

## DOCUMENT RESUME

ED 472 016

SO 034 531

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TITLE Which Country Will Make You the Most Money? Ninth-Twelfth Grade Activity. Schools of California Online Resources for Education (SCORE): Connecting California's Classrooms to the World.  
INSTITUTION San Bernardino County Superintendent of Schools, CA.  
PUB DATE 2002-00-00  
NOTE 14p.  
AVAILABLE FROM Schools of California Online Resources for Education, San Bernardino County Superintendent of Schools, 601 North East Street, San Bernardino, CA 92410-3093. E-mail: webmaster@score.rims.k12.ca.us; Web site: <http://score.rims.k12.ca.us>.  
PUB TYPE Guides - Classroom - Teacher (052)  
EDRS PRICE EDRS Price MF01/PC01 Plus Postage.  
DESCRIPTORS Academic Standards; \*Economics Education; Foreign Countries; High Schools; \*Role Playing; Social Studies; State Standards  
IDENTIFIERS California; Economic Concepts; \*Foreign Currency Exchange; International Finance; \*Money

## ABSTRACT

Foreign Currency Exchange is the largest business in the world. The New York Institute of Finance estimates that somewhere around 1.5 trillion dollars changes hands every 24 hours. The trading of international currencies has made overnight millionaires. No other marketplace in the world can give a person more significant opportunity to make money than trading in international currencies foreign exchange. This learning activity for grades 9-12 gives student groups of two to four students the task of being international money traders in one of the following currencies: British pounds, German marks, Japanese yens, or U.S. dollars. Students study information about the country, its money and economy and then start trading its money. The activity is divided into nine sections: (1) "Get Information Page"; (2) "Activity Page"; (3) "Team Page"; (4) "Resources Page"; (5) "What Did You Find?"; (6) "Score Page on Money Trading"; (7) "Trading Score Sheet"; (8) "Teacher Info Page"; and (9) "Conclusion and Reflection Page." (BT)

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**Schools of California  
Online Resources for  
Education (SCORE):  
Connecting California's  
Classrooms to the  
World**

# Which Country Will Make You the Most Money?

**Ninth-Twelfth Grade Activity  
by Denver Drieberg**

SO 034 531

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<http://score.rims.k12.ca.us/activity/internationalmoney/>

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# Which Country Will Make You the Most Money?

## Introduction

The trading of international currencies have made some people overnight millionaires.

Foreign Exchange is the largest business in the world, period. The New York Institute of Finance estimates that somewhere around 1.5 trillion will change hands every 24 hours.

Some of the worlds currencies will fluctuate 10-15 percent either up or down with each other during time periods as short as one month. No other marketplace in the world can give you more significant opportunity to make money, than trading in international currencies foreign exchange.

## Your Task

You are an International Money Trader in one of the following currencies: British Pounds (£), German Marks (.dm), Japanese Yen (¥) or American Dollars (\$). You will study information about the country, it's money and economy, then start trading it's money. Go to the *Get Information Page* to start.

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# **Which Country Will Make You the Most Money??**

## **Get Information Page**

These are some of the questions that you will answer as you do your research....

- What is International Money Trading ( or Foreign Exchange Trading)?
  - Why is International Money Trading important?
  - What are the 4 most traded currencies in the world? Why?
  - Who regulates International Money Trading?
  - How can someone get involved in International Money Trading for Profit?
  - What is the minimum money that someone needs to have to be able to do International Money Trading?
  - What are the currencies of: USA, Great Britain, Germany and japan?
  - How much is each different country's currency worth today?
-

## **Evaluation**

You will earn points based on the following:

- 60- group project
  - 60-Individual Assignment
  - 40-Money Trading Game participation
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# **Which Country Will Make You the Most Money?**

## **Step-by-Step Activity Page**

### **Group Roles**

Your group will be assigned a country, either Great Britain, Germany, Japan or the USA Each group will study information about the country, it's money and economy, then start trading it's money. Your group will meet at the end of four weeks to compare the results of their investigation into your country, its money, and their money trading results.

### **Activity**

Form groups of two to four students and select a currency that your group will trade.

1. Research information on the country that you chose, its money and economy, and what it's money is trading for today versus the currencies of the other countries that you are trading against.
2. Visit the Team Page to see a few suggestions on how to proceed as a functional, efficient group.
3. Visit the Score Page on Money trading to review both the group and the individual requirements for this project.
4. Use the Resources Page to begin your research inot International Money Trading.
5. Complete your group research by the end of the 4th week.
6. Complete your individual requirements.

# **Which Country Will Make You the Most Money??**

## **Team Page**

You will be working in teams of 2 to 4 students. Teamwork is essential for each member to achieve the best results and project points. The following are suggestions that will help your group operate at peak-efficiency:

1. Prior to starting the research, review the group and individual requirements for this project.
  2. Review what is required to complete the Get Information Page.
  3. Determine and divide the amount of lab or, the expectations for each group member, and a timeline for completion of all group work. (Keep in mind that individual work may require an early completion of group work.) It may be helpful to appoint a project manager to oversee both individual and group progress.
  4. Work cooperatively. Have a brief meeting at the beginning of class to chart the day's work. Have a brief meeting at the end of class to assess your progress and exchange information.
  5. Work outside of class may be necessary to complete your individual tasks.
  6. Check each other's progress on a weekly basis.
  7. Be supportive of your team mates.
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# Which Country Will Make You the Most Money?

## Resources

To get information on Countries and Currencies, click on the following links:

### Government Links

#### *Great Britain's Economy*

2002 CIA World Factbook: United Kingdom

<http://www.odci.gov/cia/publications/factbook/geos/uk.html>

#### *Germany's Economy*

2002 CIA World Factbook: Germany

<http://www.odci.gov/cia/publications/factbook/geos/gm.html>

#### *Japans Economy*

2002 CIA World Factbook: Japan

<http://www.odci.gov/cia/publications/factbook/geos/ja.html>

#### *USA Economy*

2002 CIA World Factbook: USA

<http://www.odci.gov/cia/publications/factbook/geos/us.html>

### Commercial Trading Sites

InvestorGuide- <http://www.investorguide.com>

Aegis Financial, L.L.C.- <http://www.aegisllc.com>

Investing Games- <http://www.globalcontest.com/>

Universal Currency Converter- <http://www.xe.net/ucc/>

Exchange Rates Calculator- <http://www.x-rates.com/htmlgraphs/GBP90.html>

International Speculator- <http://www.douglascasey.com/isindex.html>

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# **Which Country Will Make You the Most Money?**

## **What Did You Find Out???**

### **Group Requirements**

1. Complete the Get Information Page and write a single information page on each country that you are studying (Great Britain, Germany, Japan and USA), paying particular attention to the economics, money, trade and transportation of each country. Include a map and flag of each country.
2. Participate in the end of the 4-week Forum to compare information and International Money trading results.
3. Prepare a two-page abstract of your group research and a graphic for presentation at the forum.

### **Individual Requirements.**

Each person will be required to do the following:

1. Complete a project log for each day you work on the project.
2. Complete a Group Evaluation at the conclusion of the project.
3. Complete one of the following:

**Story:** Acting as a financial newspaper reporter, write a story about the benefits of state and local governments investing in International Money Trading to increase assets. Be sure to answer the who, what, when, why, and where questions. Include what country the government should invest in, and why that country over other countries. (One page minimum)

**Brochure:** Create an informational brochure that could be used to do International Money Trading.

**Interview:** Contact a local stock broker/ money trader and do a 10-minute telephone interview. document the questions asked and answers given.

name \_\_\_\_\_

class \_\_\_\_\_

## Score Sheet on Money Trading

Use the rubric to score each aspect of your project.

Score	Understanding of the Project	Group Project	Individual Assignment	Money Trading Game
6	High level of analysis, comprehension and synthesis.			
5	High level of analysis, comprehension and relevant applications			
4	High level of basic knowledge and comprehension. Lacks synthesis and/or evaluation.			
3	Basic knowledge and comprehension. Little evidence of application, analysis, synthesis, or evaluation.			
2	Minimal application, analysis, synthesis, or evaluation.			
1	Little comprehension of project of knowledge and participation in project.			
0	Student fails to participate			



# Which Country Will Make You the Most Money?

## Teacher Information Page

### Standards

12.6.4- Students analyze issues of international trade, and explain how the US economy affects, and is affected by, economic forces beyond its borders, in terms of explaining foreign exchange, how exchange rates are determined, and the effects of the dollar gaining (or losing) value relative to other currencies.

### Grade Level and Purpose

The research project may be used in the following classes: Economics, Geography and Business Education. The purpose of the unit is an introduction to money systems in the US and how people are effected by other countries in the world, as a part of a global economy. This project is for grades 9-12.

**Teacher Materials** - Nothing special needed.

### Classroom Management

Groups of two to four students will set up and will be assigned to the currency and country they will work on. Students will also have to work on the projects as individuals within the groups, as they have to turn in individual work as well.

Research in the school computer lab (and possibly the school library) is necessary. Discuss the project with your school computer lab technician and librarian to determine the extent of the available print sources.

### Adaptive/Extensions

Any special needs students might need some extra one-on-one help with the subject materials.

**Time** - This unit should take about one class period to set up during the first week, then one class period a week, for four weeks total.

### Credits

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# **Which Country Will Make You the Most Money?**

## **Conclusion**

The class will total up the money made by each group on the trading of money, as well as the total that was gained by each country.

The best country with which to trade will be the country that is able to make the most money. Your class credit will be based on the group participation, individual project and money trading totals.

## **Reflection**

How can we learn from other countries in buying and selling their countries money? Is the economy of the USA affected by other trading partners and other countries? Why is it necessary to pay attention to political, social, religious, and economic developments in other countries?

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