

Lesson 5

Chapter 3: How to invest

Subtopic: Types of investment vehicles

Grade Levels: 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



21st-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 Accounts
- Projector
- PowerPoint from Fidelity
- Mind map template (one per student; printed)
- Mini-profiles activity (one for every two students: printed, double-sided)
- Exit ticket sheet (one per student, printed)

MINDS ON

ACTIVITY: MIND MAP AND LESSON

Video duration: 7 minutes

MATERIALS:

- Mind map sheet (one per student, printed)
- Video from Fidelity
- Fidelity slide show

Total duration with take-up: 20 minutes

Instructions: Use the slideshow to guide the activity.

1. Show students the slide with the word, "**Vehicle**" – then ask, "**What comes to mind?**" (Give them 30

seconds to think or jot ideas.) In the next slides, ask: "What are examples of vehicles?"; "What do vehicles do for us?"; "Can you describe some types of vehicles – how are they different?". Then ask, and show the slide: "What if I told you that money also needs a vehicle? What would this mean?" Share the slide and read: "Just like a car takes you somewhere, an **investment vehicle** helps your money get from one point to another, like from saving to growing, or from now to retirement."

2. Watch the video with the class on Investment Vehicles by Fidelity. Have students complete the mind map while watching. Teachers may use the handout template provided.

- Take up the mind map and review additional information from the video through the slideshow. Encourage students to engage by contributing to the answers for the mind map.

MAIN LESSON

ACTIVITY: MIND MAP CONNECTION PRESENTATIONS

Duration: 25 minutes

MATERIALS:

- Fidelity slideshow
- Mind maps from Minds On activity
- Mini-profiles handout (one per student; printed)
- Optional: Access to technology/Internet for online research

INSTRUCTIONS:

- Provide students with the mini-portfolio sheet. Have students work in groups of two to complete their

consolidation activity. Students will be given three profiles (as well as create one for themselves) and must decide what type of investment vehicles would be suitable for each profile using their mind map. They may also use online research, time permitting.

- A sample answer key is provided for teacher reference, and is also posted on the slideshow to help take-up with the class. There may be several answers; it is important that groups share multiple options and challenge why some options may not be suitable for each profile (e.g., Why is real estate not ideal for a high school student?).

CONSOLIDATION

ACTIVITY: MINI-PROFILES EXIT TICKET

Duration: 15 minutes

Materials: Mini-profiles exit ticket (one per student; printed, double-sided)

Instructions: Provide students with the exit ticket quiz. Students may use their mind map and mini-profile activity sheet as an aid (optional, teacher discretion). This can be taken up as a class or collected for teacher assessment.



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>

Ontario Ministry of Education. (2007). *The Ontario curriculum, grades 11 and 12: Mathematics*. <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-mathematics-2021>

Ontario Ministry of Education. (2007). *The Ontario curriculum, grades 9 and 10: Canadian and world studies*. <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-canadian-and-world-studies-2018>

Ontario Ministry of Education. (2013). *The Ontario curriculum, grades 10 to 12: Guidance and career education*. <https://www.dcp.edu.gov.on.ca/en/curriculum/secondary-guidance-and-career-education-2013>