



GRADE 6+

What Is Investing | Lesson Plan

How can I grow my money through investing?

Students learn about the importance of investing, different types of investments, and key considerations for making profitable investments.

Learning Objectives:

- Understand the importance of investing and the potential benefits.
- Identify different types of investments, such as stocks, bonds, CDs, real estate, and cryptocurrency.
- Define key terms associated with investing, including risk, certificate of deposit, bonds, and stocks.
- Explore the concept of diversification and its role in minimizing risk.
- Learn key factors for profitable investments, including timing, risk, and price.

Key Vocabulary:

- Investment: A place to put your money where it can grow over time.
- Risk: The possibility of losing some or all of your money.
- Certificate of Deposit (CD): An investment with low risk and a government guarantee.
- Bonds: An investment that loans money to a business or government.
- Stocks: An investment that buys shares in a business.

Educational Standards: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$e: What Is Investing?](#)



Scan to watch video.

- Worksheet: [Ca\\$h Cour\\$e: What Is Investing?](#) ([Download PDF](#))

Lesson Plan (45 mins.)

Warm-Up: What do we already know about investing? (15 mins.)

1. Ask: *Did you know there are places you can put your money where it can grow over time? Can you think of an example of someone who has made much money through investing in stocks, real estate, or cryptocurrency? What about someone who has LOST a lot of money through investments in stocks, real estate, or cryptocurrency?*
2. Discuss the examples together as a class.

Watch and Apply: (20 mins.)

1. State: *We will watch a video about investing and learn about different types of investments. Pay attention to the potential benefits and risks.*
2. Watch the video, *Ca\$h Cour\$e: What Is Investing?* (Encourage students to take notes.)
3. Distribute the *Ca\$h Cour\$e: What Is Investing?* Worksheet to students.
4. Instruct students to complete the worksheet individually or in pairs.
5. Optional activity:
 - a. Have the students vote on a certain stock or cryptocurrency for the class to “buy” and write down the current price of one share/coin.
 - b. Encourage them to follow the price changes independently over the next week.
 - c. In one week, check the price together as a class and determine if you lost or earned money based on the new price.
 - d. Discuss: *What might have caused the price to change? Would this investment have been worth the risk?*

Wrap-Up: (10 mins.)

1. Review the answer key for the worksheet as a class to ensure understanding.
2. Discuss: *What did you learn about investing? Of the different kinds of investments mentioned in the video, which one would you choose for growing your money? Why? How might you diversify your investments to reduce risk?*
3. Emphasize the importance of considering risk, timing, and price when making investment decisions.
4. Encourage students to think about their financial goals and how investing can help achieve them.

Don't have time for the full lesson? Quick Activity (5-10 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.