TEACHER FEEDBACK • NEXT GEN PERSONAL FINANCE • SEPTEMBER 9, 2026

“The Math and History of Investing”

Complete written feedback from the teachers who attended Paul Merriman’s live professional-development session.

What information, ideas or approaches will be most useful for you? — 144 responses

> *“This was awesome! I couldn't take notes fast enough. I had to start taking pictures of the slides.”*

> *“OMG This stuff is great. Paul is dynamic and great for the long term time frame of mentality.”*

> *“Incredible session on investing! Wow! I will pass it on to my students. Worth every minute. Especially data!”*

> *“Great info! I am a Paul Merriman fan! Keep the sessions coming!”*

> *“Investment options”*

> *“Thank you”*

> *“Great session. Interesting perspectives. I appreciated you examples and felt they definitely could hook your students. They are big numbers but in today's world who knows what will be needed as these kids get get to 67 to be able to retire. Thank you for sharing your thoughts and knowledge.”*

> *“Everything.”*

> *“Loved the math and history examples :) Quilt chart was awesome!”*

> *“A lot of great information. I loved the charts of the different asset classes, those will be great to analyze with my students. Looking forward to reading his book and going over the powerpoint :)”*

> *“A lot to think about - even though I am late in the process, I will enjoy reading the e-book to prep for the next session”*

> *“Infographics explanations.”*

> *“Guest speaker advice and background information. Thanks Amanda.”*

> *“Thank you Amanda and Paul”*

> *“great session informative”*

> *“Great information on a needed topic.”*

> *“Math and the History of Investing”*

> *“Always a good reminder how to invest! Loved the last quote to trust the history!”*

> *“So inspiring! I will be so happy to get his slides...the charts will be helpful teaching tools.”*

> *“Wow! This was a great session! Thank you for all the information. Do not depend on assumptions and predictions. Trust the math and history when it comes to investing. Educate yourself and educate students that they can own stocks without paying for exorbitant management fees.”*

> *“I really enjoyed all of the advice to share with my students on investing, especially the charts and to encourage them to invest early. Thank you so much. Great PD!”*

> *“the pattern over time of which type of investments do best.”*

> *“His knowledge and learning about the long-term projections/numbers. It's so helpful to see it visually. And have examples to be able to use for students.”*

> *“all the information about investing in mutual funds and the stock market. very intersting information to see all the graphs of investing since the beginning of the s&p 500 , etc.”*

> *“Ok, slide deck will be helpful for use with students.”*

> *“Love the spreadsheets with math and seeing the differences.”*

> *“All of the information was great! I love the approach to start with the math and convince kids it is worth it to invest - great idea.”*

> *“General market math.”*

> *“Math provides the reason, history gives the courage. More example of quilt charts.”*

> *“So informative! Paul is wonderful! Glad to see the quilt chart and the performance of the 4 Fund yellow squares.”*

> *“It's such a great honor to listen to the older generation and learn so much from them”*

> *“More ways of speaking to my classes about index funds and the markets in general.”*

> *“ALL of IT !!! Great Session Paul & Amanda.”*

> *“All of it! Cannot wait to get the slides!!!”*

> *“The math behind investing is pertinent to get students engaged in investing early. I will be sharing that far and wide!”*

> *“Having a better idea of when and where yo invest, Having a plan is the key....and a date!”*

> *“so informative for sharing info with my students”*

> *“A ton of great ideas! I took lots of notes!”*

> *“What and how everyone should be investing with courage!”*

> *“Great job! Very informational. I'm still learning about investing and felt overwhelmed. I'm going to try and join the rest of the sessions. Thanks for the free book.”*

> *“The charts are amazing and very informative! Showing the effect of compound interest!”*

> *“The combination of math and history”*

> *“I appreciate the historical information for students!”*

> *“I would love the slide deck. I think the kids could actually wrap themselves around this.”*

> *“This was an awesome explantion.”*

> *“It was all great. Invest in mutual funds! Invest early!”*

> *“I loved the quilt grid of the SCV, SCB, LCV, S&P, 4 blend historical performance”*

> *“With every event I attend here I realize how much I have yet to learn!”*

> *“Paul was an amazing presenter and great information!”*

> *“The chart was so helpful! Your enthusiasm is awesome! Thank you for everything you shared.”*

> *“The math gives you the reason to invest.”*

> *“I like the emphasis on the math first.”*

> *“Foundational information on investing! I am doing the entire series, so hopefully will be able to build my confidence in this topic to teach.”*

> *“I really enjoyed the "quilt chart." I think this tool is quite useful to show the longitudinal effect of different categories of investments. I think this would be valuable for students, and certainly for me. It is so interesting to see how the category that is yielding the highest return may be the worst soon after. Fascinating. Thanks for this invaluable lesson! So great!”*

> *“Ways to explain the difference little changes can make.”*

> *“Paul is absolutely amazing ... he is truly a gift to all of us and our students!”*

> *“Honestly just reminding me I need to invest more!”*

> *“I really like the pillow chart and plan to use that with my students this year.”*

> *“Love the charts! Thanks Paul!”*

> *“It was an excellent presentation that reinforced a lot of information I share with my students, and provided new information and resources.”*

> *“The content on the large vs small cap funds”*

> *“Everything was fantastic. Looking forward to reviewing the slides. Hope to attend the next session.”*

> *“Great information that I can share with students! I look forward to seeing the slideshow to share specific parts!”*

> *“It helped me feel more confident about my current holdings.”*

> *“The Math!!”*

> *“I know I need to invest more now so I can have that much money when I retire.”*

> *“Makes me revisit my own retirement plan”*

> *“Putting logical math into the investing world! Thank you!”*

> *“Lots of great information to use for investing.”*

> *“I love the ideas for incorporating finance into the classroom and making it a place of focus for young people.”*

> *“It was all very helpful and knowledgeable. The wealth of information was very impactful.”*

> *“Key dates, 96 vs 4% returns over history of the stock market. Target date funds.”*

> *“There are so many! This man knows investing. Thank you!”*

> *“Thank goodness for people like Paul, willing to help the younger generations!”*

> *“Things to think about when investing”*

> *“The framing of what to get across to kids! And the graphics that you use to illustrate ideas for kids.”*

> *“I appreciated the push to show students how beneficial it was to invest in TDF if anything. I also like the mention of Fidelity zero index funds..”*

> *“i teach a class with the same concepts”*

> *“Great information about investing! I like the 50/30/20 rule.”*

> *“I'm not very good at "sit & get" sessions, so I found it hard to stay dialed in with what was being covered.”*

> *“The session was very impactful and informative started looking other ways to invest”*

> *“The visuals!”*

> *“Looking forward to looking at Paul's slide deck again!”*

> *“Very educational! Thank you Paul!”*

> *“Excellent! Invest early and it does need to be big start small. Thank you!”*

> *“It was so much.”*

> *“Paul's presentation reiterated the fact that my department members and I are teaching students the basics of what he suggested. Glad to hear we're on the right path!”*

> *“I liked the idea of starting with the math first”*

> *“Loed the charts.”*

> *“Good no nonsense advice and how to approach it with kids.”*

> *“Excellent! Can't wait to hear more next week.”*

> *“Target Date funds”*

> *“The linking of the math to the historical performance of the market”*

> *“I use a lot of this info to kick off my course to get kids excited about saving money from the very beginning of the course. Its great to see that what I've been saying to kids is in alignment with Pauls reccomendations!!”*

> *“The Comparisons of the Large Cap/Small Cap funds and seeing what the funds have done over time.”*

> *“Lots of info!! Thank you!!”*

> *“Need to do more research on my own”*

> *“Thinking math first, then sharing history.”*

> *“Great information to share with the young people the math information is great to share”*

> *“EVERYTHING which was said was extremely valuable! Looking so forward to the next session.”*

> *“I loved the quilt chart. I also loved the math portion at the beginning where he showed the importance of investing early. I think that will impact students and get them to invest.”*

> *“Diversifying is the key!”*

> *“The history of the S and P 500”*

> *“The quilt was interesting.”*

> *“I like to teach how we can learn from the past to inform the future.”*

> *“Loved the historical information!”*

> *“I loved the slides that showed the difference of investing with .5% or 1% etc. difference in rates.”*

> *“The Quilt Chart was wonderful!”*

> *“Paul's session was so amazing and informative! I learned a lot and I am looking forward to the next session.”*

> *“It was helpful with all the investing information.”*

> *“It's best to start early and have a plan for investing.”*

> *“Evertything! I learned so much”*

> *“Mutual funds. Tdf”*

> *“The outstanding history of how well stocks perform and not to do bonds. Looking forward to index funds!”*

> *“How adding small amounts to investing add so much more in the long run!”*

> *“So much was shared!! Very informative.”*

> *“I appreciate his perspective and wisdom. I love the introduction with math and then connecting it with the history of how different funds performed in the quilt chart. I love seeing patterns and need to see numbers to make sense of what is being communicated.”*

> *“"Math gives us the reason to invest; history gives us the courage to invest." Such a great quote!”*

> *“So many great tips, Index funds was key.”*

> *“The history is always a great refresher, but showing the math first was a "GREAT" opener”*

> *“Using the charts to show students why investing young is important, and how increasing the % by just a 1/2 % increases the return significantly.”*

> *“I loved all of the math!!!”*

> *“So. much information.”*

> *“Yes, about magic of compou nd interest”*

> *“I can use info to convince my younger family members that starting early is not only smart, but proven to get a return on investment.”*

> *“Explaining the power of knowledge of math for investing and the history of what tells us works best from past experiences and what the data tells us.”*

> *“The S&P isn't always perfect! I loved those charts.”*

> *“Longevity matters when investing, starting early is key.”*

> *"Enjoy this series each time it's offered."*

> *"All the information is helpful."*

> *"I learned a lot and look forward to next week!"*

> *"So much to learn.."*

> *"There was so much! I am excited to listen to it again and follow along with his presentation to get more out of it. It was great, but my brain didn't process enough on the first time through (I blame myself for that!)"*

> *"I LEARNED SOOOO MUCH!! IT WAS FANTASTIC. LOVED ALL THE CHARTS AND THE IDEA OF THE UNDENIABLE MATH TO CONVINCE OUR STUDENTS!!"*

> *"Lots of info!!"*

> *"I am learning about stocks, bonds, stock market. I am not very knowledgeable and want to learn to teach my students."*

> *"Hearing Paul's informations and insights was incredible. His energy is contagious! The knowledge and experience he has and is willing to share is beyond valuable. Thank you for this opportunity."*

> *"Thanks Paul"*

> *"I liked the comparrison between 1966 investing and the multitute of investments available today. It is good to share with today's students. The math certainly supports the reason to invest."*

> *"The math and history of investing is so interesting!"*

> *"Interested in learning more about the 4 fund portfolio and what investments that might entail."*

> *“Thinking about IRA’s over time.”*

> *“Everything was great.”*

> *“Feel more confident. I will consider making some changes with my own investments.”*