

School District of Loyal

Finance & Investing

Grade: 11 and 12

Student Learning Targets



Class: Finance & Investing

Students who demonstrate understanding can:

WI State Standards	Standard:	Student Learning Targets:
SI1.c.h	Students will explore savings concepts and apply knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> Define investing and distinguish it from saving and trading Identify reasons for investing, including outpacing inflation Analyze how compounding builds wealth over time Experience making a variety of investment decisions through an interactive simulation
SI2.a.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> Explain what the stock market is and why companies and investors choose to participate in the stock market Summarize long-term trends in the stock market Experience why it can be difficult to predict trends in the stock market
SI2.a.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> Explain what stocks are and how they can make money from investing in them Identify ways to minimize risk when investing in stocks Read a stock quote and evaluate a stock's performance over time Understand what a stock split is and how it impacts investors who own that stock
SI2.a.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> Explain what a bond is and the pros and cons of investing in bonds Understand the various factors that can influence bond prices such as

		<p>interest rates</p> <ul style="list-style-type: none"> ● Identify the differences between an individual bond and a bond fund ● Read a bond fund fact sheet
SI2.d.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Explain what risk is and its role in investing ● Analyze effective strategies to manage investment risk such as investing early, diversification, and dollar cost averaging ● Calculate the impact of using dollar cost averaging in hypothetical scenarios and by using the real historical performance of an index fund
SI2.d.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Understand what a fund is and how investing in one can create a more diversified investment portfolio ● Explain the difference between active investing and passive investing ● Arrange companies to create a diversified mutual fund
SI2.d.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify the differences between mutual funds, index funds, exchange-traded funds, and target date funds ● Explain the advantages and disadvantages of investing in mutual funds, index funds, exchange-traded funds, and target date funds
SI2.c.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify strategies recommended for a beginner investor and explain why these strategies may be beneficial ● Experience making a variety of investment decisions through an interactive simulation ● Understand what a brokerage account is and how to open one
SI2.c.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Explain what retirement means through a financial lens

		<ul style="list-style-type: none"> ● Investigate how investing can be a powerful tool to meet their retirement goals ● Understand what Social Security is and why most Americans cannot rely on Social Security alone for retirement ● Explore factors that can impact how much they might need in retirement and their ability to meet their retirement savings goal
SI2.b.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Understand what a 401(k) plan is and its advantages ● Explain the options available to them if an employer does not offer a 401(k) plan ● Conduct research to compare different types of retirement accounts, including Roth IRAs, traditional IRAs, 401(k)s, and pensions
SI2.b.h	Students will explore investing concepts and apply this knowledge to attain financial security.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Discuss the function and growth of robo-advising, along with its relationship with human investment managers ● Explain the function, pros, and cons of micro-investing ● Compare modern investing tools
RMI2.a.h	Students will assess possible choices to protect themselves from financial risk.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Illustrate how everyone risks financial loss and how insurance shares that risk ● Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits ● Explain how the insurance industry uses risk pooling and math to provide insurance coverage and make a profit
RMI2.b.h	Students will assess possible choices to protect themselves from financial risk.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● List factors that determine auto insurance premiums ● Understand the different types of coverage within a car insurance policy ● Explain a deductible, out-of-pocket expenses, and what insurance will pay for in different situations

		<ul style="list-style-type: none"> ● Identify the value of their possessions and explain how renters insurance can help protect them in the case of emergency or loss
RMI2.c.h	Students will assess possible choices to protect themselves from financial risk.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Understand the importance of having health insurance ● Identify the various costs affiliated with having health insurance ● Explain how health insurance works and the different types of plans available to them ● Explore steps they can take to lower their medical costs
RMI2.d.h	Students will assess possible choices to protect themselves from financial risk.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Explain the pros and cons of enrolling in employer-sponsored health plans vs individual plans from the Marketplace ● Explore the specific coverage areas and benefits of healthcare.gov Marketplace plans ● Understand how government healthcare programs like Medicaid, CHIP, and Medicare work and who qualifies for them ● Investigate health insurance policies and eligibility in their states
EE1.a.h	Students will compare the effect of personal income on their goals.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Read and understand a pay stub ● Compare mandatory and discretionary government spending ● Explain the difference between gross and net pay ● Analyze the different categories of discretionary government spending
EE1.a.h	Students will compare the effect of personal income on their goals.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify important dates within the tax cycle ● Compare tax forms and their purpose ● Analyze a W-4 form
EE1.a.h	Students will compare the effect of personal income on their goals.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify key facts about taxes and the tax cycle ● Explain who qualifies to be claimed as a dependent for tax purposes ● Determine whether or not a person is

		required to file taxes
EE1.a.h	Students will compare the effect of personal income on their goals.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify the different forms needed to prepare their taxes ● Compare different methods of preparing federal and state taxes ● Analyze a W-2 form ● Describe the difference between a flat and progressive tax rate
EE1.a.h	Students will compare the effect of personal income on their goals.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Complete a 1040 form to file their taxes ● List the different categories of expenses ● Explain how four different budgeting strategies work ● Weigh the pros and cons of each budgeting strategy
FM2.a.h FM2.d.h	Students will analyze how aspects of financial psychology impact financial well-being.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Practice making financial decisions ● Reflect on their personal values and how they can influence their financial decisions ● Explore how values differ from person to person
FM2.c.h	Students will analyze how aspects of financial psychology impact financial well-being.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Explain what a cognitive bias is and how it can cause someone to make irrational decisions, particularly around money ● Explore and experience a variety of cognitive biases
FM2.b.h	Students will analyze how aspects of financial psychology impact financial well-being.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Define common cognitive biases humans have and explain how they might influence someone's financial decisions ● Identify signs of cognitive bias ● Explore steps someone can take to overcome cognitive bias
EE2.b.h	Students will evaluate the impact of lifelong learning on one's ability to function effectively in a diverse and changing economy.	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Experience a job shadow opportunity