BC3 lauds top youngsters in college's Stock Market Game

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First-, second- and third-place winners in Butler County Community College's Stock Market Game in 2020-2021 are shown at the Western Region 2021 Awards Ceremony on Tuesday, May 4, 2021, on BC3's main campus. Front row, far right, Cindy Morgan, Stock Market Game project coordinator for BC3's Center for Economic Education; and David Huseman, director of BC3's Center for Economic Education and a BC3 professor of humanities and social science.

(Butler, PA) "Buy low. Sell high."

Timeless advice. From an 11-year-old.

Anderson Kaltenbaugh, a sixth-grader at Lakeview Middle School in Stoneboro, Mercer County, was among hundreds of pupils in seven western Pennsylvania counties who in the 2020-2021 academic year studied economic concepts and gained financial literacy skills through Butler County Community College's Stock Market Game.

BC3 honored Kaltenbaugh and his teammates – and other fourth-graders through seniors who placed first through third in the college's Stock Market Game competitions – at the Western Region 2021 Awards Ceremony May 4 on BC3's main campus.

BC3's Center for Economic Education administers 10-week Stock Market Game competitions in the fall and spring, and a 30-week competition that begins in September, to pupils in Grades 4 through 12.

Kaltenbaugh and teammates Levi Haines and Ethan Johnson finished third in the region in the 30-week competition for middle school pupils.



From left, Brianna Buccini and Zachary Garcia participated in Butler County Community College's Stock Market Game in 2020-2021 and are shown with teacher Dean Walker at the Western Region 2021 Awards Ceremony on Tuesday, May 4, on BC3's main campus. Buccini and Garcia, seniors at Seneca Valley High School, Harmony, Butler County, finished first in the Western Region in BC3's 30-week Stock Market Game competition in the high school division, and also first in the state.

"I liked researching stocks and finding out which ones worked best and which ones didn't," Kaltenbaugh said. "And saving is very important. You can't really be successful unless you save wisely."

Fourth-graders through seniors competed in BC3's two 10-week or 30-week Stock Market Games in 2020-2021. During the competition, pupils receive a hypothetical \$100,000, make buy-and-trade decisions and track how those decisions would have played out in the market had they been real.

Kaltenbaugh, Haines and Johnson ended with \$116,998.51 in equity.

Teammates Brianna Buccini and Zachary Garcia, seniors at Seneca Valley High School, Harmony, Butler County, added \$67,591.48 to their portfolio and placed first in the region and in Pennsylvania in the 30-week competition.

"We liked having the opportunity to take risks without having the actual negatives," Buccini said. "It was nice to take those dares. Is this a risk I am willing to take? Is it worth it? Should I have a different strategy? It allowed us to explore every single type of strategy without having

the negative impacts."

That teams learn by "doing and trying" allows pupils to gain a financial education that will benefit them for the rest of their lives, said Jeremy J. Kropf, state coordinator of the Stock Market Game.

"It also really increases their analytical skills," Kropf said. "Because most of (the pupils) play on teams, they have to rationalize their decisions with their other teammates and not just say, 'I'm going to do this because I feel like it.' If their teammates challenge them on it, then they have to be able to explain."

Such teamwork and collaboration are among the benefits of the Stock Market Game, said David Huseman, director of BC3's Center for Economic Education and a BC3 professor of humanities and social science.

"Working with others in a group to achieve a certain financial goal is important," Huseman said. "Cooperation is a big part of what they learn. There's always disagreements about what stocks to buy, when to buy, when to sell. So ultimately at the end of the day they have to come to some conclusion and see how it plays out in the end. I think it is learning to work with one another that is the big thing they get out of this."

Among first- through third-place teams in the Western Region were:



From left, Levi Haines, Anderson Kaltenbaugh and Ethan Johnson participated in Butler County Community College's Stock Market Game in 2020-2021 and are shown at the Western Region 2021 Awards Ceremony on Tuesday, May 4, 2021, on BC3's main campus. The sixth-graders from Lakeview Middle School, Stoneboro, Mercer County, finished third in the Western Region in BC3's 30-week Stock Market Game competition in the middle school division.

Elementary school division

Fall 10-week: Ian Connelly, Henry Nowinski and Alex Stephenson, Case Avenue Elementary School, Sharon, second place.

Spring 10-week: Luke Baker, Luke Becker and Dylan Gardner, Karen A. Ionta Elementary School, Hermitage, third place.

Yearlong 30-week: Quinten Becki, Cole Kudiak, Nevin McNally and Quinn Reynolds, Oakview Elementary School, Stoneboro, first place in the region and in Pennsylvania.

Middle school division

Fall: Rylee Hurley, Alfons Semmler and Edwin Wilczynski, Butler Area Intermediate High School, Butler, first place in the region and in Pennsylvania; Gianna Pauling and Aiden Tomaszewski, Butler Area Intermediate High School, third place in the region and in Pennsylvania.

Spring: Jameson Callender, Blayde Painter and Brayden Wolfe, Butler Area Intermediate High School, first place in the region and third place in Pennsylvania; Joshua Craig, Emberlynn Holzwarth and Isabella Morales, Butler Area Intermediate High School, second place; and Emma Bruno, Oliva Burket, Samuel Gillgrist and David McCollum, Butler Area Intermediate High School, third place.

Yearlong: Kaltenbaugh, Haines and Johnson, Lakeview Middle School, third place in the region.

High school division

Spring: Chase Evans, Regan Ganoe and Avery Gilhousen, Brookville Junior-Senior High School, Brookville, first place in the region and in Pennsylvania, and with \$1,070,700.75 in equity, highest among all divisions in the region and among those who played the two 10-week or 30-week games; Jack Gilbertsen, Kaden Hankey and Austin Stello, Armstrong Junior-Senior High School, Kittanning, second place in the region and third place in Pennsylvania.

Yearlong: Buccini and Garcia, Seneca Valley High School, Harmony, first place in the region and in Pennsylvania; and Logan Barnhart, Amber Campbell and Hailey Campbell, Moniteau Junior-Senior High School, West Sunbury, second place in the region and in Pennsylvania.

Pupils from Armstrong, Butler, Clarion, Elk, Jefferson, Lawrence and Mercer counties participated in BC3's Stock Market Game in 2020-2021.

The Stock Market Game is operated nationally by the SIFMA Foundation and in Pennsylvania by the Foundation for Free Enterprise Education.

Members of top teams received gold-colored medallions secured to navy blue or white lanyards.