Frequently Asked Questions

About My Classroom Investor

Q: What is My Classroom Investor (MyCI)?
A: MyCI is a free, classroom-based simulation that introduces high school students to foundational investing concepts, like diversification, risk and reward, and long-term growth, by guiding them to manage a mock investment portfolio based on four investing pillars: goals, cost, discipline and balance. It's designed to build lasting financial habits through real-world decision-making.

Q: Is MyCI really free?
A: Yes, completely free for teachers, students, and schools. There are no hidden fees or premium tiers. And while it's free, it's anything but basic: this is a high-quality, immersive simulation built on Vanguard's decades of investing expertise. We designed it this way because we believe every student deserves access to life-changing financial education, regardless of background. It's our way of helping the next generation build confidence, capability, and lasting financial well-being.

Q: How does MyCI support equity in financial education?
A: MyCI was intentionally designed to remove barriers to high-quality financial education. The program is completely free, requires minimal technology, and does not assume prior financial knowledge. By focusing on core investing principles, MyCI helps ensure all students, regardless of background or future plans, can build confidence and foundational investing skills that support long-term financial well-being.

Q: Is MyCI designed for students with different academic abilities or post-secondary paths?
A: Yes. MyCI is highly flexible and offers multiple difficulty levels (Beginner, Intermediate, Advanced), allowing teachers to tailor the experience to their students' needs. The simulation emphasizes habits and decision-making over math or technical complexity, making it accessible for students pursuing college, careers, or other paths after high school.

Q: What are students learning in MyCI, and how does it support financial literacy?
A: Students gain hands-on experience with core investing concepts, such as diversification, risk, and long-term growth, by managing a simulated portfolio. The program emphasizes *why* smart investing decisions matter by focusing on key principles like goal setting, cost awareness, discipline, and balance rather than portfolio size. As a result, students finish with a deeper understanding of investing, greater confidence in financial decision-making, and reflections they can carry into their futures.

Q: Is it customizable and safe?
A: Yes. Teachers tailor the experience to their curriculum, and student data is protected with minimal collection. The simulation is free, classroom-based, and designed for all backgrounds and future paths.

Q: Is MyCI available in Spanish?
A: MyCI is currently only available in English. We recognize the importance of language access in classrooms and plan to offer Spanish in the future to better support bilingual and Spanish-speaking classrooms.

Feedback & Support

Q: I need help or have feedback—what should I do?
A: We're here to help. If you're experiencing an issue, or if you have feedback or suggestions to improve the experience, please use the Contact Us form and provide a brief description and any helpful details or screenshots. My Classroom Investor was built with educators, for educators, and your input, whether it's a question, challenge, or idea, helps us make the program better for everyone.

For Teachers

Getting Started & Setup

Q: How do I get started?

A: Visit https://invest.myclassroomeconomy.org/register to register or log in with your existing My Classroom Economy (MyCE) account. Create a classroom, add students (new or existing MyCE students), and manage their login credentials in your classroom settings.

Q: Can I customize the simulation?

A: Yes! The “My” in MyCI means you can tailor the experience. Choose the difficulty level (Beginner, Growth, Advanced), select available investment products (stocks, ETFs, bonds, crypto, etc.), assign characters with unique goals, and set the simulation timeline and market events.

Q: How do I launch the simulation?

A: After customizing settings, review and accept your changes. Enter the simulation to finalize setup before students begin. You control how quickly time advances, over several days or in one class period.

Student Accounts & Login Support

Q: Can students create their own accounts?

A: No, teachers create student accounts when setting up the classroom. Students use the username and temporary password you provide to log in and set their own permanent password on first use.

Q: What student data is required to get started?

A: We take data privacy seriously and collect only what’s necessary: a first name, plus a teacher-created or system-generated username and password. We do not collect student email addresses, phone numbers, or other personal information. Last name may be added in the future, but only with continued commitment to the highest standards of data protection.

Q: What if a student forgets their password?

A: You can reset student passwords at any time from the classroom settings page. Simply locate the student, click "Reset Password," and share the new temporary password with them.

Simulation Mechanics

Q: Are the investments in the simulation real?

A: No, the investments (e.g., stocks, mutual funds, ETFs) are fictional and designed to mimic real market behavior. They are not linked to actual securities, and any resemblance to real companies or funds is purely coincidental and unintentional.

Q: How can I monitor student progress?

A: In the middle of your simulation dashboard, there is a student section to view student portfolios, track performance across the four investing pillars (goals, cost, discipline, balance), and read their reflections (click overall score to see some of these components). Periodic reviews are great for class discussions.

Q: What happens at the end?

A: Students receive a final score across the four pillars (goals, cost, discipline and balance) and complete a reflection. You can view all results and even run a new simulation (e.g., from Beginner to Advanced) for deeper learning.

Teacher Responses for Student Questions

Q: What is My Classroom Investor?
A: It's a hands-on simulation where you manage a mock investment portfolio over 30 simulated years. You'll learn how investing works, like balancing risk, diversifying, and thinking long-term, by making real decisions and seeing the results.

Q: How do I log in?
A: Use the username and temporary password your teacher gives you. On your first login, create a permanent password. We collect minimal data to protect your privacy.

Q: What do I do first?
A: Choose a character with specific financial goals (like saving for college or buying a home). Each goal has its own portfolio, so you'll manage one, two, or three portfolios depending on the simulation.

Q: How do I build my portfolio?
A: Click "Create Portfolio," add investments (stocks, bonds, ETFs etc.), and adjust how much you allocate to each. Your asset mix updates in real time so you can see your balance across cash, equities, and more.

Q: What happens during the simulation?
A: After the simulation begins, you'll see how your portfolio reacts to market changes and events. During periodic reviews, you can adjust your investments, review performance charts, and reflect on your choices.

Q: How am I scored?
A: Not by portfolio size, but by how well you follow these investing principles: setting goals, minimizing costs, staying disciplined, and balancing risk. You'll also earn badges for milestones like your first trade.

Q: I have the highest portfolio value, but my score is low. Why?
A: Your score isn't based on portfolio size, it's based on how well you follow smart investing habits across the four pillars: Goals, Cost, Discipline, and Balance. Even if your portfolio grew quickly, taking excessive risk, ignoring fees, or making impulsive trades can lower your score. MyCI rewards thoughtful, responsible decisions that build long-term financial success, not just short-term gains.

Q: What happens at the end?
A: You'll see your final score across the four principles and complete a reflection on what you learned and how you'd invest differently in the future.

Q: What do I do if I forget my password?
A: Contact your teacher. They can reset your password and give you a new temporary one. After logging in, you'll be prompted to create a new permanent password.

Q: Can I change my username?
A: No, usernames are assigned by your teacher and cannot be changed. But you can update your display name in your profile settings if your teacher has enabled that feature.

Need More Help?

Q: These FAQs are helpful, but my question still isn't answered. What should I do?
A: We recommend reviewing the **Terms & Conditions** and **Privacy Notice**. For additional support, please use the Contact Us form.