Used in over 10,000 classrooms last year

Helped over 400,000 students learn about savings and investing

HOWTHEMARKETWORKS.com
The #1 FREE Stock Market Game

Embedded curriculum aligned to standards for:
- Personal Finance
- Economics
- Business
Welcome To
The #1 FREE Stock Market Game
for High Schools, Middle Schools
and Stock Market Clubs

Dear Professor, Teacher or Instructor,

Thank you for your interest in our various educational financial literacy websites. In addition to our customizable stock simulations, our sites also feature embedded curricula, lessons, activities, glossaries, and financial calculators.

For over 27 years, we have been committed to providing you and your students the most realistic and the most educational virtual trading applications available.

We hope you will join the 15,000 teachers and professors that use one of our websites each year.

Mark

Mark T. Brookshire
President and Founder
www.PersonalFinanceLab.com
www.StockTrak.com

Call 1-514-871-2222 to schedule a demo.
TOP 3 Things You Need to Know About Our Sites

1. All of our sites allow teachers to customize a virtual trading simulation for his/her class by selecting the trading dates, the initial cash balance and currency, the commission structure, the diversification rules, and other contest parameters.

2. All of our sites also allow teachers to create a series of “Assignments” that guide students through the embedded lessons, videos, activities and glossaries. So when students login to check on their stock portfolio, they are also prompted to complete the educational tasks that have been assigned.

3. HowTheMarketWorks.com is a FREE site, supported by our sponsors, that allows teachers to create a custom stock market game for their students and create Assignments. Schools can also purchase site licenses to our ad-free site, PersonalFinanceLab.com, that contains our full curriculum and content aligned to national standards for Personal Finance, Economics and Business.

Make Your Classroom Look Like This!

In addition to our simulations, we can also show you how to turn your boring classroom into a Wall Street-style Trading Room. Add scrolling tickers and wall-mounted LCDs streaming with financial content to bring excitement to your classroom.

Visit www.StockTrak.com/FLL to learn more.

HowTheMarketWorks Mission

To provide the most realistic and educational virtual trading applications available; to enable students to better manage their financial assets; and to help students increase their personal wealth.
Teachers: Register Your Class

To Register a Class, Teachers Select:

► Trading dates
► Initial cash balance and currency
► Securities allowed
► Diversification rules
► Commission structure
► Liquidity rules
► Minimum prices for stocks
► Allow/disallow day trading or buying on margin
► Teachers can create Assignments to require students to visit Learn Center, read certain articles, watch videos and make a certain number of trades.

Teachers Register for FREE and receive a practice account to explore the site.

HTMW: Create a Class

Used by over 10,000 teachers and 386,000 students last year.
Teachers: Create An Assignment

Select the Learning Activities You Want Your Students to Complete

After creating the stock contest for your class, you will have the option to “Create an Assignment.” This feature allows you to select from a list of how-to videos, articles, interactive financial calculators, and other educational activities grouped into subjects like Stock Market Basics, Building a Portfolio, Personal Finance, Economics, Business, Math, etc.

When students log in to check on their stock portfolio, they will be prompted to complete one of the activities you selected.
When Students Login, They Can:

- Review open positions
- Check their ranking
- Conduct fundamental research
- Export their portfolio
- Read updates and news
- See their Portfolios and rankings revalued continuously during market hours
- Have quick access to quotes, news, financial statements, and charts of their holdings
- Review account balance

Students have 24/7 access to their accounts from their computer, tablet and phone.
When Students Login, They Can:

► Trade U.S. stocks, and ETFs at real-time prices
► Trade U.S. mutual funds
► Trade U.S. corporate and Treasury bonds
► Use market, limit, stop and trailing stop orders
► Place day, good-till-date and good-till-cancel orders

Students Can Trade From:

► Computer
► Tablet
► Smartphone

Stock prices, portfolio values and class rankings are all updated every minute the markets are open.
The Ranking Page Shows:

- Student portfolio value
- Comparison to classmates
- Number of trades made
- Historical rankings
- Easy to download into excel

How The Market Works: Student Portfolio Rankings

Stock-Trak Inc. has been the leader in educational stock market simulations since 1990.
Stock Research Tools Available

Research Tools Included

- Analysts Ratings
- Charts
- Company Financials
- Company Profile
- Corporate Actions
- Earnings
- Economic Calendar
- Historical Transactions
- Industry Peers Analysis
- IPOs Center
- Most Actives, Biggest Gainers & Losers
- SEC Filings
- Sector Investing

HowTheMarketWorks website includes many research tools including ticker symbol lookup, quotes, charts, news, broker ratings, financial statements, most actives, biggest gainers and losers, etc. Order types include market orders, limit orders, stop orders, and trailing stops.
Choose The Site That’s Best For You

**HowTheMarketWorks.com**
- FREE to teachers and students
- Includes real-time trading of U.S. stocks and ETFs
- Also includes U.S. bonds, mutual funds & TSX stocks
- Includes a sampling of our standards-aligned curriculum
- Supported with ads and sponsorships

**Go Global with Virtual-Stock-Exchange.com**
- All the features of HowTheMarketWorks, plus...
- Teachers choose the currency of their portfolios (US$, CD$, EUR, GBP, RUP, YEN, etc)
- Students can trade from global exchanges (London, Toronto, Paris, Tokyo, Australia, Hong Kong, etc)

Both of these sites are absolutely FREE. They are supported with advertisements and sponsorships from our partners.
Our Most Complete Personal Finance Resource

PersonalFinanceLab.com

This ad-free site brings 21st century readiness skills to life both in the classroom and at home. The platform is entirely web-based, which means you and your students can access all the features, lessons, content, and portfolio simulation from anywhere. The integrated curriculum covers over 25 standard-aligned topics in each class subject, and can be customized to fit your class structure.

By including Personal Finance Lab with your school, you get:

- World-class portfolio simulation, enabling your students to apply what they learn in class to the real world
- Over 125 integrated lessons in personal finance, economics and business.
- Automatically-graded quizzes to encourage concept mastery at the end of each lesson
- Interactive personal finance and business calculators, focused on saving, investing, and much more
- Learning Center with over 600 articles, videos, glossary terms, and more
- Tutorial videos to help both teachers and students get started and excel
- Live support from our financial education team during normal business hours
- Our Investing101 Beginners Investing Course - 10 chapter investing course available to all students

Want to go all the way? Get a fully custom version of PersonalFinanceLab.com designed with your school colors, logos, graphics and unique URL (like www.myschoolnameFinanceLab.com). Call 770-337-7720 for more info.
8,283 Teachers created a contest last year

Teachers use HTMW to teach the following subjects:

- Economics 24%
- Business 21%
- Social Studies 4%
- History 3%
- Accounting 3%
- Others 11%
- Personal finance 35%

383,229 Students registered to
HOW
THE MARKET WORKS.com

6,949,933 People visited HTMW last year

Offers security types 3

Free monthly contest
$6,000 In prizes

For more information please visit
www.PersonalFinanceLab.com
www.Virtual-Stock-Exchange.com
Email Support@HowTheMarketWorks.com
Or Call 514-871-2222