

# Capital Markets - Secondary Schools

# Quiz Competition

## Teacher Training Guide



FEDERAL MINISTRY OF  
EDUCATION



SEC  
SECURITIES AND EXCHANGE  
COMMISSION OF NIGERIA

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# Teacher Training Workshop

The goal of the Capital Markets – High Schools Quiz competition is to highlight and recognise the important role played by Capital Markets in economic development and preservation and growth of households' savings. The program serves as an opportunity to inform and demystify complexities and myths that surround participating in financial and capital markets and in turn encourages individuals from all walks of life to invest on the local markets including stock exchanges.

The Capital Markets - High Schools Quiz competition offers a unique and exciting way to motivate, inspire, encourage and reward Secondary and High School scholars in their quest for knowledge and provide them with the opportunity to celebrate their achievement as part of a high profile, national competition. The Quiz fosters a generation that is conscious of the importance of savings, financial literacy and capital markets.

## Teacher Training Objective:

To ensure the success of the competition, a Teacher Training Workshop is held to pave the way for a successful quiz competition by equipping coaches with the skills needed to guide their students. This workshop is organized through a collaborative effort with the Securities and Exchange Commission and other stakeholders, highlighting a strong partnership aimed at improving financial literacy. Recognizing that teachers play a pivotal role in shaping the knowledge and confidence of their students, the training sessions ensure that coaches are prepared to handle the challenges of teaching financial concepts, which can often seem daunting to young learners.

By focusing on teacher preparation, the workshop lays a solid foundation for a productive competition season. The workshop focuses on breaking down complex financial concepts into accessible, engaging lessons. Teachers are trained to simplify intricate topics such as savings, investments, stock markets, and economic development, making these ideas relatable for students. This process involves using practical examples and interactive techniques to help students grasp abstract financial principles. By mastering these approaches, educators can present the material in a way that resonates with students' everyday lives, fostering both understanding and interest. This skill is crucial, as financial literacy can empower students with knowledge they can use in their future personal and professional lives.

Beyond just imparting financial knowledge, the training also equips teachers with strategies for motivating and engaging students throughout the competition. Coaches learn techniques to build enthusiasm, sustain interest, and encourage perseverance, which are essential qualities in a competitive setting. By focusing on these aspects, the workshop ensures that teachers not only convey financial concepts effectively but also inspire a positive and resilient mindset in students. This combination of practical teaching methods and motivational skills creates a supportive learning environment, enabling students to approach the quiz competition with confidence and enthusiasm.

## Workshop Goals:

### 1. Understand the Role of Capital Markets:

- Provide a clear explanation of how capital markets contribute to economic development.
- Highlight the importance of capital markets in preserving and growing household savings.
- Discuss the role of capital markets in fostering economic growth through investment in stock exchanges and other financial instruments.

### 2. Demystify Financial Concepts:

- Break down the complexities and myths surrounding financial and capital markets.
- Make financial concepts accessible and understandable for high school students.
- Offer practical examples and case studies to illustrate key financial principles.

### 3. Prepare for the Quiz Competition:

- Outline the structure, format, and rules of the Capital Markets - High Schools Quiz.
- Discuss the types of questions that will be asked, focusing on topics such as savings, investments, the stock market, and economic development.
- Provide tips and strategies for effective study and preparation, including time management, teamwork, and research skills.

### 4. Foster Financial Literacy:

- Emphasize the importance of financial literacy in today's world.
- Encourage the incorporation of financial education into the broader school curriculum.
- Discuss ways to engage students in financial topics, making them relevant and interesting.

### 5. Motivate and Inspire Students:

- Explore ways to motivate students to participate actively and enthusiastically in the quiz.
- Share methods to inspire a passion for learning about capital markets and financial literacy.
- Discuss how to celebrate and reward student achievements throughout the competition journey.

## Workshop Structure:

### Train-the-Teacher Workshop: Teaching Capital Markets, Financial Markets & Financial Literacy

#### Workshop Objectives

By the end of this workshop, teachers will:

- Understand key concepts of financial literacy, financial markets, and capital markets.
- Learn effective teaching strategies and methodologies to engage students.
- Gain hands-on experience with tools and simulations for teaching finance.
- Develop lesson plans tailored to different student levels.

# Workshop Structure:

## Foundations of Financial Literacy & Markets

### 1. Introduction to Financial Literacy & Why It Matters

#### Topics Covered:

- What is financial literacy?
- Importance of financial knowledge for students' futures
- Core financial skills (Budgeting, Saving, Investing, Debt Management)

**Activity:** *"Your Money Story"* – Teachers reflect on their own financial journeys and discuss common financial misconceptions.

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### 2. Understanding Financial Markets

#### ▪ Topics Covered:

- Definition and function of financial markets
- Difference between money markets and capital markets
- Key players: Banks, investors, regulators

**Activity:** *Case Study Analysis* – Teachers analyse real-world financial market events and discuss their impact.

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### 3. Deep Dive into Capital Markets

#### Topics Covered:

- What are capital markets, and why do they matter?
- Primary vs. Secondary Markets
- How stock exchanges work (NYSE, NASDAQ, etc.)

**Activity:** *Stock Market Simulation Game* – Teachers simulate buying and selling stocks using a mock trading platform.

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### 4. Investment Basics & Risk Management

#### Topics Covered:

- Introduction to Stocks, Bonds, Mutual Funds, ETFs
- Understanding risk vs. return
- Diversification strategies

**Activity:** *Portfolio Building Exercise* – Teachers create a mock investment portfolio and justify their asset allocation choices.

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### 5. Teaching Strategies & Practical Application

#### Effective Teaching Strategies for Financial Education

- Topics Covered:
- How to make financial literacy engaging
- Best practices for teaching finance to different age groups
- Gamification and interactive learning

**Activity:** *Lesson Plan Brainstorm* – Teachers work in groups to design a financial education lesson.

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## 6. Using Technology & Real-World Tools

### Topics Covered:

- Best apps and websites for financial education (Investopedia, Yahoo Finance, Stock Simulators)
- Integrating real-time financial news into lessons

**Activity:** *Hands-on Tech Demo* – Teachers explore financial apps and tools.

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## 7. Teaching Ethical Decision-Making in Finance

### Topics Covered:

- Financial fraud, Ponzi schemes, and scams
- Ethical dilemmas in financial markets
- Government regulation and financial ethics

**Activity:** *Debate:* “Should financial markets be more regulated?”

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## 8. Creating a Financial Literacy Lesson Plan for Students

### Topics Covered:

- Structuring a year-long financial education course
- Customizing content based on student needs

**Activity:** *Final Project* – Teachers develop their own 3-week financial literacy lesson plan

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## Workshop Deliverables

### Training Materials Provided:

- ✓ Securities and Exchange Commission Toolkit
- ✓ Quiz Program Resource Materials
- ✓ Recommended Reading List & Online Resources
- ✓ Access to Stock Market Simulator – C-Trade Virtual Trading Platform

### Expected Outcomes:

- Teachers and coaches will leave the workshop with a solid understanding of capital markets and financial literacy.
- Participants will be equipped with practical tools and strategies to prepare students for the quiz competition.
- The workshop will help build confidence in teachers and coaches to demystify financial concepts for their students and foster a generation of financially literate individuals.



# GUIDE:

## Teaching Capital Markets, Financial Markets, & Financial Literacy

Structured guide for teachers to effectively teach students about **Capital Markets, Financial Markets, and General Financial Literacy**. This guide includes learning objectives, teaching strategies, and suggested activities for different levels of students.



## Learning Objectives

By the end of this program, students should be able to:

- ✓ Understand the basics of financial literacy and its importance in daily life.
- ✓ Identify different types of financial markets and their functions.
- ✓ Explain the role of capital markets in economic growth.
- ✓ Differentiate between stocks, bonds, mutual funds, and other investment options.
- ✓ Analyse financial decision-making and risk management.

## Suggested Program Structure

### 1. Introduction to Financial Literacy

Topics Covered:

- What is financial literacy?
- Importance of financial knowledge in personal and professional life
- Key financial concepts: Income, savings, expenses, budgeting
- How to set financial goals

Teaching Methods:

- Interactive discussion on money management
- Real-life budgeting exercises

Activities:

- Students create a personal budget for a month
- Case studies on poor vs. good financial decisions



## 2. Understanding Capital Markets

### Topics Covered:

- What are Capital Markets?
- Difference between capital markets and money markets
- Role of banks and financial institutions in markets
- Supply and demand in financial markets

### Teaching Methods:

- Use of real-world examples (e.g., stock market news)
- Guest speaker (financial expert or banker)
- Video documentaries on financial markets

### Activities:

- Class debate: "Are capital markets necessary for economic growth?"

## 3. Deep Dive into Capital Markets

### Topics Covered:

- What are capital markets?
- Primary vs. secondary markets
- Stock exchanges and how they work
- The role of investors and financial institutions

### Teaching Methods:

- Role-playing as investors and stockbrokers
- Watching and analysing financial news clips

### Activities:

- Simulated stock market trading competition

## 4. Investment Vehicles and Risk Management

### Topics Covered:

- Stocks, bonds, mutual funds, and ETFs
- Risk vs. return in investments
- Diversification and asset allocation
- Understanding inflation and interest rates

### Teaching Methods:

- Interactive lecture with real investment examples
- Case study of famous investment failures and successes

### Activities:

- Students create a mock investment portfolio (Virtual Trading Simulation)
- Risk assessment exercise (students classify assets by risk level)

## 5. Financial Decision-Making & Ethics

### Topics Covered:

- Personal financial planning
- Debt management (good vs. bad debt)

- Financial scams and how to avoid them
- Ethical considerations in financial markets

#### **Teaching Methods:**

- Real-world case studies (Ponzi schemes, insider trading)
- Class discussions on ethical dilemmas in finance
- Role-playing scenarios for decision-making

#### **Activities:**

Ethics debate: "Should the government regulate financial markets more strictly?"

#### **Assessment & Evaluation Methods**

- Quizzes and Tests on key concepts
- Group Projects (e.g., mock investment portfolios)
- Student Presentations on financial trends
- Participation in Simulations (stock market, budgeting exercises)

### **6. Resources for Teachers**

#### **i. Books:**

- Securities and Exchange Commission Toolkit
- The Richest Man in Babylon – George S. Clason
- The Intelligent Investor – Benjamin Graham

#### **ii. Websites:**

- Investopedia ([www.investopedia.com](http://www.investopedia.com))
- Yahoo Finance ([finance.yahoo.com](http://finance.yahoo.com))

#### **iii. Apps for Learning:**

- C-trade Virtual Trading Simulator

# **Train-the-Teacher Manual: Virtual Trading Simulation Platform**

## **Introduction**

The purpose of this manual is to equip teachers with the necessary knowledge and skills to effectively train students in operating a Virtual Trading Simulation Platform. This simulation provides hands-on experience in financial trading, helping students understand market dynamics, investment strategies, and risk management.



## 1. Objectives of the Training

By the end of this training, teachers will:

- Understand how to navigate and operate the simulation platform.
- Develop strategies to teach financial trading concepts effectively.
- Guide students in making informed trading decisions.
- Assess student performance and engagement in the simulation.

## 2. Understanding the Virtual Trading Simulation Platform

Key Features:

- Real-time market data and stock price fluctuations.
- Portfolio management tools.
- Buying and selling of assets including stocks, forex, and commodities.
- Risk analysis and trade history tracking.

User Roles:

- Teacher (Administrator Role): Sets up classrooms, assigns challenges, monitors progress.
- Student (Trader Role): Participates in simulated trades, analyses trends, and builds portfolios.

## 3. Teaching Strategies

Effective Teaching Approaches:

- Demonstration & Hands-On Practice: Guide students through live trading simulations.
- Scenario-Based Learning: Use real-world case studies to illustrate market behaviours.
- Collaborative Learning: Encourage teamwork for portfolio management exercises.

Common Challenges & Solutions:

- Information Overload: Break down complex concepts into simple lessons.
- Technical Issues: Ensure students understand the interface before executing trades.
- Emotional Trading: Teach students to base decisions on analysis rather than impulse.

## 4. Step-by-Step Guide for Teachers

Step 1: Setting Up the Account

- Create an account on the platform.
- Assign students to groups if applicable.

Step 2: Introducing Students to the Platform

- Walk students through the dashboard and main features.
- Explain key terms (e.g., bid price, ask price, portfolio diversification).

Step 3: Initiating Trades

- Demonstrate how to research and analyse stocks.
- Guide students through placing their first trade.

#### Step 4: Monitoring and Analysing Performance

- Teach students how to evaluate their portfolio performance.
- Discuss risk vs. reward strategies.

#### Step 5: Encouraging Strategic Thinking

- Assign challenges that require analytical decision-making.
- Use past market trends to predict future movements.

### 5. Assessment and Evaluation

#### Assessment Methods:

- Quizzes & Tests: Evaluate understanding of trading concepts.
- Portfolio Performance Reviews: Assess students' decision-making processes.
- Group Discussions & Reports: Encourage reflective learning.
- Final Project: Have students create a mock investment plan based on learned strategies.

### 6. Troubleshooting and Support

#### Common Issues & Fixes:

- Login Problems: Ensure correct credentials and check for platform updates.
- Order Execution Delays: Verify market conditions and system functionality.
- Data Discrepancies: Cross-check with live market data sources.

# Financial Markets Indaba



# Virtual Trading Competition Guide

This guide provides step-by-step instructions for teachers and students participating in the virtual trading competition, ensuring smooth on-boarding, trading, and portfolio management. C-TRADE is an online trading platform that provides both institutional and retail investors with an easy and convenient way to buy and sell securities.

## ABOUT C-TRADE

C-TRADE is an online trading platform that provides both institutional and retail investors with an easy and convenient way to buy and sell securities. C-Trade Fantasy is an edutainment demo version of C-Trade that mirrors real-life trading on Stock Exchanges with real time data similar to the live environment. Users are allocated virtual money and can post an order, view transactions and manage portfolios. C-Trade Fantasy can be accessed via C-Trade's main access channels. Each channel is designed to cater to different user preferences and device availability, ensuring accessibility for all participants.

### Mobile App

- The C-Trade mobile app provides an intuitive and user-friendly interface for managing trades and monitoring market trends. Users can register, view the market watch, place orders, and track their portfolios directly from their smartphones. The app is available for download on both Google Play Store for Android users and App Store for iOS users, making it a convenient option for traders who prefer mobile access.

### Online Platform

- For those who prefer a web-based experience, C-Trade offers an online platform accessible via laptops, desktops, and even mobile phone browsers. The web platform allows users to perform all key trading activities, including account registration, market analysis, order placement, and portfolio management. This option is ideal for participants who require a larger screen and advanced trading tools.

## HOW IT WORKS



# 1. Account Creation and Approvals

	Details
Who creates the account?	The teacher, responsible for supervising student participation.
How does the teacher register	<b>For Teachers without a C-Trade Account</b>  <b>Step 1:</b> Follow this link ( <a href="https://online.ctrade.co.zw/ctrade/FILES/html/create_account.php?">https://online.ctrade.co.zw/ctrade/FILES/html/create_account.php?</a> ) <b>Step 2:</b> Enter your personal details, accept the terms and conditions then click on next <b>Step 3:</b> Enter your physical address and contact details then click next <b>Step 4:</b> Submit your application and wait for your account to be verified verified
Submission of account details	Teachers should submit: Name of School: Name of Teacher: Name of Student Team Captain: These should be submitted to C-Trade via email: <a href="mailto:c-trade@escrowgroup.org">c-trade@escrowgroup.org</a>

## 2. How to Login

Login Page	<a href="https://online.ctrade.co.zw/ctrade/index.php">https://online.ctrade.co.zw/ctrade/index.php</a>
Login Credentials	Use the email as username and then input password you provided on account creation.
On-boarding	When successful login, you will see a welcome page – click on C-Trade fantasy which is a yellow button.

### 3. Account Funding

Initial virtual funds	Each new account is credited with 1,000,000 (virtual trading capital).
For teachers with existing c-trade accounts	Their balances will be reset to 1,000,000 before the competition begins.

### 4. Order Posting

**Keynote:** Only the Student Captain is allowed to place trades during the competition. Team members can discuss strategies, but the final execution is done by the Captain.

Action	Process
Who places the trades?	The Student Captain is responsible for executing all buy and sell orders on behalf of the team.
How to buy shares	<ul style="list-style-type: none"><li>▪ Go on Equities Tab on Market Watch</li><li>▪ Click buy button on the company you want from the market watch</li><li>▪ Step 2 will auto update the order posting form on the far right with company, exchange and current price.</li><li>▪ On the form select broker of choice</li><li>▪ Enter quantity i.e. number of shares you want to buy</li><li>▪ Verify details and click submit</li></ul> <b>You have successfully placed a buy order</b>
How to sell shares	<ul style="list-style-type: none"><li>▪ Go on Equities Tab on Market Watch</li><li>▪ Click Sell button on the company you want to sell from the market watch (NB: you should have shares in the company in order to sell the shares)</li><li>▪ Step 2 will auto update the order posting form on the far right with company, exchange and current price.</li><li>▪ On the form select broker of choice</li><li>▪ Enter quantity i.e. number of shares you want to sell</li><li>▪ Verify details and click submit</li></ul> <b>You have successfully placed a sell order</b>

Action	Process
Trading Journal	<p>Each team should keep an electronic trading journal which shows: (use A1 as template)</p> <p>Date:  Order type(buy/sell):  Number of shares bought or sold:  Share Price:  Total Value:</p> <p>This Journal should be submitted to C-Trade via email <a href="mailto:ctrade@escrowgroup.org">ctrade@escrowgroup.org</a> cc: <a href="mailto:albert.n@escrowgroup.org">albert.n@escrowgroup.org</a></p>
How to view Posted Orders	Students should navigate and click the My Orders button where they can view all orders posted and status of each order
How to view Portfolio	Students should navigate and click the Portfolio button where they can view all the companies they hold and the valuation of those holdings

**For more:**  
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