Unit 6 Investing

Content Area: **Business**
Course(s): **Personal Financ, Personal Financ**
Time Period: **Semester 1 & 2**
Length: **3 weeks**
Status: **Published**

Standards

PFL.9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
PFL.9.1.12.B.2	Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
PFL.9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
PFL.9.1.12.B.9	Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).
PFL.9.1.12.D.1	Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
PFL.9.1.12.D.2	Assess the impact of inflation on economic decisions and lifestyles.
PFL.9.1.12.D.4	Assess factors that influence financial planning.
PFL.9.1.12.D.5	Justify the use of savings and investment options to meet targeted goals.
PFL.9.1.12.D.7	Explain the risk, return, and liquidity of various savings and investment alternatives.

Essential Questions

Why is time such an important factor in your savings/investment plans?

What gives money its value?

How does risk factor into your investment plans?

Enduring Understanding

All investments carry at least some measure of risk, but over long periods of time, good sound diversified investing can provide financial security.

Knowledge and Skills

Explain the relationship between risk and return when investing.

Describe various ways to invest.

Describe how to evaluate the level of risk you should accept when investing.

Calculate "Rate of Return".

Describe ways to diversify your investment portfolio.

Explain different ways to invest in corporations.

Research various corporate stocks and determine pros and cons of investing in them.

Explain differences between investing in corporate stocks and corporate bonds.

Transfer Goals

Retirement needs to be planned for from the beginning of your career.

Diversifying your assets allows you to avoid trouble in a single sector.

Resources

Economic Education for Consumers textbook

NGPF resources

canvas.instructure.com

Edgenuity for online class