The Game

Part of the financial education we provide for our Scouts is the Fantasy Investing Program, also called Star Stocks. We give our Scouts a certain amount of “play money” and various stocks to choose from so they can invest that “money.” The way the game works is that Scouts choose their stocks and the amount they want to invest. Every day they check whether their stock went up or down and by how much. They calculate whether they lost or gained, and then have the freedom to buy or sell as they choose.

While practicing investing, Scouts must acquire knowledge about the different kinds of stocks, such as risky stocks compared with safer stocks. They acquire the knowledge that more money can be made faster from riskier stocks, but the chances of losing everything are also greater, while safer stocks grow slowly but the chances of losing all their as rapidly money are less. Scouts practice coming up with portfolios. Scouts choose their own stocks and say why they chose them! We keep track both locally and nationally of how our Scouts are doing.

Every Scout gets the same amount of money and is free to fantasy invest until they have run out of funds or the game is over. The Scout who made the wisest investments on each team is recognized.



Those Scouts across the country who show extraordinary aptitude will be recognized and receive awards.

The Benefits

Our Scouts get the opportunity to become familiar with investing before they actually do it. Our Scouts learn the consequences of investment. Once lost or spent, money does not magically reappear; though this can be a tough concept even for adults, our Scouts acquire the knowledge while they are using with “play money” and have the opportunity to learn from their mistakes.

This is a portion of our Scout Programs we want every Scout to participate in. So many young people have credit problems, money problems, and often start their adult lives in debt, it is important for youth to learn about responsible money management as young as possible. Our Scouts get the opportunity to become familiar with the stock market and learn about investing before they really take the plunge.