In this Junior Achievement of Arizona program, high school students will learn about the stock market as an integral part of the free enterprise system during five required classroom sessions taught in conjunction with a JA Volunteer. JA Take Stock In Your Future is a volunteer-led curriculum that immerses students in stock market basics and provides guidance as students prepare for the JA Student Stock Market Challenge™, a highly interactive simulation of the New York Stock Exchange (NYSE) held off-site. The volunteer returns to the classroom after the simulation to lead reflection on the students’ experience in the context of personal financial decisions.

**Session One: Understanding Stocks**
Students will learn about the stock market, explore the difference between public and private companies, and discover why companies issue stock. Students will understand why individuals invest in companies through stocks, how stocks are bought and sold through stock exchanges and markets, and that there is risk associated with owning stock.

**Key Learning Objectives**
The students will be able to:
- Learn why the stock market is an integral part of our free enterprise system
- Understand why companies issue stock
- Learn about stocks as an individual investment option
- Understand how stocks are traded

**Session Two: Stock Trading**
In the second session of Take Stock in Your Future, students learn how to read a stock table and explore how market events affect share prices. Students are introduced to situations that affect the value of stock.

**Key Learning Objectives**
The students will be able to:
- Analyze stock in real and/or fictitious companies
- Learn to read a stock table.
- Explore how supply and demand impact the market system.

**Session Three: Initial Public Offerings and Dividends**
In this session about the stock market, students learn how to make decisions regarding initial purchase offerings. They will also see how dividends can be a benefit to their investment strategy and why companies may or may not issue them to stockholders.

**Key Learning Objectives**
The students will be able to:
- Use critical thinking to make decisions.
- Differentiate the types of dividends and how they may be distributed.
- Evaluate how a stock portfolio can change in value over a period of time and consider how market events impact the overall value.

**Session Four: Risk, Return and Goal Setting**
This session is designed to ensure students understand the concepts of risk and return when investing in the stock market. The will see the asset class and determine what is considered high risk and low risk. Students will learn to set personal goals using the S.M.A.R.T. method.

**Key Learning Objectives**
The students will be able to:
- Identify the three asset classes and assess the risk of each
- Set SMART personal financial goals
Session Five: Best In Class – In Class Competition
In this session, students use an online simulation to put their knowledge to use. Working individually or in small groups, students will compete in a fictitious market to gain the highest net worth. Students will be able to buy and sell fictitious stocks and must consider prices, events and historical stock information when making decisions. Students attending the JA Student Stock Market Challenge will review rules and roles for the event.

Key Learning Objectives
The students will be able to:
- Use critical thinking to make decisions
- Communicate effectively with one another
- Explore how current events impact the stock market

JA programs are correlated to Arizona’s College and Career Ready Standards in English Language Arts and Mathematics and Arizona K-12 Academic Standards in Social Studies. Additional national correlations can be found at www.ja.org