Unit 4 - Investing 101/Estabishing

Content Area: **Business Education**
Course(s):
Time Period: **December**
Length: **6 weeks**
Status: **Published**

Enduring Understandings

Samples

Investing is a proven and powerful way to strengthen your financial position over time.

Credit is important to all consumers in the American economy.

Credit can have several advantages, but you must not lose sight of its advantages.

Before granting you credit, a creditor will check into your past credit performance.

Essential Questions

Samples

Why invest?

How do I make investment choices?

How has credit changed our economy?

How will my ability to handle credit responsibly affect my financial future?

Content

Vocabulary

Investing

Inflation

Rule of 72

Portfolio

Investing risk

Diversification

Temporary investments

Permanent investments

Annual report

Bonds

Discount bond

Stock

Mutual fund

Annuity

Futures

Option

Penny stocks

Credit

Debtor

Creditor

Capital

Collateral

Finance charge

Line of credit

Deferred billing

Open-end credit

APR

Finance company

Loan shark

Usury law

Pawnbroker

Credit history

Credit bureau

Credit report

Subscribers

Creditworthy

Character

Capacity

cosigner

Skills

Bloom's Taxonomy

Explain why everyone should consider investing as part of their overall financial strategy.

Compare and contrast the stages of investing.

Explain the concept of risk as it applies to investing.

Compare and contrast investment strategies and options.

Generate a list of investment choices and rate them by risk.

List and describe sources of investment information.

Explain the advantages and disadvantages of credit.

Compare and contrast the types of credit available to consumers.

Describe the concept of creditworthiness.

Discuss the purpose of credit records.

Explain how to get started using credit.

Resources

Standards

NJ: 2014 CCCS: 21st Century Life and Careers
NJ: Grade 12
9.1 Personal Financial Literacy
Strand A: Income And Careers
9.1.12.A.1 Differentiate among the types of taxes and employee benefits.
Strand C: Credit And Debt Management
9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
Strand D: Planning, Saving, And Investing
9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long and short term financial goals.
9.1.12.D.4 Assess factors that influence financial planning.
9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
9.1.12.D.11 Assess the role of revenue generating assets as mechanisms for accruing and managing wealth.