



## INTRODUCTION TO INVESTING

*Fairfield Ludlowe High School*  
*Fairfield Warde High School*

Grades 10 - 12

Prerequisite: Algebra II

Recommended: Financial Literacy

### COURSE DESCRIPTION

This course is an introduction to the fundamentals of sound investing practice. Students will explore the time value of money and how investing over periods of time can lead to financial security and independence. The trade-off between risk and return will be analyzed while investigating the advantages and disadvantages of various saving and investing categories such as cash, bonds, stocks, and mutual funds. Students will learn to diversify a portfolio based on personal values, goals, time horizon, and tolerance for risk.

### COURSE OBJECTIVES

Through this course, students will learn:

- An early start and consistent saving and investing benefits most from compounding.
- Different investment options carry varying advantages and disadvantages.
- Investing involves trying to achieve the greatest potential return at an acceptable level of risk.
- Diversification of investments leads to greater portfolio stability and lower potential risk.
- An investment portfolio is created based on personal financial goals, time horizon, potential return, and tolerance for risk.

### UNITS OF STUDY

Unit 1: Planning Your Financial Future  
Unit 2: Banking, Saving, and The Time Value of Money  
Unit 3: Investing Risk  
Unit 4: Investing in Bonds  
Unit 5: Investing in Stocks  
Unit 6: Diversification and Investing in Mutual Funds  
Unit 7: Psychology of Money

### COURSE POLICIES AND REQUIREMENTS

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#### GRADING

##### Cumulative / In-Progress Grade:

- 90% will reflect the student's mastery of course content and skills on summative assessments
- 10% will reflect the student's progress on formative assessments, homework, and behavior

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**End-of-the-Year Grade:**

- 90% will reflect the student's cumulative course grade through summative and formative assessments as described above
- 10% of the end-of-the-course grade will reflect the student's performance on the course final assessment

**MATERIALS:**

Take Charge Today: Financial Education for a Better Future (University of Arizona) Instructional Resources

NextGen Personal Finance Instructional Resources

Financial and Investing organizations and government websites

**EXPECTATIONS OF STUDENTS:**

The Fairfield Public Schools provide a safe learning environment. Our high school community, in collaboration with parents and other townspeople, fosters a society that recognizes and promotes the dignity and worth of the individual. We believe that meeting the diverse needs of all students will encourage lifelong learning and responsible citizenship.

**EXTRA HELP:**

Appointments for extra help or individual conferences can be prearranged during a mutual common free period or after school.