

GEN i REVOLUTION INTEGRATION GUIDE

The lessons presented in this book are designed to take full advantage of the Council for Economic Education’s free online game, *Gen i Revolution*. At the same time, all the lessons are free-standing and may be used without any mention of the game.

In *Gen i Revolution*, each student assumes the role of a secret agent, assigned by the mysterious Monique to help people with financial problems. *Gen i Revolution* is divided into 16 missions. Each mission begins with a briefing from Monique and the selection of computer-based characters to form a team. Then students participate in interactive exercises and tutorials related to the financial problem that has been posed. Each mission concludes with students making financial recommendations, which are then scored according to their effectiveness in solving the financial problem.

Teachers may enroll their classes for participation in *Gen i* missions by applying for a Teacher login at <http://www.genirevolution.org>. Each teacher login enables the teacher to enroll classes, manage access to missions, and monitor student progress.

The print lessons in *Learning, Earning, and Investing for a New Generation* have two specific connections to the online game. At the end of each lesson, you will find a recommendation (Gen i Connection) for a *Gen i Revolution* mission to reinforce the lesson’s key points. In cases where the online missions do not correspond directly to a print lesson’s key points, the lesson provides other references to Council for Economic Education online resources. Each Gen i Connection is followed by a Gen i Reflection, an in-depth question that invites students to reflect on what they have learned about personal finance and their own investing goals.

Below is a chart showing the correspondence between *Gen i Revolution* missions and the print lessons in *Learning, Earning, and Investing for a New Generation*:

Lesson Number and Title	Key Concepts	Related Gen i Missions
1. Why Save?	Compound interest Consumption Income Rule of 72 Saving Simple interest	1. Help Angela build wealth over the long term. 4. Help the O’Neils save \$300 a month for a down payment on a home.
2. Invest in Yourself	Human capital Income Investment in human capital Opportunity cost	2. Help Veronica chose a tentative career. 3. Help Matt decide whether to continue formal education after he graduates from high school.
3. What Is a Stock?	Dividend Income Saving Stock	8. Help Uncle Louie learn the basics about stocks.

Lesson Number and Title	Key Concepts	Related Gen i Missions
4. Finding Financial Information Online	Closing price Dividend Net asset value Price/earnings ratio (P/E ratio) Stock symbol Trading volume Yield	Tutorials on reading financial tables in Missions 8, 9, and 10.
5. What Is a Bond?	Bond Bond rating Coupon Coupon bond Coupon rate Face value Maturity date Par value Risk Zero-coupon bond	9. Teach Tyrone and Felicia how to invest in bonds.
6. What Are Mutual Funds?	Diversification Liquidity Load Mutual fund Net asset value Risk and reward	10. Teach a group of students how to invest in mutual funds.
7. What Are Stock Markets?	Market Primary market Secondary market Stock market	12. Show Jasmine what determines stock prices.
8. Buying Stocks on Margin	Buying on margin Opportunity cost Short cover Short sale	No game coverage of margin buying, but good risk coverage in Gen i Mission 6 (Advise Kai on how to invest his grand-mother's \$10,000).
9. Building Wealth for the Long Term	Compound interest Diversification Forms of saving and investing Reward Risk	1. Help Angela build wealth over the long term. 6. Advise Kai on how to invest his grandmother's \$10,000.

Lesson Number and Title	Key Concepts	Related Gen i Missions
10. Financial Institutions in the U.S. Economy	Corporation Debt financing Economic investment Equity financing Financial institutions Financial investment Limited liability Partnership Primary markets Proprietorship Secondary markets Venture capitalist	No direct coverage, but several of these topics are mentioned in Missions 11 and 12.
11. Researching Companies	Alternatives Choice Fundamental analysis Opportunity cost Scarcity	11. Advise a Gen i donor on her \$10 million investment.
12. Credit: Your Best Friend or Your Worst Enemy?	Choice Costs and benefits Credit Debt Interest Revolving credit	5. Teach Justin about credit. 7. Convince Paul, Fred, and Diana to reconsider their choice of financial institution.
13. Why Not Save?	Benefits Costs Goals Incentives Interest Long-term goal Medium-term goal Opportunity cost Saving Short-term goal	4. Help the O’Neils save \$300 a month. 6. Advise Kai on how to invest his grandmother’s \$10,000.
14. How Are Stock Prices Determined?	Demand Equilibrium price Shift in demand or supply Shortage Supply Surplus	12. Show Jasmine what determines stock prices.
15. The Role of Government in Financial Markets	Government failure Market failure Ponzi scheme Too Big to Fail	No direct connection, but reinforcement of Lesson 15 is available from Missions 13 (Advise Markos how to weather a crash in the scholarship fund) and 14 (Advise political leaders on their economic forecasts).

Lesson Number and Title	Key Concepts	Related Gen i Missions
16. The Stock Market and the Economy: Can You Forecast the Future?	Business cycles Contraction Economic forecasting Expansion Gross Domestic Product Leading economic indicators Peak Recession Trough	14. Advise political leaders on their economic forecasts.
17. Lessons from History: Stock Market Crashes	Causes and effects of the stock market crash of 1929 Causes and effects of the stock market crash of 1987 Causes and effects of the stock market crash that began in 2007 Federal Reserve Monetary policy Supply and demand	13. Advise Markos how to weather a crash in the scholarship fund.
18. Managing Risk	Diversification Insurance Market price risk Risk	6. Advise Kai on how to invest his grandmother's \$10,000. 16. Educate Lamar on the basics of risk management.
19. Investing Internationally	Currency markets Diversification Exchange rate Strong and weak dollar	14. Advise political leaders on their economic forecasts.
20. The Language of Financial Markets	Bond Mutual fund Stock Stock market	Coverage throughout missions
21. Planning Your Financial Future	Bonds Certificate of deposit Diversification Liquidity Money market account Mutual funds Principal Rate of return Risk Savings account Stocks	15. Conduct the Red Roosters Club annual financial planning workshop.

Here is a chart showing how Gen i Revolution missions can be mapped back to the content of Learning, Earning, and Investing for a New Generation (LEIG):

Mission Number and Title	Key Concepts	Related LEIG Lessons
1. Help Angela build wealth over the long term.	Compound interest Saving	LEIG Lesson 1, 9
2. Help Veronica choose a tentative career.	Investing in human capital Opportunity cost Career choice	LEIG Lesson 2
3. Help Matt decide whether to continue formal education after he graduates from high school.	Investing in human capital Opportunity cost Income	LEIG Lesson 2
4. Help the O'Neils save \$300 a month for a down payment on a home.	Budgeting Financial goal setting	LEIG Lesson 1, 13
5. Teach Justin about credit.	Credit Debt Interest	LEIG Lesson 12
6. Advise Kai on how to invest his grandmother's \$10,000.	Forms of saving and investing Costs and benefits of saving Risk vs. return	LEIG Lesson 8, 9, 13, 18
7. Convince Paul, Fred, and Diana to reconsider their choice of financial institution.	Advantages and disadvantages of non-mainstream financial services	LEIG Lesson 12
8. Help Uncle Louie learn the basics about stocks.	Understanding stocks Dividend Saving Reading a stock table	LEIG Lesson 3, 4
9. Teach Tyrone and Felicia how to invest in bonds.	Understanding bonds Bond ratings Reading a bond table	LEIG Lesson 4, 5
10. Teach a group of students how to invest in mutual funds.	Understanding mutual funds Diversification Reading a mutual fund table	LEIG Lesson 4, 6
11. Advise a Gen i donor on her \$10 million investment.	Alternatives Scarcity and choice Fundamental analysis	LEIG Lesson 11
12. Show Jasmine what determines stock prices.	Equilibrium price Shift in demand or supply	LEIG Lesson 7, 14
13. Advise Markos on how to weather a crash in the scholarship fund.	Causes and effects of stock market crashes The Federal Reserve Monetary policy	LEIG Lesson 17
14. Advise political leaders on their economic forecasts.	Business cycles Leading economic indicators Expansion Contraction Economic forecasting	LEIG Lesson 16, 19

Mission Number and Title	Key Concepts	Related LEIG Lessons
15. Conduct the Red Rooster Club annual financial planning workshop	Forms of saving and investing Diversification Risk vs. return Financial goal setting	LEIG Lesson 21
16. Educate Lamar on the basics of risk management.	Insurance Risk	LEIG Lesson 18