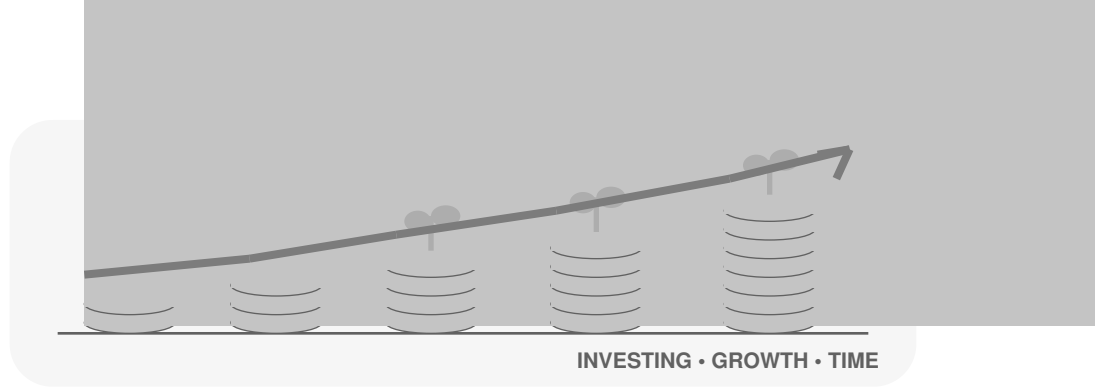




## Lesson Purpose:

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: 55-Minute Flow

0-3 min

#### Planned to A.T. Introduction Video

Play the Planned to A.T. introduction video.

3-8 min

#### \$20 Now or \$100 Later?

Students vote, defend their choice, then reconsider as time and risk change.

8-13 min

#### What's It to You?

Students complete the quick saving/investing pre-assessment.

13-20 min

#### Saving vs. Investing

Introduce purpose, access, growth potential, and risk.

20-28 min

#### Save, Invest, Spend - or Neither?

Use the existing scenarios as a movement challenge, then record answers.

28-39 min

#### What Would You Do With \$1,000?

Students allocate money, explain their reasoning, and apply it to three people.

39-47 min

#### Risk vs. Reward Challenge

Students compare risk and potential growth across different places money can go.

47-52 min

#### The Power of Starting Early

Introduce compound growth and why time can matter.

52-55 min

#### My Investor Mindset

Students complete the exit ticket; custodial-account exploration becomes take-home.

# Facilitator Instructions

## INTERACTIVE ACTIVITIES - PART 1

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3-8 min

### \$20 Now or \$100 Later?

Designate one side of the room "\$20 NOW" and the other "\$100 LATER." Read the opening question and have students physically move to the side that represents their choice. Invite 1-2 students from each side to explain their reasoning. Then change the conditions: first, tell students they must wait one year for the \$100 and allow them to move; next, tell them there is only a 50% chance they will receive the \$100 and allow them to move again. Close by connecting their choices to time, delayed gratification, and risk.

**FACILITATOR PROMPT:** What changed your decision - the amount, the wait, or the uncertainty?

20-28 min

### Save, Invest, Spend - or Neither?

Label three areas of the room SAVE, INVEST, and NEITHER. Read each scenario from the Saving vs. Investing student activity aloud. Students move to the category they believe best fits. Ask volunteers to defend their choice before revealing/discussing the classification. Students then record the answer on their activity sheet. Reinforce that money in a savings account is saving even when the account earns interest; investing involves putting money into an asset with the goal of growth and includes the possibility of loss.

**FACILITATOR PROMPT:** Why did you choose that category? What makes this saving, investing, or neither?

28-39 min

### What Would You Do With \$1,000?

Give students the imaginary \$1,000 challenge page. Students decide how much they would spend, save, and invest; their three amounts must total \$1,000. Give them a few minutes to explain their reasoning. Then introduce Jayden, Maya, and Chris on the following page. Students create a new allocation for each person based on that person's situation. Have students compare answers with a partner and discuss why the same \$1,000 may reasonably be handled differently depending on needs, goals, available savings, and time horizon.

**FACILITATOR PROMPT:** Would you give all three people the same plan? What information changed your recommendation?

# Facilitator Instructions

## INTERACTIVE ACTIVITIES - PART 2

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39-47 min

### Risk vs. Reward Challenge

Students review the four choices on the activity page and place each one along the risk meter from lower to higher risk. Have students compare placements with a partner before discussing as a class. Emphasize that risk and potential return are related, but higher risk does not guarantee higher returns. Clarify that investments can increase or decrease in value and that diversification can spread risk but does not eliminate it.

**FACILITATOR PROMPT:** Which choice has the greatest potential to grow over a long period? Which could lose value?

47-52 min

### The Power of Starting Early

Display or direct students to the Investor A/Investor B comparison. Ask students to predict who may have the advantage at age 60 if both invest the same monthly amount and all other assumptions are equal. After students commit to a prediction, introduce compound growth: earnings can have the opportunity to generate additional earnings over time. Stress that this is a concept illustration, not a guaranteed investment outcome. Students then explain in their own words why starting earlier can matter.

**FACILITATOR PROMPT:** What advantage does Investor A have that Investor B cannot buy later? Answer: more time.

52-55 min

### My Investor Mindset Exit Ticket

Students independently complete the exit ticket during the final three minutes. Collect responses to check whether students can distinguish saving from investing, recognize investment risk, explain why time can matter, and apply the concepts to a simple \$100 decision. Use the final question to identify topics students still want clarified. Direct students to complete the custodial-account family research activity at home.

**FACILITATOR PROMPT:** Look for understanding rather than a single preferred choice about how students would use the \$100.

## TEACHER NOTE

The activities are designed to encourage reasoning, not to tell students that saving or investing is always the better choice. Keep bringing the discussion back to purpose, time horizon, access to money, and risk.

## **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:**

**SS. 912.FL.4** Identify and compare the different means and risks of saving and investing money, including the impact of inflation and interest rates.

## **Additional Lesson Materials:**

- School approved search engine

## **QUICK Check in:**

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



# 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?**

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

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

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

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

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# 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)** \_\_\_\_\_

# What Would You Do With \$1,000?

## STUDENT DECISION CHALLENGE

### THE CHALLENGE

You just received \$1,000. You can spend it, save it, invest it - or divide it among all three. There is no single correct answer. Your job is to make a plan and explain why it makes sense for you.

### Build Your \$1,000 Plan

**SPEND**

Money I want to use now

\$ \_\_\_\_\_

**SAVE**

Money I may need sooner or want to protect

\$ \_\_\_\_\_

**INVEST**

Money I can leave invested for longer-term growth

\$ \_\_\_\_\_

**TOTAL: \$1,000**

### Explain Your Decision

Why did you divide your money this way?

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What would have to change in your life for you to make a different decision?

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# Same \$1,000. Different Decisions.

## APPLY YOUR THINKING

Would the same money decision make sense for everyone? Read each situation and decide how you would divide the \$1,000.

### JAYDEN

Has only \$50 saved and may need money soon for an unexpected car repair.

SPEND \$ \_\_\_\_\_ SAVE \$ \_\_\_\_\_ INVEST \$ \_\_\_\_\_

### MAYA

Has \$3,000 saved and wants to buy a car next year.

SPEND \$ \_\_\_\_\_ SAVE \$ \_\_\_\_\_ INVEST \$ \_\_\_\_\_

### CHRIS

Already has emergency savings and does not expect to need this \$1,000 for many years.

SPEND \$ \_\_\_\_\_ SAVE \$ \_\_\_\_\_ INVEST \$ \_\_\_\_\_

## TURN & TALK

Compare your choices with a partner. Would you give Jayden, Maya, and Chris the same advice? Explain how the purpose of the money and when it may be needed changed your decisions.

# Risk vs. Reward Challenge

## HOW MUCH CAN CHANGE?

Investing can offer the potential for growth, but investments can also lose value. Place each choice on the risk meter based on what you know.

1 Money in an insured savings account

2 Stock in one company

3 A diversified stock fund

4 Cash kept in your bedroom

## RISK METER



Write the number of each choice above where you think it belongs.

### THINK ABOUT IT

Which choice has the greatest potential to grow over a long period of time?

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Why doesn't higher potential growth mean guaranteed growth?

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Remember: investments can increase or decrease in value.

# The Power of Starting Early

TIME CAN BE AN INVESTOR'S SUPERPOWER

## WHO HAS THE ADVANTAGE?

### INVESTOR A

Starts at age 16

Invests \$25/month

### INVESTOR B

Starts at age 26

Invests \$25/month

## Make a Prediction

Who do you think could have more money at age 60 if all other assumptions were the same?

☐ Investor A

☐ Investor B

☐ Not sure

## COMPOUND GROWTH

When investment earnings have the opportunity to earn additional earnings, growth can compound over time. Starting earlier gives money more time to experience potential growth. Actual investment returns are not guaranteed.

In your own words, why can starting earlier matter?

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## TIME IS AN INVESTOR'S SUPERPOWER.

More time can mean more opportunity for compounding - but investing always involves risk.

# My Investor Mindset

## 3-MINUTE EXIT TICKET

1. One important difference between saving and investing is:

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2. Investing involves \_\_\_\_\_ because investments can increase or decrease in value.

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3. One reason starting to invest early can be helpful is:

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4. If I had \$100 today, I would:

☐ Spend some

☐ Save some

☐ Invest some

☐ Use a combination

Why? \_\_\_\_\_

5. One question I still have about investing:

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### NEXT STEP

Continue at home with It's Never Too Early to Invest. Explore how a parent or guardian can help a minor learn more about custodial investment accounts.

# Take-Home Extension: It's Never Too Early to Invest

## FAMILY RESEARCH 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:

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**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.