

Unit 4: Investing (6 Weeks)

Content Area: **Business**
Course(s):
Time Period:
Length: **Semester**
Status: **Published**

UNIT RATIONALE

Investing is an effective way to put your money to work and potentially build wealth. Smart investing may allow your money to outpace inflation and increase in value. The greater growth potential of investing is primarily due to the power of compounding and the risk-return tradeoff. Getting kids started with investing may also increase the chances that they reach financial security sooner than they would if they started later in life.

ESSENTIAL QUESTIONS

What is my investment goal?

How can I invest my money?

What are some investment strategies?

How long do I want to invest for?

STANDARDS

NEW JERSEY STUDENT LEARNING STANDARDS: CONTENT AREA

New Jersey (NJSL) - Grades 9-12 - Career Readiness, Life Literacies, and Key Skills (2020)

9.1.12.FP.1:

Create a clear long-term financial plan to ensure its alignment with your values.

9.1.12.FP.2:

Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.

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.4:

Identify how unconscious beliefs like money scripts (money avoidant, money worship, money status, money vigilant) influence financial decision-making.

9.1.12.FP.6:

Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.

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.1:

Explain the difference between saving and investing.

9.1.12.RM.1:

Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.

9.1.12.RM.2:

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

PFL.9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
PFL.9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
PFL.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.
PFL.9.1.12.FP.4	Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
PFL.9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
PFL.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.).
PFL.9.1.12.PB.1	Explain the difference between saving and investing.
PFL.9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
PFL.9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

NEW JERSEY STUDENT LEARNING STANDARDS: CAREER READINESS, LIFE LITERACIES AND KEY SKILLS

CRP.K-12.CRP9.1	Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.
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NEW JERSEY STUDENT LEARNING STANDARDS: COMPUTER SCIENCE AND DESIGN THINKING

PFL.9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
PFL.9.1.12.CDM.8	Compare and compute interest and compound interest and develop an amortization table using business tools.
PFL.9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
PFL.9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
PFL.9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
PFL.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.
PFL.9.1.12.FP.4	Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
PFL.9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
PFL.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.).
PFL.9.1.12.PB.1	Explain the difference between saving and investing.
PFL.9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
PFL.9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

PRE-ASSESSMENTS

Discussion Prompts

INSTRUCTIONAL PLAN

MODULE 3.8

Lesson 3.8

Start Investing

Student Learning Intentions (SLI) WALT: (We are learning to...)	<p>Identify strategies recommended for a beginner investor and explain why these strategies may be beneficial</p> <p>Experience making a variety of investment decisions through an interactive simulation</p> <p>Understand what a brokerage account is and how to open one</p>
Student Learning Strategies	<p>Discussion prompts</p> <p>Think-Pair-Share</p> <p>Peer Feedback</p> <p>Close read</p> <p>Short written responses</p> <p>Note-taking and Ed-Puzzle responses</p>
Success Criteria	<p>Explain how automating investment activities can help people avoid making emotional investment decisions</p>
Formative Assessment (drives instructional decisions)	<p>Class Discussion</p> <p>Interactive after reading articles</p> <p>Graph analysis</p>

	Exit Ticket
Activities and Resources	<p>Infographic: Tips for the beginner investor</p> <p>Article: What is a brokerage account?</p> <p>Interactive: Invest with STAX</p>
Suggested Modifications	

MODULE 3.2

Lesson 3.2

What is the stock Market?

Student Learning Intentions (SLI) WALT: (We are learning to...)	<p>Explain what the stock market is and why companies and investors choose to participate in the stock market</p> <p>Summarize long-term trends in the stock market</p> <p>Experience why it can be difficult to predict trends in the stock market</p>
Student Learning Strategies	<p>Discussion prompts</p> <p>Think-Pair-Share</p>

	<p>Peer Feedback</p> <p>Close read</p> <p>Short written responses</p> <p>Note-taking and Ed-Puzzle responses</p>
Success Criteria	<p>Predict what could happen to the price of a stock if new information is reported about the company or its products</p> <p>Discuss how economic downturns that result in high unemployment can affect the prices of financial assets</p> <p>Explain why investors often compare portfolio performance to a benchmark such as the S&P 500 Index</p>
Formative Assessment (drives instructional decisions)	<p>Class Discussion</p> <p>Interactive after reading articles</p> <p>Graph analysis</p> <p>Exit Ticket</p>
Activities and Resources	<p>Infographic: Introduction to Investing</p>

	<p>Video: Investing vs. Trading</p> <p>Reference: Reasons to invest</p>
Suggested Modifications	

MODULE 3.1

Lesson 3.1
Why Should I Invest?

<p>Student Learning Intentions (SLI) WALT: (We are learning to...)</p>	<p>Define investing and distinguish it from saving and trading</p> <p>Identify reasons for investing, including outpacing inflation</p> <p>Analyze how compounding builds wealth over time</p> <p>Experience making a variety of investment decisions through an interactive simulation</p>
<p>Student Learning Strategies</p>	<p>Discussion prompts</p> <p>Think-Pair-Share</p> <p>Peer Feedback</p> <p>Close read</p> <p>Short written responses</p>

Success Criteria	<p>Discuss how a person's risk tolerance influence their investment decisions</p> <p>Compare nominal annual rates of return over time on different types of investments, including cash flows and price changes</p> <p>Discuss the advantages and disadvantages of investing in riskier assets</p> <p>Describe the impact of inflation on prices over time</p>
Formative Assessment (drives instructional decisions)	<p>Class Discussion</p> <p>Interactive after reading articles</p> <p>Graph analysis</p> <p>Exit Ticket</p>
Activities and Resources	<p>Infographic: Introduction to Investing</p> <p>Video: Investing vs. Trading</p> <p>Reference: Reasons to invest</p>
Suggested Modifications	

Lesson 3.9

Investing for retirement

Student Learning Intentions (SLI) WALT: (We are learning to...)

Explain what retirement means through a financial lens

Investigate how investing can be a powerful tool to meet their retirement goals

Understand what Social Security is and why most Americans cannot rely on Social Security alone for retirement

Explore factors that can impact how much they might need in retirement and their ability to meet their retirement savings goal

Student Learning Strategies

Discussion prompts

Think-Pair-Share

Peer Feedback

Close read

Short written responses

Note-taking and Ed-Puzzle responses

<p>Success Criteria</p>	<p>Identify different potential sources of retirement income</p> <p>Describe the importance of having multiple sources of income in retirement, such as Social Security, employer sponsored retirement plans, and personal investments</p> <p>Report the average benefit paid to a retiree living on Social Security today</p>
<p>Formative Assessment (drives instructional decisions)</p>	<p>Class Discussion</p> <p>Interactive after reading articles</p> <p>Graph analysis</p> <p>Exit Ticket</p>
<p>Activities and Resources</p>	<p>Video: Will Social Security be around for younger generations</p> <p>Edpuzzle: How much do you need to retire?</p> <p>Calculate retirement savings goals</p>
<p>Suggested Modifications</p>	

REFLECTIONS

Discussion Prompts

INTERDISCIPLINARY CONNECTIONS: NEW JERSEY STUDENT LEARNING STANDARDS FOR ELA, SOCIAL STUDIES, SCIENCE AND/OR MATHEMATICS

MA.F-IF.A.1	Understand that a function from one set (called the domain) to another set (called the range) assigns to each element of the domain exactly one element of the range. If f is a function and x is an element of its domain, then $f(x)$ denotes the output of f corresponding to the input x . The graph of f is the graph of the equation $y = f(x)$.
MA.S-ID.B	Summarize, represent, and interpret data on two categorical and quantitative variables
MA.F-IF.C	Analyze functions using different representations
MA.F-IF.C.7	Graph functions expressed symbolically and show key features of the graph, by hand in simple cases and using technology for more complicated cases.
MA.S-IC.B	Make inferences and justify conclusions from sample surveys, experiments, and observational studies
MA.S-IC.B.6	Evaluate reports based on data.
MA.A-REI.D.10	Understand that the graph of an equation in two variables is the set of all its solutions plotted in the coordinate plane, often forming a curve (which could be a line).
MA.A-REI.D.12	Graph the solutions to a linear inequality in two variables as a half plane (excluding the boundary in the case of a strict inequality), and graph the solution set to a system of linear inequalities in two variables as the intersection of the corresponding half-planes.