



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:

- Explain 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: CCRA.R.7, CCRA.R.10, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Topics: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: *Ca\$h Cour\$e: What Is Investing* (Watch [Here](#))
- Worksheet: *Ca\$h Cour\$e: What Is Investing?* (Click [Here](#))

Lesson Plan (45 mins.)

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

1. Initiate a conversation about the concept of investing, where money can grow over time. Reflect on examples of successful and unsuccessful investments in stocks, real estate, or cryptocurrency.
2. Collaboratively discuss these examples to understand different outcomes in investing.

Watch and Apply: (20 mins.)



1. Introduce the video *Ca\$h Cour\$e: What Is Investing?* as a means to learn about various investment types. Highlight the importance of understanding both the potential benefits and risks.
2. Watch the video, encouraging students to take notes for a deeper understanding.
3. Hand out the "Ca\$h Cour\$e: What Is Investing? Worksheet" for students to complete either individually or in pairs.
4. Optional Interactive Activity:
 - Conduct a class vote to select a stock or cryptocurrency for a hypothetical class investment. Record the current price of one share or coin.
 - Encourage students to monitor the price changes over the next week.
 - Plan to reconvene in a week to discuss the outcome, exploring factors that could have influenced the price change, and assessing the risk versus reward of the investment.

Wrap-Up: (10 mins.)

1. Go over the worksheet answers collectively to ensure comprehension and address any misconceptions.
2. Facilitate a discussion on what the students learned about investing. Encourage them to share which type of investment they found most appealing for growing money and why.
 - Discuss the concept of diversifying investments to mitigate risk.
3. Highlight the importance of considering factors like risk, timing, and price in investment decisions.
4. Encourage students to think about their financial objectives and how strategic investing might play a role in achieving 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.