

Financial Literacy and Investment Game 2022

Sponsored by

The Financial Literacy Center

College of Business and Economics

California State University, East Bay

Participant Guide

Greetings East Bay Community,

The Financial Literacy Center at Cal State East Bay's College of Business and Economics is excited to offer the Financial Literacy and Investment Game (FLIG).

What is FLIG?

- A no cost, no risk way to learn a few basics about managing your money.
- A 100% online program where you can learn a little about personal finance and how to invest.
- Open to everyone including high school and college students, alumni, neighbors, community, staff, and faculty.

Here are the basics:

- The game has two parts:
 1. Learning materials (articles and videos) in personal finance and investing basics.
 2. Investment simulation with an initial \$10,000 plus \$100/week of "game money" using real-time, stock market data. Buy and sell US-listed stocks, exchange traded funds, and cryptocurrencies.
- Sign-up anytime from February 22 through July 26 at the following link:
 - www.csueastbay.edu/cbe/??? To sign-up.
 - You will be invited to a private game on the stocktrak.com platform.
 - <https://www.stocktrak.com/members/register?session=CSUEB-FLIG-Test2>
- You can buy and sell investments within your account through July 26 when the game ends.
- High school and college students may be eligible for recognition awards, but there are no prizes beyond a few lessons learned and the excitement of comparing your portfolio to everyone else's.

FLIG using Stocktrak.com:

- After signing up for the game you will be invited to a Cal State East Bay private game site on stocktrak.com.
 - Part 1. Learning Materials in Financial Literacy and Investing.
 - Budgeting
 - Using Credit
 - Short-term Financing
 - Building Wealth
 - What is a stock?
 - What is a ticker symbol?
 - What is an ETF?
 - What are bonds?
 - and more

WELCOME BACK, ERIC! SESSION CSUEB-FLIG-Test1B

Part I: Learning Materials

ASSIGNMENTS SHOW MORE

Assignment	Due Date	Completion %	Start Date	End Date
Financial Literacy and Investment Quizzes	Feb 24, 2022	0%	Jan 06, 2022	Feb 24, 2022

Part II: Investment Simulation

MY TRADING PORTFOLIO 0 DAYS LEFT VIEW PORTFOLIO

- Portfolio Value: \$10,100.00
- Portfolio Return: 0.00%
- Cash Balance: \$10,100.00
- Buying Power: \$10,100.00
- My Ranking: 0 / 0
- Trades Made/Total: 0 / 10000

Quick Links: Open Positions | Closed Positions | Portfolio Summary | Transaction History | Ranking | Graph My Portfolio | Rules

System Message: Motley Fool picks are up to 233% vs the market's 88% over the last 5 years. Next pick comes out this Thursday. Learn more!

- Part 2. Investment simulation

- Everyone starts the game with \$10,000 in game cash (NOT real money – sorry). Then every week an extra \$100 in game money will be deposited into your account.
- It is up to you how to invest the money by buying whatever stocks, exchange traded fund (ETF's) or cryptocurrencies you want. You can even not trade and thus leave your game money as cash.
- Not sure what to do? Start by buying shares of the following ETF's that might be a good start for an average long-term investor.
 1. 26 shares of VTI. This will be worth about \$6,000. VTI is the ticker symbol for the Vanguard Total Stock Market ETF(exchange traded fund) that owns many stocks and closely follows the total US stock market.
 2. 16 shares of VXUS. This will be worth about \$1,000. VXUS is an international stock ETF that owns many international stocks and follows non-US stock markets.
 3. 26 shares of AGG. This will be worth about \$3,000. AGG is a US bond ETF that buys lots of different bonds.
 4. Not sure what these are? Learn more in the Part I learning materials.

Please use the following help guide and glossary to familiarize yourself with the Game. We hope you have a great experience.

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Professor of Finance

Director of the Financial Literacy Center

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FLIG 2022 Help Guide

FLIG Game

Website

- stocktrak.com
- Technical Support:
- help-desk@stocktrak.com Hours: 8:00am - 4:30pm EST (You can expect a reply by next business day.)

Securities Traded

- You can trade stocks, Exchange Traded Funds (ETF's), and several cryptocurrencies. All trades happen in real-time.

Trading Stocks

- To make a trade, you must click on the "Trade Stock" tab and then enter your trade information – Transaction type, Number of shares, and the Ticker symbol. You may then click on the "Send Your Trade Request" to submit your trade. Once you send your request, you will be taken to a Stock Order Preview Page so that you can all the information.
- This preview page will show you the number of shares you are getting ready to buy or sell, the price you will pay, ticker symbol, transaction type, and the estimated amount that this trade will cost you. If everything on the preview looks correct, you may click on the Make A Trade button on the bottom and your trade will then be submitted and you will be taken to a Stock Confirmation Page. If there is anything you may want to change, click on the
- Cancel Trade button at the bottom and the trade will be canceled.
- On the Confirmation page you will receive a copy of your trade and the corresponding confirmation number that is assigned to that trade.
- When trading stocks, you must trade in shares or in units. You may trade any number of shares that you wish if it is above 1. This means that you may trade 1 share or 337 shares, but you are not able to trade less than 1 share.
- All stocks that you wish to buy long must be trading above \$1 USD. If you invest in a stock and the price goes below \$1.00 USD, you don't have to sell the stock, you may still hold your position.

The Stock Market

- The U.S. stock markets are open Monday through Friday from 9:30 am to 4:00 pm ET in the USA. If you make a trade after the market has closed, then your trade will be placed the following business day (that markets are open) at the opening price.
- The stock markets close on all official holidays. When the stock markets are closed, participants may still trade, however, their trades will not be posted to their accounts until the next business day and you will receive the opening price for that next day for all securities

Transaction Costs

- There will be a no trading fees or commissions on trades.

Account Information

- To obtain daily, detailed information about your account, just login to your account on the web page and click on "Account Detail" or "Account Summary."
- Your individual activity and rankings are updated each business day. You can view your account detail and account summary by clicking on the appropriate tabs.
- Click on the Ranking tab to see how your account is doing against other teams. At the end of the simulation period, you do not need to sell all your stock holdings. Your final team standings will be based on the last day's closing prices.

Stock Research

- Researching a Company can easily be done on the Quotes and "Research" pages accessed through the Main Menu located in your home page.

- The Quotes page is an excellent starting point for researching a company. If you are unsure of your stock's ticker symbol, click on the "symbol lookup" icon located next to the "Get quote" button.
- Type in the company's name and click on the "search" button. A one to five-character ticker symbol will be displayed. Record this symbol, as each team must input the ticker symbol to make a trade.
- Enter the stock's ticker symbol in the "symbol" dialog box and click on the "get quote" button. Information such as the last price, today's high and today's low prices as well as a 52-week high and low will be displayed. Additionally, important financial information such as the Earning per Share (EPS) and the Price to Earnings Ratio (P/E) are listed.
- The most thorough resource in the website is the Research page. Clicking on the "Research" tab on the top navigation bar will open the following categories: Fundamental Research, Technical Research, Market Watch, Other Popular Investment Sites, Industry-Leading Stocks, Teacher Recommended Sites, Quote Tools, Finance 101, and Helpful Newsletters.

Stock Market Glossary

Ask

- The price at which someone who owns a security offers to sell it; also known as the asked price. (See also "Best Ask".)

Assets

- Any possessions that has value in an exchange.

Average Daily Share Volume

- The number of shares traded per day, averaged over a period, usually one year.

Bear Market

- A market where the dominating trend is one of falling prices.

Bid

- The price a prospective buyer is prepared to pay at a time for trading a unit of a given security. Please note that the New York Stock Exchange and the American Stock Exchange do not provide Bid information on a delayed basis. (See also "Bid".)

Bull Market

- A market where the dominating trend is one of rising prices.

Buying Power

- The amount of additional securities that a customer may purchase using the existing equity in his account.

Change

- The difference between the last settlement price and the last reported ask, bid, or trade.

Common Stock

- A security holding that affords the possessor to have ownership in the company which provides benefits such as voting rights and dividend sharing. In the event of liquidation, the rights of common stockholders come after all other holders, such as bond, debt and preferred stock.

Date of Record

- The date on which a shareholder must officially own shares in order to be entitled to a dividend.

Day Trading

- The practice of buying and selling a security on the same day. This is considered speculative, short-term trading and not to be practiced by the average long-term investor.

Delayed Opening

- An intentional delay in the start of trading in a stock until a large imbalance in buy and sell orders is eliminated.

Diversification

- The acquisition of a group of assets in which returns on the assets are not directly related over time.
- Proper investment diversification is intended to reduce the risk inherent in securities. An investor seeking diversification for a securities portfolio would purchase securities of firms that are not similarly affected by the same variables. For example, an investor would not want to combine large investment positions in airlines, trucking and automobile manufacturing because each industry is significantly affected by oil prices and interest rates.

Dividend

- Distribution of earnings to shareholders prorated by the class of security and paid in the form of money, stock, scrip, or, rarely, company products or property. The amount is decided by the Board of Directors and is usually paid quarterly. Mutual fund dividends are paid out of income, usually on a quarterly basis from the fund's investments.

Earnings Per Share (EPS)

- EPS represents the portion of a company's profit allocated to each outstanding share of common stock. Net income (reported or estimated) for a period is divided by the total number of shares outstanding (TSO) during that period; See growth rate measures for EPS.

Ex-dividend Date

- The date at which the Ex-Dividend period begins. Usually two days before the record date.

ETF

- An exchange-traded fund is an investment fund traded on stock exchanges, much like stocks. An ETF holds assets such as stocks, commodities, or bonds. Investors buy ETF's to simplify the process and reduce the cost of building a diversified portfolio.

Index

- A select sampling of stocks used to reflect the basic trends of the market. Indexes are derived from a broader number of stocks than Averages.

Index Fund

- An Exchange traded fund (ETF) or mutual fund that tries to mirror the performance of a specific index.

Initial Public offering (IPO)

- The first issue and sale of stock by a company to the public.

Limit Buy Sell, Stop Order

- A Limit Order is an order to buy or sell a stock at a specified price.

Listed Stock

- A stock that is traded on a major exchange.

Long Position

- A long position is when you buy a stock anticipating the price to rise

Margin

- The amount of money that a customer must deposit with a broker to secure a loan from that broker. In the case of futures, the amount of money that must be deposited to protect the buyer and seller from default.

Market Close Date

- Date on which the closing Net Asset Value (NAV) was last calculated.

Market Order

- A Market Order is an order to buy or sell a stock at the market's current best displayed price.

Market Value

- The market price; the price at which buyers and sellers trade similar items in an open marketplace. The current market price of a security as indicated by the latest trade recorded.

Market Value of Long Positions

- Sum of all shares held long, multiplied by the current market price for each stock held.

Mutual Fund

- A mutual fund is an investment fund that is NOT traded on stock exchanges. Instead investors trade directly with the mutual fund company or through their stock broker with the mutual fund company. Mutual funds hold assets such as stocks, commodities, or bonds. Investors buy mutual funds to simplify the process and reduce the cost of building a diversified portfolio. Investors can invest in mutual funds in dollar amounts instead of in shares which ETFs use.

NASDAQ Composite Index

- The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The Index is market-value weighted.
- This means that each company's security affects the Index in proportion to its market value. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index.

Net Change

- The difference between today's last trade and the previous day's last trade. The difference between today's closing Net Asset Value (NAV) and the previous day's closing Net Asset Value (NAV).

Net Income

- Income after all expenses and taxes have been deducted and used in calculating a variety of profitability and stock performance measures.

New York Stock Exchange

- The largest and oldest securities exchange in the United States.

NYSE Composite Index - NYSE

- The NYSE Composite Index - (NYSE) is a market value-weighted index which relates all NYSE stocks to an aggregate market value as of Dec. 31, 1965, adjusted for capitalization changes. The base value of the index is \$50 and point changes are expressed in dollars and cents.

Offer Price

- The price at which the shares were originally offered to the public.

Open Order

- An order to buy or sell a security that remains in effect until it is either canceled by the customer or executed.

Payment Date

- The date on which a dividend or split will be paid to stockholders by the issuers' paying agents. The payable date is the date on which one must own the shares (at the close of the session) in order to receive the split.

Portfolio & Portfolio Value

- All the different investments owned by the same individual or organization. The total ending cash minus loans, plus the market value of long positions, minus the value of short positions, plus interest earned, minus interest charged.

Preferred Stock

- A stock holding which provides a specific dividend that is paid before any dividends are paid to common stockholders. In the event of liquidation, their rights come before common stockholders, but after other holders, such as bond and debt.

Previous Day's Close

- The previous trading day's last reported trade.

Price/Earnings Ratio

- A fraction derived by dividing the market price of a company by earnings per share. This is thought to gauge the value of the stock relative to current market conditions.

Securities

- For financial markets these are the many types of financial instruments which are traded in financial markets (except futures contracts). For example, bonds and shares. A share is simply a part ownership of a company. If, for example, a company has issued a million shares, and you own ten thousand shares in it, then you own one percent of the company. As a part owner of a company, you are investing in the management of the company.

Short Interest

- The total number of shares of a security that have been sold short by customers and securities firms that have not been repurchased to settle short positions in the market.

Short Selling

- Short selling is the selling of a security that the seller does not own, or any sale that is completed by the delivery of a security borrowed by the seller.
- Short sellers assume the risk that they will be able to buy the stock at a more favorable price than the price at which they sold short.

Split

- The division of the outstanding number of shares into a higher number of shares. The market price per share drops proportionately. This is generally done to make a stock with a very high price more accessible to small investors. Current owners of the stock maintain the same equity by receiving the proportionate number of additional shares.

Stock Dividend

- Payment of a corporate dividend in the form of stock rather than cash. The stock dividend may be additional shares in the company, or it may be shares in a subsidiary being spun off to shareholders. Stock dividends are often used to conserve cash needed to operate the business.
- Unlike a cash dividend, stock dividends are not taxed until sold.

Stock Index

- A securities price indicator such as the Nasdaq-100, Standard & Poor's or Dow Jones series created to measure the relative value of the market.

Ticker Symbol

- A unique four- or five-letter symbol assigned to a security. If a fifth letter appears, it identifies the issue as other than a single issue of common stock or capital stock.

Trading Halt

- The temporary suspension of trading in a security, usually for 30 minutes, while material news from the issuer is being disseminated over the news wires. A trading halt gives all investors equal opportunity to evaluate news and make buy, sell, or hold decisions on that basis.

Volatility

- The degree of price fluctuation for a given asset, rate, or index; usually expressed as a variance or standard deviation.

Volume

- Volume is the sum of shares that have traded in the security for which you have requested a quote for either the current or most recent trading day on its primary trading marketplace.