



Ready, Set, GROW!

Basics of the Game for Students



Game Dates & Competition Levels:

See www.penncfl.org for current game dates

Traditional Full Semesters: Spring/Fall

Quarters Semesters: Early, Late Fall & Spring

Divisions - Competition **Levels:**

- Grades K - 6th
- Grades 7th - 8th
- Grades 9th -12th

Registration & Website:

- Teachers (only) should register.
- Teachers will provide you your ID and password.
- You may change your password at anytime.
- Very important:
 - Transactions are made through www.penncfl.org

Game Basics

- Students make investment trades to manage portfolios throughout the game
- Each student begins with a hypothetical **\$100,000**
- **Stocks**, bonds, ETFs, options, and mutual funds are available for trading

Game Basics

- 25% maximum equity for a single investment (4 stock minimum)
- Students may purchase stocks on margin – which is borrowing or a loan.
- 8% is charged on these borrowed funds

Game Basics

- 3% interest is earned on cash balances
- The team with the highest portfolio equity at the end of the game wins.
- Portfolios are not liquidated at the end of the game.

Game Basics

- Students may buy, sell, short sell, or short cover their stocks
- Stocks valued at less than \$5 per share may not be bought
- A \$10 fee is charged for each transaction

Game Basics

- All research can be completed on the Personal Finance Lab website
- Trades can be made between 9:30 am & 4:00 pm
- Trades are processed generally 15 minutes
- Rankings are updated throughout the day

One Game, many competitions...

- In the Classroom, Local Competition, County Competition
- Statewide by HS, MS, Elem, or all Divisions Combined
- See www.penncfl.org and select Stock Challenge in Financial Literacy menu