

## Lesson 5

# Chapter 3: How to invest

**Subtopic:** Types of investment vehicles

**Grade level:** 9–12

**Duration:** 60 minutes

### Learning objectives

- Define what an investment vehicle is
- Differentiate between direct and indirect investment vehicles
- Describe the features and functions of various investment vehicles
- Identify the pros and cons of direct vs. indirect investing
- Evaluate different investment vehicles based on personal financial goals
- Understand the importance of diversification in investment portfolios



### Cross-curricular connections

#### FINANCIAL LITERACY (GRADES 9–12)

- Explain the concepts and terminology associated with various types of financial decision-making
- Identify and describe various types of financial services and products (e.g., stocks, bonds, mutual funds, ETFs, hedge funds)
- Use financial management tools to analyze personal investment options and their potential risks and returns
- Demonstrate an understanding of the importance of planning for short- and long-term financial goals

#### LITERACY (GRADES 9–12)

- Demonstrate understanding of information and ideas in oral texts by summarizing important ideas and citing supporting details

#### BUSINESS (GRADES 9–12)

- Demonstrate an understanding of income, spending, saving, borrowing and investing
- Describe various types of investments and analyze their advantages and disadvantages
- Analyze the features and types of investments available in the financial marketplace
- Assess risk and return of various investment vehicles
- Evaluate strategies for investment portfolio management

#### CAREERS (GRADE 10)

- Identify strategies for managing their personal and financial resources (e.g., budgeting, investing, credit use)
- Demonstrate an understanding of how managing money and personal resources affects future well-being and career/life goals
- Evaluate the impact of economic factors (e.g., inflation, interest rates, global markets) on personal and career decisions



## 21<sup>st</sup>-century skills

### COLLABORATION

- Learning how financial planning relates to shared goals, like household or community finances

### CRITICAL THINKING

- Making informed decisions based on financial goals, risk tolerance and market conditions

### COMMUNICATION

- Interpreting and summarizing information from oral/ video texts (the transcript)

- Discussing investment options collaboratively in a classroom setting or in presentations

## Materials needed

- [Video](#) from Fidelity: Types of investment vehicles
- Projector
- PowerPoint from Fidelity
- Minds On questionnaire (one per student; printed)
- Video handout (one per student; printed)
- Investment vehicle matching cards (printed and cut out individually; one per student)

## MINDS ON

### ACTIVITY: QUESTIONNAIRE AND VIDEO HANDOUT

**Video duration:** 7 minutes

#### MATERIALS:

- Minds On questionnaire (one per student; printed)
- Investment vehicles handout (one per student; printed)
- Video from Fidelity

**Total duration with take-up:** 15 minutes

#### INSTRUCTIONS:

1. Ask students to answer the following questions silently and honestly using the "Minds On Self-Reflection"

questionnaire. Let them know that there are *no right or wrong answers* – just their instincts. They will then total the points gathered for all their answers and determine their investor type and investment vehicle using the chart at the bottom.

2. After completing the questionnaire, the teacher will ask: "Now that you know your investor type, pay attention during today's video to see which investment vehicles match your profile. Would you still choose the same approach, or has your thinking changed?"
3. The class will watch the video on investment vehicles. As they watch, they can complete the video handout.

## MAIN LESSON

### ACTIVITY: LESSON AND MATCH UP GAME

**Duration:** 30 minutes

#### MATERIALS:

- Fidelity slideshow
- 24 matching cards (6 vehicles x 4 cards each) cut out individually → more can be printed to match class size

#### INSTRUCTIONS:

1. Review the slideshow with students. Have students answer the blanks from the handout before revealing the next slide for engagement.
2. Finally, engage in a game of "Match the Investment Vehicle." Give each student a card at random (to keep with them at all times), and have them all work together to determine the correct definition, key feature and investor profile for each of the investment types. They will naturally form groups of four, each with their own card. Go to each group and review that they have the correct matches. You can make this a race, with the first group to finish becoming the winner.
3. Ask each group to share their definition, key feature and investor profile out loud (standing, in a circle), where each member speaks and the other students listen.

## CONSOLIDATION

### ACTIVITY: REFLECTION EXIT TICKET

**Duration:** 15 minutes

**Materials:** Minds On questionnaire (continued)

**Instructions:** Have students complete a small paragraph on the reflection section of their Minds On questionnaire, asking, "Now that you know your investor type, pay attention during today's video to see which investment vehicles match your profile. Would you still choose the same approach, or has your thinking changed? Reflect below in a few sentences." The teacher may collect the Minds On questionnaires for formative assessment or completion.



## Citations

Ontario Ministry of Education. (2006). *The Ontario curriculum, grades 11 and 12: Business studies*. <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-business-studies-2022>

Ontario Ministry of Education. (2007). *The Ontario curriculum, grades 11 and 12: English*. <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-english-2007>

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