Fidelity INVESTMENTS

MONEY GAINS MAKING IT COUNT

Lesson 7

Portfolio tracker sheet

Step 1: Initial investment allocation: Start by deciding how you want to divide your $5,000 starting portfolio among the different assets available to you. You must choose **three** different assets. Write down the name of each asset you choose, its type (e.g., Equity, Bond, Crypto), how much money you invest in it, approximately what percentage of your total portfolio that represents, and its risk level (Low, Medium, or High). This will help you keep track of your starting position.

Asset name	Type	Starting $ amount	% of portfolio (approx.)	Risk level (Low/Med/High)

Step 2: Yearly portfolio performance: For each simulated market year (Year 1, Year 2, and Year 3) and for each asset (one page per asset), record the starting value of each asset at the beginning of that year. Then, using the return rates provided by the market event cards, calculate the year-end value for each asset and write it down. After calculating your portfolio's new total, decide whether to rebalance your portfolio by adjusting your investment allocations. If you choose to rebalance, write down your new dollar allocations for each asset along with a brief explanation of why you made those changes. If you don't rebalance, skip that column and carry your current allocations forward.

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How to calculate year-end $ value for each asset

To calculate the value of each asset at the end of a market year, use this formula:

Year-end value = starting value × (1 + return rate as a decimal)

Example 1: If you invested $2,000 in a Tech Stock and the return for the year is –12%.

First, convert the percentage to a decimal: 12%/100 = 0.12

Year-end value = $2,000 × (1–0.12)
= $2,000 × 0.88
= **$1,760**

Example 2: If the return was +6%, the calculation would be:

Year-end value = $2,000 × (1+0.06)
= $2,000 x 1.06
= **$2,120**

Tips:

- Be careful with **negative returns** (a loss). A return of –30% means you multiply by 0.70 (1.0-0.3=0.7)
- Round to the **nearest dollar** for simplicity.

Asset 1				
Year	Starting $ value	Return rate (percentage & decimal)	Year-end value = starting value × (1 + return rate as a decimal)	If rebalancing, write new $ allocation and one reason for rebalance.
1				
2				
3				

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Asset 2				
Year	Starting $ value	Return rate (percentage & decimal)	Year-end value = starting value × (1 + return rate as a decimal)	If rebalancing, write new $ allocation and one reason for rebalance.
1				
2				
3				

Asset 3				
Year	Starting $ value	Return rate (percentage & decimal)	Year-end value = starting value × (1 + return rate as a decimal)	If rebalancing, write new $ allocation and one reason for rebalance.
1				
2				
3				

Lesson 7

Step 3: Final portfolio summary and reflection

At the end of Year 3, calculate and write down your total portfolio value. Then, calculate your overall return percentage from your initial $5,000 investment. Finally, reflect as a group on what you learned about rebalancing, managing risk, and how your portfolio changed over time by writing a short summary in the space provided.

Total portfolio value at end of Year 3:	
What was your overall return (%)? Calculate using the Portfolio Return Formula below. **Portfolio return=(original value - current value + income)/(original value) × 100**	

1. **Performance analysis:** How did your portfolio perform over the three simulated years? Which assets contributed most to your gains or losses?

2. **Rebalancing decisions:** How often did you rebalance your portfolio? What factors influenced your decision to rebalance or not?

3. **Market impact:** How did the different market conditions each year impact your portfolio? Were there any surprises?

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