

# I MP2,4-Investing Options Copied from: 7th Grade Technology , Copied on: 12/05/22

Content Area: **Technology**  
Course(s): **Financial Literacy 7, 21st Century Skills**  
Time Period: **MP2,4**  
Length: **Twice Weekly**  
Status: **Published**

## Essential Questions

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- What are the benefits to investing money?
- Why is the evaluation and appropriate use of accurate information more important than ever in the technological age?

## Big Ideas

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- Vocabulary: investing, risk, diversification.
- Investment vehicles: CDs, bonds, stocks, mutual funds, annuities, collectibles, etc.
- Understand investment vocabulary: growth, loss, reward, and risk.
- Understand investment vehicles: bonds, stocks, and mutual funds.
- Money can grow over time.
- A financial planning portfolio can include both saving and investing options.
- Select and use applications effectively and productively.

## Enduring Understandings

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### 9.1 B. Money Management

9.1.8.B.4 Relate the concept of deferred gratification to [investment], meeting financial goals, and building wealth.

9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.

### 9.1 D. Planning, Saving, and Investing

9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.

9.1.8.D.3 Differentiate among various investment options.

9.1.8.D.4 Distinguish between income and investment growth.

9.1.8.D.5 Explain the economic principle of supply and demand.

**8.1.A. Technology Operations and Concepts:** *Students demonstrate a sound understanding of technology*

*concepts, systems and operations.*

8.1.8.A.3[M] Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1.8.A.4[M] Graph and calculate data within a spreadsheet and present a summary of the results.

**8.1.E. Research and Information Fluency:** *Students apply digital tools to gather, evaluate, and use information.*

8.1.8.E.1[M] Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.

### **Activities And Assessments**

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- Money Smart for Grades 6-8 Lesson 8: Money Doesn't Grow on Trees (approx. 65 min.)
- Money Smart for Grades 6-8: Parent/Caregiver Guide – THEME 3: SAVE AND INVEST (Connects with Lessons 3, 6, 7, 8, and 12)
- *(Extended Exploration)* Money Smart for Grades 6-8 Lesson 8: (Video) *What's Up With the Stock Market?* By BizKids. How the stock market works. (4.07 min.)  
[<https://www.youtube.com/watch?v=osvQSd6Opac>]
- *(Extended Exploration)* Money Smart for Grades 6-8 Lesson 8: Track stocks in real time, observe changes in stock prices, and graph the results.[<http://finance.yahoo.com/stock-center>]