# [RETIRED] Semester Course
### 7.9 Start Investing
## Lesson Guide
UNIT: INVESTING

This is a retired document and is no longer being maintained. Visit the new Semester Course for up to date content.

## Learning Objectives

Students will be able to

- Select investments that you want to invest in through a (fake) 401(k) account
- Take a risk assessment test and evaluate your results

## Approximate Time

- Lesson length: 45 mins

## Jump$tart Standards

Investing
- 1a: Identify their short-term and long-term financial goals
- 1c: Assess their personal risk tolerance using an online tool or worksheet
- 6c: Suggest an appropriate asset allocation for a very risk averse person versus a very risk tolerant person

Earning Income
- 8b: Describe the advantages of investing through a tax deferred account such as an IRA or 401(k) versus a taxable account

## Distribute to Students

- Student Activity Packet SC-7.9

## Plan Your Unit

- Semester Course Investing Unit Plan
- Customizable Parent Newsletter: Investing

## LESSON PLAN

| | Resources | Questions | Est. Time |
|---|---|---|---|
| **1** | DISCUSSION PROMPTS | **Discussion Prompts** Discuss these questions with your classmates or with a partner: <br> 1. What percentage of your investment portfolio would you invest in stocks(%) and bonds(%)? [The percentages should equal 100%.) Explain your reasoning. | 5 mins |
| **2** | ACTIVITY <br> • ROLEPLAY: Sign up for a 401(k) <br> • Publisher: NGPF | **ROLEPLAY: Sign up for a 401(k)** Let's pretend that you started your first job and your employer offers a 401(k). In this activity, you'll practice picking which investment options to invest your money in, take a risk tolerance assessment, and more! Follow the directions on the worksheet to complete this activity. | 35 mins |
| **3** | EXIT TICKET <br><br> ❖ **Teacher Tip:** To access this Exit Ticket, please see the Sample | **Exit Ticket** Follow your teacher's directions to complete the Exit Ticket. | 5 mins |

| | Completed Student Activity Packet (SSAP). You can find this on the [Unit Page](#) this resource is in. | | |
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## WE VALUE YOUR FEEDBACK!

After you have completed this lesson, we would appreciate one minute of your time to provide feedback about this lesson's relevance and ease of implementation in your classroom.

## EXTEND THE LEARNING

### DO MORE...

ACTIVITY
- ROLEPLAY: Sign up for an IRA
- Publisher: NGPF

EDPUZZLES
- Can You Really Retire in Your 30s?
- Publisher: TwoCents

FINCAP FRIDAY
- Playing With F.I.R.E.
- Publisher: NGPF

INTERACTIVES
- 401(k) Calculator
- Publisher: Nerdwallet

- FinMango FIRE
- Publisher: FinMango

- Quizlet Vocabulary | Investing
- Publisher:  NGPF

### LEARN MORE...

ARTICLES
- Retirement Without Savings?
- Publisher: Investopedia

- The State of American Retirement Savings ☀CRE and Equity
- Publisher: Economic Policy Institute

- IRA vs 401k
- Publisher: Napkin Finance

PODCAST
- A Beginner's Guide to Buying Stocks
- Publisher: Popcorn Finance

QUESTION OF THE DAY
- How much would I need to save monthly to have $1 million when I retire?
- Publisher: NGPF

VIDEO
- How Much Savings Do You Need To Retire?
- Publisher: SmartZone Finance

### FAST FACTS...

- The average 401(k) account only has $180,000 by retirement but has the potential of being millions of dollars if you max out your contributions. (Daily Capital, 2019)
- The average American retires at 63 years old (SmartAsset, 2018)
- 22% of Americans have less than $5,000 saved for retirement (CNBC, 2019)