Teacher Discussion Guide

1. Intro — What Is My Classroom Investor?

Core Questions

- What do you think investing means?
- Where have you seen investing in real life or the news?
- Is investing about getting rich quickly or building over time? Why?

Deeper Learning Prompts

- Why do you think investing is often misunderstood or intimidating for people?
- Who do you think historically had access to investing knowledge, and who hasn't? Why does that matter?
- How might long-term investing change someone's opportunities later in life?

2. Teacher Setup — Creating the Classroom

Core Questions

- Why do rules and structure matter in games and investing?
- What could go wrong if everyone invested without a plan?
- How is this simulation similar to a game? How is it different?

Deeper Learning Prompts

- In real life, what happens when people make financial decisions without clear rules or goals?
- How does structure help reduce unfair advantages—or risk?
- Why do you think investing works best when decisions are intentional rather than impulsive?

3. Simulation Setup — Products, Goals, Timeline

Core Questions/Activity

- Why might two people invest differently even in the same market?
- Which matters more: how long you invest or what you invest in?
- Activity: Match a goal (college, house, retirement) to a risk level.

Deeper Learning Prompts

- How do age, income, or future plans influence investment decisions?
- Is higher risk always a bad thing? When might it make sense?
- Why do long-term goals usually allow for more risk than short-term goals?

4. Student Login & Character Selection

Core Questions

- What is your character investing for?
- How might this goal affect the way you invest?
- Do different goals change how much risk makes sense?

Deeper Learning Prompts

- How does having a clear goal change your behavior as an investor?
- If your goal were unclear or constantly changing, how might your decisions change?
- What happens when people invest without knowing *why* they are investing?

5. Building the First Portfolio

Core Questions/Activity

- Why did you choose these investments?
- Which investing pillar (goals, cost, discipline, balance) shows up most in your choices?
- Activity: Research a real company or fund similar to one of your fictional investments.

Deeper Learning Prompts

- What benefits can diversification provide for your investment strategy?
- How can investment costs quietly affect long-term outcomes?
- What risk do investors take when all their money is in one place?

6. Market Movement & Market Events (Market Shocks)

Core Questions/Activity

- How did this market event affect your portfolio?
- Did your first instinct help or hurt you?
- Activity: Look up a real-world example of when this type of market event happened. What caused it? What were the short-term and long-term consequences? Who was affected the most?

Deeper Learning Prompts

- Why do emotional reactions often increase during market shocks?
- How might fear or panic lead people to lock in losses?
- What advantage do disciplined investors have during uncertain times?

7. Rebalance Periods

Core Questions/Activity

- Did you change your portfolio? Why or why not?
- What's the difference between reacting emotionally and responding with discipline?
- Activity: Explain one decision using discipline or balance.

Deeper Learning Prompts

- Why is "doing nothing" sometimes a disciplined choice?
- How does rebalancing help bring your portfolio back in line with your goals?
- What skills are you practicing here that apply outside of investing?

8. Leaderboard & Progress Checks

Core Questions

- Does being "#1" always mean you invested well?
- Can two people make good decisions and still get different results?
- What does this simulation reward more: money or habits?

Deeper Learning Prompts

- Why is judging success only by outcomes misleading?
- How does this scoring system challenge the idea of "winning" in investing?
- Why do habits matter more than short-term results?

9. Teacher View — Monitoring Progress

Core Questions/Activity

- What can you learn from someone who invested differently than you?
- Activity: Pair up and share one strategy you'd consider trying next time.

Deeper Learning Prompts

- How does learning from others improve decision-making?
- Why don't smart investors all make the same choices?
- How can multiple strategies be "right" depending on goals?

10. Final Scores & Reflection

Core Questions

- What belief about investing changed for you?
- What decision are you most proud of?
- What would you do differently if the simulation restarted tomorrow?

Deeper Learning Prompts

- How did your understanding of risk evolve over time?
- What mistake taught you the most, and why?
- If you advised a younger student, what investing rule would you emphasize?

11. Conclusion — Connecting to Real Life

Core Questions

- What investing habit could you use in real life?
- What's one question about investing you still have?

Deeper Learning Prompts

- How can investing habits apply to saving, budgeting, or career decisions?
- Why is starting early often more powerful than starting big?
- How might this knowledge change your future financial choices?