

QuantAim

# USER GUIDE

For students, teachers, independent learners and parents

[quantaim.org](https://quantaim.org)

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## WELCOME | CHAPTER 1

# Introduction

## Welcome to QuantAim

QuantAim is a financial education platform built to teach students — and anyone else who is curious — how money, economics and investing actually work. Instead of watching lecture videos or memorising definitions, you read short lessons grounded in real situations, answer questions that check whether the idea genuinely landed, and then practise what you learned with a simulated portfolio that uses real market prices and no real money.

The platform holds roughly 358 published lessons. Those lessons are organised two different ways at the same time, and understanding that is the single most useful thing to take from this chapter.

|                         | What it is                                                                                                                                                                   | Who it is mainly for                                                      |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Learn Investing</b>  | 20 modules running from true beginner to advanced — money basics, the stock market, valuation, portfolio construction, behavioural finance and more. 18 carry lessons today. | Independent learners, and teachers who want to assign one topic at a time |
| <b>The five courses</b> | IB Economics, IB Business Management, AP Macroeconomics, AP Microeconomics and Personal Finance — 27 units between them, each mapped to its real course outline.             | Schools teaching a syllabus, and students preparing for an exam           |

The same lesson can appear in both places. Nothing is duplicated — it is one library, indexed two ways.

## What is included

- **Lessons and quizzes** — short reads, each ending in questions that are graded instantly with an explanation.
- **Mastery tracking** — a live 0-100 score per concept that keeps reassessing you rather than locking in an early lucky guess.
- **The Portfolio Simulator** — a simulated \$10,000 account at real market prices, where every trade requires a written reason.
- **Other simulators** — set interest rates as the Fed, run a business for four quarters, or manage a country through a shock.
- **Practice and exam tools** — a daily challenge, unlimited practice sets, timed mock exams and written free-response practice.
- **A teacher dashboard** — live class mastery and completion, gradebook export, and review of every piece of written work.
- **Certifications** — printable certificates, one per course plus three broader awards.

## Who this guide is for

This guide covers all four ways people use QuantAim: as a student in a class, as a teacher running one, as an independent learner with no class at all, and as a parent following a student's progress. Each has its own

getting-started chapter. Pick the one that matches you and skip the rest — the guide is a reference, not something to read cover to cover.

**How to read this guide**

- Chapters 3 to 6 are the four getting-started paths. Read only yours.
- Chapters 7 to 9 explain the curriculum and what a lesson contains. Everyone should read Chapter 9.
- Chapter 10 explains mastery. If you read only one chapter beyond your own, make it that one.
- Appendix B answers the questions we are asked most often.

## WELCOME | CHAPTER 2

# Creating your account

Everyone starts the same way, whatever they intend to use QuantAim for. There is no separate student sign-up, teacher sign-up or parent sign-up — one account type, and what you can do with it grows from there.

**1 Click “Create account” at the top of any page.**

You will be asked for your name, an email address and a password. That is the whole form.

**2 Answer the short onboarding questions.**

The important one is your grade level — 9th, 10th, 11th, 12th, or not currently in school. QuantAim uses it to pitch lesson wording at the right level and to filter the library to what suits you.

**3 Land on the Academy page.**

This is your home screen from now on. The “Start Here” button is computed from your real progress and always points at the next thing to do.

**4 If you have a join code, enter it now.**

Click “Join a Class” and type the code your teacher gave you. See Chapter 3.

## Why grade level matters more than it looks

Every lesson on QuantAim is written several times over, at different reading levels, and your grade selects which version you actually read. The concept is identical; the wording, the examples and how much prior knowledge is assumed are not. This is why it is worth setting honestly rather than picking the highest option.

Grade also drives the library filter. The Academy page has grade tabs, and choosing yours narrows a library of hundreds of lessons down to the ones written for you. You can always switch back to “All”.

## Signing in and out

**What if I forget my password?**

Click “Log in”, then “Forgot password”. You will be emailed a secure link to set a new one. The link is single-use.

**Can I change my grade level later?**

Yes — it is on your Account page, and changing it takes effect immediately on the next lesson you open.

**Do I need to install anything?**

No. QuantAim runs entirely in a web browser on a phone, tablet, laptop or school computer. See Appendix A.

**Does my progress follow my account or my class?**

Your account. Joining, leaving or switching classes never resets anything you have already done.

**Join a Class**

CLASS CODE

**8K3FQ2**

Enter the code your teacher gave you to join their class instantly.

Illustrative example — join codes are generated automatically and are unique to each class.

## GETTING STARTED | CHAPTER 3

# For students

Five steps, about two minutes, and you are learning.

**1 Make an account.**

Name, email, password, and your grade level. Chapter 2 has the detail.

**2 Enter your join code.**

Click “Join a Class” and type the code your teacher gave you. The moment you submit it you are on their roster and they can see your progress. There is no approval step and no waiting.

**3 Open a lesson.**

Either the one your teacher assigned, or whatever “Start Here” recommends. Lessons are short by design — roughly a five-minute read — and cover one idea at a time.

**4 Answer the quiz.**

Every lesson ends in a few questions. Getting one wrong is not a penalty: QuantAim shows the correct answer with a plain-English explanation of why it is correct, and you get a second attempt with a hint on many questions.

**5 Try the Portfolio Simulator.**

This is where lesson ideas stop being theoretical. You start with a simulated \$10,000 and trade at real market prices. Chapter 12 covers it in full.

## What your teacher can and cannot see

Worth being clear about, because students ask. Your teacher sees your lesson completion, your mastery scores, your quiz results, your written trade justifications and your free-response answers. They do not see your password, and they cannot log in as you.

## Finding your way around

| Where     | What you do there                                                                                |
|-----------|--------------------------------------------------------------------------------------------------|
| Academy   | Your home screen. Start Here, the lesson library, grade tabs, module and course filters, search. |
| My Class  | Assignments from your teacher, due dates, and how you compare to your class average.             |
| Portfolio | Your simulated \$10,000 account — buy, sell, and see your holdings and return.                   |
| Practice  | Unlimited question sets on any concept, plus the Daily Challenge.                                |
| Account   | Your level, XP, streak, badges and grade level.                                                  |

**What if I do not have a class code?**

You do not need one. Create an account and start with whatever “Start Here” recommends. Note the free-lesson limit in Chapter 5 if you are not with a school.

**Can I stop in the middle of a lesson and come back?**

Yes. Progress saves as you go, so closing the tab and returning tomorrow picks up where you left off.

**Do I need to know anything about investing first?**

No. The beginner modules assume zero background.

**Can I be in more than one class?**

Yes — if you are taught by two teachers who both use QuantAim, enter both join codes.

## GETTING STARTED | CHAPTER 4

# For teachers: setting up

Four steps to a live class. For classroom workflows, pacing and sample lesson plans, see the separate Educator Implementation Playbook at [quantaim.org/teacher-playbook.php](https://quantaim.org/teacher-playbook.php) — this chapter is only about getting set up.

**1 Make an account, then request teacher access.**

Sign up exactly as a student would. Then go to your Account page and click “Request Teacher Access”. A real administrator reviews it — plan for same-day, not same-minute, and request it a day or two before you need it.

**2 Create a class.**

From the Teacher Dashboard click “Create Class”, name it, and pick the grade level it teaches. QuantAim generates the join code for you.

**3 Give students the join code.**

Write it on the board, read it out, or send it however you normally reach your class. Students appear on your roster the instant they enter it. There is no roster import and no CSV to prepare.

**4 Assign something.**

Pick a single lesson, a whole module, or a course unit, and assign it. Every student on the roster is notified. Chapter 18 covers assigning in detail.

## Running more than one class

Create as many classes as you need — one per period, per section or per grade level. Each has its own join code, its own roster and its own grade tag, and the dashboard lists them all with a student count and completion figure per class. You can change a class's grade level later from the dashboard row itself.

**Some features to note**

- The join code is always visible on your class page, so a student who loses it can simply be told again. There is nothing to regenerate.
- Grade level on a class is a label for you, not a restriction on students — it does not lock anyone out of a lesson.
- A student who joins after you have assigned work still sees that assignment. Assignments belong to the class, not to whoever happened to be enrolled at the time.
- Removing a student from a roster does not delete their account or their progress.

## What to do in your first week

| Day          | Suggested step                                                           |
|--------------|--------------------------------------------------------------------------|
| Before day 1 | Request teacher access. Create your first class so the join code exists. |

| Day           | Suggested step                                                                                                                         |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Day 1         | Hand out the join code. Assign one short beginner lesson and nothing else — the goal is that everyone gets in and completes something. |
| Day 2         | Open the Teacher Dashboard and look at the “needs help” flag. It is already meaningful after one lesson.                               |
| Day 3         | Assign a full module, or the first unit of a course if you are teaching a syllabus.                                                    |
| End of week 1 | Set up the Portfolio Simulator as a standing activity and export a gradebook CSV to see what the output looks like.                    |

## GETTING STARTED | CHAPTER 5

# For independent learners

No class, no teacher, no problem — QuantAim works as a self-guided course. There is one thing to understand up front, which is how much is free.

## What is free and what is not

**Individual learners get their first 2 lessons free.** After that, opening a third lesson takes you to the upgrade page instead of the lesson. This applies to people learning on their own — a student enrolled in a school class has unlimited access at no personal cost, and so does anyone on a paid plan.

| You are                              | Academy access  | You pay                                              |
|--------------------------------------|-----------------|------------------------------------------------------|
| A student in a licensed school class | Unlimited       | Nothing personally — the school pays the licence fee |
| An independent learner, free         | First 2 lessons | Nothing                                              |
| An independent learner, Pro          | Unlimited       | \$6.99 / month or \$49.99 / year                     |

Prices are the current published rates. Chapter 22 covers school pricing.

### 1 Make an account.

Name, email, password, and choose “not currently in school” for grade level if that fits — it selects a more adult phrasing of each lesson.

### 2 Start where QuantAim tells you.

The Academy page's “Start Here” button always knows which lesson comes next for you, so you never have to guess or scroll a catalogue.

### 3 Work through a module, or pick a course.

Module 1 (Money Basics) is the usual entry point. If you want a structured syllabus instead, Personal Finance is the course most independent learners choose.

## Do I need a teacher to use QuantAim seriously?

No. Every feature — lessons, quizzes, the simulators, case studies, mock exams, certifications — works for an independent learner.

## Can I join a class later?

Yes, any time. Click “Join a Class”, enter a code, and everything you have already done carries over.

## Do the 2 free lessons reset?

No. It is your first 2 distinct lessons, counted once. Re-opening a lesson you already started does not consume another.

## Can I cancel Pro?

Yes, from your Account page. You keep access to the end of the period you have paid for.

## GETTING STARTED | CHAPTER 6

# For parents

A parent can follow a student's progress without sharing a login. It works with a code the student generates, so the student always knows the link exists and consents to it.

**1 The student generates a parent access code.**

From their Academy pages, the student opens the parent access page and copies the code shown there.

**2 The parent creates their own QuantAim account.**

An ordinary account — same sign-up as anyone else.

**3 The parent enters the code.**

That links the two accounts. One parent account can be linked to more than one student, which is the usual case with siblings.

## What a parent sees

An overview per linked student: lessons completed, current level and XP, day streak, mastery by concept, and simulated portfolio performance. It is a read-only view of progress — a parent cannot complete work, change answers or alter the student's account.

**Some features to note**

- The code is generated by the student, not issued by a teacher or by QuantAim, so a parent cannot link without the student's involvement.
- Linking a parent does not change anything about the student's own access or their class enrolment.
- A parent account is an ordinary account. If a parent also wants to work through lessons themselves, the same free-lesson rules in Chapter 5 apply.

## THE CURRICULUM | CHAPTER 7

# The lesson library

The Investing library holds roughly 227 lessons — the course lessons are counted separately, under their own sections. That is still far too many to scroll, so the Academy page gives you four ways to narrow it and one button that skips the decision entirely.

## Start Here

The fastest path. QuantAim computes the first unfinished lesson in module order and puts it on a single button, with the module it belongs to shown underneath. Independent learners can use this exclusively and never touch a filter.

## The four filters

| Filter        | What it does                                                                 | Best for                                  |
|---------------|------------------------------------------------------------------------------|-------------------------------------------|
| <b>Grade</b>  | Tabs for 9th, 10th, 11th and 12th. Shows only lessons tagged for that grade. | Students browsing what is pitched at them |
| <b>Module</b> | Any of the 20 modules. Shows that module's lessons in teaching order.        | Working through a topic in sequence       |
| <b>Level</b>  | Beginner, intermediate or advanced.                                          | Judging difficulty independently of grade |
| <b>Search</b> | Keyword match on lesson titles and descriptions.                             | Finding one specific concept fast         |

Filters combine. Grade 10 + Module 4 + a keyword all apply at once.

## The 20 modules

| # | Module                         | Track        |
|---|--------------------------------|--------------|
| 1 | Money Basics                   | Beginner     |
| 2 | The Stock Market for Beginners | Beginner     |
| 3 | Your First Investment          | Beginner     |
| 4 | Companies and Brands You Know  | Beginner     |
| 5 | Reading Financial Statements   | Intermediate |
| 6 | Valuation                      | Intermediate |
| 7 | Business Analysis              | Intermediate |
| 8 | Sectors and Industries         | Intermediate |
| 9 | Reading SEC Filings            | Intermediate |

| #  | Module                              | Track    |
|----|-------------------------------------|----------|
| 10 | Macro and the Federal Reserve       | Advanced |
| 11 | Macro Investing                     | Advanced |
| 12 | Wall Street Mechanics               | Advanced |
| 13 | Options and Derivatives             | Advanced |
| 14 | Alternative Investments             | Advanced |
| 15 | Portfolio Construction and Risk     | Advanced |
| 16 | Behavioral Finance                  | Advanced |
| 17 | The Wealth Building Curriculum      | Advanced |
| 18 | Financial History and Market Crises | Advanced |
| 19 | Live Market Classroom               | Advanced |
| 20 | Interactive Case Study Library      | Advanced |

Modules 19 and 20 work differently from the rest — see the note below.

#### Some features to note

- Modules 1 to 18 hold ordinary lessons, 8 to 10 each.
- Module 19, Live Market Classroom, is generated automatically from real market data rather than pre-written, so it does not have a fixed lesson list. Open it from Today in the Markets (Chapter 14).
- Module 20, Interactive Case Study Library, holds branching case studies rather than lessons, so it is reached from the Case Studies page rather than the module filter (Chapter 14).
- Course lessons — IB, AP and Personal Finance — appear under their own course section rather than in the module list, so a module filter never fills up with exam-course material.

## THE CURRICULUM | CHAPTER 8

# The five courses

Alongside the module library, QuantAim carries five full courses, each broken into units that follow the real course outline. A course is the right structure if you are teaching to a syllabus or a student is preparing for an exam; the module library is the right structure if you are exploring a topic.

| Course                        | Grades | Units | Covers                                                                                                                                                                                          |
|-------------------------------|--------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>IB Economics</b>           | 11–12  | 4     | Introduction to economics, microeconomics, macroeconomics, and the global economy at IB Diploma level.                                                                                          |
| <b>IB Business Management</b> | 11–12  | 5     | Business organization and environment, human resource management, finance and accounts, marketing, and operations management.                                                                   |
| <b>AP Macroeconomics</b>      | 11–12  | 6     | Basic concepts, economic indicators and the business cycle, national income and price determination, the financial sector, long-run consequences of stabilisation policy, and the open economy. |
| <b>AP Microeconomics</b>      | 11–12  | 6     | Basic concepts, supply and demand, production and cost with perfect competition, imperfect competition, factor markets, and market failure and government.                                      |
| <b>Personal Finance</b>       | 9–12   | 6     | Earning, budgeting, saving, credit and debt, investing and retirement, and insurance, risk and taxes.                                                                                           |

27 units in total. IB and AP both begin in 11th grade and run to graduation; Personal Finance is taught at any high school year. Reach any course from the IB, AP or Personal Finance menus in the site header.

## Personal Finance in detail

Personal Finance is the course most often adopted on its own, because it maps to the standalone graduation requirement many states impose. Its six units are:

| Unit | Name                       | Covers                                                                                 |
|------|----------------------------|----------------------------------------------------------------------------------------|
| 1    | Earning Income             | Wages, salaries, benefits, self-employment, and how a paycheck is actually calculated. |
| 2    | Budgeting and Spending     | Building a budget, tracking spending, and making major purchase decisions.             |
| 3    | Saving and Emergency Funds | Bank accounts, interest, emergency funds and short-term goals.                         |
| 4    | Credit and Debt            | Credit scores, credit cards, student loans, mortgages, and getting out of debt.        |
| 5    | Investing and Retirement   | Investment accounts, compound growth, retirement plans and long-term strategy.         |
| 6    | Insurance, Risk, and Taxes | Insurance types, managing risk, filing taxes and consumer protection.                  |

### Which grades each course is for

- **IB and AP both start in 11th grade** and run through to graduation, so they are tagged 11th-12th. A 9th grader will not see them under the grade tabs, which is correct.
- **IB Higher Level (HL) content is 12th-grade material.** HL topics sit inside the same units as Standard Level rather than in units of their own, matching how the IB course itself is structured.
- **Personal Finance spans 9th-12th** — it is taught at any high school year and is the course most often adopted on its own for a graduation requirement.
- The grade tabs in the Investing library are separate from this and cover the module lessons.

### How a course page works

- The course page lists its units with a lesson count and your completion percentage for each.
- Opening a unit lists that unit's lessons in teaching order.
- A progress figure for the whole course sits at the top, and it is the same number the certification in Chapter 16 is judged against.
- Teachers can assign a whole unit in one action, exactly like assigning a module.

## THE CURRICULUM | CHAPTER 9

# Anatomy of a lesson

Every lesson follows the same five-part shape, deliberately. Once you have done one, you know how to navigate all of them.

**1 The hook.**

A real scenario or a concrete question, rather than a definition. This is what makes a lesson feel like it is about something.

**2 The concept, in plain language.**

The actual teaching. No jargon that is not defined on the spot.

**3 The Insider Angle.**

A short box that goes one level deeper than a textbook usually would — what a practitioner would actually notice about this idea, or the common mistake people make with it.

**4 Try This.**

A short exercise pointing you at real data — look up a company's filing, compare two figures, check a rate. Not graded; it exists to make the idea concrete.

**5 The quiz.**

A few multiple-choice questions, graded instantly.

## How the quiz behaves

The quiz is the part that feeds mastery, so it is worth knowing exactly how it treats a wrong answer.

- Questions are graded the moment you answer — there is no submit-and-wait.
- A wrong answer shows the correct choice together with a written explanation of why it is correct.
- Many questions give you a second attempt with a hint before revealing the answer, so a careless slip is recoverable.
- Question order is shuffled, so re-taking a quiz is not a memory test of position.
- Every answer, right or wrong, updates your mastery for that concept. See Chapter 10.

## Written by reading level

Each lesson exists in several written versions and your grade level selects which one you read. The concept and the quiz are the same; the vocabulary, the examples and the assumed background are not. A 9th grader and an adult learner reading the same lesson are genuinely reading different prose.

**Quiz — Reading a Balance Sheet**

*A company with more current assets than current liabilities has:*

☐ Poor liquidity

☒ **Strong short-term liquidity** Correct

☐ No relevant information

Current assets exceeding current liabilities means the company can cover what it owes within the year from what it already holds.

Illustrative example — every question is graded instantly, with an explanation.

## PRACTICE &amp; MASTERY | CHAPTER 10

# Mastery, and how it is calculated

Mastery is the most useful number on QuantAim, and the one most worth understanding properly. It is a score from 0 to 100 attached to each concept you study, and unlike a percent-correct score it keeps reassessing you instead of locking in an early result.

## The mechanics, exactly

| Event                                         | Effect on that concept's mastery          |
|-----------------------------------------------|-------------------------------------------|
| You answer a question correctly               | Moves up by 8 points toward 100           |
| You answer a question incorrectly             | Moves down by 12 points                   |
| You do not practise a concept for 14 days     | Nothing — this is a grace period          |
| You still have not practised it after 14 days | Decays by 1.5 points per day until you do |

A wrong answer costs more than a right answer earns, on purpose: mastery is meant to be evidence of understanding, not a participation count.

Two consequences follow from those numbers and both are intentional. First, you cannot reach 100 by guessing — the down-step is larger than the up-step, so inconsistent answering nets out negative. Second, mastery is *current* understanding rather than a historical record: a concept you learned in September and never revisited will have drifted down by November, which is exactly the signal a teacher wants.

## The 12 concepts

|                   |                             |                            |
|-------------------|-----------------------------|----------------------------|
| Valuation         | Financial Statements        | Market Structure & Trading |
| Risk Management   | Macro Economics             | Behavioral Finance         |
| Portfolio Theory  | Derivatives & Short Selling | Private Markets (VC/PE)    |
| Corporate Actions | Crypto & Alternative Assets | Personal Finance & Wealth  |

Every lesson is tagged to one concept, which is how answering a quiz question moves a mastery score.

### Some features to note

- Mastery is per concept, not per lesson, so questions from different lessons about the same idea all feed one score.
- The Daily Challenge and the practice sets both target your weakest concept automatically.
- A teacher sees class-wide mastery per concept, which is what turns “the class is behind” into “the class does not understand cash flow”.
- Mastery decay is not a punishment — it is what makes the number trustworthy as a current measure.

## PRACTICE &amp; MASTERY | CHAPTER 11

# Practice, and the Daily Challenge

Lessons teach; practice is what moves mastery. QuantAim has three practice surfaces and they serve different purposes.

## Practice sets

Open a concept and answer questions until you are done. There is no fixed length — practice continues as long as you want it to, which is what makes it usable as a mastery-raising tool rather than a one-off quiz. Questions come in easy, medium and hard difficulties, and a practice set draws across them.

## The Daily Challenge

One short round per day, built automatically around whichever concept you are currently weakest at. It is the lowest-effort way to keep mastery from decaying, and it is what the day streak on your Account page counts.

## The Question Bank

Every practice question on the platform in one searchable place. Useful for revision, for a teacher building a worksheet, or simply to see what a topic covers before teaching it.

| Use this               | When you want to                                                                 |
|------------------------|----------------------------------------------------------------------------------|
| <b>Practice sets</b>   | Raise mastery on a specific concept, deliberately, for as long as it takes       |
| <b>Daily Challenge</b> | Keep everything from decaying with a few minutes a day, without choosing a topic |
| <b>Question Bank</b>   | Browse or search questions rather than be served them                            |
| <b>Mock exam</b>       | Sit a timed, graded test under exam conditions — see Chapter 12                  |

## PRACTICE &amp; MASTERY | CHAPTER 12

# Exams and written work

## Mock exams

A mock exam is a timed, graded test drawn from a course's real question pool. The default is 20 questions in 30 minutes, and you can scope an exam to a whole course or to a single unit — which makes it usable as an end-of-unit assessment, not only as a final rehearsal.

- Questions and answer choices are both shuffled, so two students sitting the same exam do not see the same order.
- The timer is real: the exam submits when it expires.
- The results screen breaks your score down by topic and tells you which to review next, rather than only giving a percentage.
- Results are visible to your teacher if you are in a class.

## Written free-response practice

Free-response questions ask you to answer in your own words instead of choosing from a list. You write a response, submit it, and get immediate feedback graded against a real rubric rather than a keyword match.

### Some features to note

- A teacher can review every free-response answer their students write, and can override any AI-assigned grade. The teacher's grade is final.
- Free-response practice is the closest thing on the platform to what an actual IB or AP written paper demands, so it is worth using before an exam even though it takes longer than multiple choice.
- Exam Prep collects the mock exam and free-response tools for a chosen course in one place.

## SIMULATIONS | CHAPTER 13

# The Portfolio Simulator

The Portfolio Simulator is where lesson ideas stop being theoretical. You start with a simulated \$10,000 and buy and sell real companies at real, live market prices. The prices are genuine; the money is entirely simulated. There is no way to connect a real account, and no way to win or lose anything real.

## The rule that makes it different

**Every trade requires a short written reason before it is accepted.** An AI rates the quality of that reasoning — not whether the trade subsequently went up or down. That single constraint is what separates this from a trading game: it rewards having a defensible reason to buy or sell, and it gives a teacher something to read and grade.

**1 Set up your portfolio.**

Open the Portfolio page. Your simulated \$10,000 is already there.

**2 Find something to trade.**

Search a ticker, or use the Stock Screener to filter by criteria you have actually learned about.

**3 Write your reason.**

A few sentences on why you are buying or selling. This is the part that is graded.

**4 Submit the trade.**

It executes at the current real market price.

**5 Watch it, and be able to explain it.**

Your holdings and return update as real prices move. Your class average is shown alongside if you are in a class.

| My Portfolio — \$10,000 start  |                        |                           |
|--------------------------------|------------------------|---------------------------|
| TOTAL VALUE<br><b>\$10,842</b> | RETURN<br><b>+8.4%</b> | CLASS AVG<br><b>+3.8%</b> |
| AAPL Apple Inc. +6.2%          |                        |                           |
| VTI Total Market ETF +4.1%     |                        |                           |
| NKE Nike Inc. -2.4%            |                        |                           |

Illustrative example — every student gets their own simulated portfolio.

**Can I actually lose money?**

No. It is simulated from start to finish. There is no way to connect a real bank account.

**Is the leaderboard based on returns?**

There is a portfolio leaderboard, but the main competitions are scored on learning activity rather than returns — deliberately, so nobody is rewarded for reckless risk-taking. See Chapter 15.

**Can my teacher see my reasons?**

Yes, all of them, and they can override the AI's rating. That is the point of the feature.

**What happens if I write a bad reason?**

The trade still goes through — the rating is feedback, not a gate. But it is visible to your teacher.

## SIMULATIONS | CHAPTER 14

# The other simulators

Beyond the portfolio, QuantAim carries several role-play simulators. Each is a deterministic teaching model, honestly labelled as such — none of them is a forecast of anything.

| Simulator                      | You play                                  | It teaches                                                                 |
|--------------------------------|-------------------------------------------|----------------------------------------------------------------------------|
| <b>Monetary Policy</b>         | The Fed, setting interest rates           | How rate decisions propagate into inflation, employment and asset prices   |
| <b>Fiscal Policy</b>           | A government setting spending and taxes   | Deficits, multipliers, and the trade-offs of stimulus                      |
| <b>Supply Shock</b>            | A policymaker facing a sudden shock       | Why supply-driven and demand-driven inflation call for different responses |
| <b>Trade Policy</b>            | A country setting tariffs and trade terms | Comparative advantage, and who actually bears a tariff                     |
| <b>Run a Business</b>          | An owner across four quarters             | Pricing, costs, hiring and cash flow under real constraints                |
| <b>Stock Analysis Workshop</b> | An analyst working a company end to end   | How the pieces of analysis you learned separately fit into one judgement   |
| <b>Stock Screener</b>          | Yourself, filtering the market            | Turning criteria you have learned into an actual shortlist                 |

All simulators are on the Simulations menu in the site header.

## Some features to note

- The economics simulators pair naturally with the AP Macro and IB Economics units, and are the fastest way to make policy trade-offs concrete.
- Run a Business pairs with IB Business Management.
- None of these require the Portfolio Simulator, or each other. They can be used as standalone activities.

## BEYOND LESSONS | CHAPTER 15

# Case studies, debates and live markets

## The Case Study Library

Documented moments in financial history, presented as branching decisions — the Facebook seed round in 2004, the Pets.com IPO in 2000, the GameStop short squeeze in 2021. You face the decision the real people faced, choose, and then see what actually happened and why. Case studies are the content behind Module 20.

## The Debate Arena

Genuinely two-sided financial questions with no correct answer — whether a buyback is a good use of cash, whether founder-CEOs are an advantage or a risk. Students take a side and defend it, and can read how their classmates argued theirs. It is practice at reasoning out loud rather than recognising a right answer.

## Market Predictions

Students predict where something goes and are scored when reality resolves it. Predictions capture a real market price at the moment they are made, which is what they are later judged against — nothing is invented after the fact.

## Today in the Markets

A running feed generated from real macro and index data rather than written in advance, which is what makes it current. This is the Live Market Classroom, Module 19 — it has no fixed lesson list because its content is produced as events happen.

### Some features to note

- Teachers can moderate anything posted in the Debate Arena.
- Debates and predictions are the two features that work best as a whole-class activity rather than individual work.
- None of these four require a class. An independent learner can use all of them.

## BEYOND LESSONS | CHAPTER 16

# XP, levels, streaks and competitions

QuantAim tracks progress in a few motivational forms alongside mastery. These are deliberately scored on learning activity rather than investment returns.

## XP and levels

Completing lessons and practice earns XP, and XP moves you through 20 named levels modelled on a finance career — from Intern at level 1 to Managing Director at level 20.

| Levels | Titles                                                                   |
|--------|--------------------------------------------------------------------------|
| 1-4    | Intern, Intern II, Junior Analyst, Analyst-in-Training                   |
| 5-8    | Analyst, Analyst II, Senior Analyst, Lead Analyst                        |
| 9-12   | Associate-in-Training, Associate, Associate II, Senior Associate         |
| 13-16  | VP-in-Training, Junior Vice President, Vice President, Vice President II |
| 17-20  | Senior Vice President, Director, Senior Director, Managing Director      |

## Streaks and badges

A day streak counts consecutive days with activity, and your longest streak is kept alongside your current one. Badges are awarded for specific achievements and are shown on your Account page, with earned ones highlighted.

## Leaderboards and competitions

There are two leaderboards — one on learning activity, one on simulated portfolio performance. Competitions run over a fixed window and can be scoped to a class, a school, or everyone.

### Some features to note

- Competitions are scored on learning activity such as XP and lessons completed, **not** on investment returns. This is a deliberate design decision: scoring on returns would reward whoever took the wildest risk.
- Teachers can create a competition for their own class.
- Leaderboards show a shortened display name rather than a full name.

## BEYOND LESSONS | CHAPTER 17

# Certifications

Complete a course to a high enough standard and QuantAim issues a real, printable certificate. There are eight, at four levels, and the requirement for each is checked against work you have actually done — there is no separate application step.

| Certificate                     | Level | Earned by                                          |
|---------------------------------|-------|----------------------------------------------------|
| QuantAim Personal Finance       | 1     | 80%+ of the Personal Finance course                |
| QuantAim IB Economics           | 2     | 80%+ of IB Economics                               |
| QuantAim IB Business Management | 2     | 80%+ of IB Business Management                     |
| QuantAim AP Macroeconomics      | 2     | 80%+ of AP Macroeconomics                          |
| QuantAim AP Microeconomics      | 2     | 80%+ of AP Microeconomics                          |
| QuantAim Investor               | 2     | A Financial IQ score of 700 or above               |
| QuantAim Economics              | 3     | 80%+ of IB Economics, AP Macro <i>and</i> AP Micro |
| QuantAim Complete Curriculum    | 4     | 100% of all five courses                           |

One certificate per course, plus three broader awards. The Certifications page shows live progress toward each.

The Certifications page lists all eight with your current progress toward each, expressed against the real requirement — so you can see that you are, for example, at 62% of the 80% needed rather than only that you have not earned it. A certificate is awarded automatically the moment you cross its threshold.

**Is the certificate printable?**

Yes — each has its own certificate page designed to print or save as a PDF.

**Does completion mean lessons, or quizzes?**

Course completion is measured on lessons completed within that course's units.

**Can I earn more than one?**

Yes, and most students earn several — the per-course certificates are independent of each other.

## FOR TEACHERS | CHAPTER 18

# The Teacher Dashboard

The Teacher Dashboard answers “how is my class actually doing?” without a spreadsheet you have to build. It is live — it updates as students work, not on a nightly job.

## What each class shows

| Figure                       | What it tells you                | What to do with it                                               |
|------------------------------|----------------------------------|------------------------------------------------------------------|
| <b>Students</b>              | Roster count                     | Confirm everyone got in during week 1                            |
| <b>Average mastery</b>       | Class-wide understanding, 0-100  | Track whether the class is genuinely learning, not just clicking |
| <b>Lesson completion</b>     | Percentage of assigned work done | Separate “has not done it” from “did it and struggled”           |
| <b>Students needing help</b> | A count, and who they are        | Your intervention list — start each class here                   |
| <b>Portfolio simulation</b>  | Class average return             | A talking point, not an assessment                               |
| <b>Concept breakdown</b>     | Mastery per concept              | The most actionable panel: it names the topic to reteach         |

### Teacher Dashboard — 4th Period

STUDENTS  
**28**

AVG MASTERY  
**74%**

COMPLETION  
**86%**

NEED HELP  
**4**

WEAKEST CONCEPTS Financial Statements 51% · Valuation 58%

Illustrative example — the real dashboard shows your actual class, live.

## The gradebook export

Export a real gradebook as a CSV whenever you need one — for your school's grade system, for a parent conference, or for your own records. It is a genuine export of the underlying data, not a screenshot.

### Some features to note

- The concept breakdown is the panel worth checking most often. Average mastery tells you there is a problem; the concept breakdown tells you which lesson to reteach.
- “Students needing help” is computed continuously, so it is meaningful within a day of assigning the first lesson.
- Every class you run appears on the same dashboard, each with its own figures and join code.

## FOR TEACHERS | CHAPTER 19

# Assigning work

Assigning takes one action whether it is a single lesson or forty.

**1 Open your class page.**

From the Teacher Dashboard, click the class you want to assign to.

**2 Pick what to assign.**

A single lesson, a whole module, or a course unit. Assigning a module assigns every lesson inside it in one action, skipping anything already assigned so nothing duplicates.

**3 Optionally set a due date.**

Shown to students alongside the assignment.

**4 Submit.**

Every student on the roster is notified immediately.

## How students find out

A notification appears in the corner of the student's Academy dashboard the next time they load it, showing what was assigned and linking straight to it. There is no separate step for a student to go looking for new work.

**What if a student joins after I assign something?**

They see it as soon as they join. Assignments belong to the class, not to who was enrolled at the moment you assigned.

**Can I see who has completed an assignment?**

Yes — your class page shows live completion counts per assignment.

**Can I unassign something?**

Assignments are managed from the class page. Removing one does not delete work students have already done against it.

**Can I assign to two classes at once?**

Assign per class. Each class has its own roster and its own completion tracking, which is what keeps the dashboard figures meaningful.

## FOR TEACHERS | CHAPTER 20

# Reviewing student work

Three kinds of student work need a human eye rather than a score, and each has its own review surface.

## Trade justifications

Every simulated trade carries the written reason the student gave for it. The portfolio review page lists them so you can read the reasoning behind a class's trading — and override any AI rating. Your grade is final.

## Free-response answers

Written answers are graded against a rubric and surfaced for your review. As with trades, you can override the AI grade. This is worth doing early in a term: it calibrates the students' sense of what a full-credit answer looks like.

## Debate moderation

Anything students post in the Debate Arena can be moderated from the teacher moderation page.

### Some features to note

- The AI grade is a first pass, not a verdict. The override exists because a rubric cannot catch a student who is right for an unusual reason.
- Reading trade justifications is the fastest way to find a student who is guessing — the portfolio return will not tell you.
- Written work is where IB and AP students gain the most, since both exams are substantially written.

## FOR TEACHERS | CHAPTER 21

# Standards and reporting

For schools that must show coverage against a framework, QuantAim maps lessons to standards and reports on that mapping.

- Lessons carry standards mappings, and a coverage report shows how much of a framework the curriculum addresses.
- Unmapped lessons are listed explicitly, so the picture is honest about gaps rather than silently omitting them.
- Standards reporting is part of the school and district licence tiers described in Chapter 22.

## What to ask for

If your school or district needs coverage evidence against a specific state framework for an adoption decision, contact QuantAim through [quantaim.org/for-schools.php](https://quantaim.org/for-schools.php) rather than assembling it yourself — the mapping data exists and can be reported against directly.

## PRICING | CHAPTER 22

# Pricing and free trials

## Individual learners

An individual learning on their own gets their **first 2 lessons free**. Beyond that, QuantAim Pro unlocks the full Academy curriculum.

| Plan         | Price          | Includes                                                                                  |
|--------------|----------------|-------------------------------------------------------------------------------------------|
| Free         | \$0            | Your first 2 lessons, plus the account, onboarding and Start Here                         |
| Pro, monthly | \$6.99 / month | The full Academy curriculum — all lessons, practice, simulators, exams and certifications |
| Pro, annual  | \$49.99 / year | The same as monthly, at a lower effective rate                                            |

## Schools

Every school plan starts with a **free 30-day trial, no credit card required**. The trial is a genuine full-feature trial, not a limited preview. **When the 30 days end, the school pays the annual licence fee to continue** — QuantAim is not free for schools beyond the trial, and access does not carry on unpaid.

What the licence buys is unlimited access for everyone it covers: students in a licensed class have unlimited Academy access at no personal cost, and the 2-lesson individual limit does not apply to them. The cost sits with the school, not with the student or the family.

| Plan          | Price                                                               | Best for                                                                                                                |
|---------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Per Classroom | \$199 / teacher / year                                              | One teacher piloting QuantAim. Unlimited students, the full curriculum, Teacher Dashboard and gradebook export.         |
| Per School    | About \$3,000 / year — a 500-student high school at \$6 per student | Every teacher and student at one school. Adds a School Overview dashboard, standards reporting and priority support.    |
| District      | From \$4 / student / year, custom quote                             | Multiple schools, centralised administration and a dedicated onboarding contact. Volume discounts at larger enrolments. |

Starting rates as published. Contact [quantaim.org/for-schools.php](https://quantaim.org/for-schools.php) for volume or multi-year pricing.

### Some things to note about pricing

- The 30-day school trial is free. **After it ends the licence fee is due** — the trial is a trial, not a free tier.
- The free-lesson limit is about **individual** accounts. Students on a paid school licence never encounter it.
- A teacher evaluating QuantAim should request teacher access and start the 30-day trial rather than working through lessons as an individual — otherwise the 2-lesson limit applies to them too.
- School prices are per year unless stated. There is no per-lesson or per-course charge, and no charge per certificate.

- Quoted rates are starting rates. Volume and multi-year pricing is negotiated — contact the schools team rather than assuming the list price.

## RESOURCES | CHAPTER 23

# Glossary

Terms you will meet across the platform, in the sense QuantAim uses them.

**Assignment**

A lesson, module or unit a teacher has given to a class, with an optional due date. Belongs to the class, so students who join later still receive it.

**Concept**

One of 12 subject areas every lesson is tagged to. Mastery is tracked per concept, not per lesson.

**Course**

One of the five syllabus-shaped programmes — IB Economics, IB Business Management, AP Macroeconomics, AP Microeconomics, Personal Finance — divided into units.

**Daily Challenge**

One short practice round per day, built automatically around your weakest concept. What the day streak counts.

**Financial IQ**

A composite score across your practice performance platform-wide. The requirement behind the QuantAim Investor certification.

**Free-response (FRQ)**

A question answered in your own words rather than by choosing an option, graded against a rubric and reviewable by a teacher.

**Grade level**

9th, 10th, 11th, 12th or not-in-school. Selects which written version of a lesson you read, and filters the library.

**Insider Angle**

The section in every lesson that goes one level deeper than a textbook — what a practitioner would notice, or the common mistake.

**Join code**

A short unique code generated when a teacher creates a class. A student enters it to join instantly. No roster upload is ever required.

**Lesson**

A short page — about a five-minute read — teaching one concept, built on a real scenario and ending in a quiz.

**Level**

One of 20 named ranks from Intern to Managing Director, driven by XP.

**Mastery**

A live 0-100 score per concept. Rises 8 points per correct answer, falls 12 per incorrect, and decays 1.5 per day after 14 days without practice.

**Mock exam**

A timed, graded test from a course's question pool — 20 questions in 30 minutes by default, scopable to one unit.

**Module**

A group of related lessons, like a textbook chapter. There are 20, beginner through advanced.

**Portfolio Simulator**

A simulated \$10,000 account at real live prices with entirely pretend money. Every trade requires a written reason.

**Start Here**

The button on the Academy page that computes your next unfinished lesson so you never have to choose.

**Trade justification**

The written reason required before any simulated trade is accepted. Rated on the reasoning, not on whether the trade paid off. Teacher-reviewable and overridable.

**Unit**

A subdivision of a course, following its real outline. 26 across the five courses.

**XP**

Points earned for completing lessons and practice, which drive your level.

## APPENDIX | APPENDIX A

# Technical requirements

QuantAim runs entirely in a web browser. There is nothing to install, no plugin, and no configuration.

| Requirement | Detail                                                                                                 |
|-------------|--------------------------------------------------------------------------------------------------------|
| Device      | Any phone, tablet, laptop, Chromebook or desktop                                                       |
| Browser     | Any current version of Chrome, Safari, Firefox or Edge                                                 |
| Connection  | An ordinary internet connection. Live market prices need to be online; nothing else is bandwidth-heavy |
| Accounts    | One per person. An email address is required for password recovery                                     |
| Printing    | Certificates and gradebook exports are designed to print or save as PDF                                |

## For school IT

- QuantAim is reached at [quantaim.org](https://quantaim.org) over HTTPS. Allow-listing that domain is sufficient.
- No app install, no local agent and no browser extension is required on student devices.
- Students can be added by join code, so no roster sync or SIS integration is needed to start.

## APPENDIX | APPENDIX B

# Common questions

## Access and cost

**Do I have to pay?**

Somebody does. An individual learning on their own gets their first 2 lessons free, then needs Pro at \$6.99 a month or \$49.99 a year. A student in a licensed school class pays nothing personally, because the school is paying the licence fee. See Chapter 22.

**Why did QuantAim stop letting me open lessons?**

You have most likely used your 2 free lessons as an individual learner. Joining a licensed school class or subscribing to Pro removes the limit.

**Does my school get a free trial?**

Yes — every school plan starts with a free 30-day trial, no credit card required. It is a full-feature trial.

**Is QuantAim free for schools after the trial?**

No. When the 30-day trial ends the school pays the annual licence fee to continue — access does not carry on unpaid. The trial exists so you can evaluate the platform properly before committing, not as a permanent free tier.

**What happens if we do not renew?**

Access ends with the licence. Contact the schools team before the trial or licence period expires if you need more time to complete a purchasing decision.

**Is there a cost per course or per certificate?**

No. Access is by plan; nothing is sold individually.

## Accounts

**What if I forget my password?**

Click “Log in”, then “Forgot password”. You will be emailed a secure single-use link.

**Will I lose progress if I join a class after starting alone?**

No. Progress belongs to your account, not to a class, so it carries over.

**Can I change my grade level?**

Yes, from your Account page, and it applies immediately.

**Can one person be a teacher and a learner?**

Yes. Teacher access is added to an ordinary account; it does not replace it.

**How long does teacher access take?**

A real person reviews it. Plan for same-day rather than same-minute, and request it a day or two ahead.

## Lessons and quizzes

**What happens if I get a quiz question wrong?**

You are shown the correct answer with an explanation of why it is correct, and many questions offer a second attempt with a hint first. The answer also updates your mastery.

**How do I know what to do next?**

The “Start Here” button on the Academy page is computed from your real progress and always points at your next lesson.

**Why does my mastery go down when I have not done anything wrong?**

Mastery decays 1.5 points a day after 14 days without practice on that concept, because it measures current understanding rather than history. A few minutes of practice reverses it. See Chapter 10.

**Are quiz questions always in the same order?**

No, question order is shuffled.

**Why does a lesson read differently for me than for my classmate?**

Each lesson is written at several reading levels and your grade level selects which version you see. The concept is the same.

**The simulator****Is the money real?**

No. It is entirely simulated — no real account can be connected, and nothing real can be won or lost.

**Are the prices real?**

Yes. Prices are live market prices for real companies.

**Why do I have to write a reason for every trade?**

Because the reasoning is the thing being taught. The AI rates the quality of the reason, not the outcome of the trade, and your teacher can read and re-grade it.

**Are competitions won by the best returns?**

No — competitions are scored on learning activity such as XP and lessons completed, so nobody is rewarded for reckless risk-taking. There is a separate portfolio leaderboard.

**For teachers****Can I run more than one class?**

Yes, as many as you need, each with its own join code, roster and grade level.

**What if a student loses the join code?**

It is always visible on your class page. Nothing needs regenerating.

**Can I export grades?**

Yes, as a CSV, whenever you want.

**Can I override an AI grade?**

Yes, on both free-response answers and trade justifications. Your grade is final.

**Can I see which topics my class is weakest at?**

Yes — the concept breakdown on the Teacher Dashboard gives mastery per concept, which names the topic to reteach.

**Is there anything for parents?**

Yes. A student generates a parent access code and the parent links their own account to see a read-only progress view. See Chapter 6.

## APPENDIX | APPENDIX C

# Troubleshooting

| Symptom                                              | Most likely cause                                          | What to do                                                                            |
|------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------|
| A lesson redirects to an upgrade page                | You have used your 2 free lessons as an individual learner | Join a school class with a join code, or subscribe to Pro                             |
| The page shows me as logged out although I signed in | A stale browser session                                    | Reload the page, then sign in again. If it persists, contact support through the site |
| A join code is not accepted                          | A typo, or the code belongs to a deleted class             | Re-read the code from the teacher's class page — it is always displayed there         |
| A student is missing from my roster                  | They created an account but never entered the join code    | Have them click “Join a Class” and enter it; they appear immediately                  |
| A grade tab looks empty                              | A filter combination with no matches                       | Clear search and level, then re-apply one filter at a time                            |
| Mastery dropped without new work                     | Decay after 14 days without practice on that concept       | Practise that concept — see Chapter 10                                                |
| A certificate has not appeared                       | The course threshold has not been crossed yet              | Open Certifications to see exact progress toward the requirement                      |

## Getting help

For anything not covered here, contact QuantAim through [quantaim.org/contact.php](https://quantaim.org/contact.php). Schools evaluating or already licensed should use [quantaim.org/for-schools.php](https://quantaim.org/for-schools.php), which reaches the schools team directly.