

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

- Compare the key features of DIY investing and investing with a financial advisor, including control, costs, time commitment and risk.
- Analyze the advantages and disadvantages of both investing strategies using relevant financial vocabulary and concepts.
- Develop and present a persuasive argument in support of one investment approach (DIY or advisor), using evidence and oral communication skills.
- Reflect on personal preferences, financial goals and knowledge to determine which investment method aligns best with a person's needs.
- Collaborate effectively with peers to research, plan and participate in a structured class debate.
- Demonstrate understanding of basic financial literacy concepts such as portfolio management, risk tolerance and investment decision-making.



Cross-curricular connections

ENGLISH (GRADE 9)

- **B1.1** Evaluate and use various effective listening skills to enhance comprehension, including paraphrasing, asking open-ended questions, making relevant responses in group discussions and reflecting on what has been said, and use these skills in formal and informal contexts and for various purposes.
- **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.

- **D1:** Plan, develop ideas, gather information and organize content for creating texts of various forms, including digital and media texts, on a variety of topics.

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.

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- **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 together to discuss advantages and weaknesses of each method.

CRITICAL THINKING

Analyzing video content and organizing into comprehensive questions.

COMMUNICATION

Students will practice argumentation, critical thinking and collaborative discussion.

Materials needed

- Video from Fidelity: "Types of accounts."
- Projector.
- PowerPoint from Fidelity.
- Mind map handouts, printed or digital (one per student).
- Debate handouts, printed or digital (six total; three per group).
- Scoring handouts, printed or digital (depending on number of judges).



MINDS ON

ACTIVITY: MIND MAP, VIDEO AND LESSON

Part 1 duration: 10 minutes

Part 2 duration: 15 minutes

MATERIALS:

- Digital or printed mind map handout (one per student).
- Slideshow.

INSTRUCTIONS:

PART 1: Students use the mind map handout to come up with questions they would ask themselves when investing (five minutes). The teacher can have students share

responses (five minutes), noting what questions would be asked for DIY investing and what questions require a financial advisor to respond.

PART 2: Students are to watch the "Getting advice vs. DIY investing" video as a class (five minutes) and take notes as they watch. Then the teacher will take up the handout as a group, using the slideshow's multiple choice questions and subsequent information slides.

Note: If pressed for time, skip Part 1 and go to Part 2 (the lesson).

MAIN LESSON (25 minutes)

ACTIVITY: DEBATE

MATERIALS:

- Debate preparation worksheet (two printed copies per team, four total).
- Debate scoring sheet (two printed copies minimum; depends on number of judges).

INSTRUCTIONS:

1. **Split the students into three groups:**
 - a. Team DIY investing (~half of class)
 - b. Team financial advisor (~half of class)
 - c. Team judges (three or four students)
2. **Tell students:** "Today, you're going to defend one of these approaches in a friendly battle. Your mission: Convince the judges your approach is the smartest way to invest!"
 - a. **Give students ten minutes to prepare their debate using the debate handout.** If students get stuck during prep, give gentle hints like, "Think about how much *time* you personally have – would DIY be realistic?" or "Do you want to leave decisions in someone else's hands?"
3. **Give students approximately 15 minutes to debate. Encourage respectful, evidence-based debate (no interruptions or personal attacks).** Have each group share two arguments and rebuttals each.
 - a. **Opening statements:** Each team presents its statements (one minute each).
 - b. **Arguments:** Each team will present one argument at a time; two total (two minutes each).
 - c. **Rebuttals:** Each team responds to the other's points; two total (two minutes each).
 - d. **Closing statements:** Each team summarizes why its method wins (one minute each).
4. **Judges choose a winner** based on the scoring sheet. Judges will share feedback with each group to justify scoring.

CONSOLIDATION (10 minutes)

ACTIVITY: REVIEWING REFLECTIONS

MATERIALS:

- Scoring sheets (completed in previous activity)
- Self-reflection handout (one per student)

INSTRUCTIONS:

1. **Ask the whole class (five minutes):**
 - a. "Was there a 'perfect' option?"
 - b. "What kinds of investors might prefer DIY? Who might prefer advisors?"
 - c. "How important is it to know yourself when choosing?"
2. **Self-reflection:** Ask students to complete a self-assessment using the self-reflection handout (five minutes). The teacher can collect them for formative learning.

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>