Unit 4: Real estate and Alternative Investments

Content Area: **Business Management and Information**
Course(s):
Time Period: **Marking Period 2**
Length: **4-5 weeks**
Status: **Published**

Summary

This course introduces students to the principles of investing and the ways individuals can build wealth responsibly over time. Students will explore a range of investment options, from stocks, bonds, and mutual funds to real estate, commodities, and digital assets, all while learning how to balance risk and reward through diversification and asset allocation. Through hands-on simulations and interactive activities, students will apply core concepts such as the time value of money, ethical investing, and fraud awareness to real-world financial decisions. By the end of the course, students will be able to analyze investment opportunities, understand market behavior, and make informed choices aligned with their financial goals and values.

This unit is part of the larger aforementioned course sequence and specifically focuses on the modern investment landscape, behavioral finance, and emerging technologies that are reshaping wealth management. It challenges students to distinguish between speculation and strategic investing while exploring diverse asset classes, including real estate, commodities, cryptocurrencies, and collectibles. Additionally, students will examine how artificial intelligence is transforming market analysis and how psychological factors and ethical considerations (Environmental, Social, and Governance) influence modern financial decision-making.

Students in Business Management and Information Systems classes develop skills that are intended to give them a competitive advantage in the workplace. Through the study of core business topics and current events, this curriculum encourages students to refine their speaking and listening skills, collaborate with their peers, and explore and research potential career paths.

Revision Date: August 2026

Standards

9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).

9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.

9.1.12.CDM.3: Determine ways to leverage debt beneficially.

9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.)

9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.

9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

9.3.12.BM.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.

9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.

9.3.12.FN.13 Manage a financial product or service mix in order to respond to market opportunities.

9.3.12.FN-SEC.2 Manage the use of financial resources to perform key duties in the securities and investments industry.

9.3.12.FN-SEC.3 Plan, monitor and manage day-to-day securities and investments operations.

9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.

9.3.12.FN-SEC.5 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities

RI.CI.9–10.2. Determine one or more central ideas of an informational text and analyze how it is developed and refined over the course of a text, including how it emerges and is shaped by specific details; provide an objective summary of the text.

RI.MF.9–10.6. Analyze, integrate, and evaluate multiple interpretations (e.g., charts, graphs, diagrams, videos) of a single text or text/s presented in different formats (visually, quantitatively) as well as in words in order to address a question or solve a problem.

RI.AA.9–10.7. Describe and evaluate the argument and specific claims in an informational text, assessing whether the reasoning is valid and the evidence is relevant and sufficient; identify false statements and reasoning.

SL.PE.9–10.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

A. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.

B. Collaborate with peers to set rules for discussions (e.g., informal consensus, taking votes on key issues, presentation of alternate views); develop clear goals and assessment criteria (e.g., student developed rubric) and assign individual roles as needed.

C. Propel conversations by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify, or challenge ideas and conclusions.

D. Respond thoughtfully to various perspectives, summarize points of agreement and disagreement, and justify own views. Make new connections in light of the evidence and reasoning presented.

SL.II.9–10.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, qualitatively, orally) evaluating the credibility and accuracy of each source.

SL.PI.9–10.4. Present information, findings, and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

SL.UM.9–10.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance findings, reasoning, and evidence and to add interest.

In accordance with New Jersey's Chapter 32 Diversity and Inclusion Law, this unit includes instructional materials that highlight and promote diversity, including: economic diversity, equity, inclusion, and tolerance.

The standards in this unit reflect a developmental progression and make interdisciplinary connections across content areas including the humanities, technology, career readiness, cultural awareness, and global citizenship.

Essential Questions

Essential Questions:

- How do alternative investments, such as real estate, commodities, cryptocurrencies, and collectibles, compare to traditional investments in terms of risk, return, and financial goals?
- What distinguishes investing from gambling, and why is understanding this difference important for making responsible financial decisions?
- How are technology and artificial intelligence changing the way individuals research, manage, and make investment decisions?

Enduring Understandings:

- Different types of investments offer unique opportunities and risks, and successful investors choose investments that align with their financial goals, risk tolerance, and time horizon.
- Investing is based on informed research, long-term planning, and calculated risk, whereas gambling relies primarily on chance and speculation.
- Advances in technology, including artificial intelligence, have transformed investing by improving access to information, analysis, and decision-making tools, but investors must continue to think critically and evaluate risks.

Objectives

Students will know:

- The difference between high-risk gambling and long-term investing, including how each handles risk and time.
- How different real estate models work, specifically rental properties, REITs, and house flipping.
- How commodities like gold and oil are used to protect portfolios against inflation.
- How to calculate basic real estate formulas, such as cap rates and net operating income (NOI).
- Common psychological traps in investing, like FOMO, herd mentality, and emotional decision-making.
- The benefits and detriments of passive index funds compared to actively managed funds.
- The basics of cryptocurrency and digital assets, including blockchain technology and market volatility.
- The unique risks of investing in collectibles and art, especially regarding low liquidity and subjective

value.

- What ESG (Environmental, Social, and Governance) investing means and how companies are graded on it.
- How artificial intelligence is changing investing through automated trading and robo-advisors.

Students will be skilled at:

- Distinguishing between speculative gambling and strategic investing by analyzing risk profiles, data, and long-term wealth-building mechanisms.
- Evaluating various real estate investment strategies, including the unique risks, rewards, and capital requirements of rental properties, REITs, and house flipping.
- Analyzing the role of commodities (such as gold, oil, and agricultural products) in market hedging and portfolio diversification.
- Navigating the mechanics, volatility, and regulatory landscapes of cryptocurrencies and digital assets within the modern financial ecosystem.
- Assessing the valuation, liquidity challenges, and market dynamics of alternative tangible investments like collectibles and fine art.
- Analyzing the impact of artificial intelligence on modern investing, including how machine learning, algorithmic trading, and automated advisory tools are transforming market analysis and portfolio management.
- Conducting comprehensive market analysis and financial modeling to calculate critical real estate metrics, such as cash-on-cash return, cap rates, and net operating income (NOI), when evaluating potential properties.

Learning Plan

This learning plan includes but is not limited to the following learning strategies:

- Collectibles Evaluation Case Study: Students research a specific alternative asset category (e.g., fine art, vintage sneakers, or trading cards) that recently sold for a high price. They must analyze the factors that drove its value, the challenges of low liquidity, the costs of storage/authentication, and the subjective nature of its pricing.
- AI Robo-Advisor Audit: Students research two different automated investment platforms (Robo-Advisors) or AI-driven trading tools. They will create a comparison chart analyzing the algorithms used to balance portfolios, the fees charged, the level of human oversight, and how these tools differ from traditional financial advisors.
- Crypto Risk Assessment Report: Students choose a specific digital asset or cryptocurrency and create a "Risk Profile Report" for a conservative investor. The report must explain the underlying blockchain technology, detail historical price volatility, identify regulatory hurdles, and outline the security risks

(like hacking or lost keys).

- The "Hype vs. Value" Shark Tank: Students work as an investment committee to analyze a highly volatile, modern asset market like cryptocurrency, algorithmic AI-trading bots, or collectibles. The team must dig past marketing hype to uncover the asset's true economic value, liquidity constraints, and regulatory risks. Finally, they present a calculated allocation strategy to a panel of cautious investors, demonstrating how to mitigate the psychological traps of market FOMO.

- The Neighborhood Revitalization & ESG Simulation: Students act as a real estate development team tasked with evaluating a property investment that balances financial profitability with strong Environmental, Social, and Governance (ESG) principles. Each team member assumes a specific corporate role, including a Financial Analyst to calculate cap rates and an ESG Director to ensure sustainable upgrades. Together, the group creates a comprehensive spreadsheet dashboard and delivers a boardroom proposal defending whether to buy, pass, or pivot on the property.

- Commodity Market analysis: students will investigate how commodities, such as gold, oil, and agricultural products, function as investment assets and how market forces influence their value. They will also analyze current or historical market data to identify factors such as supply and demand, economic conditions, geopolitical events, and weather patterns that affect commodity prices. They will interpret trends, explain price fluctuations, and evaluate the potential risks and benefits of investing in commodities. This activity helps students understand the role commodities play in a diversified investment portfolio and strengthens their ability to connect real-world events to investment performance.

- Gambling versus Investing Comparison Chart: students will create a comparison chart that distinguishes gambling from investing, by examining key characteristics such as purpose, risk , expected return , time, decision making and probability of success. They will evaluate how investing relies on research ,diversification and long-term planning , while gambling is primarily based on chance and happenstance, short-term outcomes. Using their completed chart, students will explain why investment is considered a strategy for building wealth over time, and how understanding the differences supports responsible financial decision-making. This activity reinforces critical thinking by helping students recognize the characteristics of sound investments versus speculative or high-risk activities.

- Virtual Property Analysis: Students will act as real estate agents finding current properties listed for sale in the surrounding areas (using Zillow). They will evaluate the properties investment potential. Students will make a visual aid to highlight the key features of the properties including the asking price, features of the house, school rating of the town, and the crime rate of the town. They will highlight if the house is a good investment or not based on their research.

- Beanie Mania Analysis: Students will watch the documentary Beanie Mania, which explores the rise and fall of one of the biggest collectible crazes in American history. Although the documentary focuses on Beanie Babies rather than a more conventional type of collectible, it highlights many of the same psychological factors that influence investors and financial markets.

- The Modern Portfolio Pitch: As a capstone for the unit, students build a diversified "Modern Portfolio" for a hypothetical client. The portfolio must include a mix of traditional assets (stocks/bonds) alongside the new asset classes studied (real estate, a small percentage of digital assets/commodities, or AI-managed funds). Students must present their asset allocation and explain how it balances risk, reward, and modern market trends.

Assessment

When taking a Business Management and Information Technology course, students demonstrate differentiated proficiency according to their ability to answer the essential questions through formative and summative assessments. Many of the performance tasks below can be implemented as formative and/or summative assessments. As teachers strive for students to demonstrate proficiency, they will need to create additional or alternative assessments based on demonstration or absence of skill.

Formative Assessments:

- Collectible Evaluation Case Study
- AI Robo-Advisor Audit
- Crypto Risk Assessment Report
- The "Hype vs. Value" Shark Tank
- The Neighborhood Revitalization & ESG Simulation
- Gambling versus Investing Comparison Chart
- Virtual Property Analysis
- Commodity Market Analysis
- The Modern Portfolio Pitch

Summative Assessments:

- Quiz on different Alternative Investments and Real Estate

Alternative Assessments:

- The "Smart Shopper vs. Smart Investor" Visual Collage: Students will create a visual poster or digital collage comparing a regular consumer purchase to a long-term investment asset. Using cut-out images from magazines or printed pictures, they will categorize items into "Things that lose value over time" (like cars or video games) and "Things that can grow value over time" (like a house, gold, or a diversified stock portfolio). Finally, they will use color-coded stickers or simple icons to highlight which items are driven by temporary trends and hype versus steady, long-term stability.

Materials

The design of this course allows for the integration of a variety of instructional, supplemental, and intervention materials that support student learners at all levels in the school and home environments. Associated web content and media sources are infused into the unit as applicable and available In addition to the materials below, the following link connects to district approved textbooks and resources utilized in this course: Core

Book List.

The following are approved resources that teachers can include to further unit related objectives:

5 Simple Ways to Invest in Real Estate (Investopedia)

Artificial Intelligence and Retail Investing: Use Cases and Experimental Research | OSC (Ontario Securities Commission)

Should I Use a Robo-Advisor? (2 Cents/PBS- Video)

How Artificial Intelligence Is Revolutionizing Stock Investing (Forbes)

Why is it so hard to buy a house in the US? #shorts (Vox- Video)

Understanding Your Options for Investing in Precious Metals (TD Bank)

Alternative Investments (Investopedia)

Contemplating Collectible Investments (Investopedia)

How adding alternative investments can help diversify your portfolio (Yahoo Finance - Video)

Commodities in the Stock Market: Definition, Types, and Investment Roles (Investopedia)

Investing vs. Gambling: What's the Difference? | Charles Schwab (Charles Schwab)

Going All-in: Investing vs. Gambling (Investopedia)

Sports Betting: A Good Bet? (Ramsey)

Owning vs. Hoping: The Difference Between Investing and Gambling | Market Snapshot, April 2026 (Charles Schwab- Video)

Beanie Mania (Amazon Prime)

Any additional resources that are not included in this list will be presented to and reviewed by the supervisor before being included in lesson plans. This ensures resources are reviewed and vetted for relevance and appropriateness prior to implementation.

Integrated Accommodation and Modifications, Special Education students, English Language Learners, At-Risk students, Gifted and Talented students, Career Education, and those with 504s

This link includes content specific accommodations and modifications for all populations:

https://docs.google.com/spreadsheets/d/1g8M7CZ5VVwvFk2Ay9DZbjdewOYDyNOzpNeEBgSXPvr0/edit?usp=sharing

These additional strategies are helpful when learning Business Management and Information Systems content and skills:

- Highlighter for close reading and annotation strategies
- Bolded terms in directions
- Reading texts aloud for students to assist in comprehension and analysis
- Provide modeling (both visual and textual) for use of digital media, such as podcasting, video recording/editing, and creating a website.
- Providing opportunities for text-to-speech for written responses.