

Financial Literacy Lesson: Introduction to Investing



Grade Levels: 9 - 12th

Planned to A.T. Teacher Guide Introduction:

Welcome to Planned to A.T., Inc.'s My Money Grows Investing Curriculum—part of our Introduction to Investing Series designed specifically for high school educators. At Planned to A.T., we believe every student deserves the opportunity to reach their fullest potential, and that includes achieving financial wellness. As former educators ourselves, we've seen firsthand how financial barriers can limit the dreams of young people. That's why we created this curriculum—to provide teachers with the tools to empower students through engaging, interactive financial literacy lessons. We know that one of the hardest parts of teaching financial literacy is simply knowing where to start. That's why we've done the heavy lifting for you. With My Money Grows, your students will begin a clear and guided journey toward understanding investing and building long-term financial success. We're thrilled to have you join us in our mission to close the wealth gap, one classroom at a time. Together—with consistency, collaboration, and care—we can help shape a brighter financial future for the next generation.

Investing Topics:

Introduction to Investing

- **Investing Basics**
- **Stocks**
- **Mutual Funds and Dividends**
- **Assets and Liabilities**
- **Benefits of Investing Early**
- **Real Estate Investing**
- **Retirement Plans**





Lesson Purpose:

To introduce the concept of investing to students and help shape their understanding that it's in their best interest to begin as early as possible.

Objective:

To help students understand that there are additional steps to take to grow their money after meeting a savings goal. They can get started now with the help of a parent or guardian.

Teacher Lesson Outline:

- **Planned to A.T. Introduction Video (3 min)**
- **To Save or Invest: What's it to you?** Students questions **(10 min)**
- **Student Discussion (10 min)** - Have students elaborate on their opinions of if teenagers should save money, why or why not. Have students elaborate on their opinions of if teenagers should invest money, why or why not.
- **Saving vs Investing: Student Activity (10 min)**
 1. Putting \$50 every month into an envelope. (SAVING)
 2. Putting aside \$1000 with a goal to make a profit. (INVESTING)
 3. Donating money to charity to buy goods for the homeless. (NEITHER)
 4. Giving your Birthday money to someone you trust to hold for you. (SAVING)
 5. Putting \$25 into an account because you want it to grow to \$28 in the future. (INVESTING)
 6. Spending all of the money you get on candy. (NEITHER)
- **Exit Ticket: It's Never too Early to Invest (20 min)**

START : Essential Question(s)

Q: If you had to choose between getting \$20 now or waiting a month and getting \$100 which would you choose? Why?

Q: Have you thought about what retirement might look like at your age?

Q: Have you ever heard about or thought about investing money?

Q: What is the difference between saving money and investing money?

Education Standards Addressed:

SSEPF3 Explain how the financial system channels funds from savers to investors.

d. Evaluate the risk and return of a variety of savings and investment options, including: savings accounts, certificates of deposit, retirement accounts (i.e. Roth IRA, 401K, 403b), stocks, bonds, 529 accounts, and mutual funds and explain the importance of diversification when investing.

QUICK Check in:

Q: Raise your hand if you've ever heard about or thought about saving money?

Additional Lesson Materials:

- School approved search engine



To Save or Invest: What's it to you?

Student Handout

Directions:

Answer the following questions on what you know about saving and investing. Remember, there is no wrong answer!

1. What does it mean when someone says they are saving money?

2. In your own words, what does it mean to invest money?

3. Do you think saving or investing is more important? Why?

**4. In your opinion do you think teenagers should save money?
Why or why not?**

**5. In your opinion do you think teenagers should be thinking about
investing money? Why or why not?**

Saving vs Investing

Student activity

Is there a difference between saving money and investing money?

Yes or **No** ?

Saving - setting aside money for a future or specific purpose, like emergencies, college, a house

Investing - expending (spending) money with the expectation of achieving a profit or an increase in money back.

Directions: Read the following statements and place an (S) next to the statement that describes saving and an (I) next to the statement that best describes investing. If the statement does not apply, place an (X).

1. Putting \$50 every month into an envelope. (___)
2. Putting aside \$1000 with a goal to make a profit. (___)
3. Donating money to charity to buy goods for the homeless. (___)
4. Giving your birthday money to someone you trust to hold for you. (___)
5. Putting \$25 into a high interest account because you want it to grow to \$28 in the future. (___)
6. Spending all of the money you get on candy. (___)

Record how many in each category.

(S) _____ **(I)** _____ **(X)** _____

Exit Ticket:

It's Never too Early to Invest

Student activity

You may be asking yourself, “am I too young to start investing”? And the answer is, no! You legally are not able to open an investment account on your own. You have to be a minimum age of 18! However, with the help from a parent or guardian you can open something called a custodial account.

Step 1: Use a school approved search engine to define what a “custodial investment account” is.

A custodial investment account is:

Step 2: Select an article on the following topic to read more about:

- **Best Custodial Investment Accounts**

<https://www.bankrate.com/investing/best-custodial-investment-accounts/>

This link lists the top custodial accounts available and their offerings.

- **Why open a custodial account?**

<https://www.fidelity.com/open-account/custodial-account>

This link discusses the importance of opening a custodial account.

- **Compare Custodial Accounts**

<https://www.nerdwallet.com/best/investing/custodial-accounts>

This link lets you compare the pro’s and con’s of custodial accounts.