

PUBLIC SCHOOLS OF EDISON TOWNSHIP  
OFFICE OF CURRICULUM AND INSTRUCTION



Finance and Investing

Length of Course:	Term
Elective/Required:	Required
Schools:	High School
Eligibility:	Grade 11-12
Credit Value:	2.5 Credits
Date Approved:	August 23, 2022

## TABLE OF CONTENTS

Statement of Purpose	3
Course Description	4
Units of Study	5
Unit 1: Savings and Investing	6
Unit 2: The Stock Market	8
Unit 3: Other Investment Opportunities	10
Unit 4: Investing For Retirement	12
Unit 5: The Role of the Federal Reserve	14

**Modifications will be made to accommodate IEP mandates for classified students**

## Statement of Purpose

The intent of the course is to help students demystify the investing process, understand the basic tools of investing, and give practical experience in establishing and monitoring a portfolio. This higher-level course will enable students to prepare investment strategies for their immediate future and their career years, as well as plan for their retirement years. Problem solving and decision-making skills will be stressed.

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*A copy of this curriculum guide for review on the District website and in the Office of Curriculum and Instruction.*

## Course Description

Finance and Investing is designed to introduce students to personal investment options. The course will delve into topics involving investing and savings, and familiarize students with key investment terminology. The course consists of five units: savings vehicles and understanding the difference between saving and investing, understanding a variety of investment vehicles with particular emphasis on the stock market, mutual funds, investing for retirement (social security, traditional IRAs, pension plans, Roth IRAs, 401K/403B, Roth 401K), and the role of the Federal Reserve.

**Units Of Study**

Unit	Focus
Savings and Investing (2-3 weeks)	<ul style="list-style-type: none"><li>• Understanding the difference between Savings and Investing</li><li>• Three keys to financial success</li><li>• Savings characteristics and vehicles</li><li>• Investing characteristics and vehicles</li><li>• Diversification and asset allocation</li></ul>
The Stock Market (3-4 weeks)	<ul style="list-style-type: none"><li>• Types of stocks</li><li>• Methods of choosing stocks</li><li>• Markets, segments, and industries</li><li>• Seven statistical factors to look at when deciding on a stock</li><li>• Selling short</li><li>• Odd vs. round lot</li></ul>
Other Investment opportunities (3-4 weeks)	<ul style="list-style-type: none"><li>• Crypto Currency, Mutual Funds, Real Estate, Commodities, Collectibles, Currency Exchange</li></ul>
Investing for Retirement (2-3 weeks)	<ul style="list-style-type: none"><li>• Retirement goals</li><li>• Traditional IRAs, Roth IRAs, Educational IRAs</li><li>• Company Sponsored - 401K, 403B, Pension plan, Roth 401K</li></ul>
The role of the Federal Reserve (2-3 weeks)	<ul style="list-style-type: none"><li>• Roles of the Fed</li><li>• Responsibilities of the Fed</li><li>• Government's role in the economy</li><li>• Business cycle</li></ul>

**Unit 1: Savings and Investing**

<b>Targeted Standards</b>	9.1.12.B.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.4 9.1.12.B.8 9.1.12.B.10
<b>Unit Objectives/ Conceptual Understandings</b>	<i>Students will understand that:</i> <ul style="list-style-type: none"> <li>• There is a difference between saving and investing</li> <li>• There are three keys to financial success</li> <li>• Savings characteristics and vehicles come in many forms</li> <li>• Investing characteristics and vehicles come in many forms</li> <li>• Diversification and asset allocation are essential to portfolio management</li> </ul>
<b>Essential Questions</b>	<ul style="list-style-type: none"> <li>• What are my saving and investment options that will help me meet short and long term goals?</li> <li>• How does one go about gaining wealth and financial freedom in one's lifetime?</li> <li>• During the quest for financial freedom and the accumulation of wealth, how does one protect what they have accumulated towards reaching financial freedom?</li> </ul>
<b>Unit Assessment</b>	<i>What is the evidence that students have achieved the targeted standards/unit objectives?:</i> <ul style="list-style-type: none"> <li>• Pre-planning portfolio</li> <li>• Investment goal sheet with allocations</li> <li>• Formative assessment on vocabulary</li> <li>• Unit I Test</li> </ul>

<b>Core Content Objectives</b>		<b>Instructional Action</b>	
<b>Concepts</b> What students will know	<b>Skills</b> What students will be able to do	<b>Activities/ Strategies</b> Technology Implementation Interdisciplinary Connections	<b>Assessment Check Points</b>
Saving <ul style="list-style-type: none"> <li>• Definition of money</li> </ul>	<ul style="list-style-type: none"> <li>• Increase their business</li> </ul>	<ul style="list-style-type: none"> <li>• Define key terms</li> <li>• Stock market game</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-planning portfolio</li> <li>• Year long Investment goal sheet with</li> </ul>

<ul style="list-style-type: none"> <li>• Keys to financial success</li> <li>• Compounding</li> <li>• Rule of 72</li> <li>• Purpose of saving and ways to save</li> <li>• PYF principle</li> <li>• Characteristics of savings vehicles (safe, liquid, return/inflation)</li> <li>• Savings vehicles (savings account, money market account, CD's, Checking account)</li> </ul> <p>Investing</p> <ul style="list-style-type: none"> <li>• Purpose of investing</li> <li>• Characteristics of investing (risk, not liquid, short-term, long-term)</li> <li>• Investment vehicles</li> <li>• Diversification</li> <li>• Relative risk pyramid</li> </ul>	<ul style="list-style-type: none"> <li>• vocabulary</li> <li>• Understand the difference between savings and investing</li> <li>• Identify various savings and investment vehicles</li> <li>• Understand the risks and rewards of investing</li> <li>• Analyze which investments align with their goals</li> </ul>	<ul style="list-style-type: none"> <li>• Portfolio assessment</li> <li>• Current events</li> <li>• Written responses to essential questions using correct information</li> <li>• Enter and exit tickets relating to essential questions and learning goals</li> <li>• Financial math practice</li> <li>• Stock market game</li> </ul>	<p>allocations</p> <ul style="list-style-type: none"> <li>• Active class participation</li> <li>• Chapter quizzes</li> <li>• Stock market game</li> <li>• Do now's</li> </ul>
<p><b>Resources</b></p> <p>Essential materials, supplementary materials, links to best practice</p> <p>Essential Materials, Supplementary Materials, Links to Best Practices, Textbook materials, Teacher-guided class discussions, Project based learning, Guest speakers</p>	<p><b>Instructional Adjustments</b></p> <p>Modifications, student difficulties, possible misunderstandings</p> <p>Multimedia presentations for visual learning styles, Cooperative learning structures, Provide one-on-one teacher support when necessary, Teacher may utilize pre-assessment, flexible grouping, adjusted questions, product choices, scaffolding, compacting, contracts, and anchoring activities to support individual student learning styles</p>		

**Unit 2: THE STOCK MARKET**

<b>Targeted Standards</b>	9.1.12.B.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.4 9.1.12.B.7 9.1.12.B.8 9.1.12.B.10
<b>Unit Objectives/ Conceptual Understandings</b>	<i>Students will understand that:</i> <ul style="list-style-type: none"> <li>• Becoming financially independent will require taking some calculated risks</li> <li>• Stock markets are vital components of a free-market economy because they enable democratized access to trading and exchange of capital for investors of all kinds. They perform several functions in markets, including efficient price discovery and efficient dealing.</li> <li>• Calculating a portfolio will require some financial math skills and knowledge of long-term and short-term tax options</li> </ul>
<b>Essential Questions</b>	<ul style="list-style-type: none"> <li>• What is the stock market and what are its effects on the economy?</li> <li>• How can I analyze a company to help me make smart investment decisions?</li> <li>• What returns has the stock market generated historically?</li> </ul>
<b>Unit Assessment</b>	<i>What is the evidence that students have achieved the targeted standards/unit objectives?:</i> <ul style="list-style-type: none"> <li>• Portfolio</li> <li>• Investment goal sheet with allocations</li> <li>• Formative assessment on vocabulary</li> <li>• Unit II Test</li> </ul>

<b>Core Content Objectives</b>		<b>Instructional Action</b>	
<b>Concepts</b> What students will know	<b>Skills</b> What students will be able to do	<b>Activities/Strategies</b> Technology Implementation Interdisciplinary Connections	<b>Assessment Check Points</b>
Basics of stocks <ul style="list-style-type: none"> <li>• Definition of a stock</li> <li>• Why a company sells stock</li> <li>• Definition of</li> </ul>	<ul style="list-style-type: none"> <li>• Examine the history of stock performance and consequences of selling and buying</li> <li>• Examine the features of</li> </ul>	<ul style="list-style-type: none"> <li>• Define key terms</li> <li>• Stock market game</li> <li>• Portfolio assessment</li> <li>• Current events</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-planning portfolio</li> <li>• Year long Investment goal sheet with allocations</li> <li>• Active class participation</li> </ul>



<ul style="list-style-type: none"><li>stockholders/shareholders</li><li>Capital gains</li><li>Dividends</li><li>Types of stock penny, growth, blue-chip)</li><li>Stock prices</li></ul> History of the stock market Choosing stock <ul style="list-style-type: none"><li>Peter Lynch “common sense approach”</li><li>Warren Buffet way</li></ul> Markets (NYSE, AMEX, NASDAQ, Market indices- DJIA, NASDAQ Composite, S&P500) Sectors and industries Examining a company (EPS, P/E ratio, ROE, Beta, Sales and earnings history, Market capitalization, Yield, Volume) Reading a stock table Buying and selling stock (Odd lot and round lot, Short selling, Common vs. preferred stock, Stock splits , Stockbrokers) Types of orders (Market, Stop, Limit)	<p>common stock and preferred stock</p> <ul style="list-style-type: none"><li>Identify terms frequently used to describe stocks such as PE ratio, Return, dividend, 52 week high and low.</li><li>Identify types of stocks indexes ( Dow Jones, NASDAQ, S &amp; P 500)</li><li>Contrast the classification of stocks ( Income, Growth, Penny, Defensive, Cyclical)</li><li>Contrast Bull vs. Bear market . Calculate ROI for stock investments Differentiate - buy and hold, short selling, dollar cost averaging, direct investment and dividend reinvestment</li></ul>	<ul style="list-style-type: none"><li>Written responses to essential questions using correct information</li><li>Enter and exit tickets relating to essential questions and learning goals</li><li>Complete stock indicator worksheet for a company</li><li>Complete stock research for group activity and make oral presentation</li><li>Complete worksheets on ROI for stock investments</li><li>Stock market game</li></ul>	<ul style="list-style-type: none"><li>Chapter quizzes</li><li>Stock market game</li><li>Do now's</li></ul>
<b>Resources</b> Essential materials, supplementary materials, links to best practice  Essential Materials, Supplementary Materials, Links to Best Practices, Textbook materials, Teacher-guided class discussions, Project based learning, Guest speakers	<b>Instructional Adjustments</b> Modifications, student difficulties, possible misunderstandings  Multimedia presentations for visual learning styles, Cooperative learning structures, Provide one-on-one teacher support when necessary, Teacher may utilize pre-assessment, flexible grouping, adjusted questions, product choices, scaffolding, compacting, contracts, and anchoring activities to support individual student learning styles		

### **Unit 3: OTHER INVESTMENT OPPORTUNITIES**

<b>Targeted Standards</b>	9.1.12.B.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.4 9.1.12.B.7 9.1.12.B.8 9.1.12.B.10
<b>Unit Objectives/ Conceptual Understandings</b>	<i>Students will understand that:</i> <ul style="list-style-type: none"> <li>Investments are like modes of transportation — a bicycle, a car, a bus, a plane, etc. — what you take depends on where you're going. This means your financial goals will dictate where you should invest.</li> <li>Great investments grow, pay, and deliver rewarding results over many years, however, all investments carry a level of risk. Most people try to avoid the risk by going for safe products with guaranteed returns.</li> </ul>
<b>Essential Questions</b>	<ul style="list-style-type: none"> <li>What are my saving and investment options that will help me meet short and long term goals?</li> <li>What type of investment return do you expect to achieve?</li> <li>How much risk are you willing to take?</li> <li>What are the tax consequences of your investment decisions?</li> <li>How does inflation impact your investments?</li> </ul>
<b>Unit Assessment</b>	<i>What is the evidence that students have achieved the targeted standards/unit objectives?:</i> <ul style="list-style-type: none"> <li>Portfolio</li> <li>Investment goal sheet with allocations</li> <li>Formative assessment on vocabulary</li> <li>Investment presentations</li> <li>Unit III Test</li> </ul>

<b>Core Content Objectives</b>		<b>Instructional Action</b>	
<b>Concepts</b> What students will know	<b>Skills</b> What students will be able to do	<b>Activities/Strategies</b> Technology Implementation Interdisciplinary Connections	<b>Assessment Check Points</b>
<ul style="list-style-type: none"> <li>Other investments: Cryptocurrency, Mutual</li> </ul>	<ul style="list-style-type: none"> <li>Identify the components and characteristics of</li> </ul>	<ul style="list-style-type: none"> <li>Define key terms</li> <li>Stock market game</li> </ul>	<ul style="list-style-type: none"> <li>Pre-planning portfolio</li> <li>Year long Investment goal</li> </ul>

<p>Funds, Real Estate, Commodities, Collectibles, Currency Exchange, Bonds and bond rating system</p> <ul style="list-style-type: none"> <li>• Risk and reward</li> <li>• Investment strategies</li> </ul>	<p>bonds and the types of bonds</p> <ul style="list-style-type: none"> <li>• Identify potential investment choices in precious metals, gems and collectables and their investment value</li> <li>• Identify components, characteristics and types of mutual funds (Growth, Income, balance, Bond, global, Index, Money Market)</li> <li>• Analyze the tax implications from certain decisions they make such as buying a house, investing in taxable or tax free investments</li> <li>• Be exposed to hands-on simulations to better understand the complex world of investment strategies</li> <li>• Gather information from various sources to make informed financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Portfolio assessment</li> <li>• Current events</li> <li>• Written responses to essential questions using correct information</li> <li>• Enter and exit tickets relating to essential questions and learning goals</li> <li>• Investment research for group activity and make oral presentation</li> <li>• Role play investment scenarios</li> <li>• Stock market game</li> </ul>	<p>sheet with allocations</p> <ul style="list-style-type: none"> <li>• Active class participation</li> <li>• Chapter quizzes</li> <li>• Case scenarios valuing bond options</li> <li>• Stock market game</li> <li>• Do now's</li> </ul>
<p><b>Resources</b> Essential materials, supplementary materials, links to best practice</p> <p>Essential Materials, Supplementary Materials, Links to Best Practices, Textbook materials, Teacher-guided class discussions, Project based learning, Guest speakers</p>		<p><b>Instructional Adjustments</b> Modifications, student difficulties, possible misunderstandings</p> <p>Multimedia presentations for visual learning styles, Cooperative learning structures, Provide one-on-one teacher support when necessary, Teacher may utilize pre-assessment, flexible grouping, adjusted questions, product choices, scaffolding, compacting, contracts, and anchoring activities to support individual student learning styles</p>	

**Unit 4: INVESTING FOR RETIREMENT**

<b>Targeted Standards</b>	9.1.12.B.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.4 9.1.12.B.7 9.1.12.B.8 9.1.12.B.10
<b>Unit Objectives/ Conceptual Understandings</b>	<i>Students will understand that:</i> <ul style="list-style-type: none"> <li>• <i>The history of Social Security and benefits paid</i></li> <li>• <i>There are multiple retirement investments including IRAs, Roth IRAs, 401Ks, 403Bs, and pension plans</i></li> </ul>
<b>Essential Questions</b>	<ul style="list-style-type: none"> <li>• What are my retirement short and long term goals?</li> <li>• What type of investment return do you expect to achieve?</li> <li>• How much risk are you willing to take? Will that change as I grow older.</li> <li>• What are the tax consequences of your investment decisions?</li> <li>• How does inflation impact your investments?</li> <li>• How much will I need to retire comfortably?</li> </ul>
<b>Unit Assessment</b>	<i>What is the evidence that students have achieved the targeted standards/unit objectives?:</i> <ul style="list-style-type: none"> <li>• Retirement Portfolio</li> <li>• Retirement goal sheet with various allocations</li> <li>• Formative assessment on vocabulary</li> <li>• Presentation on retirement goals</li> <li>• Unit IV Test</li> </ul>

Core Content Objectives		Instructional Action	
Concepts What students will know	Skills What students will be able to do	Activities/Strategies Technology Implementation Interdisciplinary Connections	Assessment Check Points
Retirement Investments <ul style="list-style-type: none"> <li>• Social Security</li> <li>• IRA (Traditional, Roth, Educational) and their maximum contributions, limits, penalties, and tax breaks/consequences</li> <li>• Employer Sponsored Retirement Plans (401K, 403B, Roth 401K) and their maximum contributions, limits, company matching, penalties, and tax breaks/consequences</li> <li>• Pension plans</li> </ul>	<ul style="list-style-type: none"> <li>• Examine the history of Social Security and retirement plans.</li> <li>• Identify the investment vehicles available for retirement</li> <li>• Identify potential retirement opportunities with employer</li> <li>• Analyze the tax consequences in early withdrawals, employer matches and payment of retirement benefits.</li> <li>• Identify terms related to retirement benefits</li> <li>• Gather information from various sources to make informed financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Define key terms</li> <li>• Retirement</li> <li>• Portfolio assessment</li> <li>• Current events</li> <li>• Written responses to essential questions using correct information</li> <li>• Enter and exit tickets relating to essential questions and learning goals</li> <li>• Investment research for group activity and make oral presentation</li> <li>• Role play investment scenarios</li> <li>• Play "How much do I need to retire"</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-planning portfolio</li> <li>• Year long Retirement Investment goal sheet with allocations</li> <li>• Active class participation</li> <li>• Chapter quizzes</li> <li>• Case scenarios reviewing retirement needs</li> <li>• Vocabulary reviews</li> <li>• Do now's</li> </ul>
<b>Resources</b> Essential materials, supplementary materials, links to best practice Essential Materials, Supplementary Materials, Links to Best Practices, Textbook materials, Teacher-guided class discussions, Project based learning, Guest speakers		<b>Instructional Adjustments</b> Modifications, student difficulties, possible misunderstandings  Multimedia presentations for visual learning styles, Cooperative learning structures, Provide one-on-one teacher support when necessary, Teacher may utilize pre-assessment, flexible grouping, adjusted questions, product choices, scaffolding, compacting, contracts, and anchoring activities to support individual student learning styles	

## **Unit 5: THE ROLE OF THE FEDERAL RESERVE**

<b>Targeted Standards</b>	9.1.12.B.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.4 9.1.12.B.7 9.1.12.B.8 9.1.12.B.10
<b>Unit Objectives/ Conceptual Understandings</b>	<i>Students will understand that:</i> <ul style="list-style-type: none"> <li>• The Federal Reserve play in important role in Investments and savings</li> <li>• The function of the Federal Reserve</li> <li>• The History of the Reserve and our banking system</li> </ul>
<b>Essential Questions</b>	<ul style="list-style-type: none"> <li>• How does the Federal Reserve Impact Savings and Investment?</li> <li>• Why was the Federal Reserve created?</li> <li>• Why is the Federal Reserve broken up into different regions?</li> </ul>
<b>Unit Assessment</b>	<i>What is the evidence that students have achieved the targeted standards/unit objectives?:</i> <ul style="list-style-type: none"> <li>• Presentation of The Fed's current Policies and Committees</li> <li>• Interpreting current Fed Policies and changes through written assignments</li> <li>• End of unit test V</li> </ul>

<b>Core Content Objectives</b>		<b>Instructional Action</b>	
<b>Concepts</b> What students will know	<b>Skills</b> What students will be able to do	<b>Activities/Strategies</b> Technology Implementation Interdisciplinary Connections	<b>Assessment Check Points</b>
<ul style="list-style-type: none"> <li>• Introduction to banking and financial systems</li> <li>• The Role of the Federal reserve</li> <li>• The History of the Federal</li> </ul>	<ul style="list-style-type: none"> <li>• Examine the history of The Federal Reserve.</li> <li>• Determine the effects the Federal Reserve has had on our Economy.</li> </ul>	<ul style="list-style-type: none"> <li>• Define key terms</li> <li>• Interest rates</li> <li>• Federal Reserve Committees and what they do.</li> <li>• Current events</li> </ul>	<ul style="list-style-type: none"> <li>• participation</li> <li>• Chapter quizzes</li> <li>• Case scenarios reviewing retirement needs</li> <li>• Vocabulary reviews</li> </ul>

<p>Reserve</p> <ul style="list-style-type: none"> <li>The role the Federal Reserve plays in regards to Investing and Savings</li> </ul>	<ul style="list-style-type: none"> <li>Analyze the effects of increasing and decreasing interest rates on our economy.</li> <li>Examine how the Federal Reserve controls our money supply</li> </ul>	<ul style="list-style-type: none"> <li>Written responses to essential questions using correct information</li> <li>Enter and exit tickets relating to essential questions and learning goals</li> <li>Group activity defining the History of Interest rates.</li> <li>I need to retire"</li> </ul>	<ul style="list-style-type: none"> <li>Do now's</li> <li>Flow chart of teh Federal Reserve system</li> </ul>
<p><b>Resources</b>            Essential materials, supplementary materials, links to best practice            Essential Materials, Supplementary Materials, Links to Best Practices, Textbook materials, Teacher-guided class discussions, Project based learning, Guest speakers</p>		<p><b>Instructional Adjustments</b>            Modifications, student difficulties, possible misunderstandings            Multimedia presentations for visual learning styles, Cooperative learning structures, Provide one-on-one teacher support when necessary, Teacher may utilize pre-assessment, flexible grouping, adjusted questions, product choices, scaffolding, compacting, contracts, and anchoring activities to support individual student learning styles</p>	