

Lesson Plan

Lesson Title/Description: Investment Investigation	
Time Allotted for this Lesson: 2 periods + 15 min/wk for 4 weeks	
<p>Goal: HS.42. Compare and contrast different options for long term investment (e.g., stocks, bond, CDs, mutual funds IRA, 401k, pension plans, Social Security). HS.40. Identify and explain different opportunities for investment and draw economic conclusions from market data.</p>	<p>Objective: Based on the class activity, the student will be able to accurately explain three pros and cons of various investment options.</p>
<p>Biz Kids Episode: Episode 118 clip “Saving and Investing” http://bizkids.com/clip/saving-and-investing Episode 121 clip “Risk vs. Reward Game” http://bizkids.com/clip/risk-vs-reward-gameshow</p>	
<p>Materials/Equipment/Supplies/Technology/Preparation: Investment choice for each student Paper Pencils/Pens Calculators Viewing capabilities for videos 4 weeks of investment updates</p>	
<p>Procedures:</p> <ol style="list-style-type: none"> 1. Instructor holds a class discussion about how students save their money, and explains alternative saving and investment options. 2. Students watch the episode 118 clip and then the episode 121 clip from the website. 3. Instructor explains that each student will pick an investment/savings option and track the progress of an imaginary \$1,000 over the next 4 weeks. (similar to the clip) 4. The instructor will present students with a market menu listing opportunities to purchase CDs, bonds, stocks, and commodities at various price points. Students may invest in any combination, as long as their investment total does not exceed their \$1,000 allowance. 5. Students will purchase their investments from the banker (instructor), who will provide them with vouchers detailing each of their investment choices. 6. Students will create an investment portfolio (pocket folder) which includes their investment vouchers as well as a spreadsheet listing the initial cost/value of each investment made. 7. Each week students will calculate the progress of their investments and record it in their portfolio spreadsheet. Varying investment information will be provided by the instructor based on actual market information. 8. Once students have collected 4 weeks’ worth of data. They will cash in their 	

investments and calculate their profit/loss.

9. Students will discuss in table groups how their investments did and why they think they performed the way they did. Groups/students will then share in a class discussion.
10. The instructor will provide overall data for each investment option and lead a class discuss on the difference between each type and how it performed.
11. Students will take 15-20 minutes to write a reflection of their investment experience and changes they would make if they had the opportunity to do the game over. Students will also be asked to list a pro and con of each investment option.
12. The reflection will be added to the student's portfolio.

Assessment/determining proficiency:

Each student's portfolio will be collected and assessed for accuracy and completeness. Student reflections will be graded based on accuracy of information, supporting details, and elaboration.