

**Fall 2023**

**First-Year Seminar: INTD 101-41**

**Introduction to Investing and the Stock Market**

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Class Meeting Times: Tuesday and Friday 9:55-11:35 p.m., ASB-527 (Trading Lab)

Common FYS Description

Designed for first-time, full-time, first-year students, First-Year Seminar (FYS) provides a comprehensive introduction to college-level learning. Seminar courses are developed around an academic theme or topic that is based on one of Ramapo College’s academic pillars. First-Year students will have the opportunity to select a seminar that best suits their interests while learning about Ramapo’s academic foundation. The First-Year Seminar course helps students in their transition from high school to college life both in and out of the classroom. The common learning outcomes of FYS are: technological competency, understanding diverse communities, oral communication, and information literacy. FYS classes are small to emphasize open discussion and experiential learning within the context of the theme of the seminar course. Peer facilitators play an essential role in each FYS class ensuring that first-year students have guidance from a more experienced student. FYS is also the home of the Ramapo Summer Reading Program; all first-year students read the same book and discuss and write about it in their seminars. FYS encourages new students to participate in a community of learners, to strengthen their critical thinking skills, and to communicate effectively both orally and in writing.

## **Course Description, this section**

This section of FYS will teach students about the different investment choices available, how the stock market works, how to evaluate stocks, and how to build and manage a well-balanced portfolio.

Through readings, extensive class discussion, guest lecturers, participation in a class portfolio competition where students create and manage a simulated investment portfolio, and an investment recommendation project, the proposed course will introduce students to investing and trading using both fundamental and technical analysis.

Students often are not aware but they are better equipped than many investment professionals to pick stocks. Teenagers will spot trends before adults and if taught to open their eyes and ears, a trip to the mall can lead to excellent investment ideas. Throughout the semester, students will manage a $100,000 portfolio and be encouraged to “buy what you know”.

Students will make weekly journal entries summarizing their stock picks and rationale for each investment.

Students will each pick a stock to write an investment recommendation on and give a stock pitch presentation to the class at the end of the semester.

In addition to learning about standard analytical methods and tools, the instructor will introduce trading concepts from his experience as a proprietary stock trader. A portion of each class will be allocated to discussing current events, earnings reports and the current trading environment.

The goal of this course is to give students, no matter what major or career aspirations they have to leave with an understanding of how the stock market works, how to manage their own money and giving them an opportunity to empower themselves to be better equipped to take charge of their financial future.

**Course Goals**

At the completion of this course, the students will:

* Understand the basic principles of the Financial Markets.
* Understand the key fundamental concepts used to evaluate stocks.
* Understand the underlying principles of technical analysis of financial markets.
* Understand the effect of human psychology on markets and prices.
* Have a basic understanding of financial Statements.
* Be able to screen and formulate a list of investable securities to suit one’s investment style, risk tolerance and personality.
* Be able to make a formal investment recommendation on a company.
* Be better equipped to manage their investments down the road.

**Additional Bigger Picture Goals**

At the completion of this course, the students will:

1. Improve oral communication skills: through various projects students will be given several opportunities to speak in front of the class and improve their public speaking skills as the course progresses
2. Improve written communication skills: several different types of writing assignments will allow the student to learn the writing process of drafting, reviewing, editing and finalizing their written work.
3. Improve computer/technological skills: All projects will require use of Word, Excel or PowerPoint in addition to financial databases and trading software.

**Measurable Student Learning Outcomes**

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| **Objective** | **Outcome** | **Information Literacy Session** | **Stock Pitch Presentation** | **Peer Curriculum** | **Portfolio Project** | **Summer Reading Essay** |
| 1. **Develop the skills necessary to locate, evaluate, and employ information effectively.** | 1. Locate Information Effectively. | X |  |  | X |  |
| 2. **Speak effectively in scholarly and creative contexts.** | 1. Deliver a central message that is easy to identify, vivid, and memorable. |  | X |  |  |  |
| 2. Use appropriate language for the subject and the audience. |  | X |  |  |  |
| 3. Deliver oral communications in an engaging manner. |  | X |  |  |  |
| 3. **Use technology to communicate, manage, or solve problems** | 1. Use technology to communicate information. |  | X |  |  |  |
| 2. Use technology to manage information. | X |  |  |  |  |
| 4. **Understand diverse communities on local, national, and/or global levels** | 1. Demonstrate understanding of the intersections of issues that affect diverse communities in their local, national, and/or global context. |  |  |  | X | X |
| 5. **Participate in an engaged, experiential activity that connects course material to real world settings** | 1.  Critically reflect on the experiential activity and articulate your conclusions |  |  | X |  |  |

## **Peer Facilitators**

As an added resource for first-year students, each section of First-Year Seminar (FYS) will have one or two peer facilitators. These upper-level students will attend FYS classes and act as student leaders modeling engaged participation in this seminar. They will serve as discussion

leaders on issues that pertain to your personal and social development and they will facilitate weekly discussions. Your peer facilitator will be your mentor and will be available to you to provide guidance on navigating the different personal and social hurdles that you may encounter in your first year at Ramapo.

The Peer Facilitators plan to deliver their content in a virtual synchronous format, so that all students can participate in their community-building, campus-connecting and engaging activities. The Peer Facilitation time may differ from your synchronous class time with the professor. The Peer Facilitation content is a part of the course and attending is part of completing the attendance hours for this four-credit course. In addition, your Peer Facilitators will hold monthly gatherings on campus to help you form connections with your entire FYS course in person (There will be a virtual option for virtual-only courses).

**Your attendance at your Peer Facilitator virtual meetings is important and part of your attendance for this class.**

## **First-Year Academic Advising**

As part of the Ramapo College Academic Advisement Plan, each First-Year Student is assigned an Academic Advisor from the Center for Student Success. During the fall semester, the First-Year Students have a mandatory advisement meeting with their assigned Advisor to select spring 2022 courses and to develop a personalized academic plan. You can see who your academic advisor is through the CONNECT software system.  If you have any questions regarding Academic Advisement, please contact the Center for Student Success at (201) 684-7441 or via email at [success@ramapo.edu](mailto:success@ramapo.edu).

Required Texts, Readings, Materials

1. Ellman, Alan. *Stock Investing for Students, A Plan To Get Rich and Retire Young*. 2nd ed. Digital Publishing, 2014. **(E-book Provided by Instructor)**
2. Cho, Grace M. *Tastes Like War: A Memoir. Feminist Press, 2001.*

ISBN: 978-1-952-17794-1. **(Required)**

Additional readings will be given as class handouts or posted on Canvas

Online Software Tools and Resources

* Thinkorswim Trading Simulation Software (TOS)
* Factset Academic Database
* Finviz Stock Screener
* Tradingview.com charting software
* Barron’s
* Yahoo and Google Finance
* Investopedia
* Select Wall Street Research

**Course Requirements / Assignments / Grading**

**Course Grading:** Your course grade will be based on the following assessments.

**Midterm (20% of grade):** The midterm will evaluate what students have learned so far in class. Class discussions and assigned readings will aim to help students master the material and be prepared to succeed in this class. Students are encouraged to seek out help from the instructor during normal office hours or by appointment.

**Trading Assignment (30% of grade)**

Using the Investopedia trading platform, each student will participate in a virtual stock market trading exercise in which he/she trades a $100,000 portfolio of stocks.

Students must make **at least 2** trades each week and be prepared to discuss trading ideas and interim results to the class every Thursday.

**Assignment Details**

* Throughout the class you will purchase at least 14 stocks (minimum two per week).
* All trades must be placed on the Investopedia website.
* Students will keep a trade journal and must have either a fundamental or technical thesis for each and every stock purchase.
* Starting in week 2, after discussing your new purchases briefly mention how your portfolio is doing and if any of your stock holdings have made big moves.
* You should stay on top of current events and mention any relevant company or industry news that may have impacted some of your stocks performance.
* The key here is to take the concepts from class discussions and assigned readings and apply them to how you construct and manage your portfolio.
* Short selling is allowed
* You may sell stocks during the assignment but that will not count towards your 2 trades for that week.

You will be provided a Trading Journal Template to use for this assignment along with a 2-week sample.

**Weekly Trade Journal entries are due via Canvas before the start of class every Friday.**

**Late Journals will not be accepted**

At the end of the Trading Journal Template is space to write a 2 page (single spaced) Final Synopsis (30 Points) of your experience over the course of this assignment.

* How did your portfolio perform?
* What were your 3 best trades?
* What were your 3 worst trades?
* What strategies did you utilize?
* What would you have done differently?

The last class we will go around the room and students will briefly discuss their portfolio’s results and the various strategies utilized. **This is not a formal presentation**.

**Stock Pitch Paper Final (25% of grade):**

Students willselect a company and write a professional investment recommendation report. The company must be approved by the professor and will be awarded on a first come, first serve basis. Only one student may present on each stock. A sample template will be provided for the paper, which should be up to 10 pages in length (including graphs and charts). You do not have to use this exact template, but it is provided as a guide, feel free to be creative! Students will also be provided sample Wall Street research reports to assist them. Deadline to pick a company is **Friday, October 6.** The Stock Pitch Paper will be due on **Tuesday, November 21**, with presentations beginning the same day.

**Stock Pitch Final Presentation (5% of grade):** Final presentations will be spread out over the final three class meetings. Each student will briefly present their stock pitches kept to five minutes in length, presenting only their Executive Summary, Bull Story, and Bear Story sections from their Investment Reports. Order will be randomly selected by the instructor. The Stock Pitch Paper and Presentations are the equivalent of the course final, and combined total 30% of the final grade for the class.

**Barron’s articles and Tradingview Chart Submissions (10% of grade):**

A series of Barron’s articles will be provided to you throughout the semester. These are meant to drive home topics discussed in class as well as stimulate additional class discussions. A few brief questions will be posted on Canvas to ensure that you are prepared to discuss each of the articles.

Throughout the semester you will all become proficient at using the TradingView Charting Platform. You will make a series of chart submissions to Canvas to show that you have a grasp of concepts discussed in class.

**Attendance, Participation & Preparedness (10% of grade)**

Students are expected to attend class and be prepared to participate in class discussions.

You are allowed to miss three class meetings. Any absence after the third may impact your engagement with content and ideas shared in class, so I encourage you to remember this. Please be proactive in situations where you will be absent, if you experience an emergency, or anticipate a prolonged absence for any reason

There will be a series of assignments throughout the semester that complement the textbook and tie together course concepts. These will all be turned in via Canvas before a class and designed to facilitate a good class discussion.

We will also have a class GroupMe chat to discuss market news, trading ideas, etc. We will also use it a means to communicate in between classes as we manage a class portfolio together. Your FYS instructor will be heavily involved in the chat to share concepts, trading ideas and draw from his experience as a former stock trader. This is great way to stay engaged with the class and bank some participation points.

Tying in with other assignments listed above, this is a seminar course therefore reading preparation and class participation are essential requirements. Participation and contribution to the general discussion in class is expected.

When class discussions go well, they can be a very helpful vehicle not only for reaching a deeper level of understanding of the course material, but also for improving analytical skills and communication skills. Class discussionsdeliver the most benefits to all concerned when many students who are well prepared for the discussion actively contribute to it.

Your course grade will be based upon the following *weighted* results:

1. Midterm 20%
2. Trading Assignment / Presentation 30%
3. Stock Pitch Paper Final 25%
4. Stock Pitch Presentation 5%
5. Homework (Barron’s and Tradingview) 10%
6. Other Assignments, Participation & Preparedness 10%\*\*

100%

\*Class Portfolio Challenge (3% bonus) – Students can nominate one of their weekly stock picks for inclusion in a class portfolio. We would vote (majority rules) on what stocks to buy and sell and manage this portfolio together throughout the semester. This coincides with your individual portfolio assignment and If the Class portfolio can outperform the S&P 500 index over the 8 weeks all students will get a 3% bonus on their final grade in this class. If the class puts forth a nice effort on this but we do not beat the S&P 500 you will all get a 1.5% bonus.

A portion of each class will be devoted to discussing this portfolio and the hope is that it will be a worthwhile collaborative learning experience for all.

A google Doc will be created and shared with the class displaying the Portfolio.

\*\*Summer Reading Essay = 3%

**GRADING SCALE**

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| --- | --- | --- | --- |
| A = 94-100 | B = 84-86 | C = 74-76 | D = 60-66 |
| A- = 90-93 | B- = 80-83 | C- = 70-73 | F = 0-59 |
| B+- = 87-89 | C+ = 77-79 | D+ = 67-69 |  |

**Key Class Dates and Deadlines:**

9/22: First Trade Journal due

10/6: Deadline to pick a Company for your Investment Recommendation

11/14: Meetings with Students to give feedback and discuss upcoming projects

11/21: Portfolio Projects / Presentations due

12/1: Investment Recommendations / PowerPoints / Presentations due

**Generic Late Policy**

Given the flexibility in due dates and advance notice of assignments, all work is expected to be delivered on time. If work cannot be delivered on time, for each day late credit will be deducted from the assignment grade

## **General Education Program Course**

This course fulfills the First-Year Seminar category of the general education curriculum at Ramapo College.Common to all First-Year Seminar (FYS) courses, you will develop critical thinking skills that are basic to college level study, regardless of your area of interest. You will be reading, writing, and participating in thoughtful group discussions with the aim of developing the skills of a scholar. You will learn to support your arguments using a foundation of knowledge and facts rather than simply using personal opinions and experiences.

This specific FYS course falls within the experiential learning and interdisciplinary studies categories. Aside from the stock market and investing, students will also be exposed to many other disciplines including; economics, business cycles, history and politics. Experiential learning will take place through a variety of interactive assignments and participation in a portfolio project / competition vs. your classmates.

## Tentative Weekly Class Schedule (Dates / Assignments Subject to Change)

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| --- | --- | --- |
| Date | Class topic, reading assignment | Exam/assignment/paper due date |
| August 29st | Opening Convocation, Speaker on Summer reading |  |
| Week 1 | Introduction of course / Discussion on the Summer Reading |  |
| Week 2 | Stock Market Basics:  Guest Speaker – Members of the Roadrunner Financial Group Executive Board, Introduction to the Thinkorswim by TD Ameritrade Trading Platform. | Summer Reading Essay  Ch. 1-2 from Stock Investing for Students (SIFS) |
| Week 3 | Fundamental Analysis, Introduction to the Factset Academic Database and Financial Statements. | Ch. 3 from (SIFS) |
| Week 4 | Technical Analysis, Introduction to TC2000 Software. **Peer Facilitators (60 Min): Title IX/Bystander Intervention Presentation** | Ch. 4-5 from (SIFS) First Trading Journal Due |
| Week 5 | Portfolio Management and Stock Selection, ETF’s, introduction to Finviz stock screening tool.  Peer Facilitators: Academic Performance Tasks | Ch. 6-7 from (SIFS)  Deadline to pick Stock for Investment Recommendation |
| Week 6 | Introduction to Barron’s and different sources of “Wall Street” research.  **Peer Facilitators (60 Min): Video introducing the Degree Planning Software, uAchieve, etc.** | Ch. 8 from (SIFS) |
| Week 7 | **Library Research Workshop:** Stock Splits and Tax Implications. Guest Speaker – ASB Dean, Ed Petkus | CH. 9 (SIFS) |
| Week 8 | Other factors that influence stock performance, Introduction to Investor’s Business Daily and the CANSLIM method of investing. | CH. 10 (SIFS) |
| Week 9 | Movie: Wall Street | Ch. 11 (SIFS) |
| Week 10 | Foreign Exchange Trading & Stock index Futures **Peer Facilitators (60 Min): Follow up to Academic Advising / Course Registration Strategies.** | Various Handouts |
| Week 11 | Meetings with students to give feedback and discuss both upcoming projects |  |
| Week 12 | Portfolio Project Presentations **Peer Facilitators (60 Min): Mental Health Wellness Presentation** | Portfolio Projects due |
| Week 13 | **Thanksgiving recess** (Wednesday, November 22nd to Sunday, November 26th) |  |
| Week 14 | Day Trading Week!! |  |
| Week 15 | Investment Recommendation Presentations | Papers / PowerPoints due |
| Final Exam |  |  |

**Important Dates**

First Day of Classes: August 30th

Last day for Class Adjustments (on the Web): September 5th

Last day to withdraw from courses with “W” grade: November 10th

Thanksgiving Recess: Nov 22nd – 26th

Final Exam Week: December 14th – 20th

Last day to request “I” grades: December 20th

Final Exam Snow Make-Up Day: December 21st

**Additional Policies and Class Procedures**

**ATTENDANCE POLICY**

Students must attend class regularly. Excessive absences will result in your final grade being lowered.

College policy states that students must notify faculty within the first three days of the semester if they anticipate missing any classes due to religious observance.

**Contingency Plan for Remote Learning**

While the intention is that this class will meet according to the delivery mode listed in Banner throughout the semester, the possibility exists that the situation with the COVID-19 pandemic may necessitate a move to remote learning for a period of time. While this is not expected to occur, in an abundance of caution the following contingency plan for remote learning is in place.

Should our class be moved to remote learning, we will hold synchronous remote classes via WebEx during our normal scheduled class time. WebEx meeting Invites would be sent out the evening before each class.

**Canvas Use is REQUIRED for this Course**

You submit all written assignments **through** **Canvas**.

Canvas may also be used to deliver “ancillary” reading materials for the following class meeting. In the event of a failure of Canvas or some kind of other problem arising, you are free to send in assignments (before the deadline) using your Ramapo email account, as long as you clearly label the assignment.

Should you need support with Canvas, please visit the Instructional Design Center website.

**College-wide Academic Policies**: Please review the following

<https://www.ramapo.edu/fa/arc/college-wide-policies-courses/>

**The instructor reserves the right to make changes to the course syllabus and schedule, as required.**