

Lesson 1

Chapter 3: How to invest

Today's topic: Getting advice versus investing by yourself

Grade level: 9–12

Duration: 60 minutes

Learning objectives

- Explain the difference between DIY (do-it-yourself) investing and using a financial advisor.
- Identify key investment concepts such as risk tolerance, time horizon, investment knowledge and personal preferences.
- Analyze different investment strategies based on a client's financial profile and goals.
- Evaluate the pros and cons of DIY investing and financial advising through role play and reflection.
- Develop critical thinking and decision-making skills by choosing and justifying an investment strategy for a simulated client.
- Communicate investment ideas effectively and respond to questions using financial terminology.
- Reflect on personal preferences for investing and how individual needs shape financial decisions.



Cross-curricular connections

ENGLISH (GRADE 9)

- **B1.5** Use precise and descriptive word choice, including domain-specific vocabulary from various subjects, and cohesive and coherent sentences during formal and informal communication, to support audience comprehension.
- **B1.2** Apply comprehension strategies before, during and after reading, listening to and viewing a variety of texts, including digital and media texts, by creators with diverse identities, perspectives and experience, in order to understand and clarify the meaning of texts.

CAREERS (GRADE 10)

- **A2.2** Reflect on and document the process of developing and revising goals, commenting on the effectiveness of the strategies they have used in the process and identifying areas where more work may be needed.
- **C2.1** Describe fundamentals of financial responsibility, assessing the benefits of a variety of savings options and exploring planning tools available through financial institutions and other avenues.
- **C2.2** Compare different forms of borrowing and identify some of the risks and benefits associated with each.

21st-century skills

COLLABORATION

Working in groups to solve real-world financial scenarios and demonstrate learning.

CRITICAL THINKING

Analyzing video content and organizing into comprehensive comparison charts. Analyzing investor scenarios to determine the best investment vehicle.

COMMUNICATION

Sharing ideas clearly and effectively with peers.

Materials needed

- Video from Fidelity: "Getting advice versus investing yourself."
- Projector.
- PowerPoint from Fidelity (to be used throughout entire lesson as a guide).
- Video handout (printed; one per student).
- DIY risk profile cards (printed and cut; one per student).
- DIY investor planning sheets (printed; one per student).

MINDS ON (15 minutes)

ACTIVITY: FIDELITY VIDEO AND HANDOUT

Materials: Digital or printed video handout (one per student)

Instructions: Students are to watch the "Getting advice vs. DIY investing" video and fill in the blanks as they watch. An answer key is provided (Lesson 1 handout answer key) and can be taken up using the slideshow. The teacher can engage in discussion with students as the handout is taken up.



MAIN ACTIVITY (30 minutes)

ACTIVITY: CLIENT DIY INVESTING ROLE PLAY

MATERIALS:

- Client profile cards (printed and cut; one per student).
- DIY investor planning sheets (printed; one per student).

INSTRUCTIONS:

1. **Distribution (two minutes):** Pre-cut the client cards, one per student. Each student will play the role of a DIY investor. Give each student a DIY card (you can have repeats). Give them each a DIY investor planning sheet as well.
2. **Brainstorming (thirteen minutes):** DIY investors will receive a client card that will have information about a client. They will assume the role of this client and use online research or previous lessons to decide on strategies. They will record their ideas on the DIY investor planning sheet.
3. **Discussion (thirteen minutes):** Each DIY investor will meet with other students who received the same client card. They will share their strategies, comparing and contrasting.

CONSOLIDATION (15 minutes)

ACTIVITY: REFLECTIONS

Materials: DIY investor planning sheets (reflection section)

INSTRUCTIONS:

1. **Reflection:** Each student will fill out a reflection sheet to consolidate their learning. The sheets can be collected for formative assessment (ten minutes).
2. **Class discussion:** Through a teacher-guided discussion, the reflection questions can be discussed.

Citations

Fidelity Investments Canada ULC. (2022). *MoneyGains: Making it count*. <https://www.fidelity.ca/en/investor-education/moneygains/>

Ontario Ministry of Education. (2023). *B1. Oral and non-verbal communication*. In *The Ontario curriculum: English, Grade 9 (ENL1W)*. Retrieved April 29, 2025, from <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-english/courses/enl1w/b/b1>

Ontario Ministry of Education. (2019). *The Ontario curriculum: Career studies, grade 10, open (GLC2O)*. <https://www.edu.gov.on.ca/eng/curriculum/secondary/career-studies-grade10.pdf>