Investing Opportunities: At Home and Abroad

Residential Community Cluster

7th Floor Suite and Floor

Overview:

Everyone always wants to make money. Common knowledge says that perseverance and indomitable spirit lead to making a whole lot of money. Using funds and materials given by the University, the Investing Opportunities: At Home and Abroad Residential Community Cluster can open the horizon for many different students in making money in a different method. Putting money in an efficient manner in a real stock market can go long ways if one is safe. Likewise, in today's materialistic society, saving and investing for the future is quite important. Moreover, there are many 3rd world countries out there and with the efficient use of programs such as Kiva; we want to make as many aware that they too can have a direct impact in assisting citizens of these nations. The Cluster is looking to broaden the way people think about money both at home and at abroad. All are welcome to join.

Educational Purpose*:*

Learning Objective #1: To understand how different investment strategies can be used to maximize profits and reduce risk in the stock market.

> **Curriculum**: The use of the Virtual Stock Exchange will allow members of the cluster to gain firsthand experience with managing a portfolio. Users will be able to better understand the complexities and volatility of the stock market by managing this imaginary portfolio throughout the entire year. Second semester, members will have the option of investing in a real portfolio. Those that decide to participate in this will be able to get a much better grasp of the tools and terms that allow one to be successful in the market.
>
> > **Assessment Plan**: At the end of the first semester, in order to create an incentive to do well in the VSE, a $100 paper series EE savings bond will be awarded to the first place individual, $75 for second, and $50 for third. For the second semester, the same reward scale will be offered, but students will also have the options of taking a risk and investing in a real portfolio, where any profits will be divided among the investors.

Learning Objective #2: To increase understanding about the importance of saving and investing for retirement.

> **Curriculum**: Guest Speakers from the KOGOD School of Business as well as professors from the Economics Department will offer statistical data as well as factual research about the importance of investing for retirement. Their first hand experience will also offer insight into the importance of saving for the future.

Assessment Plan: Speakers will be assessed by the community through surveys. These surveys will be used in order to answer the questions and concerns composed by members of the cluster at any given time.

Learning Objective #3: To increase awareness about the social benefits of providing investments for entrepreneurs and small businesses, especially in the third world.

Curriculum: The Investing Opportunities Community will assess how successful the Kiva loans were in providing small businesses in third world countries with one of the essential factors of production, capital. Using the same ideas and notions found with Kiva loans, what about providing a loan to a small business in the surrounding DC area. We realize in order for this to happen, various procedural steps will be needed to taken. Our faculty advisor would play an integral part in this process.

Assessment Plan: In a similar manner to the second objective, speakers from Kogod and SOC will be contacted. These faculty members can provide deeper inside into micro and macro end of things in economics. Likewise, though not feasible to visit the business we assisted through Kiva, we can attempt to assist a business in the DC metro area. Checking in frequently we can see how our money is providing this business with its startup capital.

RCC Theme: Investing Opportunities: At Home and Abroad- How things will work…

-each member of the RCC will be required to obtain a Virtual Stock Exchange account.
either assign teams based on rooms or individual contest?
start with $1,000,000
have check up periods once every month where we all sit down and evaluate our portfolios
people will be able allowed to trade stocks whenever they would like
at the end of each semester whoever has the most money gets a prize
mandatory first semester for everyone, those who chose to participate in the real portfolio its optional

-Kiva micro loans to third world countries
we will (either using our own funds all pooled together or those provided by the school) fulfill an entire entrepreneurs' loan request or parts of several different requests
the RCC will be updated by monthly posts on the halls' bulletin boards with information about the entrepreneur we are loaning too and the status of our loan
there is no interest rate on the loan, so we will (or the school will) be paid back
during the second or third month (late October early November) we will all decide which entrepreneur to fund

possibly invest in a real portfolio using our own funds with close assistance from our faculty advisor
optional to invest real money

stocks, treasury bonds

Resources Needed:
List of necessary resources provided by the school

- bulletin boards,
- money for rewards,
- kiva loans,
- hire guest speakers

Location - 7th floor McDowell suite with multiple rooms on the floor