

Class	September/October	November/December	January/February	March/April	May/June
<p>Introduction to Stocks and Investments</p> <ul style="list-style-type: none"> • 	<p>Saving vs. Investing</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. • Reflect on how investing contributes to wealth inequality. <p>Stocks</p> <ul style="list-style-type: none"> • Describe what stocks are, how you can earn profit from stocks, and the risks of investing • Summarize long-term trends in the stock market • Analyze the performance of individual stocks over time • Consider how personal values may influence investing decisions 	<p>Mutual Funds and ETFs (Exchange Traded Funds)</p> <ul style="list-style-type: none"> • Explain the difference between active investing and passive investing • Identify a variety of popular investment funds including mutual funds, index funds, exchange traded funds, and target date funds • Read a fund fact sheet for an index fund and a target date fund <p>Bonds and the Federal Reserve System</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 interest rates • Identify the difference between an individual bond and a bond fund • Read a bond fund fact sheet • Roles of the Fed • Responsibilities of the Fed • Government Role in the Economy 	<p>Managing Risk</p> <ul style="list-style-type: none"> • Explain what risk is and its role in investing • Analyze effective strategies to manage investment risk • Identify which strategies you might use to manage risk when you start investing <p>Investment Strategy</p> <ul style="list-style-type: none"> • Discuss best practices how to prepare for the psychological elements of investing • Determine your investor profile based on time horizon and risk tolerance • Discuss specific investing strategies • Understand what a brokerage account is and how to open one • Demonstrate your understanding of investing strategies by 	<p>Importance of Investing for Retirement</p> <ul style="list-style-type: none"> • Investigate how investing can be a powerful tool to meet your retirement goals • Explain why most Americans cannot rely on Social Security and pensions alone for retirement • Explore factors that can impact how much you might need in retirement and your ability to meet your retirement savings goal • Understand the growing popularity of the F.I.R.E. movement <p>How to Invest for Retiring (Retirement Products: IRAs, 403Bs, 401Ks)</p> <ul style="list-style-type: none"> • Explain the advantages of a 401(k) • Analyze who has access to 401(k) accounts • Compare different types of retirement accounts, including 	<p>Modern Investing/ Cryptocurrency</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 • Identify best practices to use when evaluating a mobile investing app • Understand the capital gains tax and how it applies to gains realized through modern investing tools • Compare modern investing tools • Explain what cryptocurrency is and how it works • Compare cryptocurrencies • Explain how to buy • Explain how blockchain

	<p>Stock Market Game</p> <ul style="list-style-type: none"> • Introduction • Rules of the Game 	<ul style="list-style-type: none"> • Business Cycle <p>Stock Market Game</p> <ul style="list-style-type: none"> • Participate in the Game 	<p>creating a simulated portfolio</p> <p>Stock Market Game</p> <ul style="list-style-type: none"> • Participate in the Game 	<p>Roth IRAs, traditional IRAs, 401(k)s, and pensions</p> <p>Stock Market Game</p> <ul style="list-style-type: none"> • Participation in the Game • Reflection on the Game 	<p>technology works</p> <p>Bank Products: CDs, Savings Accounts, Checking Accounts</p> <ul style="list-style-type: none"> • Demonstrate fluency with vocabulary of banking/depository institutes • Explore checking, savings, and CDs • Use the decision making process with choosing an account
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