

Unit 2: Saving, Investing & Risk Management

Content Area: **21st Century Life and Careers**
Course(s):
Time Period: **Trimester 1**
Length: **4-5 weeks**
Status: **Published**

Unit Overview

In this unit student students will begin by exploring savings and comparing investment as a part of their overall financial planning.

Essential Questions

1. What are the benefits of saving a portion of your income for future use?
2. What are short and long term saving options?
3. How is personal risk and risk management assessed?

Content

Unit 2:

Lesson 1: Introduction to Saving, Investing and Risk Management

Lesson 2: Begin Workbook page 31 in JA Finance and discuss savings and goals. Risk Management

Lesson 3: Workbook page 31 continued. Shopping Activity

Lesson 4: Workbook page 33 JA Finance on Savings and Investing. Read Page 37

Lesson 5: Workbook page 45, My bank organizer. Discuss Credit Unions (Debit and Credit)

Skills

Assessments

Review of Lesson Concepts

Teacher Observation

Savings, Investing and Risk Management Assessment Worksheet Photocopied from Teacher Manual

Exit Ticket (At least one long term and one short term goal)

Lessons/Learning Scenarios

Standards

PFL.9.1.8.D.1	Determine how saving contributes to financial well-being.
PFL.9.1.8.D.2	Differentiate among various savings tools and how to use them most effectively.
PFL.9.1.8.D.3	Differentiate among various investment options.
PFL.9.1.8.D.4	Distinguish between income and investment growth.
PFL.9.1.8.D.5	Explain the economic principle of supply and demand.

Resources

JA Finance Workbooks

Computer

Slides that go along with curriculum

Highlighters

Calculators