



Used in over
10,000
classrooms
last year

Helped over
400,000
students learn
about savings
and investing

HOW THE MARKET WORKS.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.HowTheMarketWorks.com
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

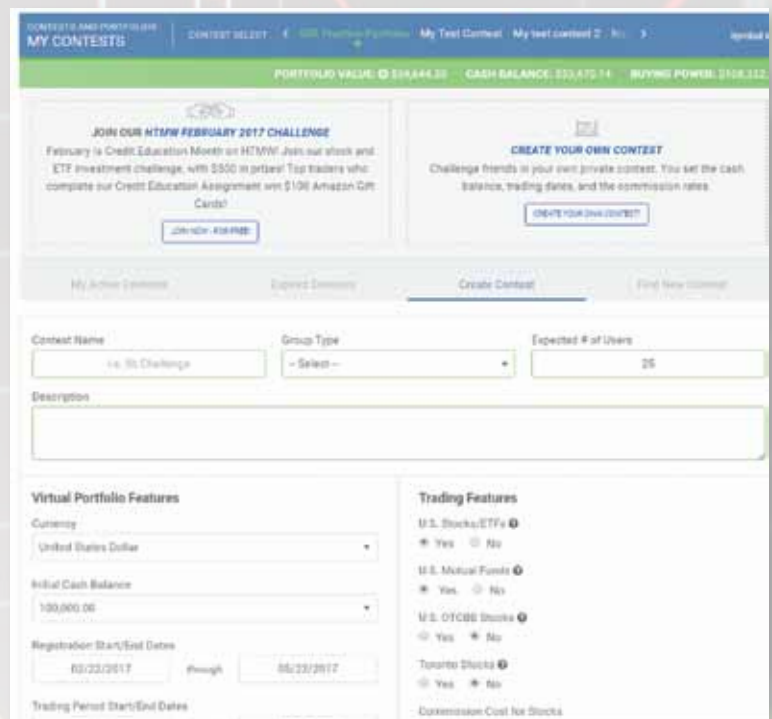
To provide the most realistic and educational virtual trading applications available; to enable students to better manage their financial assets; and to help students increase their personal wealth.

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.



The screenshot shows the 'CREATE YOUR OWN CONTEST' form on the HTMW website. At the top, there's a navigation bar with 'MY CONTESTS' and 'CONTEST SELECT'. Below this, a green banner displays account statistics: 'PORTFOLIO VALUE: \$104,444.30', 'CASH BALANCE: \$33,470.14', and 'BUYING POWER: \$108,312.20'. The main content area is divided into two columns. The left column promotes the 'JOIN OUR HTMW FEBRUARY 2017 CHALLENGE' with a 'JOIN NOW - \$100 FREE' button. The right column is the 'CREATE YOUR OWN CONTEST' section, which includes a 'CREATE YOUR OWN CONTEST?' button. Below these are tabs for 'My Active Contests', 'Expired Contests', 'Create Contest' (selected), and 'Find New Contests'. The 'Create Contest' form includes fields for 'Contest Name' (with a dropdown for 'vs. HT Challenge'), 'Group Type' (a dropdown), 'Expected # of Users' (a text box with '25'), and a 'Description' text area. Below these are two columns of feature selection: 'Virtual Portfolio Features' (Currency: 'United States Dollar', Initial Cash Balance: '100,000.00', Registration Start/End Dates: '03/23/2017' through '05/23/2017', Trading Period Start/End Dates) and 'Trading Features' (U.S. Stocks/ETFs, U.S. Mutual Funds, U.S. OTCBB Stocks, Toronto Stocks, and Commission Cost for Stocks, each with 'Yes' and 'No' radio buttons).

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.”

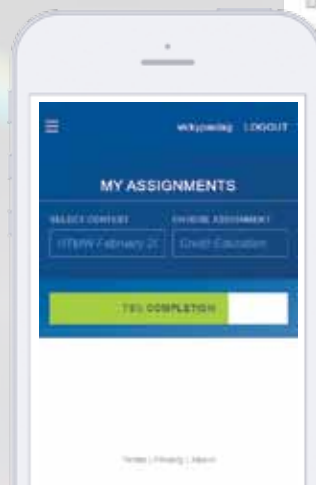
This feature allows you to select from a list of how-to videos, articles, interactive financial calculators, and other educational activities grouped into subjects like Stock Market Basics, Building a Portfolio, Personal Finance, Economics, Business, Math, etc.

SELECT CONTEST	ASSIGNMENT NAME
My Test Contest	La. Investing 101

Watch These Tutorial Videos	
SELECT ALL	SELECT NONE
<input type="checkbox"/>	Watch Site Overview Video view
<input type="checkbox"/>	Watch Trade Stocks Video view
<input type="checkbox"/>	Watch Trade Mutual Funds Video view
<input type="checkbox"/>	Watch Managing Your Portfolio Video view
<input type="checkbox"/>	Watch Research Tools Video view

Use The Following Financial Calculators + Pass Quizzes	
SELECT ALL	SELECT NONE
<input type="checkbox"/>	Try the Compound Interest Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Investment Return Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Saving To Be A Millionaire Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Home Budgeting Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Credit Card Payments Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Buy Vs Lease Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Car Loans Calculator and get all the quiz questions right for credit! view article

HTMW: Create Assignment

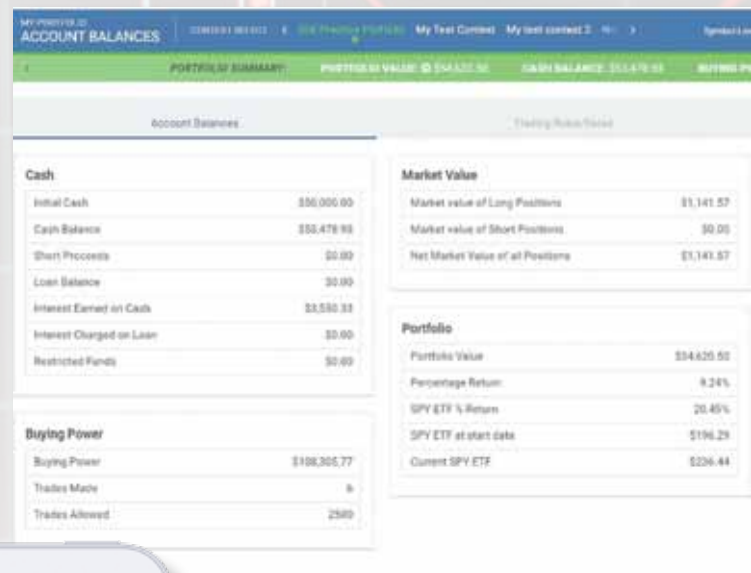


When students log in to check on their stock portfolio, they will be prompted to complete one of the activities you selected.

Student: Portfolio Page

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



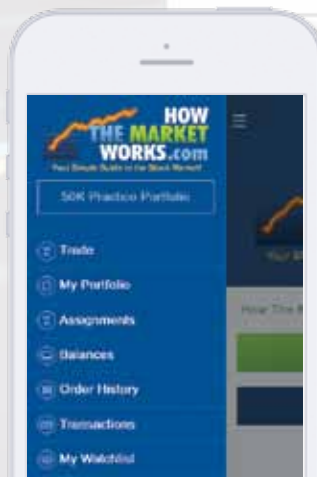
The screenshot displays a web interface for a trading platform. At the top, there's a navigation bar with 'ACCOUNT BALANCES' and 'PORTFOLIO SUMMARY'. Below this, the 'Account Balances' section is visible, showing various financial metrics. To the right, the 'Market Value' section shows the market value of long and short positions. Below that, the 'Portfolio' section shows the portfolio value, percentage return, and SPV ETF return. At the bottom, the 'Buying Power' section shows the buying power, trades made, and trades allowed.

Account Balances	
Cash	
Initial Cash	\$50,000.00
Cash Balance	\$50,478.93
Short Proceeds	\$0.00
Loan Balance	\$0.00
Interest Earned on Cash	\$3,530.33
Interest Charged on Loan	\$0.00
Restricted Funds	\$0.00

Market Value	
Market value of Long Positions	\$1,141.57
Market value of Short Positions	\$0.00
Net Market Value of all Positions	\$1,141.57

Portfolio	
Portfolio Value	\$54,620.50
Percentage Return	9.24%
SPV ETF % Return	20.45%
SPV ETF at start date	\$196.29
Current SPV ETF	\$236.44

Buying Power	
Buying Power	\$108,305.77
Trades Made	0
Trades Allowed	2500



Students have 24/7 access to their accounts from their computer, tablet and phone.

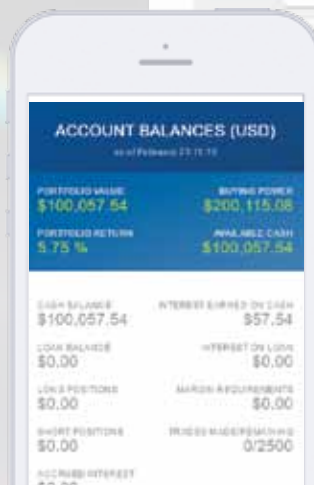
Student: Make A Trade

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.

Student: Ranking and Research Pages

The Ranking Page Shows:

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



Rank	Username	Current Value	Percent Change
1	LittleBitty99	126,773.00	15.72%
2	Bamboolina	124,598.81	14.58%
3	Go-Done-Go	123,965.90	13.87%
4	Gotanger	123,249.84	13.35%
5	Abductions	120,706.58	12.11%
6	deemyls	120,086.07	11.89%
7	christinaATypesetDOTcom	118,194.81	10.16%
8	bruceharr	114,891.17	14.09%
9	TheLemon	114,263.65	14.26%
10	BrettOnley	113,521.16	13.52%
11	wisdom2	111,738.29	11.74%
12	Trader...	111,312.91	11.31%

HowTheMarketWorks: Student Portfolio Rankings



Quotes and News



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



Quarterly/Annual Financials



Company Profile



Analysts Ratings



Most Actives, Biggest Gainers & Losers



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

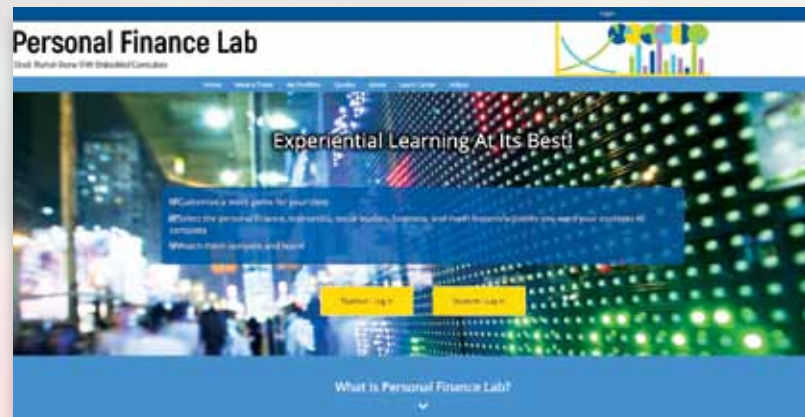
PersonalFinanceLab.com

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

Includes Our Full Curriculum!



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:



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.HowTheMarketWorks.com

www.Virtual-Stock-Exchange.com

Email Support@HowTheMarketWorks.com

Or Call 514-871-2222