



Poquoson math students win, lose, learn in Stock Market Game

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POQUOSON — Teenagers rushing to get on the Internet is common, but in a hurry to see how their stock portfolio is doing?

That's been the case with some Poquoson Middle School eighth-graders this semester, and some have gotten good results.

Teacher Penny Huskey had all of her pre-algebra students participating in the Stock Market Game, which uses mock playing of the stock market to teach research and math skills. Two of the teams placed first and third in a 47-team regional competition.

Teams start out with a hypothetical \$100,000 to invest and track their choices online.

Lesson plans designed to go with the game assist teachers in covering lessons and integrating material that will be covered in Standards of Learning tests, Huskey said.

Almost as important, the real-world material and computerized nature of the game keep students engaged and interested. They learn money concepts they can carry forward into adulthood.

"It takes a little while to get started because you have to get them to understand what a stock is, how to buy and sell a stock," Huskey said. "Once they get into it, they love it and they can't wait to go to the computers to get on and buy and sell. It's really funny.

"I had a mom tell me, 'It's funny to see my child bust in the door and say: 'I've got to get on the computer.'"

Huskey used a \$1,000 grant from the Poquoson Education Foundation to pay for her students to participate.

The first place team consisted of Chris Lockett, Jan Shaffer and Tyler Pollak; while Lizzy Firth and Aubrie Huerta placed third.

Students learned the risk involved with investing that has been played out all too glaringly recently in the real stock market.

The winning team earned a 39 percent return on its investments, while another paid dearly for its heavy involvement in short sales.

"It can really help us in the future, if we do anything that has to do with money," Lockett said. "This helped us by teaching us how to short sell, long sell and short cover. And I think we've done a great job."

Anthony Gonzalez, another of Huskey's students, banked on short sales of Toyota stock and got burned.

Short selling by borrowing and selling shares of stocks expected to fall in value can be profitable, but wrong decisions and market fluctuations make it extremely risky, he learned.

"I short-sold Toyota because the trend of it was in the negatives, and it kept on going and going because of that major recall," Gonzalez said.

"But they had a really big bounce-back. And as soon as I short-sold it, it started to pick up and pick up because more people actually started buying it again."

Firth and Huerta invested in stores and goods that interested them, and it paid off with a 31 percent return, Firth said. They think the lessons will stick with them.

"I think you should remember it, so you know what to do when you're actually in it, doing it for real, because it can help you understand what is important and what to buy, how and when to," Huerta said. "Like when it's up, you shouldn't really buy it then. And when it's down, you should buy it."

What is it?

The SIFMA Foundation's Stock Market Game gives students the chance to invest a hypothetical \$100,000 in an online portfolio.