

Instructor:	Shara Johnson	Unit:	Financial Investing
School:	Hooper Logan View HS	Lesson:	Saving and Investing
Course:	Personal Finance, Economics	Length of Time:	5-8 hours
Teaching Strategy:	K-W-L	Intended Level:	Secondary

Unit Overview/Lesson(s) Description:

This unit is an introduction to the various types of investments that are available to consumers. Students will work in groups to present findings on their assigned investment. Students will have options regarding the type of presentation they would like to use for their project.

Nebraska Essential Learnings Covered in Unit/Lesson:

BE 12.5 Saving and Investing – evaluate saving and investment options to meet short- and long-term goals, including knowledge of present and future value of money.

Instructional Content:

- Investing- Explain the importance of investing and its rewards
- Investments- Evaluate and differentiate between different investment options based on:
 - Liquidity
 - Risk
 - Return

Links to Nebraska Standards:

- R12.1.2 Locate, evaluate, and use primary and secondary resources for research
- R12.3.1 Participate in student directed discussions by eliciting questions and responses
- R12.3.2 Make oral presentations that demonstrate consideration of audience, purpose, and information
- M12.2.3 Perform estimations and computations of real numbers mentally, with paper and pencil, and with technology
- M12.6.4 Solve problems using patterns and functions

Links to National Economics Standards:

- ✓ Standard 5: Gains from trade
- ✓ Standard 7: Markets; price and quantity determination
- ✓ Standard 8: Role of price in market system

Links to National Standards in Personal Finance:

- ✓ Standard 4: Saving and investing

Instructional Resources:

- “Learning, Earning, and Investing,” 2004 ©. ISBN 1-56183-570-2. Moody Foundation publication/textbook made available through the National Council on Economic Education (NCEE), 1140 Avenue of the Americas, New York, NY 10036. Also available online <http://lei.ncee.net/>. Particular chapters in text relating to unit include the following lessons:
 - Lesson 4: What Is A Stock?
 - Lesson 8: How to Buy and Sell Stocks and Bonds?
 - Lesson 9: What is A Stock Market?”
 - Lesson 10: The Language of Financial Markets
 - Lesson 18: How Are Stock Prices Determined?
 - Lesson 23: Investing Involves Decision Making
- “Take The Financial Education Challenge” on-line game www.dosomething.org
- Student PowerPoint or videotape presentations

URLS:

<http://dosomething.org>
<http://cbsmarketwatch.com>
<http://lei.ncee.net/>
<http://www.wife.org>

Take The Financial Education Challenge
Dow Jones Stock Market information
Learning, Earning and Investing (accompanies text)
Women's Institute of Financial Information

Classroom Activities/Procedures:

- Teacher will guide students in completing a K-W-L chart. This illustrates what the students know, what they would like to learn regarding investments and what they actually learned once the unit is completed.
- Students will be divided into six teams or groups and assigned one type of investment per group: stocks, bonds, mutual funds, retirement funds, collectibles/valuables and real estate. Each group will be asked to research one of the six investment types and present their findings to the class. The presentation may be in the form of a Power Point presentation or a video presentation (for example, an episode of CNN's Moneyline or an online CNN video clip available from <http://www.cnn.com/video/>)
- Individually, each student must select at least one stock to be tracked throughout the unit.
- The students will play the "Take the Financial Education Challenge" 2005 online game available at www.dosomething.org. This two-week online game provides real-life situations and dilemmas, allowing students to work toward one or more of four financial goals while facing and making different financial decisions.

Teacher Tips/Strategies for "Take The Financial Education Challenge" Game:

- Students and teachers must first register to take the online challenge at www.dosomething.org.
- After registering, students and/or teachers must each complete a "profile" of their future personal and financial goals.
- Each day in the game represents a "month" in your adult life. For ten "months" you will be faced with various situations and dilemmas.
- You can play the game in one sitting or at your own pace. If you choose wisely, you will be able to "win" by achieving one of four different goals: a vacation, a house, retirement or your college education.
- Throughout the game, you will be able to review your bank statements as well as explanations of the imaginary events that occurred. You will also learn more about the impact of specific financial decisions. At the end of the game, you'll receive information about how to make your own financial plan, so you can begin to make your dreams a reality.

Closure / Evaluation and Assessment / Assignment:

- **Presentation:** Must incorporate their PowerPoint slides or video into their presentation; participation by every group member is required; information regarding the investment type assigned must be valid. Presentation must allow for question time fielded by group members. Presentation must last 15-20 minutes.
 - **PowerPoint:** Investment type must be thoroughly covered including: liquidity, risk, and return of that investment vehicle. Minimum of 10, maximum of 15 slides required.
 - **Video:** Students may create a videotape in which their investment type is thoroughly discussed, including: liquidity, risk, and return of that investment vehicle.
 - **Stock tracker:** One-page paper on the company they chose, the particular stock (ticker symbol), how that stock fluctuated over the given time period, and whether or not the student investor would invest in that company and why.

- **Financial Education Challenge 2005:** Completion of two-week game
www.dosomething.org

Assessment of Investment Unit:

Stock Tracker writing assignment
Investment presentation
Financial Education Challenge online simulation
TOTAL UNIT

Overall Grading Rubric

16 possible points
 16 possible points
8 possible points
 40 possible points

<i>Stock Tracker</i>					
Date:		Student:			
	Criteria				Points
	0-1	2	3	4	
Organization	Sequence of information is difficult to follow		Information in logical, interesting sequence which reader can follow		_____
Content (Individual stock information)	Insufficient stock market information as required for project: <i>Identification of Stock</i> <i>Brief background of Company</i> <i>Stock Ticker symbol</i> <i>Stock fluctuation over time</i> <i>Liquidity, risk and return</i> <i>Reasons for investing</i>		Sufficient stock market information	Student includes supplemental stock market information	_____
Accuracy, Grammar and Spelling	Report contains inaccurate content, grammatical and/or spelling errors		No content errors, but grammar and/or spelling errors	No errors	_____
				Total---->	_____
Legend: 3-4 Pts: D 5-8 Pts: C 9-10 Pts. B 11-12 Pts. A					
Teacher Comments:					

Investment Presentation

Date of Presentation:

Presenter:

		Criteria				Points
		0-1	2	3	4	
Organization	<p>Audience cannot understand presentation because there is no sequence of information.</p> <p>Presenter appears unknowledgeable</p> <p>Presentation reflects lack of preparation, organization</p>	<p>Presenter skips around from topic to topic</p> <p>Presentation lacks 'polish'</p> <p>Presenter appears somewhat knowledgeable</p>	<p>Information presented in logical sequence</p> <p>Presenter appears knowledgeable, well prepared and organized</p>	<p>Presenter appears knowledgeable, well prepared, organized</p> <p>Poised, confident, enthusiastic about topic</p> <p>Exceptionally well prepared</p>	_____	
Content Knowledge	<p>Presenter appears unknowledgeable, cannot answer questions about topic</p>	<p>Presenter seems uncomfortable with topic and is able to answer only rudimentary questions</p>	<p>Presenter able to answer questions, but fails to provide in-depth response</p>	<p>Presenter demonstrates expanded knowledge (more than required) with explanations and elaboration</p>	_____	
Visuals (PowerPoint slides/ Video)	<p>Presenter used no visuals OR PowerPoint had < 10 required slides</p>	<p>Presenter used some visuals, but were poorly prepared, did not enhance learning; 10 required slides</p>	<p>Visuals met requirements, but didn't provide enough information basic; 15 required slides</p>	<p>Students used required number of slides/video (15) and provided ample information</p>	_____	
Delivery	<p>Presenter mumbles, incorrectly pronounces terms, uses slang, and/or speaks too quietly for students for audience to hear</p> <p>Nervous or inappropriate mannerisms or appearance</p>		<p>Presenters speaks confidently, good voice projection and tone, correct pronunciation of terms, avoids slang</p> <p>Professional in appearance and delivery</p>		_____	
					Total---->	_____

Legend: 3-4 Pts: D 5-8 Pts: C 9-12 Pts. B 13-16 Pts. A

Teacher Comments:

