tinyurl.com/FEE-JET26

FUTURE MILLIONAIRES IN THE MAKING:

CREATIVE WAYS TO TEACH INVESTING

- The power of stories
- Interactive lessons
- Principles to build wealth
- Compounding Interest Calculations

PRESENTED BY

James Redelsheimer

Education Manager, Foundation for Economic Education

Author, Barron's AP Economics

20+ years teaching high school AP Economics
and Personal Finance in Minnesota

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Foundation *for* Economic Education

est. 1946

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- Education: B.A, St. Olaf College; M.A, University of St. Thomas

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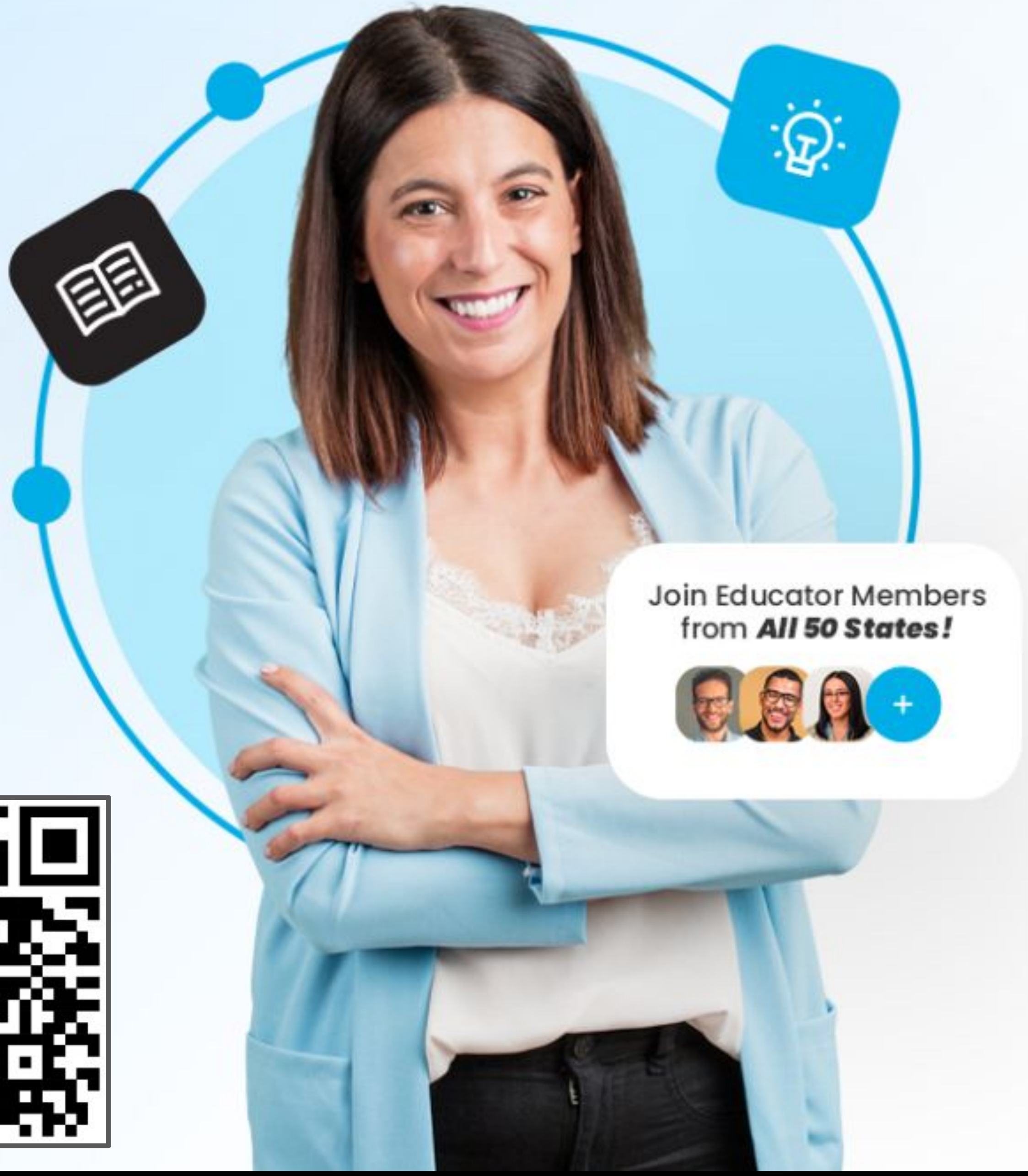

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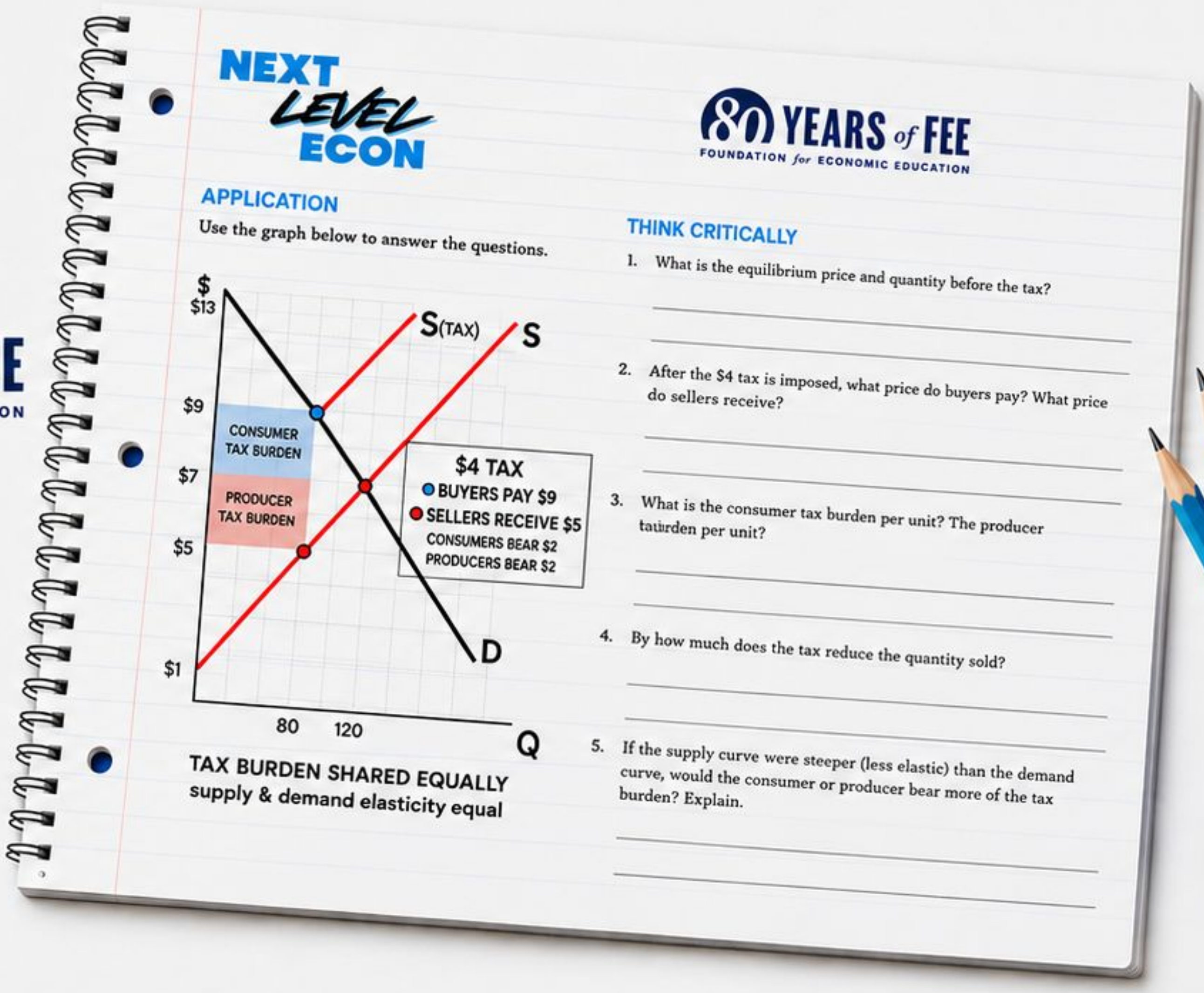

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LESSONS IN PERSONAL FINANCE

PERSONAL FINANCE *INQUIRIES*

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EACH INQUIRY

- STAGES THE COMPELLING QUESTION
- HAS 3 SUPPORTING QUESTIONS WITH FORMATIVE PERFORMANCE TASKS
- HAS A SUMMATIVE PERFORMANCE TASK & TAKING INFORMED ACTION

SHOULD I BUY OR LEASE A VEHICLE?

WILL I EVER BE ABLE TO PURCHASE A HOME?

HOW WILL TAXES AFFECT MY LIFE?

WHAT ARE ETHICAL CONSIDERATIONS IN PERSONAL FINANCE MANAGEMENT?

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Financial Freedom
LESSONS IN PERSONAL FINANCE

Financial Freedom

This page houses the Learning Center's Personal Finance lessons. Search any topic in the Resource Library, or access any of the following lesson series:

Inquiry Lessons
All About Investing
Paper Robots

Welcome to "Financial Freedom: Lessons in Personal Finance," a comprehensive online resource designed to equip you with the knowledge and tools necessary to achieve financial independence and a prosperous future.

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FIT Prep (Training Module) Topic 1: EARNING INCOME 0/5

Four Types of Savings Accounts

Aligned with Saving 12-1

All FDIC or NCUA insured up to $250,000. Differ in minimum deposits, interest rates, and how easily you can pull money out.

Regular Savings

Rate: Lowest | **Access:** Easy access

Basic account at your bank. Low minimum, very liquid, but lowest interest.

High-Yield Savings

Rate: Higher | **Access:** Online access

Online-focused banks pay more interest because they have lower overhead.

Money Market (MMA)

Rate: Competitive | **Access:** Check / debit

Hybrid of savings and checking. Higher minimum balance required.

Certificate c

Rate: Highest |

Fixed term (3 m
the best rate.

FIT EXAM TIP

CDs pay higher interest BECAUSE funds must remain deposited for a
on having that money, so it pays more.

FIT Exam Prep | Module 3: Saving | Chapter 6: Saving

FIT Prep
MANAG

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MANAG

FIT Certi
Assessment

by FEE

Why Index Funds Beat Stock Pickers

Aligned with Investing 12-6, 12-7

An index fund quietly tracks the whole market. An active manager tries to pick winners and beat it. Decades of data show how that contest ends.

ACTIVELY MANAGED (the losers)	INDEX FUNDS (the winners)
Manager picks stocks trying to beat market	Tracks the whole market, no picking
Only 8% of pros beat the S&P 500 over 20 yrs	Beats 92% of active managers long term
HIGHER fees (0.50% to 1.5% or more)	LOWER fees (0.03% to 0.10%)
Past winners rarely repeat	Built-in diversification

FIT EXAM TIP

Even professional fund managers can't consistently beat the market. SPIVA data shows only about 8% of active fund managers outperformed the S&P 500 over a 20-year period. Why? Higher fees + bad timing decisions eat their gains. The exam answer: a no-load INDEX fund has the LOWEST total cost and the best long-term odds.

FIT Exam Prep | Module 4: Investing | Chapter 6: Investing Basics

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2025 TEACHER FELLOWSHIP!

2026 TEACHER FELLOWSHIP!

FOUNDATION FOR ECONOMIC EDUCATION

2025-26 TEACHER FELLOWSHIP

FUTURE MILLIONAIRES IN THE MAKING

Agenda

01

Power of Stories

02

Interactive Investing Lessons

03

Investing Principles Made Relevant

04

Conclusion

WHY THIS WORKS

Stories Beat Spreadsheets

Stories carry emotion

Money decisions are emotional decisions. A story about fear, patience, or regret teaches what a chart can’t.

Stories build confidence

Investing is the topic teachers say is hardest to teach. Leading with stories lowers the intimidation for the teacher and the class.

PART ONE

Stories That Stick

True tales, myths, and thought experiments that make the biggest ideas in investing unforgettable.

STORY NO. 1

Meet Grace Groner

The secret millionaire who never tried to beat the market

In 1935, at age 26, Grace, who was an orphaned secretary bought three shares of Abbott Labs stock for **$180**.

She reinvested every dividend and **never sold a single share**. She lived past 100, dying in 2010.

$180

invested in 1935

compounded return across 75 years

Meet Grace Groner

The secret millionaire who never tried to beat the market

She lived a modest life. The shock came after she died: **$7.2 million left to her alma mater, Lake Forest College.**

$180

invested in 1935

$7.2M

value by the time she died in 2010

~15% / yr

compounded return across 75 years

THE LESSON

Good Habits Beat Brilliance

She started young

Time in the Market > Market Timing

She never traded

One purchase, zero sales, through a world war and a dozen crashes.

She reinvested everything

Every dividend bought more shares, and those shares paid dividends of their own. She let compounding do it’s magic

STORY NO. 2

A Tale of Two Savers

Meet two savers. Both invest $5,000 a year at an 8% average annual return. The only difference between them is when they start.

Investor 1

Starts at 25

- Sets aside $5,000 a year for 10 years in a row (ages 25–34)
- Makes no more investments after age 34
- Total invested: **$50,000**

Investor 2

Starts at 35

- Invests $5,000 every year for 30 years in a row (ages 35–64)
- Keeps contributing all the way until age 65
- Total invested: **$150,000**

Which investor do you predict will have more money at 65, and why?

THE RESULTS

A Tale of Two Savers

$787,176

Investor 1 at age 65

Invested only $50,000 total, starting 10 years earlier.

$611,729

Investor 2 at age 65

Invested $150,000 total, three times as much.

Investor 1 put in $100,000 less than Investor 2 but ended up with more money. How is that possible?

STORY NO. 3

Linda, the Teacher Who Held On

In 1995, Linda was a 32-year-old high school teacher. No finance degree, no stock tips, no time to research. She set up one automatic transfer: $300 a month, every month, into a boring S&P 500 index fund in her 403(b)...with low fees.

Then life happened. The dot-com crash erased nearly half her balance while she was grinding away grading papers.. In 2008, she watched it fall almost by half again the same year her district froze salaries. In March 2020, it dropped a third in five weeks.

Colleagues sold. Her brother-in-law moved everything to cash in 2009 “until things calmed down.” Linda changed nothing. Same $300, every month, through every panic.

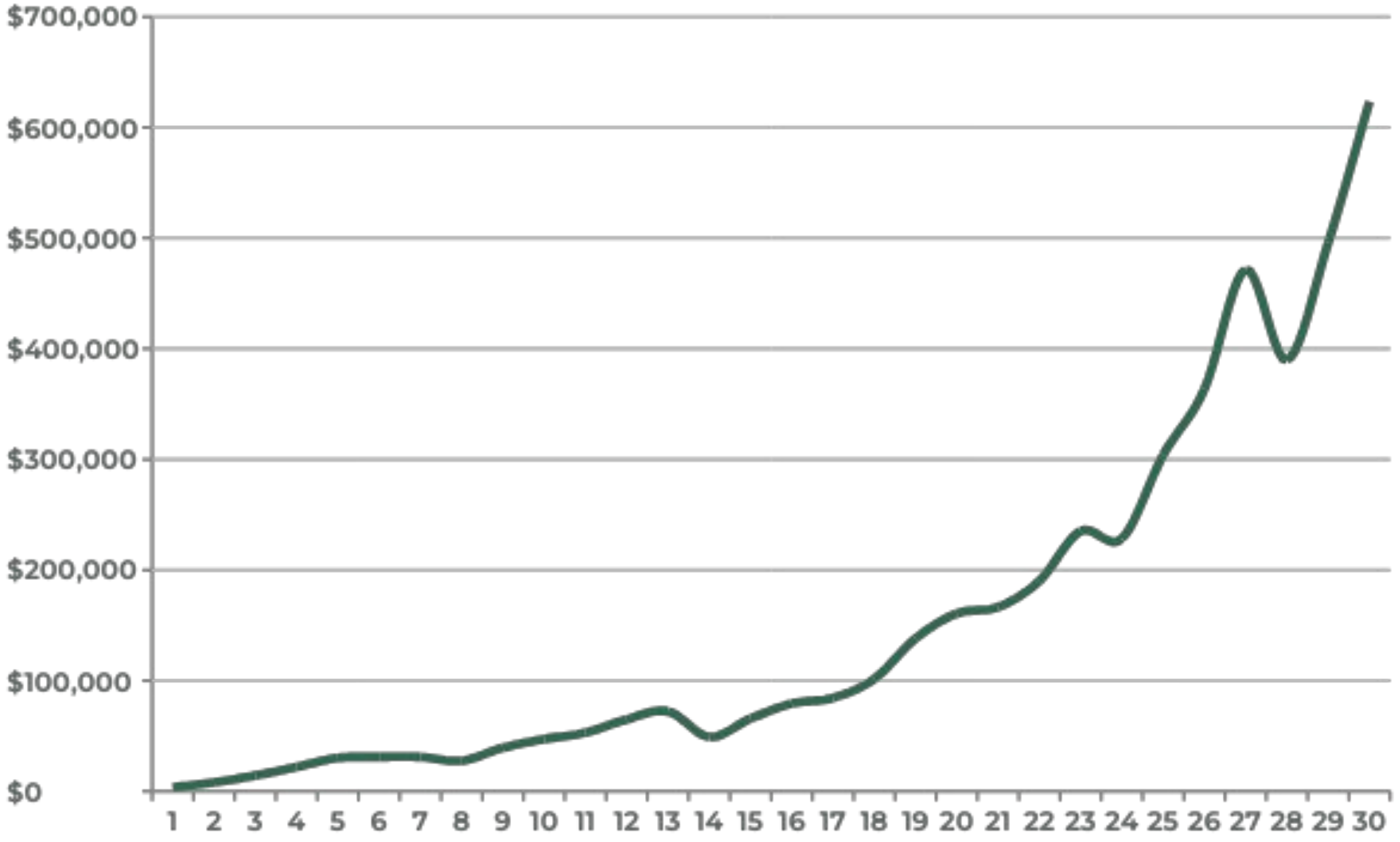
$300

a month. Less than many people's car payment.

Her entire strategy fit on a sticky note

STORY NO. 3, CONTINUED

30 Years of Never Flinching



Actual S&P 500 annual returns, 1995–2024, with $300 monthly contributions

What she rode through

2000–02	Dot-com crash, −37%
2008–09	Financial crisis, −51%
2020	COVID crash, −34% in five weeks
2022	Inflation scare, −18%

Times she sold: zero

Story No. 3, The Payoff

Linda Retired With $623,000 on a Teacher's Salary

Total She Put In

$108,000

Invested over 30 years ($300/mo)

→

Her Balance at Retirement

$623,000

Accumulated wealth in 2024

More than 80 cents of every dollar in her account came from compounding interest, not paychecks.

Her brother-in-law, who went to cash in 2009 and waited for things to calm down, is still working.

STORY NO. 4

Chocolate Cake vs. Broccoli

Chocolate cake investing

- Hot tips, crypto mania, meme stocks
- Trading for the dopamine rush
- Exciting, delicious, and statistically ruinous

Broccoli investing

- Broad index funds, low fees
- Buy, hold, ignore the noise

We are wired to crave the cake. The broccoli builds the wealth.

STORY NO. 5

Poseidon and the Forecasters

Ancient Greek sailors truly believed Poseidon controlled the seas. Today, we would never board a cruise ship whose captain planned the route by praying to the Greek gods.

Yet we desperately want to believe someone can predict the stock market's next five years. Yet, the research is unambiguous: humans are terrible at predicting markets.

As the old joke goes: economists have predicted 13 of the last 7 recessions.

The illusion of control

Letting go of prediction is where good investing begins

STORY NO. 6

The Best Investors Are Dead. Almost.

A famous study supposedly found that the best-performing brokerage accounts belonged to people who were dead, because dead people never trade.

Actually the study doesn't exist. It's an urban myth. Even a seasoned professional repeated it to friends before checking, and ended up with egg on his face.

Two lessons in one story: untouched accounts really do tend to outperform, and even experts must verify before they share. Humility pays, in investing and in fact-checking.

Truth in the myth

The investors who trade the least really do tend to earn the most

STORY NO. 7

The Great and Powerful Advisor of Oz

Dorothy and her friends have traveled a long road to the Emerald City. Each wants something only a wizard can grant. The Scarecrow wants the brains to outsmart the market. The Tin Man wants a heart that can't be broken by a crash. The Lion wants the courage to start investing.

The Advisor of Oz does not disappoint. Smoke. Thunder. A booming voice: "My active strategies pick the winners! Do not arouse the wrath of the great and powerful Oz!"

Then Toto trots over and tugs back the curtain. Behind it: an ordinary man pulling levers. No crystal ball. No magic. Frantically shouting the most famous line in the film: "Pay no attention to that man behind the curtain!"

Every investor meets this wizard

He runs ads during the game and manages trillions

A Bad Wizard, But a Good Man

"I'm a very good man. I'm just a very bad wizard when I pretend I can beat or time the market."

Caught, the wizard confesses. And then, just like in the Wizard of Oz, he grants each wish anyway, with real gifts instead of magic:

The Scarecrow's brain

Not formulas to beat the market. Wisdom to control fees, taxes, and ignore what can't be controlled.

The Tin Man's heart

The market will have bad days / years and it will hurt. Knowing that in advance, and investing anyway, is what a strong heart actually means.

The Lion's courage

Courage to take that first step opening an investment account. and hang on through the bad days/years.

STORY NO. 8

Keep the Curtain Open

Dorothy's verdict: “When you're not claiming to predict the future with a crystal ball, you can actually offer a lot of help.” That is the whole relationship with the investment industry in one sentence.

The wizardry: walk away

- “Our track record beat the market, so we will again”

The real help: worth paying for

- Financial planning: “Can I retire? When?”
- Tax strategy, education, one-off decisions
- Coaching that stops the panic-sell at the bottom

The Magic Number 72

Would you rather?

Get a Million dollars today?

Get a penny that doubles every day for 30 days?

If you double a penny every day, how much $ will you have in 30 days?

Day 1: $.01
Day 2: $.02
Day 3: $.04
Day 4: $.08
Day 5: $.16
Day 6: $.32
Day 7: $.64
Day 8: $1.28
Day 9: $2.56
Day 10: $5.12
Day 11: $10.24
Day 12: $20.48
Day 13: $40.96
Day 14: $81.92
Day 15: $163.84
Day 16: $327.68
Day 17: $655.36
Day 18: $1,310.72
Day 19: $2,621.44
Day 20: $5,242.88
Day 21: $10,485.76
Day 22: $20,971.52
Day 23: $41,943.04
Day 24: $83,886.08
Day 25: $167,772.16
Day 26: $335,544.32
Day 27: $671,088.64
Day 28: $1,342,177.28
Day 29: $2,684,354.56

Day 30: $5,368,709.12!!!

THE RULE OF 72

72 ÷ GROWTH RATE = YEARS TO DOUBLE

The Rule of 72 is a simple formula used to estimate the time it takes for an investment to double in value.

ANNUAL RETURN	2%	4%	8%	10%	12%
	72 ÷ 2 =	72 ÷ 4 =	72 ÷ 8 =	72 ÷ 10 =	72 ÷ 12 =
TIME TO DOUBLE	36 Years	18 Years	9 Years	7.2 Years	6 Years

PART TWO

INVESTING LESSONS

COMPOUNDING MAGIC!

ANSWER

$154,712

QUESTION

How much will earn with compounding interest if you invest:

Monthly Contribution: $1000
Years: 40
Interest Rate: 12%

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Round answers to the nearest dollar.

Compound Interest Calculator

Determine how much your money can grow using the power of compound interest.

*** DENOTES A REQUIRED FIELD**

Step 1: Initial Investment

Initial Investment *

Amount of money that you have available to invest initially.

$0

Leave as $0

Step 2: Contribute

Monthly Contribution

Amount that you plan to add to the principal every month, or a negative number for the amount that you plan to withdraw every month.

$50

Length of Time in Years *

Length of time, in years, that you plan to save.

40

Step 3: Interest Rate

Estimated Interest Rate *

Your estimated annual interest rate.

8

Interest rate variance range

Range of interest rates (above and below the rate set above) that you desire to see results for.

Leave blank

Step 4: Compound It

Compound Frequency

Times per year that interest will be compounded.

Annually

Annually

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Saving Early is a Million Dollar Decision!

Student Guided Notes

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Three Ingredients to Build Wealth With Compound Interest

Mix these three together and let compounding interest do the cooking

Time

The earlier you start, the longer your money works for you

Savings

Your future wealth starts with what you save today

Interest

The growth your money earns when invested.

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Investing *in Your Future:*

Types of Investment Accounts

Start Early | Stay Consistent | Reach Your Goals

Investing in Your Future: Match the Accounts Drag & Drop Activity

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Investing in Your Future: Match the Accounts Drag & Drop Activity

Instructions: Categorize items into the different categories of investment accounts

After-tax contributions, tax-free withdrawals at age 59 1/2	New child savings account with government-funded seed money	Cannot be accessed until the child reaches adulthood	Tax-advantaged account specifically for education expenses	Contribution limits are higher and tied to employment
Provides a $1,000 government-funded account at birth	Funds grow tax-free if used for education-related costs	No taxes owed on qualified withdrawals in at age 59 1/2	tax-free withdrawals for a 1st home purchase down payment	Can be used for K–12 tuition in addition to college
Early withdrawals for education expenses avoid the 10% penalty but are still taxed	Income required, but pre-tax contributions can be made without employer involvement	Contributions (not earnings) can be withdrawn anytime tax-free	Investment options are limited to a menu chosen by the employer	Designed to give every child a financial head start from day one

Traditional IRA	Roth IRA	401k/403b	Trump Accounts	529 Plan

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PART Three

Principles That Build Wealth

The research-backed rules hiding inside every one of those stories.

PRINCIPLE NO. 1

Investing Is Not Gambling

Investing

+7%

historical average real return of stocks. You own real companies producing real profits.

Buying a broad index fund means buying a slice of capitalism itself.

THE MATH

The Odds Are Against You

A standard sports bet at −110 odds: bet $110 to win $100. A coin flip, priced by the house.

Win 50% of the time

+$100

Lose 50% of the time

−$110

Expected value per bet: $\frac{1}{2} \times (+100) + \frac{1}{2} \times (-110) = -\$5$

That's a 4.5% toll on every dollar risked, whether you bet once or a thousand times.

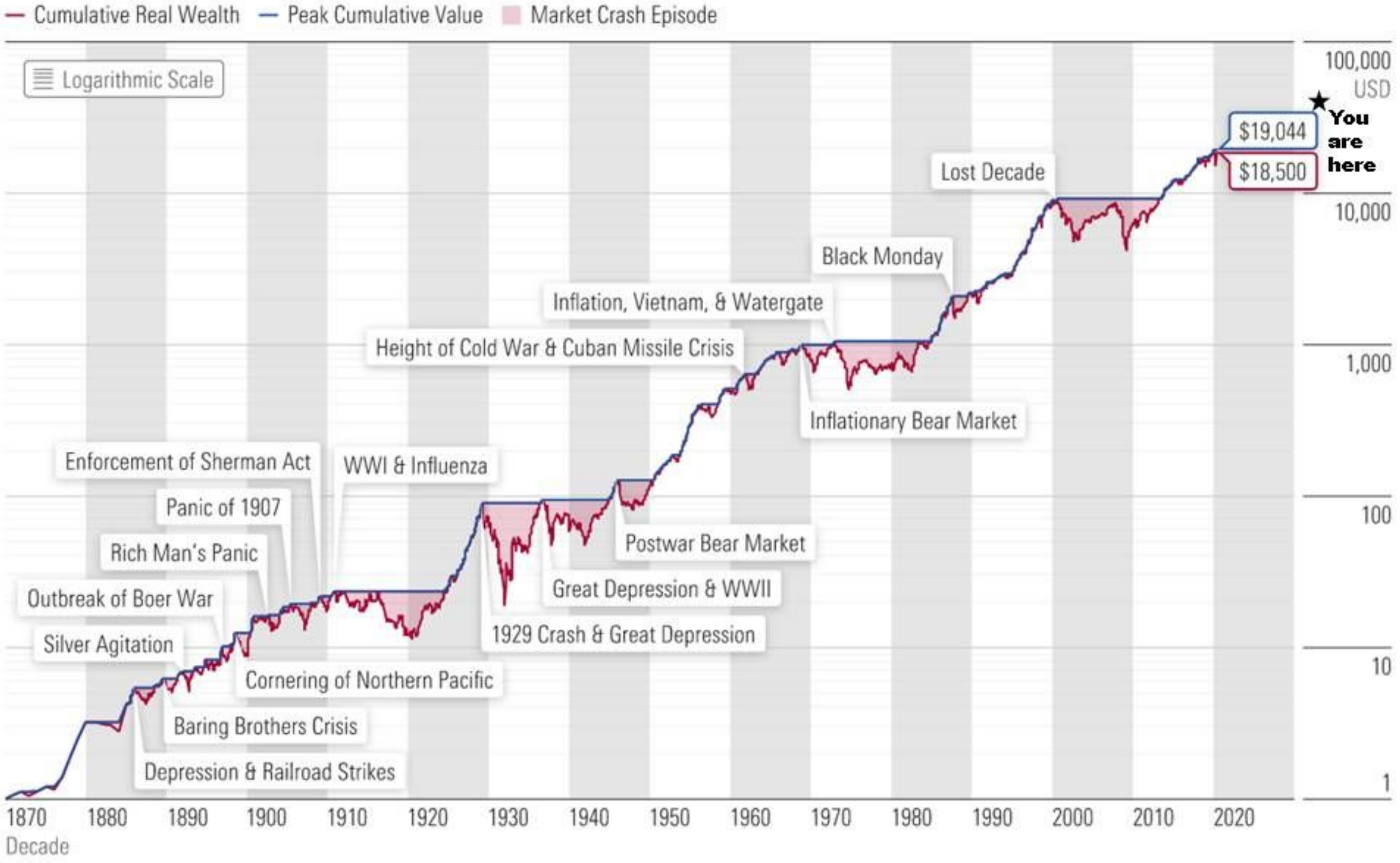
At −110 odds you must win 52.4% of bets just to break even. Here's your odds of being ahead over time:

After 10 bets	**38%**	**chance you're still ahead**
After 1,000 bets	**7%**	**chance you're still ahead**
After 10,000 bets	**1 in 1.1 million**	**chance you're still ahead**

PRINCIPLE NO. 2

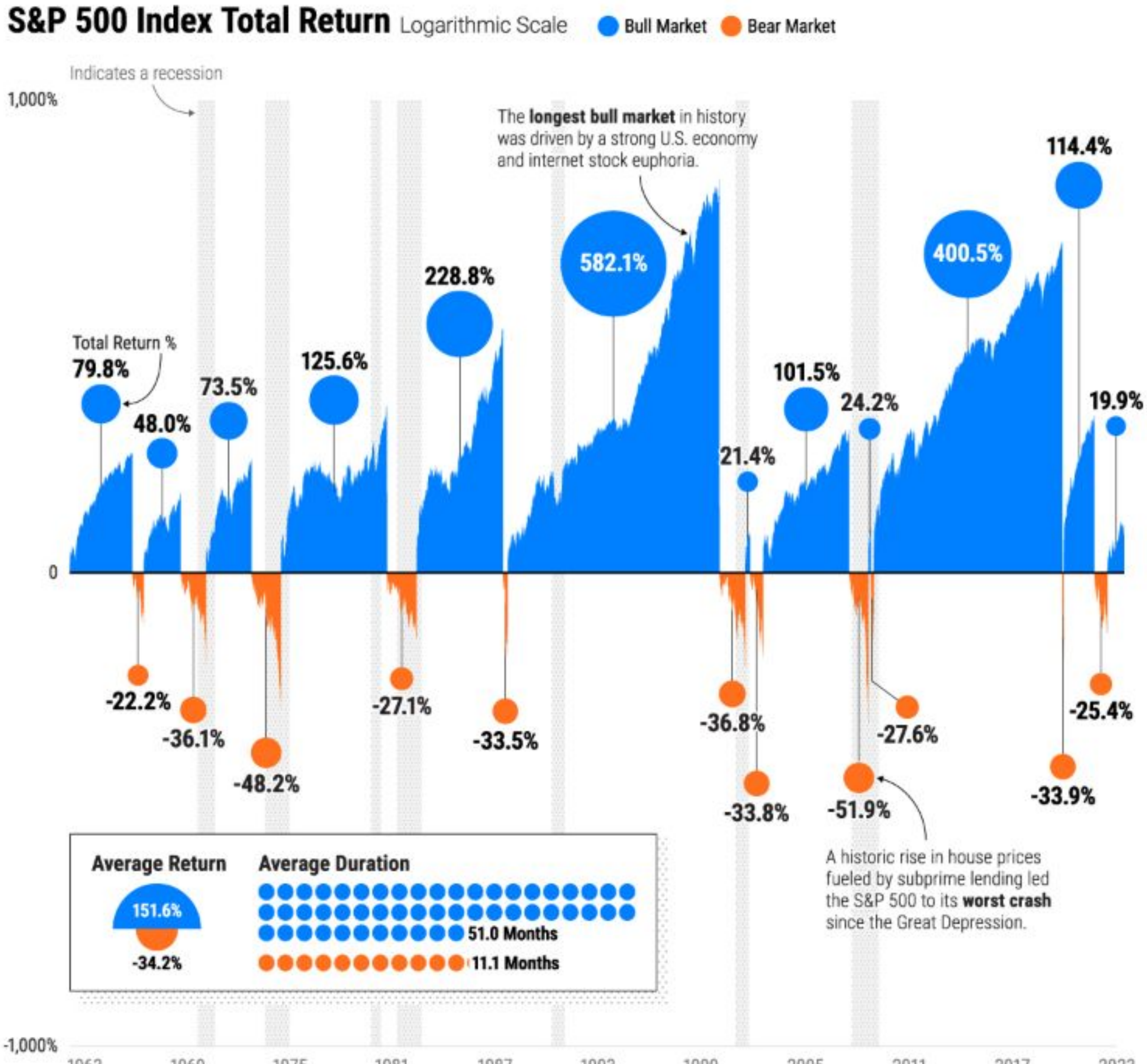
The Market Pays You for the Strength of Your Stomach

Market Crash Timeline: Growth of $1 and the U.S. Stock Market's Real Peak Values



Data as of Jun 30, 2020. Sources: Kaplan et al. (2009); Ibbotson (2020); Morningstar Direct; Goetzmann, Ibbotson, and Peng (2000); Pierce (1982); www.econ.yale.edu/~shiller/data.htm, Ibbotson Associates SBBI US Large-Cap Stock Inflation Adjusted Total Return Extended Index.

1. Higher return is rent paid for enduring volatility. No stomach, no premium.
2. Stocks in a single year have ranged from roughly +180% to −64%.
3. Feeling terrible in a crash is normal. Selling in a crash is the mistake.


S&P 500 Index Total Return
Logarithmic Scale
Bull Market
Bear Market
Indicates a recession
1,000%
0
-1,000%
Total Return %
79.8%
48.0%
73.5%
125.6%
228.8%
582.1%
21.4%
101.5%
24.2%
400.5%
114.4%
19.9%
-22.2%
-36.1%
-48.2%
-27.1%
-33.5%
-36.8%
-33.8%
-51.9%
-27.6%
-33.9%
-25.4%
The **longest bull market** in history was driven by a strong U.S. economy and internet stock euphoria.
A historic rise in house prices fueled by subprime lending led the S&P 500 to its **worst crash** since the Great Depression.
Average Return
151.6%
-34.2%
Average Duration
51.0 Months
11.1 Months

PRINCIPLE NO. 3

Time Tames Risk

0

What is the number of 20-year periods since the 1870s in which U.S. stocks did worse than cash

- *Stocks are a terrible one-year investment and a tremendous twenty-year investment. Match the asset to the time horizon: money market for a house down payment in two years, stocks for retirement in thirty (future spending)*

PRINCIPLE NO. 4

Boring Index Funds Win

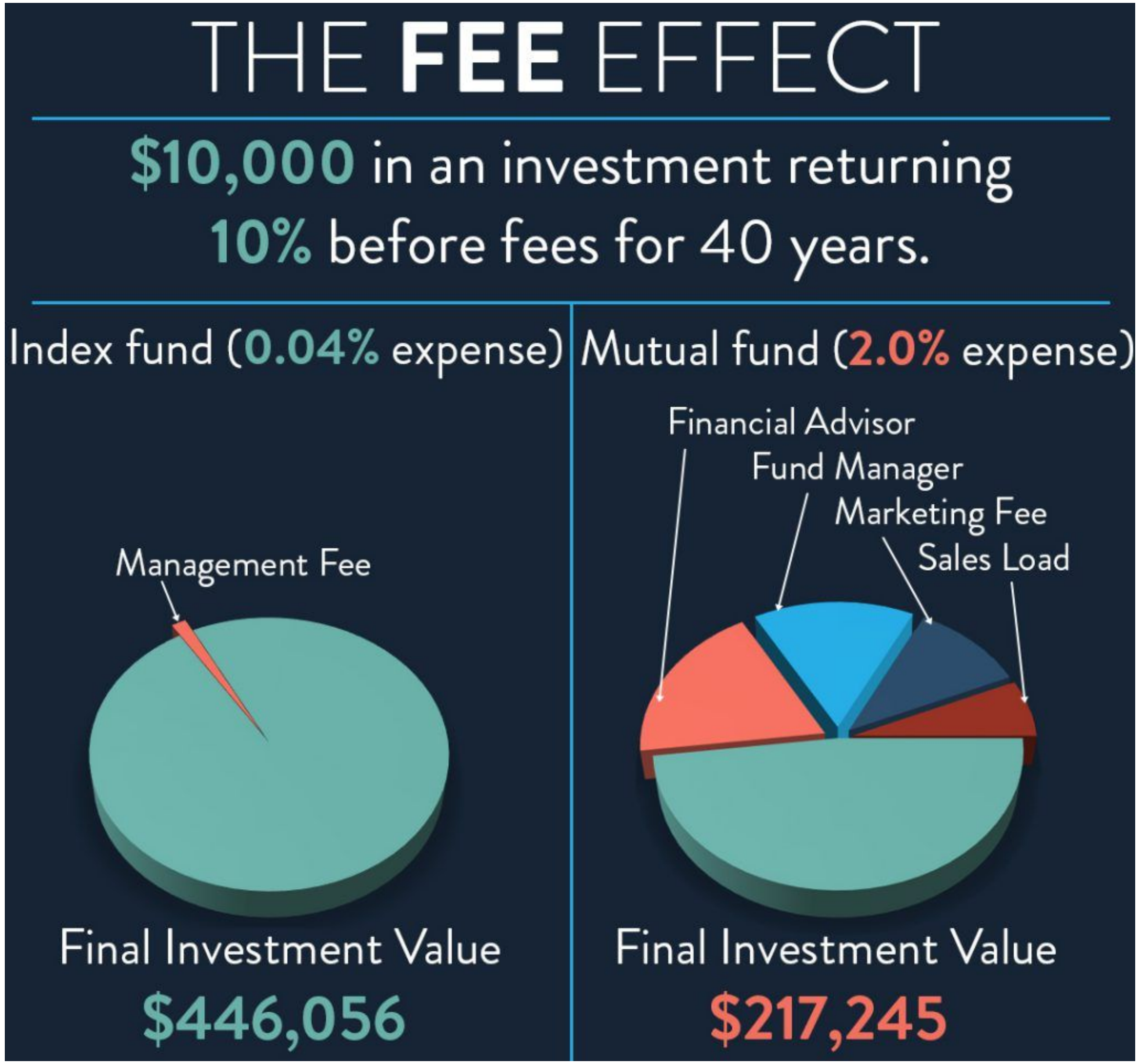
Over 15 years, actively managed stock funds trying to beat the S&P 500:

90%	98%
failed to beat the index	failed after taxes are counted

Indexing isn't settling for average. Against active investors, it lands you around the 90th percentile, while doing nothing. Humility makes you richer.

PRINCIPLE NO. 5

Fees Are the Silent Thief



$228,811

lost to a fees!

A Nobel laureate was asked what investors should look at first in any investment. His one-word answer: "Fees."

PRINCIPLE NO. 6

Control What You Can. Release the Rest.

You control

- Fees: the single most controllable factor
- Taxes: through account choice and low turnover
- Risk level: your mix of riskier and safer assets
- Behavior: whether you panic-sell or hold on

You don't know

- What the market does next year
- Which stocks or funds will beat the market
- When the next crash or boom arrives
- The predictions of pundits and influencers

PUTTING IT TOGETHER

The Whole Strategy in Four Steps

1

Know yourself

Assess your time horizon and honestly gauge how much of a market drop you can stomach without selling.

2

Pick your mix

Choose an allocation of riskier and safer assets that fits your horizon and risk tolerance. Then stick with it.

3

Buy the haystack

Build a simple portfolio of broad, low-cost index funds. Own the whole market instead of hunting the needle.

4

Do nothing

Ignore market swings, headlines, and hot tips. Rebalance every year or three. That's the entire job.

Simple to describe. Hard to do. That's exactly why the stories matter.

Bonus Case Study: Trump Accounts

What happens when every kid owns a piece of the market?

July 5th 2026, the federal government began seeding a one-time $1,000 investment account for kids born from 2025-2028, automatically invested in low-cost U.S. stock index funds and left to grow, untouched, until the child turns 18. Expense ratio is .02%

At age 18 | At age 27 | **At age 55**

$243,000

Contributing **$0/year**

$878,000

Contributing **$250/year**

$13M

Contributing **$5,000/year**

Estimates are for illustration only, and are based on an account opening at birth with $1,000 opening deposit and are derived from historical S&P 500 averages. Actual results may differ and are not guaranteed.

THE POWER OF TIME

Same $1,000. Very different outcomes.

Start Investing At	Years Growing	Rough Value at 65*
Birth	65 years	**~$180,000+**
Age 25	40 years	**~$45,000**
Age 45	20 years	**~$6,700**

**Assumes ~7% average annual market return, no additional contributions. Illustrative only, not guaranteed.*

This is compound growth in action.

The same dollar amount produces wildly different results depending on time in the market. Nobody had to be a stock-picking genius. The money simply had decades to work.

OWNERSHIP CHANGES THE PICTURE

Ownership Changes How People See Capitalism

Whether or not a family adds another dollar, every child with an account now has a personal stake in how U.S. companies perform. That is a small but real lesson in:

Private property

The account legally belongs to the child.

Markets as opportunity

Growth comes from companies creating value, not from luck.

Long-term thinking

Patience and time, not timing the market, build wealth.

Discussion prompt: How might growing up owning a piece of the market change the way someone thinks about work, saving, or entrepreneurship later in life?

"The investor's chief problem, and even his worst enemy, is likely to be himself."

Benjamin Graham, 1949 - *The Intelligent Investor*

Start early. Buy everything. Pay almost nothing. Then do the hardest thing in finance:

Nothing.