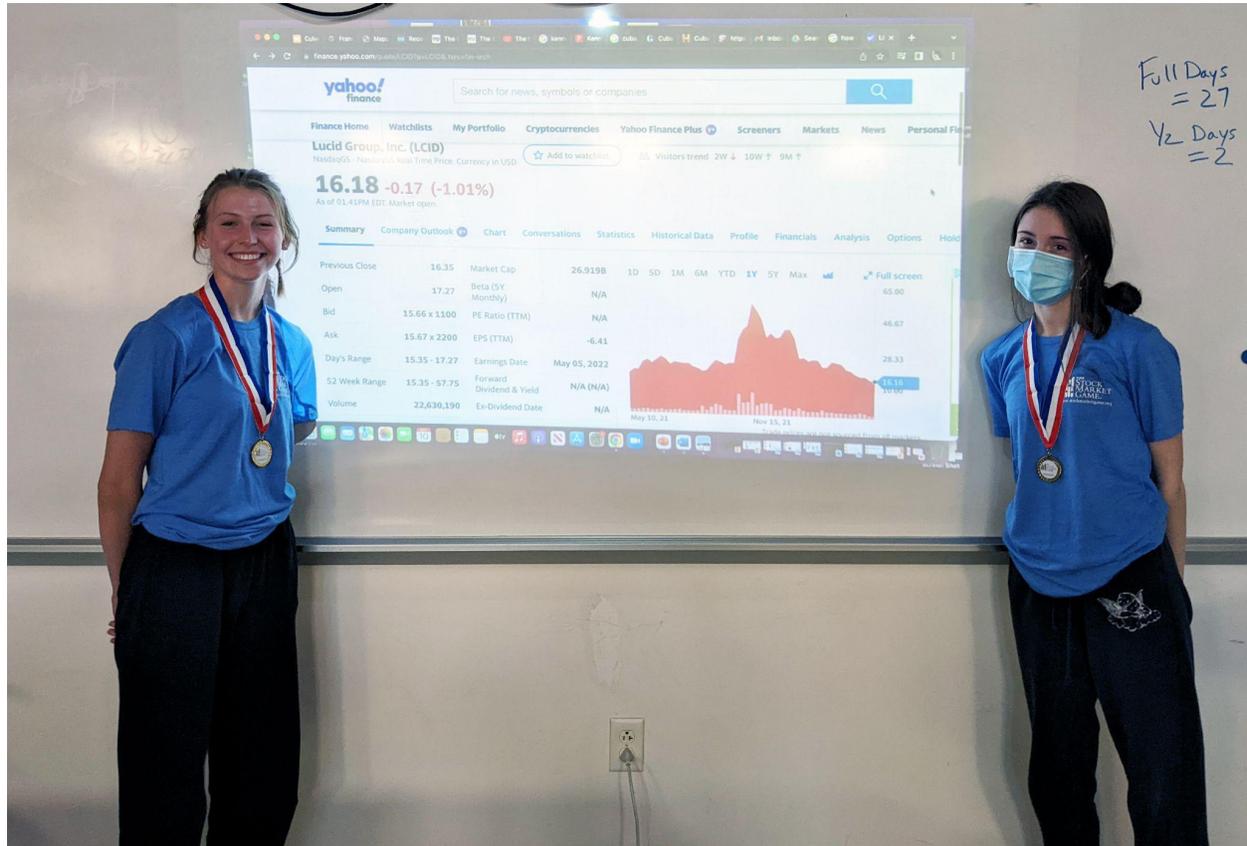




DHS Students Place Second in The Stock Market Game

"What would you do if you were given \$100,000?"



Two seniors in Ryan Baese’s Economics class came in second place out of thousands of Michigan high school teams in the Fall 2021 competition of The Stock Market Game. Students at Dexter High School have participated in this highly competitive, online global markets simulation for the past eighteen years in Baese’s class, and this past fall marks the first time a Dexter team finished in the Top Ten.

Economics is a course required for graduation by the Michigan Merit Curriculum, and students in grades 9-12 can take the one-semester course anytime during their four years at DHS. As part of the curriculum, students study global markets, supply and demand, and inflation. The Stock Market Game is a fun, hands-on activity that allows students to experience these concepts first-hand.

Created by the Securities Industry and Financial Markets Association (SIFMA), the game poses the question, “what would you do if you were given \$100,000? Would you spend it all at once? Would you think about putting some of it in the bank?” The program teaches students how to invest so they might grow their money.

Seniors Katherine Betz and Jessica Hoehn collaborated on their portfolio, starting out by spending the majority of their \$100,000 on Snapchat stock. “We wanted to start with something we knew,” Betz said. Soon after their initial purchase, however, Apple, Inc. changed their privacy policies which had a negative effect on social media stocks such as Snapchat and Facebook. Their portfolio started to tank, so Betz and Hoehn quickly sold their Snapchat stock and purchased shares of Microsoft Corporation, Tesla, Inc. and a large amount of Lucid Group, Inc.

For the next several weeks, Betz and Hoehn watched their Lucid stock skyrocket, catapulting their team into first place. Only at the end of the competition did Lucid’s stock price begin to fall, which resulted in their second-place finish. The team received a “swag bag” filled with branded goodies, as well as a medal, certificate, and a new achievement for their resume.

“The team did a great job,” Baese says, noting that usually teams differ by a few thousand dollars during competition, but Betz and Hoehn were consistently in the lead by tens of thousands of dollars. “If they would have sold their Lucid Group stock in the last week of the game, they would have won.”

One thing Baese stresses for his Economics students is that the earlier they start earning compound interest, the better for their growth potential. In his class, students learn “why things are the way they are,” spending each class discussing current events around the world that both shape the global economy and affect them personally (e.g. gas prices). Financial literacy is one of the DCS Profile of a Learner competencies, and The Stock Market Game is a great example of a fun, and competitive, learning experience. “Our students are very competitive,” says Baese, “which motivates them to do the background research needed in order to succeed.”

“We learned that stocks can be risky, and how things can change in an instant,” Betz shares. Neither student had previous experience with stocks, other than sometimes watching stock reports on TV. And, though they are not pursuing business or finance after graduation (Betz will attend San Diego State University for psychology/biology; Hoehn will attend University of Michigan for public health), this hands-on experience has taught them the importance of staying abreast of global events which can affect their future personal financial decisions.