

Unit Title: Investing

Grade Level: 10-12

Subject Area: Business

Duration/Length/Number of class periods: (6 class periods)

Description: Single unit as part of a semester Personal Finance course.

Established Goals (National, State, Local):

- Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments
- Explain how compound interest works and how to harness its power when saving and investing
- Identify the differences between stocks and bonds
- Explain how risk tolerance plays a role in determining your asset allocation
- Understand the power of diversification when building your investment portfolio
- Explain what a 401(k) and a Roth IRA are and how they differ
- Describe what stocks are, how you can earn profit from stocks, and the risks of investing
- Summarize long-term trends in the stock market
- Analyze the performance of individual stocks over time
- Consider how personal values may influence investing decisions

What Enduring Understandings are desired?

- Investing early, regularly, and long-term will build maximum earnings.

What Essential Questions will be considered?

- How is investing different from saving?
- Why should I invest?

Students will know / be able to:

Discuss why it is so important to start investing early.

Explain how compound interest works differently from simple interest

Identify the differences between stocks and bonds and explain how risk tolerance plays a role in determining your asset allocation

Explain what a 401(k) and a Roth IRA are and how they differ and describe what stocks are, how you can earn profit from stocks, and the risks of investing.

Use the internet to see the performance of individual stocks over time

Consider how personal values may influence investing decisions

Description <i>Units must include at least one of each formative, summative, introductory activity and learning activity. Check the appropriate box; one per row.</i>	Fo rm ati ve	Su m ma tiv e	Intr odu ctor y Acti vity	Lea rnin g Acti vity	Stud ent Tech	Teac her Tech	ISTE Stan dard s
Day 1: Jamboard - 4 Corners (Investment knowledge) QoD #1 (see below)			X		x	x	
Day 2: QoD #2 Ticker Symbol Quiz plus reflection Slides Part 1	X		X	X	x		
Day 3: QoD #3 Risk Tolerance Survey plus reflection Slides Part 2	X		X	X	x		
Day 4: QoD #4 Nearpod - How to Become a Millionaire	X			X	x	x	1 c, d
Day 5: QoD #5 Birthday stocks (track three stocks that you received from Grandma on your 5th birthday) Reflection				X			3 c
Day 6: Play STAX game https://buildyourstax.com/ Google Forms Quiz		X			x		
Stock Market Game - Best Prep (late Spring)				X	x		3d

Materials, tools and resources:

Daily slides, complete with QoD

1. **Would you rather have \$1,000,000 now or double your money every day for 30 days starting with a penny?**
2. **If you invested \$1000 in Netflix 10 years ago, what would it be worth now?**
3. **What is the scrap metal value of a 2020 Olympic Gold Medal?**
4. **How many startups has Serena Williams invested in?**
5. **This company saw its stock price increase by 700% during 2020...Which company do you think it is?**

Ticker Symbol [Quiz](#)

Risk Tolerance [Survey](#)

<https://buildyourstax.com/>

Google Forms

Unit Plan Author Michelle Haukos

Additional credit given to: NGPF & BestPrep