CLIENT PORTFOLIO MANAGEMENT PROJECT

Chapter 3 assessment

Teacher project overview

This multi-part simulation project engages students in applying personal finance and investing concepts through the creation and monitoring of a sample investment portfolio. Students will work in small groups to make investment decisions for a simulated client, track performance, assess risk, rebalance their portfolio and reflect on their learning. The project aligns with key expectations in financial literacy, economics and career/life planning.

Learning objectives (by lesson)

LESSON 1: CLIENT PROFILES AND STRATEGY

- Analyze risk tolerance, time horizon and investment goals
- Compare DIY vs. advisor-based investing
- Create a tailored investment strategy

LESSON 2: COSTS AND FEES

- Identify key investing fees (e.g., MER, commissions)
- Understand the impact of fees on long-term returns

LESSONS 3–5: ACCOUNTS, VEHICLES, STYLES

- Match registered accounts (TFSA, RRSP) to client goals
- Compare direct vs. indirect investment vehicles
- Choose an appropriate investment style (active, passive, systematic)

LESSON 6: TRADING SIMULATION

- Place simulated stock orders using order types (market, limit, etc.)
- Analyze performance over time using price changes

LESSON 7: MONITORING, BENCHMARKS AND RISK

- Evaluate portfolio performance vs. benchmarks
- Assess volatility using standard deviation and beta
- Understand portfolio rebalancing and diversification

FINAL TASK: REFLECTION AND PRESENTATION

- Present investment rationale, results and lessons learned
- Reflect on risk, return and decision-making

Cross-curricular connections

Subject	Specific Ontario curriculum expectations (grades 9–12)	Link to your trade simulation project
Mathematics	• Solve problems involving compound interest, percentages, ratios and investment returns (MFM2P, MDM4U) • Use statistical measures (mean, standard deviation, beta) to analyze data (MDM4U)	• Calculate fees, returns, portfolio allocations and rebalance portfolios • Analyze stock volatility and portfolio risk using standard deviation and beta
Business studies / economics	• Explain types of investment accounts and financial services (BTT1O, BAF3M) • Analyze ethical issues in financial advising (BOH4M) • Analyze factors influencing investment decisions and economic risks (CIE3M) • Explain role of order types (market, limit, stop) in managing investment risk (CIE3M)Analyze and evaluate financial performance against benchmarks (CIE3M)	• Understand investment fees and advising vs. DIY • Apply order types to simulate trades and reflect on risk tolerance • Reflect on portfolio performance and justify investment strategies
English / language arts	• Use reading comprehension to understand client profiles and financial documents (ENG3U, ENG4U) • Write clear, persuasive reflections and recommendations (ENG3U, ENG4U) • Communicate effectively for different audiences, using technical language (ENG3U, ENG4U)	• Write rationales for investment choices • Write reflections on trade decisions, portfolio performance and risk management • Prepare and deliver presentations with appropriate financial terminology
Social studies / civics	• Explain consumer rights and responsibilities in financial marketplace (CHV2O) • Describe roles of financial institutions and regulation (CHV2O) • Understand government role in market regulation and consumer protection (CHV2O)	• Understand client rights, fees, financial institutions and regulations • Consider ethical investing, government roles and regulations in portfolio management
Technology / ICT / computer studies	• Use digital tools to research and present information responsibly (TIJ2O, IDC3O) • Evaluate reliability of online financial information sources • Use digital tools for data organization, analysis, visualization and presentation (ICS2O, ICS3U) • Apply problem-solving strategies with simulations and spreadsheets (ICS2O, ICS3U)	• Research investment platforms and DIY vs. advisor tools • Manage trade logs and performance charts digitally • Create and deliver multimedia presentations and visual data summaries

Subject	Specific Ontario curriculum expectations (grades 9–12)	Link to your trade simulation project
Career studies	• Assess personal financial goals and develop investment strategies (GLC2O) • Apply decision-making skills to manage financial risks (GLC2O) • Evaluate impact of risk tolerance and client goals (GLC2O, CHV2O)	• Develop client profiles with risk tolerance • Make strategic investment and rebalancing decisions • Explain ethical and practical factors in portfolio management
Media studies	• Use visual design principles to enhance communication (ASM3M) • Critically analyze and evaluate media messages and presentations (EMS3O)	• Design professional, visually appealing slides with charts and tables • Use visuals to clarify complex financial info • Reflect on presentation effectiveness and audience engagement

Assessment suggestions

Note: It is up to the teacher to determine how assessments will be marked. It is suggested that students make decisions collaboratively, but must explain their thinking individually in writing. Each student should have their own package and show process work throughout.

Component	Group	Individual
Part 1: Client profile and strategy	Decisions	Questions
Part 2: Trade simulation	Decisions	Track outcomes individually
Part 2: Portfolio monitoring and benchmarking	Decisions	Questions
Part 2: Risk analysis	Decisions	Questions
Part 3, step 1: Reflection questions	None	Yes
Part 3, step 2: Final presentation	Slideshow and content	Oral contribution
Peer feedback	None	Yes

Materials needed

- Student portfolio package (one per student)
  - Part 1
  - Part 2
  - Part 3
- Client profile cards (assign one profile per student; choice to print/cut and share individually)
- Calculators or spreadsheets (optional)
- Peer feedback forms (printed individually and distributed during presentation days)
- Assessment rubrics (provided)

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Part 1 suggested timeline

Note: Timings are at the teacher's discretion and can be adapted according to their schedule.

Part 1

Step number	Step name	Estimated time (days)
0	Introduction and client profile review	1 day
1	Decide on investment approach	~2 days
1a	Reflection questions (step 1)	1 day
2	Pick investment account type	1 day
2a	Reflection questions (step 2)	1 day
3	Pick investment vehicles	1 day
3a	Reflection questions (step 3)	1 day
4	Determine target allocation of portfolio	~2 days
4a	Chart completion (step 4)	1 day
5	Select investment style	1 day
5a	Reflection questions (step 5)	1 day
TOTAL TIME TO COMPLETE PART 1		**~13 days**

Notes for part 1 scheduling

- The **introduction and client profile review** is quick but crucial ¬– make sure everyone understands the client's background before diving in.
- Steps involving both **group discussion** and **individual reflection** are given slightly more time.
- The **portfolio allocation** step is allowed extra time (2 days) due to the analytical reasoning and math involved.
- If the project is classroom-based or team-based, consider scheduling **check-ins or peer reviews** every 3–4 steps.

Part 2 suggested timeline

Note: Timings are at the teacher's discretion and can be adapted according to their schedule.

Part 2

Step number	Step name	Estimated time (days)
1	Simulate orders (choose order types and execute trades)	2 days
1a	Reflection questions (trade order effectiveness)	1 day
2	Review historical stock data and calculate returns	2 days
2a	Reflection questions (performance analysis)	1 day
3	Assess risk and volatility (use std. dev. and beta)	1 day
3a	Reflection questions (risk reflection)	1 day
4	Rebalance portfolio (calculate, compare, decide)	1–2 days
4a	Reflection questions (rebalancing justification)	1 day
TOTAL TIME TO COMPLETE PART 2		**~11 days**

Notes for part 2 scheduling:

- **Step 1 (simulated orders):** Needs extra time for group collaboration and understanding order types.
- **Steps 2–4:** These require **data interpretation and math**, so giving an extra day to the technical portions helps avoid rushing.
- **Reflection steps:** Usually individual, so 1 day per reflection section is reasonable for thoughtful responses.
- **Optional tip:** You could pair steps 2 and 3 over 3 days instead of 4 if the group is experienced or under time constraints.

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Part 3 timeline

Part 3		
Step number	**Step name**	**Estimated time (days)**
1	Individual reflection questions (portfolio review)	1 day
2	Group slide planning (assign roles and start slides 1–2)	1 day
2a	Build core content slides (slides 3–5: trades, returns, risk)	2 days
2b	Finish slides (slides 6–7: rebalancing and final reflections)	1 day
3	Add visuals and polish slide design	1 day
4	Practice presentation (time each speaker)	1 day
5	Final presentation to class (dependent on number of groups and number of minutes per presentation)	~3 days
TOTAL TIME TO COMPLETE PART 3		**~10 days**

Notes for scheduling part 3:

- **Step 1 (individual reflection questions):** Should be done individually before group work; allow 1 full day for thoughtful, personal responses.
- **Step 2 (group slide planning):** Requires coordination and role assignment; set aside 1 day to ensure clear task delegation and smooth start.
- **Step 2a and 2b (building and finishing slides):** Involve research, analysis and slide creation. Giving 3 total days (2 for core slides, 1 for finishing) helps balance workload and quality.
- **Step 3 (add visuals and polish):** Visual clarity and consistency are key; dedicate 1 day to enhance design and review as a group.
- Step 4 (practice presentation): Important for timing and flow; 1 day allows for rehearsals and peer feedback.
- **Step 5 (final presentation):** Time depends on class size and presentation length; typically allocate about 3 days for all groups to present comfortably.
  - For presentation peer feedback, each member of the group can evaluate a different speaker to ensure accountability. You can mark for completion and then allow students to meet post-project to review their peer feedback from other students.

Overall teacher notes and suggestions

- Reinforce vocabulary: asset allocation, MER, rebalancing, diversification, etc.
- Encourage students to refer to notes and lessons on the chapter 3 unit provided
- Discuss common misconceptions or problems during the assignment as a class
- Use rubrics to provide meaningful, formative feedback throughout; it is helpful to set deadlines periodically for assessment purposes (following part 1, 2, 3 deadlines)

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Citations

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