

Stock Market Learning as one possibility for simulations in the EBBD framework

**A demonstration of a practical example
for simulations**

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Eindhoven, 23rd and 24th of May 2013



1. Introduction

- Presentation: What is Stock Market Learning?

2. Simulation of the Competition Stock Market Learning

- Stock Market Learning Website
- Information material for sustainability and economic topics

3. Discussion

- Stock Market Learning as an integral part of EBBD



What is Stock Market Learning ?

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Initial situation

- The European crisis reinforces the need to focus on responsible business ethic of the Savings Banks: Social responsibility, sustainability, long-term thinking and commitment regarding our society
- Stock Market Learning is a powerful instrument in order to reach a young target group (pupils, students) and implement financial education through “learning by doing”.



What is Stock Market Learning ?

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- Stock Market learning is an online simulation for pupils and students with a pedagogical concept
- launched 1983 in Germany and 1999 in Europe
- a pro bono offer of the local savings banks
- six participating countries (2012): France, Germany, Italy, Luxemburg, Sweden and Mexico (pilot)
- all online content is available in five languages
- over 45,000 teams per year
- about 7.5 million participants since 1983



What is Stock Market Learning ?

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Who can participate?

- pupils from 14 years on in teams (registration via local savings bank) and in collaboration with the school teacher
- students: extended rules for Stock Market Learning (collaboration with universities possible)
- teachers, savings banks employees, journalists



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Competition for pupils

- The participants choose between 175 international shares, funds and fixed-interest securities)
- each team gets a virtual online account of 50,000 Euro
- different ways to place orders (e.g. limit and / or stop orders)
- orders are fixed and settled with the real price twice a day
- 10 weeks duration every year in autumn (October to December)



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Competition for students

- Separate ranking for the student competition
- Realtime settlement
- Student web page with current reports on sustainability, price
- information and access to accounts
- Two accounts for testing different investment strategies
- 200 securities
- 100,000 euros in virtual start-up capital for each account



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Bull market for sustainability

- sustainable investment strategies are at the focus of Europe's biggest stock market competition
- promote prudence and far-sightedness among young people
- learn to prefer long-term strategies to short-term profit-making - without losing sight of economic factors
- Dealing with money responsibly is the key to greater sustainability in the business world



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Official Project of the UN

The German UNESCO Commission honoured Stock Market Learning as an official project of the United Nations Decade of Education for Sustainable Development.

Stock Market Learning draws participants' attention to sustainability:

- What are the goals of sustainability?
- Why is it important to the economy?
- What are sustainable investments?
- How can sustainable investments contribute to sustainable development?
- topic of the year 2013: **Mobility**



sustainable securities according to the Ethibel Sustainability Index Global are marked with a green plus 

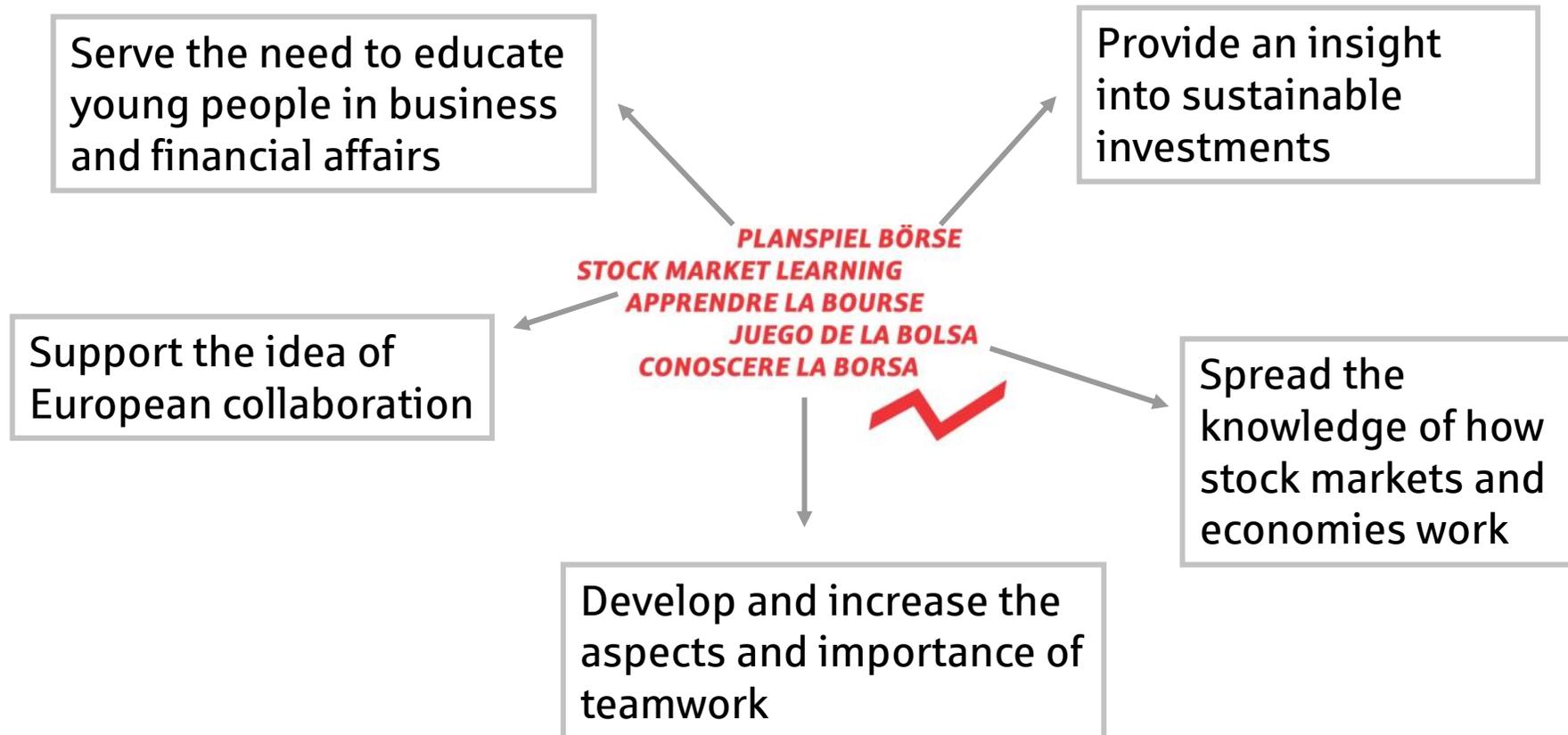


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Objectives:



What is Stock Market Learning ?

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Benefits for pupils and students:

- gain experience in stock markets and knowledge in economical and business affairs
- get an insight of the companies and their aims
- learn about the need of sustainable investments
- experience teamwork and active learning
- develop important soft skills
- be part of an european-wide initiative
- take part in national / international prize giving events



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International Cooperation

- European event: international prize giving ceremony for the best teams from each country takes place every year in a different city (2013: Berlin)
- Steering group meetings: take place once or twice a year in order to improve the cooperation and common strategy between the participating countries
- International website and facebook profile: aim to improve the communication between the participants from different countries



What is Stock Market Learning ?

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Countries involved

- France: with Finances & Pédagogie of Groupe des Caisses d'Épargne
- Germany: savings banks, supported by Deutscher Sparkassen- und Giroverband (DSGV)
- Italy: savings banks, coordinated by Associazione le Casse di Risparmio Italiane (ACRI)
- Luxemburg: in cooperation with Banque et Caisse d'Épargne de l'État (BCCE)
- Sweden: one savings bank: Sparbanken Västra Mälardalen
- Mexico: in cooperation with Fundación Alemana de Servicios



What is Stock Market Learning?

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Information

- Newsletter Europe (sent out regularly)
- Information about companies, shares and the competition are available on our website in english, french, italian, spanish and german
- Video Clips: There are several videos in each language explaining the competition; please click on the following features:

- What is European Stock Market Learning?
<http://youtu.be/06UeUwyph8l>
- How to participate?
<http://youtu.be/QVzXcSvwwKs>
- What is sustainability?
<http://youtu.be/4ZkYMAO4QPY>



Simulation of the competition

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The Website of Stock Market Learning

- Internet Basic Package
- Backstage
- Online Registration
- Account custody
- Supplementary competition for students
- Additional websites
- Presentation folder
- Certificate

Sparkasse Überall

Begin October 1st 2012

STOCK MARKET LEARNING

Home Contact Press

Account number
Password
Login
Password forgotten

Dates 2013
Begin: October 1st
Half-time: November 8th
End: December 11th

Welcome ...
... to the Stock Market Learning website. Here you'll find everything you need to know about the Europe-wide competition. Have a good time. And good luck in 2012!

Access for pupils and teachers
Learn all about the competition, accounts and prizes.
PUPIL
Find out more
Register now

Access for students and savings bank employees
Go here for useful information about the competition and prizes.
STUDENT
Find out more
Register now

Mobile access to your account
Just enter m.stockmarket-learning.eu, save as "favourite" and link on your smartphone desktop.
Scan QR-Code

Economy, environment, society
Why it pays to make sustainable investments and what such investments mean for the future.
Find out more

Student competition Germany
Date: 11/12/2012 11:00
Place / Team name / country / Total account value in euros
1 Cookies 61,977.34
2 GÖßel GmbH 81,109.86
3 Die 9 gulden 3 58,788.73
Details

Student competition Germany
Date: 11/12/2012 11:00
Place / Team name / country / Sustainability value in euros
1 Gollath National Bank 10,109.70
2 Leberkasweg 8,976.26
3 WinnerTeam 0,020.11
Details



Simulation of the competition

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Timetable

2013

- **August 1st:** activation of the personal web pages
- **From august 13 to septemer 11:** testing period of the competition
- **From september 12:** opening of the accounts
- **October 1st: Start of competition**
- **November 6:** last day to open an account (this includes the second account as well)
- **December 11 :** End of competition

2014

- **January 31:** deactivation of the personal web pages
- **Mai 31:** cancelation of all datas concerning the competition of 2013



Stock Market Learning as an integral part of EBBD



What should you do if you want to participate?

- Find a savings bank or equal who supports the project
- Find a teacher who likes to participate with a class
- Get your documents and account numbers
- Prepare the class (presentation and information)
- Remember: Stock Market Learning starts every autumn for 10 weeks

Contact

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In case of questions please contact us:

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See for more information:

www.stockmarket-learning.eu



Or visit us on facebook:

www.facebook.com/stockmarketlearning



Any questions?!

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Thank you for your attention!



 **Deutscher
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Backup



**Quote of Mr Chris de Noose
(Chairman of the management committee, ESBG):**

“By fostering real-life enjoyable financial experiences and thereby enhancing such skills, Europe's savings banks contribute to developing democratic citizenship. They emphasise the importance of acting responsibly with due consideration to the general interest, to other people and to the planet and not exclusively for the maximisation of profits.”



Patrons Stock Market Learning

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Christa Randzio Plaz (2001 - 2002)

Vivian Redding (2002 - 2003)

Michel Barnier (2003 - 2004)

Manuel Conte Guitierrez (2004 - 2005)

Vincent van Dessel (2005 - 2006)

Baron Alexandre Lamfalussy (2006 - 2007)

Annette Schavan (2007 - 2008)

Jörgen Holmquist (2008 - 2010)

Jonathan Faull (2011 - 2012)

Tonio Borg (2013)

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