

HS.PFE.B.2

STANDARD STATEMENT:

Develop goals for building assets using various investment options, and identify potential risks and rewards for a given strategy.

ESSENTIAL QUESTIONS:

By the end of the unit, students should be able to answer:

- How can you set effective asset-building goals considering short, medium, and long-term needs?
- Why is it important to start your financial journey early?
- What are the benefits and risks associated with different investment options, such as retirement accounts, stocks, bonds, and mutual funds?

PNWFCU LESSON THAT MEETS THE STANDARD:

- [The Stock Market](#)
- [Risk vs. Reward](#)
- [Compound Interest](#)
- [Cryptocurrency](#)

SUPPORTING RESOURCES:

- [Open Education Resources/Oregon Open Learning Group](#)
- [Stock Market Game](#)
- [Making Finance Personal – Project](#)

POTENTIAL STUDENT ACTIVITIES:

- Stock Market Game: Understand stock market dynamics, learn about different companies, and experience the impact of market fluctuations.
 - Participate in a virtual stock market simulation

- Students create portfolios, buy/sell stocks, and track their performance over time.

Comparing Costs and Hypothetical Yields: Develop critical thinking skills by analyzing real-world investment scenarios.

- Provide students with information on various investment options (e.g., savings accounts, stocks, bonds).
- Ask students to compare costs (fees, expenses) and potential yields (returns).

Case Studies and Scenarios:

- Present students with case studies involving different investment strategies.

For instance:

- Scenario 1: Investing in a tech startup
- Scenario 2: Purchasing government bonds
- Scenario 3: Diversifying a portfolio

Discuss potential risks (e.g., market volatility, inflation) and rewards (e.g., compounding interest, capital gains).

QUESTIONS:

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