

Investing in YOUR Future

PART 1 - Research:

Today you will, with those you're sitting with, research 3 of the different investment options and be ready later in class to share out what you've learned about the ones you drew. The options are:

1. Peer to Peer Lending
2. High-Interest/High-Yield Savings Accounts
3. Certificate of Deposit - CD Ladders
4. Annuities
5. Treasury Inflation Protected Securities (TIPS)
6. Money Market Funds
7. Municipal Bonds
8. U.S. Savings Bonds
9. Cash Value Life Insurance
10. Dividend Paying Stocks
11. Preferred Stocks
12. Common Stocks

13. IRAs (Traditional, Roth, Rollover)

14. 401k

15. Index Funds and Exchange Traded Funds (ETFs)

16. Online Checking Accounts and Bank Bonuses

Write up a little bit about the ones you researched...we will use this info and that of your classmates tomorrow as we complete this activity - you will fill in a little info about each one as your classmates share about them.

PART 2 - Apply:

Today and this weekend you will imagine you have \$10,000 to invest. I would like you to pick 3 or more of the above options and diversify. Split your money among your chosen options and share with me where you would invest, how much you would want to invest, and why you chose each option. Think about short term and long term investments, high and low risk & high and low reward/gain.

Part 3 - Reflect:

Finally, talk to an adult and ask them what they do as far as investing...do they have any money in stocks, bonds, retirement, any of the above items from Part 1? Be prepared to share on here and with the class some of the ideas of what they invest in and how do they diversify their investments. Then write up a reflection in 1-2 paragraphs.