

# Best Practices of Technology Integration

**Title:** *Bulls and Bears*

**Subject(s):** Math

**Intended Grade Level(s):** 4-5

**Description:**

This unit, once started, will be ongoing throughout the year. The learners will demonstrate knowledge of the stock market and its impact on our economy and the world's economy. The learner will also buy and sell stocks using classroom currency.

**Narrative:**

I have had a classroom economy for several years. Children earn classroom currency by turning in homework on time, following directions, "doing the right thing", etc. They lose money from incurring fines. Fines are levied when a child breaks a rule or doesn't do what is asked of him/her.

The children deposit the money they earn once a week in the bank in their savings/checking account. They have to keep track of their savings and determine their interest revenue once a month.

The goal of all of this is to teach children the value of our economy and the benefits that come from earning money, investing it, and enjoying the fruits of their labors.

The money earned by a child can be spent in the following ways: It buys privileges throughout the school year such as free recess, free time, books, a trip to McDonalds, etc. At the end of the year our classroom has an auction where the children bid on a variety of prizes that were collected throughout the school year.

This year I will add another component to our economy by allowing the boys and girls to invest their money in the stock market. They will be able to "cash-in" the value of their stocks by year's end and use the money for purchasing prizes at the auction.

**Curriculum Benchmarks:**

[MI.MAT.III.1.E.1](#)

Collect and explore data through counting, measuring and conducting surveys and experiments.

[MI.MAT.III.1.E.2](#)

Organize data using concrete objects, pictures, tallies, tables, charts, diagrams and graphs.

[MI.MAT.III.1.E.3](#)

Present data using a variety of appropriate representations, and explain the meaning of the data

**MI.MAT.III.1.E.4**

Identify what data are needed to answer a particular question or solve a given problem, and design and implement strategies to obtain, organize and present those data.

**MI.MAT.III.2.E.1**

Read and explain data they have collected and organized themselves and progress to reading data from other sources.

**MI.MAT.III.2.E.2**

Describe the shape of the data using informal language

**MI.MAT.III.2.E.3**

Draw, explain and justify conclusions such as trends based on data

**MI.MAT.III.2.E.4**

Raise and answer questions about the source, collection, organization and presentation of data as well as the conclusions drawn from the data; explore biases in data.

**MI.MAT.III.2.E.5**

Formulate questions and problems, and gather and interpret data to answer those questions.

**MI.MAT.III.3.E.1**

Make and test hypotheses.

**MI.MAT.III.3.E.2**

Conduct surveys, samplings and experiments to solve problems and answer questions of interest to them.

**MI.MAT.III.3.E.3**

Formulate and communicate arguments and conclusions based on data and evaluate their arguments and those of others.

**MI.MAT.III.3.E.4**

Make and explain predictions based on data.

**MI.MAT.III.3.E.5**

Make predictions to answer questions and solve problems.

**Materials/Hardware/Software:**

Newspapers

Computer(s) with Internet access

**Teacher Preparation:**

At the beginning of the year the students will be introduced to the stock market in a small Social Studies unit focusing on what are stocks, what is the market, and what impact do stock markets have on the world economy. The boys and girls will then be encouraged to invest in stocks of their choice after researching the companies for which they wish to purchase stock. This will ensure that the company a child chooses has a good potential for growth. The learners will also be informed of the risks and will have to suffer any loss that they may incur by making unwise investments.

**Prerequisite Student Skills:**

The 4th/5th graders will be taught how to monitor the growth or decline of stocks. The learner will need instruction on how to access stock information through the Internet as well as company information.

**Activities/Procedures:**

The learner will successfully complete the Social Studies unit “Bulls and Bears.” Topics covered:

- What is the Stock Market
- What is stock
- The impact stocks have on local and world economies
- Effects of the Great Depression
- Regulations

After a successful completion of the Social Studies unit, the learner will be able to buy stock. The learner will monitor their progress during their free time utilizing the Internet to access their stocks current value at the following web address: [www.nasdaq.com](http://www.nasdaq.com)

The learner will be allowed to buy or sell stocks on Friday of each week.

**Assessment/Evaluation:**

- I. Social Studies test (essay)
  - A. What is a stock?
  - B. What is the Stock Market?
  - C. What are the risks of buying stock?
  - D. What are the advantages of buying stock?
- II. The learner will keep a journal of how well their stock is doing and create a line graph showing daily progress of his/her stock.
- III. Based on daily/weekly/monthly trends, the learner will evaluate whether to buy or sell their stock.

**Submitted by:**

**Name:** Daniel L. Hodges

**School:** Stanton Elementary School

**School District:** Central Montcalm Public Schools

**Address:** 710 North State Street, Stanton, Michigan 48888