

Lesson Plan

Year 11 | Session 4 'Investing'

Learning objectives

1. Describe what investing is and what I can invest in
2. Explain the difference between shares and bonds
3. Recognise the factors that will affect people's risk profiles

Resources needed for the lesson [worksheets, print-outs etc]

- Year 11 | Session 4 | Worksheet 1 - Stocks and bonds information sheet

Activity	Description	Timing
LO 1 Describe different ways people can invest their money		
Responding to an investment scenario	Students respond to the questions on the screen, writing their response in their books. Eliciting responses from students will help inform baseline knowledge.	5 mins
Explanation of investing	Walk through slides 7-8, which answer the starter questions.	5 mins
Investment in stocks and bonds Literacy moment deep dive	In groups of 3 students respond to 3 different parts of the information sheet: 'Stocks part 1', 'Stocks part 2' and 'Stocks part 3'. Students have 5 minutes to make notes on their sections. They then tell the other people in their group of three, three key facts about their section, making a note in their books. Key points can be walked through as a class on slide 12. See Worksheet 1 - Stocks and bonds information sheet	10 mins
The stock market and investing through a platform	Slides 13-16 explore what the stock market is and what it means to invest through a platform, ending with some fun facts about stocks and bonds. Different students may wish to read out different sections	4 mins
LO 2 Explain key investment concepts: risk vs. reward, diversification and compound interest		
Risk vs reward	This section explores key investment principles. Students are introduced to the concepts of risk and rewards when it comes to investing. They watch a ShareSoc video and then respond to 3 scenarios - deciding which risk profile is best suited to each person. This could be done using mini-whiteboards.	8 mins
Diversification	The concept of diversification is explained, with the teacher inviting students to consider external events which may affect some companies more than others, in order to illustrate the importance of diversification when it comes to investing.	3 mins
Compound interest	To introduce the concept of compounding students are asked to consider whether starting off with one pence and doubling it every 30 days, or starting off with £1 million is the better option. This will illustrate the power of compounding and money growing. It's also important to note that the rate of compounding is much lower in the real world. The class then walks through an illustration of what compounding can look like using Josh's example.	7 mins

LO 3 Advise somebody on how to make informed decisions about investing

Making informed investment decisions	Walk through slides 40-42 as a class highlighting the importance of good research, what good research looks like and how to decide when it's an appropriate time to invest.	5 mins
Plenary - advise Zara	Students consolidate learning by taking a couple of minutes to bullet point advice they would give to someone thinking about investing. The following slide contains key takeaways. (optional material to use in a follow up form-time is found at the end of the deck)	3 mins