

INTERACTIVE: Invest with STAX!

Interactive: NGPF's STAX

Do YOU have what it takes to be an expert investor? Play the investing game, STAX, to see if you can beat the market in a 20-year period and then answer the reflection questions down below. Good luck!

Cheat Sheet:

- Review the [STAX: Portfolio Dashboard Reference](#) to familiarize yourself with how the game looks.
- There are 7 different types of investment opportunities that will be explained in the information boxes. For extra help during the game, click the question mark at the top right of the asset box.
- Every 6 months (30 seconds in the game), you receive **pocket cash** to invest.
 - **Pocket cash** represents 10% of your salary that you are saving.
 - Your **pocket cash** starts at \$2,000 and increases over time as you get raises and bonuses!
- Click on the double arrows button to toggle between **balance** and **profit** for each investment opportunity.
- When you are finished with the game, keep your STAX results window open to answer the questions below.

Reflection Questions:

1. Take a screenshot of your portfolio at the end of the game and paste it in the box below.

2. What approximate percentage did you have in each asset class? Complete the table below using the Investment Portfolio pie chart. Estimate the percentage for each of the asset classes using the pie chart as a reference.

Type of Asset	Savings Account	Certificate of Deposit	Index Fund	Individual Stocks	Government bonds	Commodity Crops	Gold
Dollar Amount							
Percentage							

3. Looking at the table above, did you finish the game with a diversified portfolio? Explain.

4. Describe your investment strategy as you played the game.

- What was your plan when you first started playing and how did it change during the course of the game?
- If you didn't have a strategy, why not?

5. Describe the various emotions you felt as you played the game. How did your emotions impact your decision-making while playing the game? Provide specific examples.

6. What strategy did the computer follow? Why do you think that strategy was so successful in beating so many of the students in your class?

7. Your friend brags, "It was easy to trying to beat the computer in the STAX game. I made \$100,000 more with my strategy of actively trading those individual stocks. Why would you

want to just buy an index fund? It's so much fun to try to beat the market!" How would you respond?

8. If you had the opportunity to play STAX a second time, what would be your strategy?

9. What do you think would be the consequences of having less money saved for retirement? How would that impact your life?

10. **Bonus Question:** You had seven different investment options in the game. The most diversified portfolio would include all of these various options. On average, should this diversified portfolio have the highest return? Why or why not?