

INVESTMENT SIMULATION LESSON PLAN

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Lesson Title: Investment Simulation

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Grade Level: 10

Subject/Strand: BBI2O

Topic: Investments and Finance

Length of Period: 75 minutes

Lesson Plan Description

This lesson will allow students to participate in a hands-on interactive simulation about common investment types such as stocks, bonds, index funds, etc.

CURRICULUM CONNECTIONS

Ontario Curriculum Overall Expectations

- Demonstrate an understanding of effective investment practices.

Ontario Curriculum Specific Expectations

- Describe various types of investment alternatives available to individuals.
- Assess the factors that will affect the value of investments over time.

Learning Goals

Discuss with learners: *What will I be learning today?*

We are learning ...

- The various types of common investments.
- How different investment types perform over varying timespans.
- How to prepare for unexpected expenses.

Success Criteria

Discuss with learners: *How will I demonstrate what I have learned?*

I can ...

- **Explain** what various investment types are.
- **Explain** the difference between savings and investments as well as **describe** the use cases for each.

CONSIDERATIONS FOR PLANNING

Review:

What prior experiences, knowledge and skills do the learners bring with them to this learning experience?

- Students have been working on their Investopedia Stock Simulations at the beginning of each class. This lesson will help to advance this knowledge and help them understand the benefits and risks with stocks over time.

Resources / Materials:

- Internet access
- <https://buildyourstax.com/> website access
- Debrief PowerPoint or outline for discussion

THREE PART LESSON

Introduction (5 minutes)

- Discuss with students what they have been doing regarding their Investopedia Simulations and check in with them to see if they understand what they are doing with it.
- Explain to them that we will be completing a simulation activity that takes place over a 20-year time period which will help them understand the long-term benefits and risks that are associated with investments.

Key Questions to Engage Learners.

- *What kind of stocks are you purchasing?*
- *Do you know what you are doing when you buy/sell stocks?*
- *Are you doing any research beforehand?*
- *What other investment types are you aware of?*

Simulation (45 minutes)

- On the **teacher's computer** go to <https://buildyourstax.com/> and select "Play in a Group". Then select "Create a Group". This will give you a code to share with the class.
- Have the **students** go to <https://buildyourstax.com/> on their devices and select "Play in a Group" then "Join a Group". They will then enter the code on your screen.
- Allow 5-10 minutes for students to join and read the introduction on the website. Ensure students actually read the instructions as they can help them a lot.
- Start the game and allow students to begin investing.
- You can **pause** and **resume** the game at any time to advise them on different strategies, point out successes/failures, etc.
- Ensure that all students read the information about each investment type as the simulation progresses.
- Using the projector, display the leaderboard for the duration of the simulation. Competitive students will want to see their names higher.

Key Questions to Engage Learners.

- *Are you reading the information about the investments?*
- *Is there anything I can clarify?*
- *What do you have to remember to have money available for? Hint: emergency expenses.*

Debrief (25 minutes)

- Explain the different types of investments that appear in the simulation and what the benefits and drawbacks are to each. Ask the students to give you the pros and cons to see where they are at and what they understand.
- Explain how the **computer** invested throughout the simulation and how it invested 100% of its portfolio into index funds. Ask the students why this may be beneficial.
- Ask the students what went well and what went wrong. Allow some discussion on this.

Key Questions to Engage Learners.

- *What are the pros and cons for stocks, index funds, savings accounts, etc.?*
- *Why would you not want to invest 100% of your money into investments? (not liquid)*
- *What did you invest in that went well? What didn't go well?*

Differentiated Instruction

- Simulation takes place online and allows for students to progress at their own pace. You can pause and resume at any time to clarify anything that students are struggling with.

Rationale & Purpose:

- This lesson covers a brief overview of the various investment types that exist for them.