THE $100K ANGEL INVESTOR CHALLENGE · YEARS 7 TO 9

The Junior Venture *Challenge.*

Five days on your campus, then a 15-day live sprint. Teams of young investors run a $100,000 virtual fund in the brands they already know and love, and tell their money story to an Angel Investor panel on Day 21.

5	15	7–9
DAYS, IN SCHOOL	DAYS OF LIVE SPRINT	YEARS

LEARN WITH LEADERS

IN PARTNERSHIP WITH HPAIR HARVARD COLLEGE PROJECT FOR ASIAN AND INTERNATIONAL RELATIONS

Welcome, young entrepreneurs. You are now a *Junior Fund Team.*

An Angel Investor has given your team $100,000 in virtual cash on MarketWatch to back real-world businesses you already know: Disney, Roblox, Apple, Nike. The mission is not complex formulas or day trading. It is learning how money works, picking businesses that make real profits, and telling your story well.

Five days in school build the foundations, ending with an interim pitch to the Angel Investor panel on Day 5. Fifteen days of live sprint put them to the test. On Day 21, every team delivers its final showcase and earns the Junior Certificate of Venture Excellence.

WHAT MAKES IT WORK FOR YEARS 7 TO 9

Real brands, real money story

Students invest in the companies behind their sneakers, games and films, so every concept has a face they recognize.

Analogies, not formulas

The pizza parlor, the lemonade stand, the ice cream sundae portfolio, the magic snowball. Every idea lands through a story.

Games before lectures

Card auctions, brand detective matchups, mystery charts and sector sorting. No block of talk runs longer than the game that follows it.

Calm hands over quick wins

Honesty, curiosity and resilience are rewarded over raw profit. The rubric says so, and students see it on Day 1.

FINLiT AI

HPAIR

THE EXPERIENCE, AT A GLANCE

Program details

PROGRAM DATES

1 to 5 February 2027

FORMAT

In-person at Kings' School Al Barsha

DURATION

5 consecutive days, then a 15-day live sprint

ELIGIBILITY

Years 7 to 9

20 to 30 students per cohort · Junior Fund Teams of 4 to 5

FACILITATION

Taught by Harvard student mentors

One mentor to every 20 students, on campus all week and at every check-in

RECOGNITION

Angel Investor's Junior Certificate of Venture Excellence, with Harvard College Project for Asian and International Relations

Concept story. Game or lab. MarketWatch execution. *Ship the deliverables.*

	DAY 1 **Money, scarcity & the stock bazaar**	DAY 2 **Where does money go? Revenue vs profit**	DAY 3 **Trends, rollercoasters & keeping calm**
Concepts	• The $100,000 scale: 100 iPhones or two years of family living costs, and the stewardship mindset that comes with it. • What money is, from bartering to digital cards. • Supply and demand: why scarce sneakers and concert tickets surge. • The pizza parlor: each slice of ownership is a share. • The digital bazaar: what the stock market is.	• Consumer versus owner: from “I like this app” to “does this business make money?” The lemonade stand equation: $200 revenue, $80 expenses, $120 profit. • Needs versus wants: what sells in any market. • The economic moat: why people pay full price for Nike or Apple when cheaper alternatives exist.	• Why prices wiggle: launches and holiday sales versus delays and bad press. • Reading a line chart: hills, valleys and trendlines. • The 50-day baseline: direction over day-to-day noise. • Emotion control: red days are normal, and can be “store discount” buying opportunities.
Labs & games	• Card auction game: live bidding on common versus ultra-rare items. • The $100K reality check: how many everyday items equal $100,000. • MarketWatch onboarding lab: guided account activation.	• Brand Detective lab: McDonald’s vs Domino’s, Sony vs Nintendo, compared on revenue sources and moats. • “Would you buy it?” pitch and peer vote.	• Mystery chart game: deduce the event from an anonymized real chart. • Chart exploration lab: 1-month and 6-month trendlines on MarketWatch. • Downside protection setup: price alerts and safety boundaries.
Ships	• $100K Value Chart • Auction takeaway note • “Pizza slice” ownership sketch	• 1-page Brand Detective card • Lemonade stand expense sheet • Needs vs wants checklist	• Mystery chart case solution • Chart trend sketch • Team reaction rulebook (3 rules for red days)
Live trades	Verified $100,000 fund account and a first live paper trade in a familiar company.	Two quality trades from the Brand Detective lab, price and confirmation recorded.	A configured safety-net alert, and one trend-confirmed position.

Balance the basket. *Then tell your money story.*

	DAY 4 **The basket rule & the smart spender**	DAY 5 **Junior showcase & sprint kickoff**
Concepts	• Don't put all your eggs in one basket. • The ice cream sundae portfolio: two scoops of stable classics, one scoop of high-growth fun, a cherry on top. • The 25% allocation ceiling: never more than $25,000 in any single brand. • The magic snowball of compounding. • The trade diary habit: write the reason before you buy.	• Telling your money story clearly to teachers, parents and investors. • The 3-slide pitch: who we are and our strategy, the brands in our basket and why, how we protected the $100K and the outlook ahead. • Sprint operating guidelines: check once a day after school, hold calmly through down days, log every change.
Labs & games	• Sector sorting game: 10 real companies into Fun, Food, Tech and Health. • Portfolio audit and stress test: no position above $25,000. • Trade diary setup.	• Day 5 Angel Investor mock pitch: 3-minute presentation, 2 minutes of judge feedback. • Advisory session: the panel flags concentration risks and sets guidelines for the sprint. • Camp completion ceremony and sprint passports.
Ships	• Team Portfolio Basket Map • "Why we bought it" trade diary • Compounding snowball timeline	• 3-slide presentation deck • Day 5 Investor scorecard and advisory memo • Signed sprint passport
Live trades	Rebalancing drill so no stock exceeds 25% of capital, plus one or two balancing trades to cover missing sectors.	Incubation portfolio lock: full allocation and cash buffer verified, every position matched to the trade diary.

EVERY STUDENT LEAVES WITH

A $100,000 virtual portfolio they manage · the $100K Value Chart · a Brand Detective card · a Basket Map and trade diary · a 4-slide showcase presentation · the Angel Investor's Junior Certificate of Venture Excellence.

The camp ends. *The fund keeps running.*

For fifteen days the teams run their $100,000 fund on their own, checking once a day after school, never during classes. Three 45-minute virtual Explorer check-ins keep them on track, each with a clear focus and one milestone to bring back.

THREE EXPLORER CHECK-INS, 45 MINUTES EACH

CHECK-IN 1 · DAY 9

Market News Safari

Spotting real-world company events, from product releases to movie launches, and watching how prices react.

MILESTONE

Share one real news story connected to a brand in the portfolio and record its impact in the trade diary.

CHECK-IN 2 · DAY 14

The Rainy Day Rescue

Managing down days. Price drops explained as store discounts for strong companies. Sharing what each team has learned so far.

MILESTONE

Update the trade diary with the biggest surprise so far.

CHECK-IN 3 · DAY 18

Slide Deck Party

Assembling the 4-slide final pitch deck, practicing equal speaking parts for every teammate, and mock Q&A.

MILESTONE

Finalize the presentation slides for the Grand Showcase.

SPRINT RULES

Check the fund once a day, after school. Write the reason before every trade. No single company above 25% of the basket. Hold through the red days.

THEN, DAY 21

The Grand Showcase. Every team, every teammate, in front of the Angel Investor panel.

You don't finish with a test. *You finish with a story.*

On Day 21 each Junior Fund Team presents its 4-slide deck to the Angel Investor panel, with parents and teachers invited. Every teammate speaks. The panel wants to hear how the companies make money, why the team chose them, how the basket was balanced, and what surprised them along the way.

Honesty and curiosity are rewarded over raw profit. Teams see the rubric on Day 1, so they know exactly what a great showcase looks like from the start.

JUNIOR JUDGING RUBRIC

CATEGORY	WHAT THE ANGEL INVESTOR LOOKS FOR	WEIGHT
Company understanding & story	Did the team understand how their companies make money? Did they give clear reasons (revenue, moat, everyday utility) for choosing them?	35%
Smart basket	Did they protect the $100,000 by avoiding concentration? A balanced spread across Fun, Food, Tech and Health, with no stock above the 25% ceiling?	25%
Teamwork & presentation spirit	Did every teammate present an equal portion? Were the slides clear, creative and well organized, delivered with confidence?	25%
Learning & resilience	Did the team reflect on an unexpected price drop or mistake during the sprint and explain how they handled it?	15%

THE DIFFERENCE IN ONE LINE

Most stock games reward the biggest gambler. This one rewards the patient investor.

Designed by educators. *Run by Harvard students.*

Every Junior Fund Team is led by a current Harvard undergraduate or graduate. They run the games and MarketWatch labs, give feedback at the Day 5 show and tell, host the three virtual check-ins, and sit on the Day 21 Angel Investor panel.

Kelly, Harvard '27. Applied Math and Statistics. Applied AI research, election forecasting, full-stack product.

Tsion, Harvard, Government. Education equity and youth mentorship across Harvard Model Congress and community programs.

Jerelyn, Harvard '25, cum laude. Psychology with Economics. Analyst at Citi, prior Bain and Moderna.

WHY THIS WORKS

Analogy first, jargon second

The pizza parlor before shares. The lemonade stand before profit. The ice cream sundae before diversification. Every idea arrives as a story.

Games before lectures

Card auctions, brand detective matchups, mystery charts and sector sorting. The first real brand buy happens on Day 1.

Calm hands over quick wins

Safety-net alerts on Day 3, the basket rule on Day 4. Honesty, curiosity and resilience are rewarded over raw profit.

The story is the assessment

Every teammate speaks at the Grand Showcase. Understanding, teamwork and what they learned count more than the final balance.

WHAT A MENTOR DOES ACROSS THE 21 DAYS

01 Runs the games and MarketWatch labs, and checks every deliverable.

02 Gives feedback at the Day 5 show and tell.

03 Hosts the three 45-minute Explorer check-ins during the sprint.

04 Sits on the Day 21 Angel Investor panel.

1 Harvard student mentor to 20 students, in the room all week.

How to bring the Challenge *to your school.*

One booking. We bring the mentors, the games, the fund platform, the check-ins and the showcase panel. Here is the whole journey, from first call to certificates.

1	8 WEEKS OUT **Book the week**	Confirm five consecutive school days plus three afternoon slots for the check-ins. We confirm your Harvard student mentors.
2	4 WEEKS OUT **Nominate your students**	20 to 30 students from Years 7 to 9. No grades or test scores required. We form the Junior Fund Teams of four or five.
3	DAYS 1 TO 5 **The camp, on your campus**	Five full days: concept, game, trade, deliverable. Every team is running its $100,000 virtual fund on MarketWatch by Day 1 afternoon.
4	DAYS 6 TO 20 **The live sprint**	Teams check the fund once a day after school, with three 45-minute virtual Explorer check-ins on Days 9, 14 and 18. Nothing is asked of your staff.
5	DAY 21 SHOWCASE **The showcase and the certificates**	Each team presents its money story to the Angel Investor panel. Parents invited. Certificates and an impact summary to the head follow.

PROGRAM FEE

USD 650

per student

THE FEE COVERS

- Harvard student mentors on site
- Mentor travel and stay
- All games, labs and briefs
- MarketWatch fund setup
- Three virtual Explorer check-ins
- Day 21 Angel Investor panel
- Certificates for every student

BOOK A CALL

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LEARN WITH LEADERS · HPAIR · HARVARD STUDENT MENTORS

The Junior Venture *Challenge.*

Five days on your campus, fifteen days of live sprint, and one Grand Showcase. Real brands, a real fund, and a money story every student can tell. Most stock games reward the biggest gambler. This one rewards the patient investor.

BOOK THE WEEK
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