

## **CDFS 600**

### Module 2

#### **Title of Lesson:**

Work Your Money Day 1

Sticker Ticker Day 2

#### **Subject:**

Life Skills

#### **Prepared by:**

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#### **Time allotment:**

Two 55 min class periods

#### **Grade Level:**

Frosh/ Soph

#### **ND Standards Competencies:**

2.0 Consumer and Family Resources

Evaluate management practices related to the human, economic, and environmental resources.

2.1 Demonstrate management of individual and family resources.

2.5 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

#### **Key Economic Concepts:**

Learn about type of investments

Learn how and why to diversify investments

#### **Brief Description:**

The concepts in this lesson will help students understand that investing is

About putting their money to work for them.

#### **Learner Objectives:**

-Learn about types of investments

-Learn how and why to diversify investments

-Make responsible decisions in the use of finances and other resources that reflect personal values and goals and demonstrate commitment to self and others.

-Develop and assess personal strategies to enhance creative thinking skills

-Develop approaches/tactics for creative problem solving and decision making

-Develop and assess strategies for anticipating, identifying, managing and embracing change

-Demonstrate and apply effective communication, conflict resolution and team building skill.

#### **Introduction:**

An investment is something you can do with your money that has the potential to

Earn you more money. All investments have some risk, which is the possibility

That you could lose money.

#### **Materials Needed:**

Worksheets, Computer with internet and projector.

**Outline:**

Define the following terms: Stocks, Bonds, Cash  
Explain: A corporation may sell pieces of itself as shares of stock to raise money (capitol) to operate its business or expand its capacity.  
Compare returns over 75 years  
Compound Annual Returns 1926-1997  
Reading a Stock Table  
Terms:  
52-week high  
Stock(SYM)  
Div(Dividend)  
Yld(Yield)  
P/E Ratio (Price/Earning Ration  
Vol 100(Volume of shares traded)  
Hi/Lo/Close  
Net Chg (Net Change)  
Stock Ticker Game

**Resources:**

Investing Pays Off, Its never too early to start! Merrill Lynch p. 66-73  
Stock Ticker Game (From Invest ND)

**Activities:**

Hand out the Investment Vehicles Worksheet and have students fill it out  
Stock Ticker Internet Game

**Assignment:**

Monitoring a Stock Worksheet

**Evaluation:**

Post quiz from Merril Lynch workbook