

11. I Am Saving

(Tune: *Are You Sleeping*)

I am saving, I am saving,
Money now, money now.
I invest my savings, I invest my savings.
Watch them grow, watch them grow.

I buy stocks, I buy bonds,
Mutual funds, mutual funds.
I reduce my risks, I reduce my risks.
Diversify! Diversify!

To hear the tune to this song, go to:
<http://www.kididdles.com/mouseum/midi/f010.mid>

12. Mutual Fund Song

(Tune: *Ten Little Indians*)

One little, two little, three little stocks,
Four little, five little six little stocks,
Seven little, eight little, nine little stocks.
Makes a mutual fund.

One little, two little three little bonds,
Four little, five little six little bonds,
Seven little, eight little, nine little bonds,
Makes a mutual fund.

A Note to Teachers: These songs are part of a set of twelve exciting lessons, called *Adventures in the Stock Market*, for students in elementary and middle school. The lessons contain basic concepts and national standards in economics and personal finance, taught in hands-on fun activities. Each lesson also contains an extension section with reinforcement activities that include references to relevant children's literature, puzzles, and songs such as these, using familiar tunes with words that describe the concepts. Pre- and Post-Tests and a glossary are also included.

Teachers who are interested in ordering these materials may find order forms at www.econ-fun.com, the official EconFun website.



The Stock Market Song Book

Old Tunes with an Economics Twist

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1. Saving Song

(Tune: *Sailing, Sailing, Over the Bounding Main*)

Saving, saving
To pay for our heart's desires.
We really tried
To put aside
The money it requires.

Saving, saving
To pay for emergencies.
When things get tough
We'll have enough
To pay for lots of these.

To hear the tune to this song, go to:

<http://www.kididdles.com/mouseum/midi/s094.mid>

2. Birthday Choice Song

(Tune: *Happy Birthday to You*)

Opportunity cost
Is what you've lost.
You gave up a _____ (football) _____,
To choose a _____ (book) _____.

3. Market Song

(Tune: *The More We Get Together*)

The more we trade together
At markets, at markets,
The more we trade together
The happier we'll be.
Today I buy more stock.
Today you sell your stock.
When we can find each other,
The happier are we.

9. Song of 72

(Tune: *Billy Boy*)

How fast will it grow,
When you save, when you save?
How fast will it grow, when you save?
If you don't take it out,
And then spend it right away,
How fast will it grow when you save?

You can figure it out,
With a trick, with a trick,
You can figure it out, right away.
First look up the interest rate,
That you'll earn on your account,
You can find what you want to know today.

You must do a little math,
Do the math, do the math,
You must do a little math, to find out.
Just divide seventy-two
By the interest rate,
And you'll see, very soon what it's about.

This will tell you the years,
It will take, it will take.
This will tell you the years, it will take,
Just to double all your money,
At this interest rate.
Look and see, how much money you will make!

10. Market Cap

(Tune: *Three Blind Mice*)

Market cap! Market cap!
Figure it out, Figure it out.
How many outstanding shares are there?
It's just the price times the number of shares.
Multiply now and the number's right there.
Market cap! Market cap!

7. Stocks and Bonds

(Tune: *Row, Row, Row Your Boat*)

Bonds, Bonds, Bonds are things
That pay an interest rate.
Gradually, Gradually, Gradually, Gradually,
Growing while you wait.

Stocks, Stocks, Stocks are things
That pay a dividend.
Gradually, Gradually, Gradually, Gradually,
Money you can spend.

Stocks, Stocks, Stocks, they change,
The price goes up or down.
Gradually, Gradually, Gradually, Gradually,
Money goes round and round.

8. Getting Rich

(Tune: *If You're Happy and You Know It*)

1. You should pay down all your credit card debt.
You should pay down all your credit card debt.
Do not keep a big amount
On your credit card account.
You should pay down all your credit card debt.
2. You should save a little money every month.
You should save a little money every month.
It doesn't have to be a lot,
Do not make it all you've got.
You should save a little money every month.
3. Then invest so you will earn ten percent.
Then invest so you will earn ten percent.
Choose the stocks that are the best,
As you really might have guessed.
Then invest so you will earn ten percent.
4. If you save five thousand bucks by age sixteen,
If you save five thousand bucks by age sixteen,
When you're older you won't switch,
Cause you'll be so very rich,
If you save five thousand bucks by age sixteen.

4. The Investing Song

(Tune: *She'll be Coming Around the Mountain*)

I will save my money when I earn.
I will save my money when I earn.
I will save my money,
I will save my money,
I will save my money when I earn.

I'll invest my money when I save.
I'll invest my money when I save.
I'll invest my money,
I'll invest my money,
I'll invest my money when I save.

I'll diversify when I invest.
I'll diversify when I invest.
I will buy some stocks and bonds.
I will buy some mutual funds.
I'll diversify when I invest.

I will watch my money grow when I invest.
I will watch my money grow when I invest.
I will watch my money grow,
I will watch my money grow,
I will watch my money grow when I invest.

To hear the tune to this song, go to:

<http://www.kididdles.com/mouseum/midi/s004.mid>

5. Here We Go Round the Markets

(Tune: *Here We Go Round the Mulberry Bush*)

Incentives make the markets go round,
The markets go round, the markets go round.
Incentives make the markets go round,
And goods to us they're bringing.

6. The Song of Expectations

(Tune: *Mary Had a Little Lamb*)

Expectation is a word,
Is a word, is a word,
Expectation is a word,
I really didn't know.

Let me tell you how it works,
How it works, how it works,
Let me tell you how it works.
This story it will show.

A while ago I owned a stock,
Owned a stock, owned a stock,
A while ago I owned a stock,
I thought that it would grow.

Then one day I heard bad news,
Heard bad news, heard bad news,
Then one day I heard bad news,
That made me say "Oh, no!"

My company's profits they would fall,
They would fall, they would fall,
My company's profits they would fall,
I wondered just how low.

A lot of people heard the news,
Heard the news, heard the news,
A lot of people heard the news,
To brokers they did go.

A bunch of them sold the stock,
Sold the stock, sold the stock,
A bunch of them sold the stock,
The price did take a blow.

Expectations of bad things,
Of bad things, of bad things,
Expectations of bad things,
Brought the price down low.

But it can work the other way,
Other way, other way,
It can work the other way,
Good news and we say "Go!"

A company makes a brand new game,
Brand new game, brand new game,
A company makes a brand new game,
It puts on quite a show.

Expectations are so high,
Are so high, are so high,
Expectations are so high,
To market we all go.

Everybody wants the stock,
Wants the stock, wants the stock,
Everybody wants the stock,
The price goes up you know.

And now you know the secret word,
Secret word, secret word,
Now you know the secret word,
"Expectations"— Oh!

To hear the tune to this song, go to:

<http://www.kididdles.com/mouseum/midi/m003.mid>