



TEACHING UNIT

General Topic:	Investing Money
Unit Title:	Making Investments
Grade Level:	Grade 10
Recommended Curriculum Area:	Information and Communication Technology
Other Relevant Curriculum Area(s):	Career Development



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Possible Curriculum Integration Points

Grade 10 Information and Communication Technology: Recommended

Outcomes:

- Solve problems, reach conclusions, make decisions, and/or propose answers to questions by analyzing data/information.
- Assess textual, and visual information, as well as the sources of the media, to determine context, perspective, bias, and/or motive.
- Critique the validity of information from websites and other media sources.
- Analyze whether information collected from media sources is sufficient and/or suitable for purpose and audience.
- Analyze data for accuracy, currency, credibility, validity, reliability, objectivity, fairness, and relevance.

Other Relevant Curriculum Area(s)

Grade 10 Career Development

Outcomes:

- 1.A.1 Explore own abilities, interests, skills, values, attributes, and personal qualities to determine strengths and weaknesses. Identify and compare how internal and external factors affect motivation.
- 1.A.8 Explore personal desires and Interests
- 3.I.3 Demonstrate how own values and attitudes influence the decision making process.
- 3.J.1 Explore the concept that every decision is a life/work decision.

Relevant Social Studies Curriculum Outcomes

- S-100 Collaborate with others to achieve group goals and responsibilities.
- S-104 Seek consensus in collaborative problem solving.

Relevant Economic Outcomes

- Different kinds of investments (stocks, bond, GIC, etc.)
- Factors that can affect the return on different investments
- The different kinds of risks associated with various investments
- The trade-off between risk and reward
- Importance of knowing your investment goals, preferences, and risk tolerance
- How investors can differ in terms of goals, preferences, and comfort with risk
- Concept of an investment portfolio
- The concept and advantages of diversifying investments
- Various frauds and scams that exist
- Where to find good information and advice

Background Information

Students need to learn about the different kinds of investments, so that in the future, they will be able to build a portfolio to fit their goals, preferences and comfort level. They need to learn the advantages of diversifying their investments to reduce their risk. Learning about the kinds of frauds and scams that exist will help them avoid these pitfalls.

Overview of the Unit

The unit is introduced by watching 2 episodes of the Economics of Seinfeld, which talk about investing. This is followed by a brief discussion about the pros and cons of investing. Next the class will participate in a Jigsaw activity that uses the internet to obtain information about the kinds of investments. After learning about diversification the students will read and complete a questionnaire about investing. Then the students review fraud and scams websites and report their findings to the class. The last activity involve the class or students individually completing an on line quiz about scams and fraud.

Estimated Time Frame: 3–4 periods — 60 minutes each

Suggested Implementation Strategy

Period 1 60 minutes

- Write the word investing on the board and ask the class to define what investing means. (Simply put, it means putting your money to work for you.)
- Show the following 2 episodes of from the Economics of Seinfeld.
 - In the first one, Jerry's stock declines and he loses his money.
<http://www.youtube.com/watch?v=lkMdyWJ0-zc>
 - In the second episode Jerry talks about not investing his money.
http://www.youtube.com/watch?v=Z0FgnCSV_yU
- Ask the class what are the pros and cons of investing?

- Tell the class that they will be using the internet and participating in a jigsaw activity to learn about different ways of investing and the pros and cons of each kind of investment.
- Divide the class into 6 groups. Assign each group a topic listed below.
 1. Stocks
 2. Bonds
 3. Mutual Funds
 4. Savings Accounts and GIC's
 5. Real estate and Collectibles
 6. Commodities (raw materials)
- Allow 20 min. for groups to research on the internet what their investment is, how it works, and the pros and cons of this investment. They will become the experts.
- In the same groups, the students number off 1–6 and meet with their new group. (e.g. All # ones together, all # twos together, all #3 together, etc.)
- Allow 20 min. for the experts to teach the others what they have learned about their investment.
- End the period by taking a poll of the class, asking for a show of hands. Now that they have some information about the kinds of investments, if they had \$1000 to invest, where would they put their money? (in 1,2,3,4,5, or 6)

Period 2 **60 minutes**

Before the class begins, the teacher needs to make copies of the handouts.

- Show the picture of the basket of eggs. (*Handout 1*)
 - Ask what does diversity mean?
 - Ask the class the meaning of the saying, Don't put all your eggs in one basket.
 - Explain that in financial terms, diversity means not putting all your eggs in one basket.
- The teacher, or a volunteer from the class, reads the following:

What is diversification? To spread out investments to limit losses in case prices fall. Historically, stocks, bonds and cash do not move up and down at the same time. For example, when the stock prices fall, the bond prices often rise because investors sell off their stocks and buy less risky assets.

- The teacher can opt to do this activity in pairs or individually.
- Access online Money and Youth, Module 13, "Putting Your Money to Work: Saving and Investing," provided by CFEE (Canadian Foundation for Economic Education) at:
<https://moneyandyouth.com/modules/putting-your-money-to-work-saving-and-investing/>.
As a class read and discuss P. 171-181. Then, complete the "Money and Youth Questionnaire" provided. (*Handout 2*)

Period 3 **60 minutes**

Divide the class into small groups. Explain that each group will use the internet to learn about frauds and scams, and each group will report their findings to the class. Some possible websites are:

1. <http://www.gov.mb.ca/finance/literacy/fraud.html>
2. <http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>
3. <http://www.scambusters.org/kidsscams.html>
4. http://www.winnipeg.ca/police/TakeAction/frauds_scams.stm

Possible Evaluations

1. Assess the “experts” research and reporting to the groups.
2. Mark the questionnaires.
3. Assess the Fraud /Scam reports.

Follow-Up Activities

1. Play this online Fraud Game called “Con ‘Em If You Can”
<https://www.conemifyoucan.org/>
2. The students can make their own investment portfolio.

Modifications or Suggestions for Different Learners

- There are opportunities for everyone to contribute to the discussions and group activities. The teacher may pair students with others who may need assistance.

Handouts/Resources

1. The Economics of *Seinfeld* episodes.
2. Investment Pictures
3. Canadian Foundation for Economic Education — *Money and Youth*, and Questionnaire

Other Website Resources

1. <http://www.moneyinstructor.com/investing.asp>
Money Instructor has created this website for kids as an introduction to investment. There are many lessons about money appropriate for grades 3–12: Some of the lessons are about stocks, bonds, interest, risk and return, return on investment, etc.
2. <http://www.practicalmoneyskills.com/>
This is an excellent site for teachers. They can download many modules, games DVD’s and videos.
3. <http://www.makeuseof.com/tag/10-interactive-financial-websites-teach-kids-money-management-skills/>
Future entrepreneurs can access this website for free lessons on finance and wealth creation. All lessons are taught by Toki using four financial games. Games are designed around levels from Kindergarten to Grade 12. For instance, *Ima’s Pay Yourself First*”, teaches about using your money wisely.
4. <http://senseanddollars.thinkport.org/games/home.html>
Here is a cool website that teaches kids about growing their money. It talks about how interest and time can grow your money. Different kinds of investments are explained, stocks and bonds, securities and mutual funds. It is sponsored by Maryland Public Television.



Handout 1

