

# 07\_Stock Market and Personal Finance

Content Area: **Social Studies**  
Course(s):  
Time Period: **Semester**  
Length: **4-5 weeks**  
Status: **Published**

## **General Overview, Course Description or Course Philosophy**

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### Economics CP

In Economics, students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. Students will understand how economies around the world interact and how the global economy can impact the lives of everyday people.

## **OBJECTIVES, ESSENTIAL QUESTIONS, ENDURING UNDERSTANDINGS**

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### **Objective(s):**

- Students will learn what the stock market is and the role it plays in our economy
- Students will understand that the government regulates the stock market in different ways
- Students will learn how to invest in the stock market
- Students will determine the different ways individuals can invest in the market
- Students will learn other ways to invest to grow wealth
- Students will understand how decisions on investments today can impact future opportunities

### **Essential Question(s):**

- What is the stock market?
- Is the stock market regulated? How?
- How does a person invest in the stock market?
- How does a person track the stock market?
- What are other investments a person can make to grow their wealth?
- How does a person decide what to invest in?

### **Enduring Understanding(s):**

- Students will understand how the stock market works
- Students will understand the different ways one can invest in the stock market
- Students will understand the different avenues for personal investment
- Students will understand how decisions made today can impact future opportunities

## CONTENT AREA STANDARDS

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ECON.12.1.1.2	Choices made by individuals, firms, or government officials often have long run unintended consequences that can partially or entirely offset or supplement the initial effects of the decision.
ECON.12.2.1.7	Risk can be reduced by diversification.
ECON.12.2.2.6	Explain why an investment that pays a guaranteed \$1,000 a year, is more desirable for most people than an investment that pays \$2,000 a year with a 50% chance and \$0 with a 50% chance.
ECON.12.2.2.7	Explain why mutual funds have become a popular investment tool. Explain why it might make sense for someone who sells umbrellas to also sell suntan lotion.
ECON.12.10.1	Institutions evolve and are created to help individuals and groups accomplish their goals. Banks, labor unions, markets, corporations, legal systems, and not-for-profit organizations are examples of important institutions. A different kind of institution, clearly defined and enforced property rights, is essential to a market economy.
ECON.12.16.2.6	Explain why the Federal Trade Commission might oppose the purchase of one large corporation by its closest competitor and what the effects might be on consumers, producers, and workers if the merger were allowed.
ECON.12.20.2.1	Identify historical examples of fiscal policies and explain why these policies were adopted.
SOC.6.1.12.GeoNE.14.b	Use financial and economic data to determine the causes of the financial collapse of 2008 and evaluate the effectiveness of the government's attempts to alleviate the hardships brought on by the Great Recession.
SOC.6.1.12.EconET.14.b	Analyze economic trends, income distribution, labor participation (i.e., employment, the composition of the work force), and government and consumer debt and their impact on society.
SOC.6.1.12.EconGE.16.a	Use quantitative data and other sources to assess the impact of international trade, global business organizations, and overseas competition on the United States economy and workforce.
SOC.6.1.12.EconNE.16.b	Evaluate the economic, political, and social impact of new and emerging technologies on individuals and nations.

## RELATED STANDARDS (Technology, 21st Century Life & Careers, ELA Companion Standards are Required)

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PFL.9.1.2.FP.3	Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society).
LA.RI.11-12.1	Accurately cite strong and thorough textual evidence, (e.g., via discussion, written response, etc.), to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain.

LA.RI.11-12.2	Determine two or more central ideas of a text, and analyze their development and how they interact to provide a complex analysis; provide an objective summary of the text.
LA.RI.11-12.3	Analyze a complex set of ideas or sequence of events and explain how specific individuals, ideas, or events interact and develop over the course of the text.
LA.RI.11-12.7	Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.
LA.W.11-12.1	Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.
LA.W.11-12.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
TECH.9.4.12.IML.3	Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8).
TECH.9.4.12.IML.6	Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5).
TECH.9.4.12.IML.8	Evaluate media sources for point of view, bias, and motivations (e.g., NJSLSA.R6, 7.1.AL.IPRET.6).
	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.

## **STUDENT LEARNING TARGETS**

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Refer to the 'Declarative Knowledge' and 'Procedural Knowledge' sections.

### **Declarative Knowledge**

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**Students will understand that:**

- The stock market is only one measurement for the health of the economy
- The government has regulations for the stock market
- The stock market is a tool for investment
- There are multiple ways to invest in the stock market
- There are other means of investment to grow wealth
- The decisions an individual makes today can impact their future

## **Procedural Knowledge**

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### **Students will be able to:**

- Determine what the stock market is and how it is used to measure the health of the economy
- Evaluate government regulations on the stock market
- Explain the different ways to invest in the stock market
- Examine other ways to invest money
- Evaluate what financial decisions can be made now that will impact a person's future

## **EVIDENCE OF LEARNING**

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Refer to the 'Formative Assessments' and 'Summative Assessments' sections.

## **Alternate Assessments**

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## **Benchmark Assessments**

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- Benchmark Assessments using Pear Assessments three times per year

## **Formative Assessments**

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### **For this unit, formative assessments can/will include:**

- Daily checks/tracking of the stocks they chose for the stock market project
- Responses to videos
- Reading assignment questions
- Polls
- Benchmarks for the final project
- Do now

## **Summative Assessments**

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**For this unit, summative assessments can/will include:**

- The stock market project on google
- Final project assignment on google
- Teacher created tests/quizzes

**RESOURCES (Instructional, Supplemental, Intervention Materials)**

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**Resources Include:**

- Yahoo finance market tracker
- Stock tracker spreadsheet on Google
- <https://www.marketwatch.com/>
- <https://finance.yahoo.com/>
- <https://www.finra.org/investors/learn-to-invest/young-adults-and-investing>
- Forbes.com
- News articles

**INTERDISCIPLINARY CONNECTIONS**

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**Technology/Multimedia**

Video case studies

Audio/visual media analysis

Research based writing

Google

Media literacy

Educational tech applications

**Math**

Financial/Economic/Business/Entrepreneurial Literacy

## **English Language Arts**

Speech/Debate

Informational writing

## **Career Readiness**

Employ valid and reliable research strategies.

Utilize critical thinking to make sense of problems and persevere in solving them.

Literary responses (critical)

## **ACCOMMODATIONS & MODIFICATIONS FOR SUBGROUPS**

See link to Accommodations & Modifications document in course folder.