

<b>Grade: 10 - 12</b>		<b>Subject: Financial Literacy</b>	
<b>Materials: Poster Boards, Markers, Article</b>		<b>Technology Needed: Computers</b>	
<b>Instructional Strategies:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Direct instruction</li> <li><input type="checkbox"/> <b>Guided practice</b></li> <li><input type="checkbox"/> Socratic Seminar</li> <li><input type="checkbox"/> Learning Centers</li> <li><input type="checkbox"/> Lecture</li> <li><input type="checkbox"/> Technology integration</li> <li><input type="checkbox"/> Other (list)</li> </ul> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Peer teaching/collaboration/cooperative learning</b></li> <li><input type="checkbox"/> Visuals/Graphic organizers</li> <li><input type="checkbox"/> PBL</li> <li><input type="checkbox"/> <b>Discussion/Debate</b></li> <li><input type="checkbox"/> Modeling</li> </ul>		<b>Guided Practices and Concrete Application:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Large group activity</b></li> <li><input type="checkbox"/> <b>Independent activity</b></li> <li><input type="checkbox"/> <b>Pairing/collaboration</b></li> <li><input type="checkbox"/> Simulations/Scenarios</li> <li><input type="checkbox"/> Other (list)</li> </ul> <ul style="list-style-type: none"> <li><input type="checkbox"/> Hands-on</li> <li><input type="checkbox"/> <b>Technology integration</b></li> <li><input type="checkbox"/> Imitation/Repeat/Mimic</li> </ul> <p>Explain:</p> <ul style="list-style-type: none"> <li>- Students will be given the opportunity to read through and article <b>With a Question in Mind</b> to gain deeper understanding.</li> </ul> <p>I will separate students into 5 groups with 4-5 students in each group using playing cards. Technology will be used with for research. Expectation is that cell phones are put away and they only use laptops.</p>	
<b>Standard(s)</b> <ul style="list-style-type: none"> <li>- Identify income sources for investments (5.13.1.16)</li> </ul>		<b>Differentiation</b> <p><b>Below Proficiency:</b></p> <ul style="list-style-type: none"> <li>- <b>Could be given specific websites to receive the information on the topic from</b></li> </ul> <p><b>Above Proficiency:</b></p> <ul style="list-style-type: none"> <li>- <b>Find extra insight or information on the various investing activities</b></li> </ul> <p><b>Approaching/Emerging Proficiency:</b></p> <ul style="list-style-type: none"> <li>- <b>Students will gain an understanding on different ways to invest their money</b></li> </ul> <p><b>Modalities/Learning Preferences:</b></p> <ul style="list-style-type: none"> <li>- <b>Interpersonal, Intrapersonal, Read/Write</b></li> </ul>	
<b>Objective(s)</b> <ul style="list-style-type: none"> <li>- <b>Students can identify different areas of investing</b></li> <li>- <b>Students understand the pro's and cons of investing in various products</b></li> </ul>			
<b>Bloom's Taxonomy Cognitive Level: Knowledge, and Application</b>			
<b>Classroom Management- (grouping(s), movement/transitions, etc.)</b> <ul style="list-style-type: none"> <li>-Students will be grouped by receiving a card that corresponds with their groups.</li> <li>-I will instruct the students to come and grab the materials needed</li> <li>-In transitioning into presentation students will be given 2 minutes to present their information</li> </ul>		<b>Behavior Expectations- (systems, strategies, procedures specific to the lesson, rules and expectations, etc.)</b> <ul style="list-style-type: none"> <li>-Students will be asked to put their cell phones in the classroom case and abide by classroom rules</li> </ul>	
<b>Minutes</b>	<b>Procedures</b>		
<b>10</b>	<b>Set-up/Prep:</b> <ul style="list-style-type: none"> <li>- <b>Prepare the poster notes around the room with markers for student to fill them out</b></li> </ul>		
<b>5</b>	<b>Engage: (opening activity/ anticipatory Set – access prior learning / stimulate interest /generate questions, etc.)</b> <ul style="list-style-type: none"> <li>- <b>Greet Students give them 3 minutes to use bathroom, and turn phones into phone case</b></li> <li>- <b>Review how we can save our money in today's world</b></li> <li>- <b>Turn and Talk Pre-Assessment – 1. About what the difference is between saving and investing?</b></li> </ul>		

	<ul style="list-style-type: none"> <li>- Break students into groups with playing cards Clubs- Bonds, Spades- Stocks, Diamonds- Retirement Plans, Hearts- Real Estate, No Card- Commodities</li> </ul>	
5-10	<p>Explain: (concepts, procedures, vocabulary, etc.) Investing in Bonds, Stocks, Retirement plans, Real Estate, Commodities</p> <ul style="list-style-type: none"> <li>- What are some ways that we can invest our money?</li> <li>- Students will break into groups and begin research on Six Questions               <ol style="list-style-type: none"> <li>1. What is this?</li> <li>2. What are the pros and cons of investing in this?</li> <li>3. Why should you invest in this?</li> <li>4. What are examples of this investment?</li> <li>5. Is this investment a high, moderate, or low risk investment and why?</li> </ol> </li> <li>- Read through direction for Stock Research worksheet</li> <li>- Within their groups they will read through the Article “Staples stocks are at 52-week highs, but there’s still time to buy, experts say” with the question in mind “Would you invest in a company like Staples right now and why.</li> </ul>	
20-25	<p>Explore: (independent, concrete practice/application with relevant learning task -connections from content to real-life experiences, reflective questions- probing or clarifying questions)</p> <ul style="list-style-type: none"> <li>- Students will explore their content area of investments</li> <li>- Students will create a poster board highlighting the questions</li> <li>- Present research to class</li> <li>- Students research and fill out stock research work sheet</li> <li>- After the groups are done reading the article with the question in mind, they would be asked to come up with a group consensus and present it to the class</li> </ul>	
5-10	<p>Review (wrap up and transition to next activity): Students will present their findings to the class.</p> <ul style="list-style-type: none"> <li>- Exit Slip: What do you think is the best area to invest in and why? AND finished stock research work sheet</li> <li>- As we exit we would discuss the overall answer to the question we had in mind while reading</li> </ul>	
<p><b>Formative Assessment: (linked to objectives)</b> Progress monitoring throughout lesson- clarifying questions, check-in strategies, etc.</p> <ul style="list-style-type: none"> <li>- Students will be assessed by the information they are putting on their poster board</li> <li>- Rubric on presentation of research on investing (artifact 2)</li> </ul> <p><b>Consideration for Back-up Plan:</b> Research and compare stock to each other For instance: Netflix and Google, Walmart and Target, Facebook and Snapchat, Ford and GM</p>	<p><b>Summative Assessment (linked back to objectives)</b> End of lesson:</p> <ul style="list-style-type: none"> <li>- They will be checked for understanding through a presentation of their poster board (Rubric Artifact 2)</li> <li>- Students understanding will further be checked through an investing worksheet (See Artifact 3)</li> </ul> <p>If applicable- overall unit, chapter, concept, etc.:</p>	
<p>Reflection (What went well? What did the students learn? How do you know? What changes would you make?): (This Lesson has been revised)I was very happy with how this lesson went and was excited to be in front of the classroom for the very first time. The students had some background knowledge on stocks and the activity with them putting it on their posters allowed them to engage with the content very well. If I had to change anything, I would incorporate a fun pre or post assessment in class. I thought that the questions each student had to do on the poster assessed their learning very well because when they presented them, and I asked clarifying questions they had an immediate answer for them!</p>		

The students learned at the end of the day the different opportunities they have to invest and whether these things are good or bad to invest in.

**Artifact 1:**

# **Staples stocks are at 52-week highs, but there's still time to buy, experts say**

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**Lizzy Gurdus@LIZZYGURDUS**



VIDEO 02:36

## Consumer staples are moving upwards, here are the ETFs to watch

Investors are doubling down on the market's staples.

The [Consumer Staples Select Sector SPDR Fund](#), widely known by its ticker, XLP, hit a new 52-week high on Monday, a more than 18% climb from its lows in December. The move was fueled by stronger-than-expected quarterly earnings from Kleenex parent [Kimberly-Clark](#), which could set the rest of the group up for a good week of reporting.

Still, Dave Nadig, managing director of ETF.com, is encouraging investors to be careful with this group, which many see as a safe haven in the stock market.

“I think ‘new highs’ is a relative term,” he said Monday on CNBC’s [“ETF Edge.”](#) “We’re only up 12, 13% in this space. This is far from the high-flying segment.”

And with industry giants [Procter & Gamble](#) and [Coca-Cola](#) — which account for more than 25% of the XLP — reporting later this week, that’s “a lot of concentration” to discount at the moment, Nadig said.

Even so, Nadig still sees opportunities, particularly in U.S.-based consumer staples ETFs.

“I’m still a believer that we’re in a global slowdown environment, [so] I’d rather stick to the U.S.,” he said. “I think it’s a little more understandable, a little more controllable. I would go with equal-weight here because I think that that concentration ... could help you. If P&G really blows the doors off, you’ll want that exposure. But I think, long term ... the smaller names are doing as well as the bigger names. Why not give yourself a little bit of short-term diversification?”

Alternative plays with exposure to the automotive space could also serve investors well, Nadig said.

But if you ask ETF expert Reggie Brown, who is senior managing director of Cantor Fitzgerald’s ETF group, investors’ moves this earnings season will ultimately boil down to two factors.

“Investors love earnings and outcomes,” he said in the same “ETF Edge” interview. “So I think you’re seeing a drive into the sector based on performance of the underlying companies and, as you know, ETFs represent performance of underlying stocks. So you’re seeing investors want to have exposure.”

The XLP flattened after reaching its 52-week high in Monday’s trading session, hovering in the \$56 range. The [Invesco S&P 500 Equal Weight Consumer Staples ETF](#), its equally weighted counterpart, also hit a 52-week high.

**Artifact 2: Summative Assessment – Oral Presentation**

	4	3	2	1
<b>Accuracy</b>	Information included in the presentation was very well researched and accurate	Information was well researched with some inaccuracies	Information was poorly researched with many inaccuracies	No signs of research and highly inaccurate information presented
<b>Visuals</b>	Presentation included extremely helpful and interesting visual aids	Presentation included helpful and interesting visual aids	Presentation included few helpful visual aids	Presentation included no visual aids or inaccurate/unhelpful aids
<b>Oral Presentation</b>	Student spoke very clearly and concisely, projected voice to the whole room	Student spoke clearly and concisely, projected voice	Student spoke unclearly, didn't seem to know what he or she wanted to say	Student spoke unclearly, very few students could hear, information was confusing
<b>Creativity</b>	Presentation was incredibly creative, with nice visual aids and interesting language	Presentation was creative and highlighted information in an interesting way	Presentation was uncreative, student showed little effort to make information interesting	Presentation was uninteresting, student read from cue cards or paper the whole time
<b>Grammar/Spelling</b>	All written information had few to no spelling/grammar errors	Written information had 1-3 grammar/spelling errors	Written information had 3-5 grammar/spelling errors	Written information had more than 6 spelling/grammar errors

**Artifact 3 Formative Assessment: End of Chapter Test**

Name:

Date:

**Personal Finance Test #1**

**40 points**

**Multiple Choice:** Please SELECT one of the following choices (10 pts.)

1. When a company is measuring its earnings it is assessing?
  - a. A market where investors purchase securities or assets from investors
  - b. The amount of profit that they have produced
  - c. How many sales they have recorded in a year

- d. The amount of money that was spent on products
2. The person or firm that charges a fee or commission for buying and selling orders when investing is a(an) \_\_\_\_\_?
    - a. Investor
    - b. Manager
    - c. Broker
    - d. Lawyer
  3. Which stock exchange is the largest in the United States?
    - a. NYSE (New York Stock Exchange)
    - b. NASDAQ (National Association of Securities Dealers Automated Quotations)
    - c. LSEG (London Stock Exchange Group)
    - d. AMEX (American Stock Exchange)
  4. If an investor were to buy 10 shares in Coca Cola for \$100 per share with a total invest of \$1,000, how much profit would he make if sold these 10 shares two months later \$150 per share?
    - a. \$1,500
    - b. \$1,000
    - c. \$5,000
    - d. \$500
  5. If you have or own a share in a company then you have a(an) \_\_\_\_\_?
    - a. Investment
    - b. bond
    - c. stock
    - d. dividend

**True/False:** Please CIRCLE true or false for the following questions (5 pts.)

1. True OR False: The reason that a gallon of milk costed \$1.00 in 1990 and costs \$2.00 now is due to inflation.
2. True OR False: A private company is owned by either non-government organizations or by small number of shareholders.
3. True OR False: The nickname for the New York Stock Exchange is the Big Board.
4. True OR False: A Bear Market is when share prices are rising and you are encouraged to buy.
5. True OR False: The most expensive stock in the United States is Google.

**Matching:** For the following match the proper LETTER next to the definition (10 pts)

1. \_\_\_\_\_ Common Stock
2. \_\_\_\_\_ Preferred Stock
3. \_\_\_\_\_ Saving
4. \_\_\_\_\_ Dividend
5. \_\_\_\_\_ Mutual Funds

- A. A professionally managed investment that pools money from income that is not spent, or deferred consumption
- B. A class of ownership in a corporation that has a higher claim on the assets and earnings than common stock
- C. process of setting aside a portion of current income for future use
- D. A security that represents ownership in a corporation
- E. A payment made by a corporation to its



### Lesson Plan Template

**Essay:** Please answer with a complete paragraph of 4-5 SENTENCES. (15 pts.)

1. Define what saving is, the difference between long term saving and short-term saving, and the step you can take to start a savings plan.