# Overview

The Gen i Revolution consists of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Within each mission, students are introduced to a character who is facing a particular financial crisis. As a part of the Gen i Revolution, the student learns about the crisis, strategically selects “Operatives”, and then completes activities with the ultimate goal of solving the mission.

The competitive nature as well as the engaging activities provides a motivating learning environment for students. Combined with the [Learning, Earning and Investing® print materials](http://lei.councilforeconed.org/), the Gen i Revolution provides a comprehensive investor education program that your students will love.

To learn more about each of the fifteen missions, see the details below. Complete the [registration form](http://www.genirevolution.org/join.php) to get started today!

**Audience: 6-12 Grade Students**

**Time Frame: Each Mission will take about 30 minutes to complete.**

## Mission 1 - Building Wealth Over the Long Term

Angela Faces the 401(k) Challenge. Why should she sign up now when retirement is so far in the future?

Your mission is to convince Angela to invest in a 401(k) plan now to build wealth over the long term.

*Concepts: Compound interest, Saving*

*Aligned with:*[*Lesson 1 - Why Save?*](http://store.councilforeconed.org/lei.html)*,*[*Lesson 12 - Building Wealth over the Long-term*](http://store.councilforeconed.org/lei.html)

**Mission 2 - Investing in Human Capital: Job Choice**

Veronica is a high-school freshman who has a lot of different interests -- she's good in math and computer subjects, enjoys art and music, and loves working with people. She's starting to think about what she'd like to do to earn a living when she finishes college.

Your mission is to guide Veronica through a process to choose a tentative career cluster and a tentative career, understanding that her career goals may change over time.

*Concepts: Human capital, Investment in human capital, Opportunity cost, Career choice*

*Aligned with:*[*Lesson 3 - Invest in Yourself*](http://store.councilforeconed.org/lei.html)*,*[*Online Lesson 4 - Why Do People Go To School?*](http://lei.councilforeconed.org/about/lessons.php?bk=45)

**Mission 3 - Investing in Human Capital: Education**

Matt is graduating soon and considering what to do after graduation. He has the grades to go to college, but he's tired of schoolwork.  Should he continue his formal education or go to work full-time?

Your mission is to help Matt determine whether to continue formal education after he graduates.

*Concepts: Human capital, Investment in human capital, Opportunity cost, Income*

*Aligned with:*[*Lesson 3 - Invest in Yourself*](http://store.councilforeconed.org/lei.html)*,*[*Online Lesson 4 - Why Do People Go To School?*](http://lei.councilforeconed.org/about/lessons.php?bk=45)

**Mission 4 - Budgeting**

Clayton and Casey 'O'Neil are a young married couple with 2 children. They both have jobs and seem well off to their friends, but they can't seem to save any money. They want to buy a home, but need to save up the down payment. They keep good financial records, but don't have any money left over at the end of the month for saving.

Your mission is to help the O'Neils identify how to save $300 a month for a down payment on a home.

*Concepts: Budgeting, Financial goal setting*

*Aligned with:*[*Your Credit Counts - Section 1: Income and Choices*](http://store.councilforeconed.org/yourcreditcounts.html)

**Mission 5 - Credit**

Justin Jabowski is a high-school senior with a part-time job. He just got his first credit card, with an annual interest rate of 18%. From January through March, he used his credit card for several purchases. Each month, he paid the minimum payment on the account. As a result he is falling deeper and deeper in debt. In almost no time, Justin has acquired over $1,000 in credit card debt. He is convinced now that credit is his enemy.

Your mission is to help Justin see that credit can be his friend or his enemy, depending on how he chooses to use it.

*Concepts: Credit, Debt, Interest*

*Aligned with:*[*Lesson 14 - Credit: Your Best Friend or Your Worst Enemy?*](http://store.councilforeconed.org/lei.html)

**Mission 6 - Risk and Return**

Kai Chung's wealthy grandmother has given each of her grandchildren $10,000 to invest for their future. Kai is planning to go to college and wants to use his gift for that purpose. In the meantime, he wants to put the money where it will grow, but he doesn't want to take a lot of risk with it.

Your mission is to persuade Kai to invest his Grandmother's $10,000 in a type of asset with the appropriate risk and return for the time when he will need the money for college.

*Concepts: Forms of saving and investing, Costs and benefits of saving, Risk vs. Return*

*Aligned with:*[*Lesson 12 - Building Wealth over the Long Term*](http://store.councilforeconed.org/lei.html)*,*[*Lesson 15 - Why Don't People Save?*](http://store.councilforeconed.org/lei.html)

**Mission 7 - Alternative Financial Institutions**

Paul, Fred and Diana don't know each other, but they have something in common. They are "unbanked." This means they don't have a relationship with mainstream financial institutions, such as banks or credit unions. Instead they use alternative financial institutions for their financial needs. For instance, Paul doesn't have a checking account, so he cashes his paycheck at a check cashing outlet. Fred's TV got fried by lightening. He doesn't have the money to buy a new one in time for the Super Bowl game, so he's thinking of going to a rent-to-own store. Diana's daughter needs dental work. Diana's short on cash this month, so she's thinking of getting a payday loan.

Your mission is to convince Paul, Fred, and Diana to reconsider their decision to use alternative financial institutions in favor of less expensive choices.

*Concepts: Advantages and disadvantages of non-mainstream financial services*

*Aligned with:*[*Your Credit Counts - Section 2 - Financial Institutions*](http://store.councilforeconed.org/yourcreditcounts.html)

**Mission 8 - Stocks**

Uncle Louie recently retired financially well off from a career in the construction industry. He wants to start investing some of his money in stocks, but he doesn't know much about buying and selling stock.

Your mission is to help Uncle Louie learn the basics about stocks, so he can choose appropriately for his nephew Patrick's portfolio.

*Concepts: Understanding stocks, Dividend, Saving, Reading a stock table*

*Aligned with:*[*Lesson 4 - What Is a Stock?*](http://store.councilforeconed.org/lei.html)*,*[*Lesson 5 - Reading the Financial Pages: In Print and Online*](http://store.councilforeconed.org/lei.html)

**Mission 9 - Bonds**

Tyrone and Felicia are 15-year-old twins. They plan to go to college, but will need to help their parents pay the cost of tuition. They plan to save up money from their summer jobs. A family friend suggests they invest their money in bonds rather than putting it in a savings account.

Your mission is to teach Tyrone and Felicia how to invest in bonds.

*Concepts: Understanding bonds, Bond ratings, Reading a bond table*

*Aligned with:*[*Lesson 5 - Reading the Financial Pages: In Print and Online*](http://store.councilforeconed.org/lei.html)*,*[*Lesson 6 - What Is a Bond?*](http://store.councilforeconed.org/lei.html)

**Mission 10 - Mutual Funds**

A group of high school students has formed an investment club. The club has been investing in individual stocks, but their portfolio is losing money. Someone has suggested they invest in mutual funds instead of individual stocks, but the students don't know anything about mutual funds.

Your mission is to teach the students how to invest in mutual funds.

*Concepts: Understanding mutual funds, Diversification, Reading a mutual fund table*

*Aligned with:*[*Lesson 5 - Reading the Financial Pages: In Print and Online*](http://store.councilforeconed.org/lei.html)*,*[*Lesson 7 - What Are Mutual Funds?*](http://store.councilforeconed.org/lei.html)

**Mission 11 - Researching Companies**

Gen i has been operating on limited funds for so long that no one can remember having enough money. Now, Monique has received word that a mysterious donor wants to invest $10 million to ensure the long-term future of Gen i.

Your mission is to advise the mysterious donor on how to invest $10 million, currently in gold, so as to maximize the return over 20 years.

*Concepts: Alternatives, Choice, Fundamental Analysis, Scarcity*

*Aligned with:*[*Lesson 13 - Researching Companies*](http://store.councilforeconed.org/lei.html)

**Mission 12 - Stock Market Fundamentals**

Jasmine needs help understanding the fundamentals of the stock market so she can help her clients make trades.

Your mission is to help Jasmine understand how interaction of the supply and demand for stocks determines a stock's price per share.

*Concepts: Equilibrium price, Shift in demand and supply*

*Aligned with:*[*Lesson 18 - How Are Stock Prices Determined?*](http://store.councilforeconed.org/lei.html)

**Mission 13 - Stock Market Crashes**

Markos Scott is the head of a non-profit organization that provides college scholarships to underprivileged youth. The scholarship fund is invested in a diverse portfolio of stocks, bonds, and real estate. After soaring to new heights last year, the fund has now lost half its value, due to losses in the financial sector.

Your mission is to advise Markos on the best way to weather the crash of the scholarship fund.

*Concepts: Causes and effects of stock market crashes, The Federal Reserve, Monetary policy*

*Aligned with:*[*Lesson 21 - Lessons from History: Stock Market Crashes*](http://store.councilforeconed.org/lei.html)

**Mission 14 - Forecasting the Future**

Political leaders from several countries have heard about Gen i's success in battling the Murktide and would like the organization's insight on the next round of economic forecasts. The political leaders are meeting at an undisclosed location, to which the operative has been invited.

Your mission is to advise the political leaders on economic forecasts for their respective countries: the United States, Japan, and Brazil.

*Concepts: Business cycles, Leading economic indicators, Expansion, Contraction, Economic forecasting*

*Aligned with:*[*Lesson 20 - The Stock Market and the Economy: Can You Forecast the Future?*](http://store.councilforeconed.org/lei.html)

**Mission 15 - Financial Planning**

The Red Roosters community service club is sponsoring a financial planning workshop for its members. Gen i has been asked to conduct the workshop in the absence of the group's president.

Your mission is to conduct a financial planning workshop with several members of the Red Roosters community service club.

*Concepts: Forms of saving and investing, Diversification, Risk vs. return, Financial goal setting*

*Aligned with:*[*Lesson 23 - Investing Involves Decision Making*](http://store.councilforeconed.org/lei.html)