



# Fundamentals of Investment Management

## 9-12, Career & Technical Education (Half-Year Course)

**Developed By:** Mrs. Vanessa LaValle & Mr. Vincent Vicchiariello

**Effective Date:** Fall 2022

### Scope and Sequence

Month	Units	Activities/Assessments
September	Introduction to Investing & the Financial Market (2 weeks) Behavioral Finance (2 weeks)	<ul style="list-style-type: none"> <li>• 25 Investing Basics Assignment</li> <li>• Why Don't People Invest Project</li> <li>• Investment Portfolio Journal-#1</li> <li>• The Power of Compounding Activity</li> <li>• Investment Portfolio Journal-#2</li> <li>• The Bean Game</li> <li>• The Influence of Social Media Project</li> <li>• The Influence of Advertisements</li> <li>• What Do You Value Assignment</li> <li>• The Ultimatum Game</li> <li>• Roll with the Market</li> <li>• Investment Portfolio Journal-#3</li> <li>• Unit 1 &amp; 2 Assessment</li> </ul>
October	Stocks (4 weeks)	<ul style="list-style-type: none"> <li>• What Does it Mean to Own Stock Assignment</li> <li>• Timing the Market Assignment</li> <li>• How Do You Make Money on Stocks Activity</li> <li>• The Value of Dividends Project</li> <li>• Stock Market Index Organizer</li> <li>• What's the S&amp;P 500 Project</li> <li>• IPO Web Quest Project</li> <li>• Beat the Market on Tech IPOs Assignment</li> <li>• Navigate Your Stock Market Resources</li> <li>• How to Read Stock Market Pages Assignment</li> <li>• Joining the Market</li> <li>• Stock Market Analysis Project</li> <li>• 5 Stocks on Your Birthday Project</li> <li>• Investment Portfolio Journal-#4</li> <li>• Investment Portfolio Journal-#5</li> <li>• Unit 1, 2, 3 Assessments</li> </ul>
November	Bonds & Diversification (3 weeks)	<ul style="list-style-type: none"> <li>• Bond Investing: The Basics, Bonds &amp; Coupon Rate</li> <li>• Types of Bonds Organizer Assignment</li> <li>• Bond Fund Fact Sheet</li> <li>• 10 Facts About Bonds Project</li> <li>• How Does Your Asset Mix Impact Your Return Assignment</li> <li>• Should Municipal Bonds Fund Stadiums Project</li> <li>• Investment Portfolio Journal-#6</li> <li>• Unit 4 Assessment</li> </ul>
December	Funds Investing- Mutual Funds, Index Funds, ETFs (3 weeks)  Review & Final Exam	<ul style="list-style-type: none"> <li>• Let's Make A Mutual Fund</li> <li>• Organize a Stock Market Index</li> <li>• What's the S&amp;P 500 Project</li> <li>• Choosing Your Fund Project</li> <li>• Investment Portfolio Journal-#7</li> <li>• Invest with STAX</li> </ul>



## Unit 1

### Introduction to Investing & the Financial Markets

#### Summary and Rationale

This unit is an introduction to investment management. Students will learn about the financial market and will begin to get a background about various investment opportunities. Students will begin to understand the basics of investing and the importance of investing. To further demonstrate this, students will also learn why some individuals do not invest and why they should avoid this. Students will be provided an overview of the types of investments traded in the financial market and further will begin to explore different investment opportunities. Students will explore the idea of creating their online simulated portfolio during this unit. In later units, students will create and build upon the portfolio as the course progresses.

#### Recommended Pacing

2 weeks

#### Standards

##### 9.1 Personal Financial Literacy

9.1.12.CFR.4	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.)

##### 9.2 Career Awareness, Exploration, and Preparation

9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
<b>9.3 Career and Technical Education</b>	
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.12.	Access, evaluate and disseminate financial information to enhance financial decision-making processes
<b>9.4 Life Literacies and Key Skills</b>	
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
Interdisciplinary Connections	
English Language Arts	
CCSS.ELA-LITERACY.RI.9-10.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
CCSS.ELA-LITERACY.W.9-10.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
CCSS.ELA-LITERACY.RI.11-12.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.
CCSS.ELA-LITERACY.SL.9-10.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
CCSS.ELA-LITERACY.SL.11-12.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
Integration of Technology	

8.1.12.F.1	Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.
8.1.12.A.5	Create a report from a relational database consisting of at least two tables and describe the process, and explain the report results.
<b>Instructional Focus</b>	
<b>Enduring Understandings:</b>	<b>Essential Questions:</b>
<ul style="list-style-type: none"> <li>● What are examples of different types of investments?</li> <li>● Where are these investments traded?</li> <li>● Why might an individual want to invest in the financial market?</li> <li>● What are factors that might impact the way a person invests?</li> <li>● What is risk?</li> <li>● How does risk relate to investing?</li> <li>● What are the levels of risk as an investor?</li> <li>● What is the relationship between risk and return?</li> </ul>	<ul style="list-style-type: none"> <li>● What is the financial market?</li> <li>● How do financial markets relate to investments?</li> <li>● What is investing?</li> <li>● Why is it important to invest?</li> <li>● Why do some people avoid investing?</li> <li>● What are economic factors that might influence the market?</li> </ul>
<b>Evidence of Learning (Assessments)</b>	
<ul style="list-style-type: none"> <li>● 25 Investing Basics Assignment</li> <li>● Why Don't People Invest Project</li> <li>● Investment Portfolio Journal-#1</li> <li>● The Power of Compounding Activity</li> <li>● Investment Portfolio Journal-#2</li> </ul>	
<b>Objectives (SLO)</b>	
<p>Students will know:</p> <ul style="list-style-type: none"> <li>● The definition of the financial market</li> <li>● The definition of investing</li> <li>● Investing basics</li> <li>● Investing resources</li> <li>● Types of investing strategies</li> </ul>	<p>Students will be able to:</p> <ul style="list-style-type: none"> <li>● Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments</li> <li>● Determine why people don't invest and the challenges that individuals may face when thinking about investing</li> <li>● Analyze risk assessment for different investment types</li> <li>● Determine investing basics and important information to consider when investing</li> <li>● Consider creating a portfolio that will be built upon as students learn more about various investment types</li> </ul>
<b>Suggested Resources/Technology Tools</b>	

- Schoology
- Google Docs
- Google Slides
- Online resources (investor.gov, finance.yahoo.com, marketwatch.com, <https://finviz.com/map.ash>, <https://www.howthemarketworks.com/>)

## Tier 1 Modifications and Accommodations

*Including special education students, Multilingual Language Learners (MLLs), students at risk of school failure, gifted and talented students, and students with 504 plans*

Special Education/IEP/504 - Modifications and accommodations must be aligned to the stated plan and uphold expectations of the plan lawfully. Every student requires a different set of accommodations based upon need. Examples specific to visual arts practice include, but are not limited to:

- Follow individual IEP/504 plans for specific modifications.
- Preferential seating
- Extended/Additional time for assessments
- Behavior management support
- Assignments/resources in electronic and physical format
- Break down assignments with oral directions, written directions, and visuals.
- Provide frequent reminders to stay on task and reinforce on-task behavior
- Provide visual supports
- Partnering/Grouping of students
- Multi-media approach to accommodate various learning styles
- Decrease/Modify number of project requirements
- Teacher/Aide/Para assistance
- Demonstrations of techniques on an individual level
- Show slide presentations to encourage exploration of project ideas

MLL - Teachers identify the modifications that they will use in the unit as related to the needs of their student population. Examples specific to visual arts practice include, but are not limited to:

- Allow the use of Google Translate where appropriate.
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Visual, Graphic, Interactive, and/or Sensory Supports
- Simplify the language, format, and directions of the assessment
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- When showing videos, use Closed Captioning.
- Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Gifted and Talented/Enrichment - Utilize differentiation in the areas of acceleration, enrichment, and grouping.

Examples specific to visual arts practice include, but are not limited to:

- Complex, in-depth research assignments
- Independent study where applicable

- Provide a variety of individualized work centers or student choice
- Lead demonstrations for class
- Individual presentation

### Career Readiness, Life Literacies, and Key Skills Practices (June 2020)

- Act as a responsible and contributing citizen and employee.
- Apply appropriate academic and technical skills.
- Attend to personal health and financial well being.
- Communicate clearly and effectively and with reason.
- Consider the environmental, social and economic impacts of decisions.
- Demonstrate creativity and innovation.
- Employ valid and reliable research strategies.
- Utilize critical thinking to make sense of problems and persevere in solving them.
- Model integrity, ethical leadership, and effective management.
- Plan education and career paths aligned to personal goals.
- Use technology to enhance productivity.
- Work productively in teams while using cultural global competence.

## Unit 2

### Behavioral Finance

#### Summary and Rationale

Students have just learned about the various financial markets that allow investing to occur and the basics of investing. This unit asks students to start to begin to think about investing and behaviors that may impact the way a person invests. Students will start to think like an investor and evaluate the role of their own thoughts, emotions, and behaviors when making financial decisions. This will further allow students to analyze the potential impact on an individual's investments. Additionally, students will create their simulated portfolio and buy a share of an investment using only behavioral finance. This unit is highly interactive-based asking students to explore behavioral finance in the form of simulations, interactive games, and collaborative learning.

#### Recommended Pacing

2 weeks

#### Standards

##### 9.1 Personal Financial Literacy

9.1.12.CFR.4	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
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9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.)

##### 9.2 Career Awareness, Exploration, and Preparation



9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
<b>9.3 Career and Technical Education</b>	
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes
<b>9.4 Life Literacies and Key Skills</b>	
9.4.12.IML.1	Compare search browsers and recognize features that allow for filtering of information.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).
Interdisciplinary Connections	
English Language Arts	
CCSS.ELA-LITERACY.RI.9-10.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
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Integration of Technology	
8.1.12.F.1	Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.
8.1.12.A.5	Create a report from a relational database consisting of at least two tables and describe the process, and explain the report results.
<b>Instructional Focus</b>	
<b>Enduring Understandings:</b>	<b>Essential Questions:</b>
<ul style="list-style-type: none"> <li>● Have you ever made a financial decision based on emotions or feelings?</li> <li>● Can the way you feel, think, or behave impact a financial decision?</li> <li>● What is the paradox of value?</li> <li>● What are your personal values? <ul style="list-style-type: none"> <li>○ Why might an individual value one thing over another?</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● What impacts your financial decision making?</li> <li>● Do surroundings impact a person's financial decisions?</li> <li>● What are factors that can influence financial decision making?</li> </ul>
<b>Evidence of Learning (Assessments)</b>	
<ul style="list-style-type: none"> <li>● Do Nows</li> <li>● Exit Tickets</li> <li>● Play The Bean Game Activity</li> <li>● The Influence of Social Media Project</li> <li>● The Influence of Advertisements Activity</li> <li>● What Do You Value Assignment</li> <li>● The Ultimatum Game</li> <li>● Roll with the Market</li> <li>● Investment Portfolio Journal-#3</li> <li>● Unit 1 &amp; 2 Assessment</li> </ul>	
<b>Objectives (SLO)</b>	

Students will know:

- The impact of personal values on financial decisions
- The impact of behaviors and feelings on financial decisions
- The impact of these financial decision on your investments
- The paradox of value

Students will be able to:

- Identify different ways that they relate to money
- Assess their own personal values that shape how they make financial decisions
- Understand how the context of various situations can affect the financial decisions made by an individual
- Define economic terms about the paradox of value
- Assess which of their personal values most affect how they interact with money
- Analyze the impact of trading investment options in a simulated portfolio when making decisions based on emotions, values, or behaviors

### Suggested Resources/Technology Tools

- Schoology
- Google Docs
- Google Slides
- Kahoot
- Quizlet
- Online Articles & Resources (<https://edpuzzle.com/media/5d3a187d27c65f409a4e2b34>)

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- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Visual, Graphic, Interactive, and/or Sensory Supports
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- Independent study where applicable
- Provide a variety of individualized work centers or student choice
- Lead demonstrations for class
- Individual presentation

### Career Readiness, Life Literacies, and Key Skills Practices (June 2020)

- Act as a responsible and contributing citizen and employee.
- Apply appropriate academic and technical skills.
- Attend to personal health and financial well being.
- Communicate clearly and effectively and with reason.
- Consider the environmental, social and economic impacts of decisions.
- Demonstrate creativity and innovation.
- Employ valid and reliable research strategies.
- Utilize critical thinking to make sense of problems and persevere in solving them.
- Model integrity, ethical leadership, and effective management.
- Plan education and career paths aligned to personal goals.
- Use technology to enhance productivity.
- Work productively in teams while using cultural global competence.

## Unit 3

### Stocks & The Stock Market

#### Summary and Rationale

In the coming units, students will examine common investment vehicles that will allow them to further understand investing. Unit 3 is where students will learn about stocks and the stock market. Students will learn the basics of stocks and will begin to understand what investing in a share of stock means. Students will be able to identify how an individual can make money by stock investing. Students will also learn about the stock market, as the place stocks are traded. Students will explore the available stocks on the stock market and will analyze the prices associated with these stocks. While learning about the stock market, students will begin to understand how to navigate online stock market resources and the terminology associated with trading on the stock market. Additionally, students will add stocks to the simulated portfolio they have created in previous units. Students will be asked to purchase stocks, track the prices of the stocks they have purchased, and to make informed decisions about whether to hold/sell the stock.

#### Recommended Pacing

4 weeks

#### Standards

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9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.)

9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
<b>9.2 Career Awareness, Exploration, and Preparation</b>	
9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
9.2.12.CAP.13	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
<b>9.3 Career and Technical Education</b>	
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes
Interdisciplinary Connections	
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
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CCSS.ELA-LITERACY.W.9-10.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
CCSS.ELA-LITERACY.RI.1 1-12.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.
CCSS.ELA-LITERACY.SL.9-10.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
CCSS.ELA-LITERACY.SL.1 1-12.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
Integration of Technology	
8.1.12.F.1	Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.
8.1.12.A.5	Create a report from a relational database consisting of at least two tables and describe the process, and explain the report results.
<b>Instructional Focus</b>	
<b>Enduring Understandings:</b>	
<b>Essential Questions:</b>	
<ul style="list-style-type: none"> <li>● What is common stock?</li> <li>● What is preferred stock?</li> <li>● What are dividends?</li> <li>● What is a capital gain?</li> <li>● What is a capital loss?</li> <li>● What is ROI?</li> <li>● What does IPO mean?</li> <li>● What is a stock market index?</li> <li>● What are 3 well known stock market indices?</li> <li>● Historically, where were major investments traded in the US? <ul style="list-style-type: none"> <li>○ How has that shifted with technology advancements?</li> <li>○ What is the New York Stock Exchange?</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● What is stock?</li> <li>● What does it mean to own stock?</li> <li>● How can you make money with stocks?</li> <li>● What is risk in relation to stock investments?</li> <li>● What is the stock market?</li> <li>● What are resources you can use to track stocks?</li> </ul>
<b>Evidence of Learning (Assessments)</b>	

- Do Nows
- Exit Tickets
- What Does it Mean to Own Stock Assignment
- Timing the Market Assignment
- How Do You Make Money on Stocks Activity
- The Value of Dividends Project
- Stock Market Index Organizer Activity
- What's the S&P 500 Project
- IPO Web Quest Project
- Beat the Market on Tech IPOs Assignment
- Navigate Your Stock Market Resources Activity
- How to Read Stock Market Pages Assignment
- Joining the Market Activity
- Stock Market Analysis Project
- 5 Stocks Explain what it means to own stock and how you can make money from it
- 5 Stocks on Your Birthday Project
- Investment Portfolio Journal-#4
- Investment Portfolio Journal-#5
- Units 3 Assessment

### Objectives (SLO)

#### Students will know:

- The definition of stock
- The definition of a share of stock
- The definition of the stock market
- The benefits of dividends and capitals gains
- The risk of investing in the stock market
- The definition of an IPO
- How to evaluate stock price performance

#### Students will be able to:

- Explain what it means to own stock and how you can make money from it
- Identify the risk of investing your money in the stock market
- Determine the value of dividends and capital gains for an individual stock
- Research IPOs and evaluate the criteria for a company to initiate an IPO
- Analyze the performance of individual stocks over time
- Define stock market index
- Navigate stock market performance resources
- Analyze the impact of trading investment options in a simulated portfolio

### Suggested Resources/Technology Tools

- Schoology
- Google Docs
- Google Slides
- Kahoot
- Quizlet
- Online Articles & Video Resources

### Tier 1 Modifications and Accommodations

*Including special education students, Multilingual Language Learners (MLLs), students at risk of school failure, gifted and talented students, and students with 504 plans*



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- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Visual, Graphic, Interactive, and/or Sensory Supports
- Simplify the language, format, and directions of the assessment
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- When showing videos, use Closed Captioning.
- Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Gifted and Talented/Enrichment - Utilize differentiation in the areas of acceleration, enrichment, and grouping. Examples specific to visual arts practice include, but are not limited to:

- Complex, in-depth research assignments
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- Act as a responsible and contributing citizen and employee.
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- Consider the environmental, social and economic impacts of decisions.
- Demonstrate creativity and innovation.
- Employ valid and reliable research strategies.
- Utilize critical thinking to make sense of problems and persevere in solving them.
- Model integrity, ethical leadership, and effective management.
- Plan education and career paths aligned to personal goals.
- Use technology to enhance productivity.
- Work productively in teams while using cultural global competence.

## Unit 4

### Bonds & Diversification

#### Summary and Rationale

Unit 4 explores the investment vehicle of bonds and is where diversification is introduced. This unit explains bond investing and allows students to understand how bond investing can differ from stock investing. Students explore the risk related to bond investing and learn terminology associated with bond investments. Now that students have learned about two types of investment vehicles, asset allocation and diversification is explored. This unit explains the importance of diversification when investing and the potential impact of diversification on your portfolio. Students will be asked to further diversify their simulated portfolio by investing in a short term-bond investment. This will demonstrate to students the benefits of diversifying while allowing them to add a different investment vehicle into their portfolio.

#### Recommended Pacing

3 weeks

#### Standards

##### 9.1 Personal Financial Literacy

9.1.12.CFR.	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

##### 9.2 Career Awareness, Exploration, and Preparation

9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
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9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
<b>9.3 Career and Technical Education</b>	
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes.
<b>9.4 Life Literacies and Key Skills</b>	
9.4.12.IML.1	Compare search browsers and recognize features that allow for filtering of information.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
<b>Interdisciplinary Connections</b>	
<b>English Language Arts</b>	
CCSS.ELA-LITERACY.RI.9-10.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
CCSS.ELA-LITERACY.W.9-10.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
CCSS.ELA-LITERACY.RI.11-12.1	Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

CCSS.ELA-LITERACY.SL.9-10.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
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Integration of Technology	
8.1.12.F.1	Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.
8.1.12.A.5	Create a report from a relational database consisting of at least two tables and describe the process, and explain the report results.
<b>Evidence of Learning (Assessments)</b>	
<ul style="list-style-type: none"> <li>● Do Nows</li> <li>● Exit Tickets</li> <li>● Bond Investing: The Basics</li> <li>● Bonds &amp; Coupon Rate Activity</li> <li>● Types of Bonds Organizer Assignment</li> <li>● Bond Fund Fact Sheet Activity</li> <li>● 10 Facts About Bonds Project</li> <li>● How Does Your Asset Mix Impact Your Return Assignment</li> <li>● Should Municipal Bonds Fund Stadiums Project</li> <li>● Investment Portfolio Journal-#6</li> <li>● Unit 4 Assessment</li> </ul>	
<b>Objectives (SLO)</b>	
<p>Students will know:</p> <ul style="list-style-type: none"> <li>● The definition of a bond</li> <li>● Types of Bonds</li> <li>● Risk related to bonds</li> <li>● Facts about bonds</li> <li>● Terms related to bond investing</li> <li>● Asset Allocation &amp; Diversification</li> </ul>	<p>Students will be able to:</p> <ul style="list-style-type: none"> <li>● Explain what a bond is and how an investor makes money from it</li> <li>● Compare bond investing to stock investing</li> <li>● Define terms related to bond investing</li> <li>● Differentiate between different types of bonds</li> <li>● Identify the value of investing in bonds</li> <li>● Understand the importance of diversifying your investment portfolio</li> <li>● Debate the advantages and disadvantages of using a municipal bond to fund stadiums</li> <li>● Analyze the impact of trading investment options in a simulated portfolio</li> </ul>
<b>Suggested Resources/Technology Tools</b>	
<ul style="list-style-type: none"> <li>● Schoology</li> <li>● Google Docs</li> </ul>	

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## Career Readiness, Life Literacies, and Key Skills Practices (June 2020)

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## Unit 5

### Fund Investing- Mutual Funds, Index Funds, ETFs

#### Summary and Rationale

Unit 5, the final unit of the course, examines fund investing. Included in this unit are the investment vehicles of mutual funds, index funds, and ETFs. These investment types fall under the category of fund investing and are comparable investment types. In this unit, students will learn about the qualities of mutual funds, index funds, and ETFs and will further be able to compare them. Students will additionally be able to determine the benefits of each type of investment. With diversification still in mind, students will further diversify their simulated portfolio by investing in a mutual fund, index fund, or ETF. As we near the end of the course, students will look at the final portfolio and examine the changes that have occurred over the course. This will provide students with a hands-on experience of what investing is like and the changes that can occur over a period of time.

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<b>Evidence of Learning (Assessments)</b>	
<ul style="list-style-type: none"> <li>● Do Nows</li> <li>● Exit Tickets</li> <li>● Let's Make A Mutual Fund Activity</li> <li>● Organize a Stock Market Index Activity</li> <li>● What's the S&amp;P 500 Project</li> <li>● Choosing Your Fund Project</li> <li>● Investment Portfolio Journal-#7</li> <li>● Final Exam</li> </ul>	
<b>Objectives (SLO)</b>	
<p>Students will know:</p> <ul style="list-style-type: none"> <li>● Fund investing</li> <li>● The definition of mutual fund</li> <li>● The definition of ETF</li> <li>● The definition of index fund</li> <li>● An index fund is a type of mutual fund or ETF</li> <li>● The qualities within each type of fund</li> <li>● The impact of fund investing on an individual portfolio</li> <li>● The management style for each fund type</li> </ul>	<p>Students will be able to:</p> <ul style="list-style-type: none"> <li>● Explain what Mutual Funds, Index Funds, and Exchange Traded Funds are</li> <li>● Work with your classmates to see how a Mutual Fund functions</li> <li>● Understand the mix of stocks in a popular Index Fund - the S&amp;P 500</li> <li>● Explain how investing in funds can help you minimize risk and diversify your portfolio</li> <li>● Compare and contrast fund types</li> <li>● Create an infographic explaining the benefits of a specific fund type</li> </ul>
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