt to enter their rejected trades again, they can divide the current price of the stock by \$20,000 to determine how many shares they can invest in.

Best,

InvestWrite Email Templates

Remote Surprise Patrol Teacher/Volunteer Intros

Hi Rob & Tyler,

I am excited to connect you two for the upcoming InvestWrite celebration - Rob is a financial advisor from Edward Jones and Invest It Forward volunteer, and Tyler is the winning InvestWrite student's dedicated teacher.

InvestWrite is a national essay competition, in which students' participating in The Stock Market Game must analyze an investment scenario and recommend steps for short and long-term financial goals. During the Fall 2018 semester, over 6,500 students wrote essays. Of those, 2,100 middle schoolers. Tyler's student, XXX, won first-place in the middle school division of the Fall 2018 state-wide Hawaii InvestWrite competition! And Tyler has planned an amazing celebration for Aubrey, or what we sometimes call "InvestWrite Prize Patrol." In attendance will be the principal, Stock Market Game students, Aubrey's parents, and Aubrey of course. Tyler is planning on handing out special tickets to the event to drum up excitement- the students will not know in advance the reason for the celebration, it's a complete surprise. In addition, media students will be capturing the surprise, along with a potential reporter from "The Garden Island" Kauai Newspaper.

The InvestWrite Prize Patrol will be held on Wednesday, February 20th from 8:07 to 9:08 AM in the library of Chiefess Kamakahalei Middle School (4431 Nuhou Street, Lihue, HI 96766).

All the InvestWrite prizes are shipped to Tyler at the school. Rob, I am going to follow up with you in a separate email to leave some surprises from Tyler as well.

In the meantime, please reach out with any questions.

Remote Surprise Patrol Volunteer Materials

Hi Rob,

Thank you again for signing on to complete this Prize Patrol! I am keeping this email separate so the teacher, Tyler Gage, is also celebrated and surprised at the event. Are you comfortable presenting the InvestWrite awards to the winning student and teacher? I have created some talking points for you (attached), feel free to use them or not. I am also providing the winning student's essay for your reference (attached). Tyler will have all the prizes for you to award.

And just a reminder that the InvestWrite Prize Patrol will be held on Wednesday, February 20th from 8:07 to 9:08 AM in the library of Chiefess Kamakahalei Middle School (4431 Nuhou Street, Lihue, HI 96766).

Please reach out with any questions!

Best,

Invest It Forward Email Templates

Introducing Matching Teacher & Volunteer

Nice to virtually make your acquaintance! I run The Stock Market Game in **New Mexico** and work with the Invest It Forward team to connect Stock Market Game teachers with financial professionals.

Thank you **Suzette** for requesting an Invest It Forward volunteer, and **Savanah** for committing to the experience!

Your next step is to schedule a day/time for your virtual meeting. Please reach out if you have any questions along the way.