

TRUMBULL PUBLIC SCHOOLS

Trumbull, Connecticut

INVESTING AND THE STOCK MARKET

Grades 11-12

Business Education Department

2020

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Investing and the Stock Market

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Investing and the Stock Market
Grades 11-12
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The Trumbull Board of Education promotes non-discrimination in all of its programs, including educational opportunities and services provided to students, student assignment to schools and classes, and educational offerings and materials.

CORE VALUES AND BELIEFS

The Trumbull High School community engages in an environment conducive to learning which believes that all students will **read and write effectively**, therefore communicating in an articulate and coherent manner. All students will participate in activities **that present problem-solving through critical thinking**. Students will use technology as a tool applying it to decision making. We believe that by fostering self-confidence, self-directed and student-centered activities, we will promote **independent thinkers and learners**. We believe **ethical conduct** to be paramount in sustaining the welcoming school climate that we presently enjoy.

Approved 8/26/2011

INTRODUCTION & PHILOSOPHY

There is a compelling need for young people to understand the fundamentals of investing as early as possible. High school students have the single most powerful investment advantage they will ever have: the luxury of time. Through the introduction and application of various basic economic concepts as part of this course, students will gain an understanding that they will not be able to count on their retirement being funded by company or government pensions in the future. They will have to provide for a significant amount of their income during retirement, and they will be in charge of how most of their retirement funds are invested. The first step in this process is to guide students to understand that learning about saving and investing is about them and their own lives.

The further acquisition of financial knowledge and skills through Investing and the Stock Market begins with a prerequisite: Accounting 1 or Personal Finance. Investing and the Stock Market will provide students a pathway to further financial knowledge with a focus on planning for the future. The focus is to lead students to understand and take control of their own personal financial situations now and for their future.

COURSE GOALS

The following course goal derives from the 2007 National Standards for Business Education.

NSBE.Personal Finance.IV (Saving and Investing)	Evaluate savings and investment options to meet short- and long-term goals.
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The following course goals derive from the 2010 Connecticut Core Standards.

CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
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CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or
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performing technical tasks; analyze the specific results based on explanations in the text.

CCS.Mathematics.HS.F-IF.6

Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.

The following course goals derive from the 2016 International Society for Technology in Education Standards.

ISTE Knowledge Constructor
(Standard 3)

Students critically curate a variety of resources using digital tools to construct knowledge, produce creative artifacts, and make meaningful learning experiences for themselves and others.

- 3a. Students plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
- 3b. Students evaluate the accuracy, perspective, credibility, and relevance of information, media, data, or other resources.
- 3d. Students build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.

ISTE Computational Thinker
(Standard 5)

Students develop and employ strategies for understanding and solving problems in ways that leverage the power of technological methods to develop and test solutions.

- 5b. Students collect data or identify relevant data sets, use digital tools to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.
- 5c. Students break problems into component parts, extract key information, and develop descriptive models to understand complex systems or facilitate problem-solving.

COURSE ENDURING UNDERSTANDINGS

Students will understand that . . .

- saving for retirement is important as soon as one starts working.
- investing carries some risk; the bigger the risk, the higher the potential return.
- stocks, bonds, and cash saving have advantages and disadvantages as the most popular investments.
- a complex process is involved in deciding how to allocate assets between stocks and bonds, including the risk and the timeframe for when the assets are needed.

COURSE ESSENTIAL QUESTIONS

- Why should I invest?
- What are the types of investments appropriate for different objectives such as age, liquidity, income, and growth?
- What is an investment strategy?
- How can cognitive functions and behavioral tendencies that humans have influence investing decisions?

COURSE KNOWLEDGE & SKILLS

Students will know . . .

- the components of stocks, bonds, mutual funds, and savings accounts.
- characteristics of investing.
- rewards and risks of various forms of investments.
- the mathematical computation of Compounding Interest and Returns, Rule of 72.
- interpretation of and information on stocks via sources such as *Yahoo! Finance*.
- the definition of target-date mutual funds and how they are used properly.

Students will be able to . . .

- identify various savings and investment vehicles, including their risks and their rewards.
- gather information from various sources to make informed financial decisions.
- create a target-date mutual fund portfolio based on career goals.
- apply knowledge to a hands-on simulation to better understand the complex world of investment strategies.
- create an investment portfolio.

COURSE SYLLABUS

Course Name

Investing and the Stock Market

Level

Grades 11-12

Prerequisites

Successful completion of Accounting I or Personal Finance

Materials Required

None

General Description of the Course

This course will expand upon personal finance topics, with an increased emphasis on investing as a means to financial independence. Personal finance education in high school provides students the knowledge and skills to manage financial resources effectively for a lifetime of financial well-being. Investing and the Stock Market will cover the time value of money, compound interest, and how investing wisely over long periods of time can lead to financial security. Students will explore investment options such as stocks, bonds, mutual funds, and real estate as well as careers in the financial industry. Speculative investments and how to incorporate them into an investment portfolio will also be discussed.

Assured Assessments

Formative Assessments:

- Responding to discussion prompts and question of the day (Units 1, 2, 3, 4, 5, 6, 7, 8, 9)
- Responding to exit tickets (Units 1, 2, 3, 4, 5, 6, 7, 8, 9)
- Compound interest applications and practice (Unit 1)
- Stock performance analysis (Unit 2)
- Data crunch activity: How one's asset mix impacts one's returns (Unit 3)
- Choose the Target-Date Fund activity (Unit 4)
- Roll the dice activity related to behavior bias and loss aversion (Unit 6)
- Comparing types of retirement accounts (Unit 7)
- Researching online tools and apps for robo-advising, and creating a comparative graphic organizer (Unit 8)
- Investment portfolio presentation (Unit 9)

Summative Assessments:

- Quizlet: Cashcabulary: Investing (Units 1, 3, 4, 5, 6, 7, 8, 9)
- Google Forms quiz: Owning stock (Unit 2)

Core Text

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

UNIT 1

Why Should I Invest?

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3a)	Plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
ISTE Knowledge Constructor (Standard 3d)	Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.

Unit Essential Questions

- How does investing work?
- What is the advantage of investing early for retirement, and how much will I need?
- What is the difference between compound interest and simple interest?
- Does compound interest have more of an impact for short-term investments or long-term investments, and why?

Scope and Sequence

1. A simple introduction to investing
 - a. How does investing work?
2. Compound interest and the role it plays in investing
 - a. Compound interest formula

- b. Roles of compound interest and simple interest in short-term and long-term investments
3. Investing for retirement
 - a. Setting goals for how much one thinks one will need to support oneself
 - b. Retirement calculator

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Modeling of compound interest and retirement calculations
 - Responding to discussion prompts and question of the day
 - Infographic: A simple introduction to investing, with question prompts
 - Compound interest applications and practice
 - Using an investing for retirement calculator and interpreting the results
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Investopedia. “Compound Interest Explained.” *YouTube* uploaded by Investopedia on August 22, 2013. <https://www.youtube.com/watch?v=wf91rEGw88Q>. Accessed November 3, 2020. Web.
- Jiwani, Danial. *The Beginner Investor: A Beginner’s Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner’s Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- NerdWallet. “Retirement Calculator.” <https://www.nerdwallet.com/investing/retirement-calculator>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.
- Visual Capitalist. “A Simple Introduction to Investing.” <https://wealth.visualcapitalist.com/simple-introduction-investing/>. Accessed November 3, 2020. Web.

Time Allotment

- Approximately 8 days

UNIT 2

So, What's a Stock?

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3a)	Plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
ISTE Knowledge Constructor (Standard 3b)	Evaluate the accuracy, perspective, credibility, and relevance of information, media, data, or other resources.

Unit Essential Questions

- What does it mean to own stock?
- What are the risks of investing my money in the stock market?
- How do I analyze the performance of individual stock over time?

Scope and Sequence

1. How the stock exchange works
 - a. The relation between company growth and buying shares in that company
 - b. How selling shares on the stock exchange benefits companies
 - c. *The Stock Market Game* simulation experience
2. Owning stock
 - a. Ticker symbol
 - b. Gains and losses
 - c. Five-year performance

d. Trends

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Infographic: How the stock exchange works
 - Stock performance analysis
 - Responding to exit tickets

Summative Assessment:

- Google Forms quiz: Owning stock

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.
- *The Stock Market Game*. <https://www.stockmarketgame.org/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner's Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner's Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- Kurzgesagt. "How the Stock Exchange Works." *YouTube* uploaded by Kurzgesagt – In a Nutshell on November 28, 2013. <https://www.youtube.com/watch?v=F3QpgXBtDeo&vl=hu>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.
- Various articles on stock performances by companies such as Amazon, Chipotle, Nike, & Snap
- Field trip to the New York Stock Exchange

Time Allotment

- Approximately 8 days

UNIT 3

Bonds, Diversification, and Asset Allocation

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3a)	Plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
ISTE Computational Thinker (Standard 5b)	Collect data or identify relevant data sets, use digital tools to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.

Unit Essential Questions

- What is a bond, and how does an investor make money for it?
- What is a bond fact sheet, and how do I read it?
- What is the importance of diversifying my investment portfolio?

Scope and Sequence

1. Investing basics
 - a. Stocks and bonds mix
 - b. Risks of bonds as an investment
 - c. Inverse relationship: inverse rates + bond prices
2. Bond fund fact sheet
 - a. How to read the fund sheet
 - b. Interpreting fund sheet information in relation to investment options
3. Diversification
 - a. Benefits of diversification
 - b. Asset allocation

- c. Asset classes
- d. Protection for investors
- 4. Data
 - a. Impact of asset mix to investment returns

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Answering question prompts on “Investing Basics: Bonds”
 - Bond fact sheet activity
 - Data crunch activity: How one’s asset mix impacts one’s returns
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- E*TRADE. “The Power of Diversification.” *YouTube* uploaded by E*TRADE on September 25, 2012. <https://www.youtube.com/watch?v=pNO3RmmezC0>. Accessed November 3, 2020. Web.
- Jiwani, Danial. *The Beginner Investor: A Beginner’s Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner’s Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- TD Ameritrade. “Investing Basics: Bonds.” *YouTube* uploaded by TD Ameritrade on October 17, 2017. <https://www.youtube.com/watch?v=IuyejHOGCro>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.

Time Allotment

- Approximately 8 days

UNIT 4

Investing in Funds

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3d)	Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.
ISTE Computational Thinker (Standard 5b)	Collect data or identify relevant data sets, use digital tools to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.

Unit Essential Questions

- What are mutual funds, index funds, and exchange-traded funds (ETFs)?
- What is a target-date fund?
- How are investment fees calculated?

- What is Return on Investment (ROI)?
- What is price-to-earnings ratio?

Scope and Sequence

1. Mutual funds, index funds, ETFs
 - a. Defining common types of funds
2. Choosing the right target-date fund
 - a. Factors to consider
 - b. Effective strategies
 - c. Asset allocation
3. ROI, price per earnings
 - a. Tools to evaluate stock purchase decisions
4. Investment fees
 - a. How fees are calculated
 - b. Pros and cons of fee vs. no fee

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Edpuzzle: True or false mutual fund activity
 - Choose the Target-Date Fund activity
 - Investment Fee Calculation activity
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner's Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner's Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- MissBeHelpful. "What Are Mutual Funds, Index Funds, and ETF's???" *YouTube* uploaded by MissBeHelpful on March 15, 2018. <https://www.youtube.com/watch?v=4cOJ9J7phc>. Accessed November 3, 2020. Web.

- Retire Happy. “Choosing the Right Target-Date Fund.” *YouTube* uploaded by Retire Happy on January 13, 2016. <https://www.youtube.com/watch?v=RLPKP0xjOeI>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.

Time Allotment

- Approximately 10 days

UNIT 5

Deep Dive into Funds

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3d)	Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.
ISTE Computational Thinker (Standard 5c)	Break problems into component parts, extract key information, and develop descriptive models to understand complex systems or facilitate problem-solving.

Unit Essential Questions

- How does a mutual fund function?
- What is an index fund?
- How do I invest in fund that can minimize my risk and diversify my portfolio?

Scope and Sequence

1. Mutual funds
 - a. Functions

2. Index funds vs. ETFs
 - a. Functions
 - b. Similarities and differences
 - c. Criteria for choosing mutual, ETF, or both
3. S&P 500
 - a. Benchmark funds
 - b. Analysis of performance

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner's Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner's Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.

Time Allotment

- Approximately 12 days

UNIT 6

What's Your Investment Strategy?

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3d)	Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.
ISTE Computational Thinker (Standard 5c)	Break problems into component parts, extract key information, and develop descriptive models to understand complex systems or facilitate problem-solving.

Unit Essential Questions

- What is my investment strategy?
- How can I put my knowledge of investing and stocks into practice?
- What information is helpful to know when creating an investment strategy?
- What is behavior finance, and how can it affect investment strategies and decisions?

Scope and Sequence

1. Developing an investment strategy

- a. Factors and information to take into account to develop a strategy
2. Tips for beginning investors
 - a. Long-term focus
 - b. Diversification
 - c. ROI
 - d. P/E
3. Behavior finance
 - a. Biases
 - b. Overcoming biases

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Interactive activity: Invest with STAX
 - Infographic: Tips for beginners
 - Roll the dice activity related to behavior bias and loss aversion
 - Buy and Sell interactive activity
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner's Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner's Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.
- Visual Capitalist. "Keeping Your Eye on the Prize: Tips for Beginner Investors." <https://wealth.visualcapitalist.com/tips-beginner-investors/>. Accessed November 3, 2020. Web.

Time Allotment

- Approximately 12 days

UNIT 7

Types of Retirement Accounts

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.2	Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3a)	Plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.
ISTE Computational Thinker (Standard 5b)	Collect data or identify relevant data sets, use digital tools to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.

Unit Essential Questions

- What is a brokerage account?
- What are the different types of retirement accounts, and their characteristics?

Scope and Sequence

1. Brokerage accounts
 - a. Definition of a brokerage account
 - b. Setting up a brokerage account
 - c. Selecting the right account
 - d. Opening a brokerage account
2. Retirement accounts
 - a. Types
 - b. Scenarios and factors to consider
 - c. Limits and benefits
 - d. Taxes: advantages and disadvantages

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Reading and responding to “What Is a Brokerage Account and How Do I Open One?”
 - Comparing types of retirement accounts
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner’s Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner’s Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- O’Shea, Arielle. “What Is a Brokerage Account and How Do I Open One?” <https://www.nerdwallet.com/article/investing/what-is-how-to-open-brokerage-account>. NerdWallet October 23, 2020. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.

Time Allotment

- Approximately 12 days

UNIT 8

Robo-Advising

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3b)	Evaluate the accuracy, perspective, credibility, and relevance of information, media, data, or other resources.
ISTE Computational Thinker (Standard 5b)	Collect data or identify relevant data sets, use digital tools to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.

Unit Essential Questions

- What is robo-advising?
- What are the advantages and disadvantages of using robo-advisors?
- What are the most popular robo-advising and investing apps that people use?

Scope and Sequence

1. Rise of robo-advisors
 - a. Components of robo-advising
 - b. Advantages and disadvantages
2. Top investment robo-advisors
 - a. Criteria
 - b. Features
 - c. Pros and cons

3. Online tools and apps
 - a. Apps offering robo-advising
 - b. How the apps work

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - Viewing and responding to “Rise of the Robo Advisors”
 - Viewing and responding to *Top 5 Investment Robo-Advisors*
 - Researching online tools and apps for robo-advising, and creating a comparative graphic organizer
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Investopedia. “Rise of the Robo Advisors.” November 26, 2018. <https://www.investopedia.com/rise-of-the-robo-advisors-4182246#:~:text=The%20financial%20advisory%20business%20is%20facing%20an%20impending%20transformational%20change.&text=This%20means%20the%20younger%2C%20soon,based%20robo%2Dadvisors%20than%20humans>. Accessed November 3, 2020. Web.
- Jiwani, Danial. *The Beginner Investor: A Beginner’s Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner’s Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- TechRepublic Top 5. *Top 5 Investment Robo-Advisors*. <https://open.spotify.com/episode/2xhCKf29frIG0bnBtY7y7v>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.

Time Allotment

- Approximately 6 days

UNIT 9

Start Investing!

Unit Goals

At the completion of this unit, students will:

NSBE.Personal Finance.IV (Saving and Investing)	Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
NSBE.Personal Finance.IV (Saving and Investing)	Examine the role of saving and investing in creating a financial plan.
NSBE.Personal Finance.IV (Saving and Investing)	Develop financial goals for the future based on one's lifestyle expectations and career choices.
NSBE.Personal Finance.IV (Saving and Investing)	Explain how and why the stock market works.
CCS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
CCS.Mathematics.HS.F-IF.6	Calculate and interpret the average rate of a change of a function (presented symbolically or as a table) over a specified interval.
ISTE Knowledge Constructor (Standard 3d)	Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.
ISTE Computational Thinker (Standard 5c)	Break problems into component parts, extract key information, and develop descriptive models to understand complex systems or facilitate problem-solving.

Unit Essential Questions

- How do I create an evaluation strategy for selecting investments that meet the objective of a personal financial plan?
- What is my risk tolerance when selecting investments?
- What do I need to consider when selecting funds or assets to invest in?
- Why should I consider contributing the maximum to an employer-matched program?
- What do I do if my investment strategy is not working?

Scope and Sequence

1. Selecting investments
 - a. Investment strategies for 401(k)s
 - b. Strategies for selecting investments that meet the objective of a personal finance plan
 - c. Investment role play
2. Risk assessment
 - a. Evaluating results
3. Investment portfolio
 - a. Essential information for a portfolio

Assured Assessment

Formative Assessment:

- Students will participate in various formative assessments designed to support a wide variation in abilities, learning styles, and needs among students. Examples include:
 - Responding to discussion prompts and question of the day
 - “Risk Assessment Activity”
 - Investment portfolio presentation
 - Responding to exit tickets

Summative Assessment:

- Quizlet: Cashcabulary: Investing

Resources

Core

- Next Gen Personal Finance (NGPF). <https://www.ngpf.org/curriculum/>. Accessed November 3, 2020. Web.

Supplemental

- Jiwani, Danial. *The Beginner Investor: A Beginner’s Guide to Stock Market Investing*. n.p.: n.p., 2019. Print.
- Kratter, Matthew R. *A Beginner’s Guide to the Stock Market*. n.p.: Little Cash Machines, 2019. Print.
- NerdWallet. “Retirement Calculator.” <https://www.nerdwallet.com/investing/retirement-calculator>. Accessed November 3, 2020. Web.
- Tyson, Eric et al. *Investing All-in-One*. Hoboken, NJ: Wiley, 2017. Print.
- University of Missouri. “Risk Assessment Activity.” https://missouri.qualtrics.com/jfe/form/SV_e5O9zdPbe1NDMWh. Accessed November 3, 2020. Web.

Time Allotment

- Approximately 15 days

COURSE CREDIT

One-half credit in business education
One class period daily for a half year

PREREQUISITES

Successful completion of Accounting I or Personal Finance

ASSURED STUDENT PERFORMANCE RUBRICS

- Trumbull High School School-Wide Reading Rubric (attached)
- Trumbull High School School-Wide Problem-Solving Rubric (attached)
- Trumbull High School School-Wide Independent Learning and Thinking Rubric (attached)

Trumbull High School School-Wide Reading Rubric

Category/ Weight	Exemplary 4 Student work:	Goal 3 Student work:	Working Toward Goal 2 Student work:	Needs Support 1-0 Student work:
Respond X_____	<ul style="list-style-type: none"> • Demonstrates exceptional understanding of text by: <ul style="list-style-type: none"> ○ Clearly identifying the purpose of the text ○ Providing initial reaction richly supported by text ○ Providing a perceptive interpretation 	<ul style="list-style-type: none"> • Demonstrates understanding of text by: <ul style="list-style-type: none"> ○ Identifying the fundamental purpose of the text ○ Providing initial reaction supported by text ○ Providing a clear/straightforward interpretation of the text 	<ul style="list-style-type: none"> • Demonstrates general understanding of text by: <ul style="list-style-type: none"> ○ Partially identifying the purpose of the text ○ Providing initial reaction supported by text ○ Providing a superficial interpretation of the text 	<ul style="list-style-type: none"> • Demonstrates limited or no understanding of text by: <ul style="list-style-type: none"> ○ Not identifying the purpose of the text ○ Providing initial reaction not supported by text ○ Providing an interpretation not supported by the text
Interpret X_____	<ul style="list-style-type: none"> • Demonstrates exceptional interpretation of text by: <ul style="list-style-type: none"> ○ Extensively reshaping, reflecting, revising, and/or deepening initial understanding ○ Constructing insightful and perceptive ideas about the text ○ Actively raising critical questions and exploring multiple interpretations of the text 	<ul style="list-style-type: none"> • Demonstrates ability to interpret text by: <ul style="list-style-type: none"> ○ Reshaping, reflecting, revising, and/or deepening initial understanding ○ Summarizing main ideas of text ○ Actively interpreting text by raising questions and looking for answers in text 	<ul style="list-style-type: none"> • Demonstrates general ability to interpret text by: <ul style="list-style-type: none"> ○ Guided reflection and/or revision of initial understanding ○ Summarizing some of the main ideas of text ○ Guided interpretation of text by locating answers to given questions in text 	<ul style="list-style-type: none"> • Demonstrates limited ability to interpret text as evidenced by: <ul style="list-style-type: none"> ○ Struggle to implement guided reflection and/or revision of initial understanding ○ Struggle to summarize any main ideas of text ○ Struggle to answer questions by locating responses in text
Connect X_____	<ul style="list-style-type: none"> • Demonstrates perceptive connections <ul style="list-style-type: none"> ○ text-to-text ○ text-to-self ○ text-to-world 	<ul style="list-style-type: none"> • Demonstrates specific connections <ul style="list-style-type: none"> ○ text-to-text ○ text-to-self ○ text-to-world 	<ul style="list-style-type: none"> • Demonstrates general connections <ul style="list-style-type: none"> ○ text-to-text ○ text-to-self ○ text-to-world 	<ul style="list-style-type: none"> • Struggles to make connections <ul style="list-style-type: none"> ○ text-to-text ○ text-to-self ○ text-to-world
Evaluate X_____	<ul style="list-style-type: none"> • Demonstrates insightful evaluation of text by one or more of the following: <ul style="list-style-type: none"> ○ Critical analysis to create a conclusion supported by the text ○ Perceptive judgments about the quality of the text ○ Synthesis of text ○ Expression of a personal opinion 	<ul style="list-style-type: none"> • Demonstrates an evaluation of text by one or more of the following: <ul style="list-style-type: none"> ○ Critical analysis to form a conclusion from the text ○ Thoughtful judgments about the quality of the text ○ Evaluation of text to express personal opinion(s) 	<ul style="list-style-type: none"> • Demonstrates a general evaluation of text by one or more of the following: <ul style="list-style-type: none"> ○ Formulation of a superficial conclusion from the text ○ Assessment of the quality of the text ○ Use of text to express personal opinion(s) 	<ul style="list-style-type: none"> • Demonstrates a struggle to evaluate text by one or more of the following: <ul style="list-style-type: none"> ○ Formulation of a conclusion from the text ○ Assessment of the quality of the text ○ Use of text to express personal opinion(s)

Trumbull High School School-Wide Problem-Solving through Critical Thinking Rubric

Category/ Weight	Exemplary 4	Goal 3	Working Toward Goal 2	Needs Support 1-0
Understanding X_____	<ul style="list-style-type: none"> • Student demonstrates clear understanding of the problem and the complexities of the task 	<ul style="list-style-type: none"> • Student demonstrates sufficient understanding of the problem and most of the complexities of the task 	<ul style="list-style-type: none"> • Student demonstrates some understanding of the problem but requires assistance to complete the task 	<ul style="list-style-type: none"> • Student demonstrates limited or no understanding of the fundamental problem after assistance with the task
Research X_____	<ul style="list-style-type: none"> • Student gathers compelling information from multiple sources including digital, print, and interpersonal 	<ul style="list-style-type: none"> • Student gathers sufficient information from multiple sources including digital, print, and interpersonal 	<ul style="list-style-type: none"> • Student gathers some information from few sources including digital, print, and interpersonal 	<ul style="list-style-type: none"> • Student gathers limited or no information
Reasoning and Strategies X_____	<ul style="list-style-type: none"> • Student demonstrates strong critical thinking skills to develop a comprehensive plan integrating multiple strategies 	<ul style="list-style-type: none"> • Student demonstrates sufficient critical thinking skills to develop a cohesive plan integrating strategies 	<ul style="list-style-type: none"> • Student demonstrates some critical thinking skills to develop a plan integrating some strategies 	<ul style="list-style-type: none"> • Student demonstrates limited or no critical thinking skills and no plan
Final Product and/or Presentation X_____	<ul style="list-style-type: none"> • Solution shows deep understanding of the problem and its components • Solution shows extensive use of 21st-century technology skills 	<ul style="list-style-type: none"> • Solution shows sufficient understanding of the problem and its components • Solution shows sufficient use of 21st-century technology skills 	<ul style="list-style-type: none"> • Solution shows some understanding of the problem and its components • Solution shows some use of 21st-century technology skills 	<ul style="list-style-type: none"> • Solution shows limited or no understanding of the problem and its components • Solution shows limited or no use of 21st-century technology skills

Trumbull High School School-Wide Independent Learning and Thinking Rubric

Category/ Weight	Exemplary 4	Goal 3	Working Toward Goal 2	Needs Support 1-0
Proposal X_____	<ul style="list-style-type: none"> • Student demonstrates a strong sense of initiative by generating compelling questions, creating uniquely original projects/work 	<ul style="list-style-type: none"> • Student demonstrates initiative by generating appropriate questions, creating original projects/work 	<ul style="list-style-type: none"> • Student demonstrates some initiative by generating questions, creating appropriate projects/work 	<ul style="list-style-type: none"> • Student demonstrates limited or no initiative by generating few questions and creating projects/work
Independent Research & Development X_____	<ul style="list-style-type: none"> • Student is analytical, insightful, and works independently to reach a solution 	<ul style="list-style-type: none"> • Student is analytical, and works productively to reach a solution 	<ul style="list-style-type: none"> • Student reaches a solution with direction 	<ul style="list-style-type: none"> • Student is unable to reach a solution without consistent assistance
Presentation of Final Product X_____	<ul style="list-style-type: none"> • Presentation shows compelling evidence of an independent learner and thinker • Solution shows deep understanding of the problem and its components • Solution shows extensive and appropriate application of 21st-century skills 	<ul style="list-style-type: none"> • Presentation shows clear evidence of an independent learner and thinker • Solution shows adequate understanding of the problem and its components • Solution shows adequate application of 21st-century skills 	<ul style="list-style-type: none"> • Presentation shows some evidence of an independent learner and thinker • Solution shows some understanding of the problem and its components • Solution shows some application of 21st-century skills 	<ul style="list-style-type: none"> • Presentation shows limited or no evidence of an independent learner and thinker • Solution shows limited or no understanding of the problem and its components • Solution shows limited or no application of 21st-century skills