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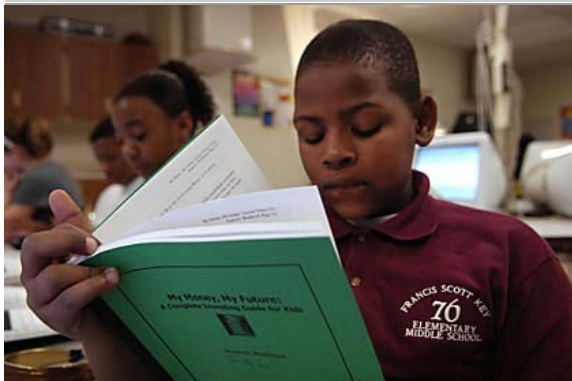
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Pay grades: Sixth-grader Timothy Lee concentrates on a lesson during a 'Stocks in the Future' program at Francis Scott Key Elementary/Middle School in Baltimore, where students learn about finance and manage their own portfolios. The program is taught to 400 sixth-, seventh-, and eighth- graders in Baltimore and Washington, D.C.
ANDY NELSON – STAFF

SCHOOLS USE CASH AS AN INCENTIVE TO BOOST ATTENDANCE AND SCORES

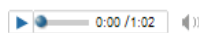
Baltimore schools teach students about the stock market and let them keep money from their portfolios. Are cash rewards bribery or a creative way to inspire students?

By Sean J. Miller | Correspondent
from the April 29, 2008 edition

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BALTIMORE - Asia Cole usually finishes the newspaper on the bus before she arrives in front of her computer in the morning. That way she knows roughly what to expect when she logs on to check her stock portfolio. Clicking the keyboard of her Mac on a recent Friday, Asia adjusts her glasses and scans the latest market fluctuations – then calculates where her investments stand as the country flirts menacingly with recession.



Correspondent Sean Miller talks about Baltimore's pay-for-performance plan in its public school system.

Asia's morning ritual could be the same as any broker in a cubicle at Merrill Lynch or Goldman Sachs. Except her office isn't on Wall Street – she's sitting at her desk at the Francis Scott Key middle school here.

Asia is part of an unusual experiment in capitalism-meets-education in the Baltimore public school system. She's learning about the stock market, even managing her own portfolio, in an effort to understand the all-important subjects of economics and finance.

But the program also has another purpose: to help kids earn money in the hope that it will improve their attendance and grades.

Almost since the dawn of the classroom, parents and teachers have tried everything from bigger allowances to gold stars to motivate the next generation. Now some districts across the country are paying cash directly to students to boost achievement – despite often vocal opposition.

The result is a budding moral debate about how far schools should go in trying to repair American

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report cards. Are we entering an era of school-sanctioned bribery, or just tapping a distinctly American tool to help save a flawed education system? "Some teachers give children candy, some teachers give them school supplies," says Kevin Burnett, who teaches the stock-market class here. "We have a new era of children coming through. For a lot of them, money is a motivator."

The Francis Scott Key Elementary/Middle School sits two streets up from Baltimore Harbor, across from a Marine Corps League hall and a factory that makes ingredients for glass. It is a squat brick building with a modern metallic sculpture out front.

Inside, students trickle in to Mr. Burnett's computer class on the second floor. Burnett, a tall, lissome man wearing a dark suit and open-collared shirt, tells his students to check out a website that displays stock performance data and recent business news.

His class is part of the "Stocks in the Future" program, a private initiative run in partnership with the school district. It is taught to some 400 sixth-, seventh-, and eighth-graders in Baltimore and Washington, D.C. The students earn up to \$80 a year, which they can invest in blue chip stocks and cash out when they graduate.

"We're dangling money in front of them as a way of getting their attention, and we've got it," says Pat Bernstein, who founded the incentive program with the help of Johns Hopkins University.

Baltimore school officials like the idea of cash incentives enough that they are now ambitiously expanding the concept. Starting this spring, the school district will pay up to \$110 to students who improve their scores on the High School Assessment (HSA) exams. The tests are administered on the four core subject areas needed to graduate in Maryland: American government, algebra, English, and biology.

Once the HSA testing starts in May, the school board will determine if at-risk students – those who have already failed at least one of the exams – are making progress toward graduating. If so, they will receive cash rewards pegged to improvement in their scores.

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