

# PILLAR 4

## Investing

### Lesson Plan

Financial Wellbeing is about what you do with your pot of money, not the size of it. It's about making sure you can cover day-to-day expenses, plan for the future and manage the unexpected. This lesson plan covers investing, enabling you to do the most with what you have. You can also access a short presentation on this topic.

### 1. Learning Objectives

This presentation will provide students with some of the key considerations that need to be factored in when examining the benefits and risks of investing money. This includes being equipped to evaluate the potential risks and rewards of various investment options.

### 2. Learning Outcome

Following delivery of this pillar, students will have a better understanding of the concepts that apply to investing and their own attitude to risk. They should also be more proficient in applying that knowledge when it comes to the topic of investing, including:

- Being able to identify risk levels associated with different investment options
- Being in a better position to estimate long-term investment return potential
- Being able to understand the Rule of 72

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### 3. Classroom Delivery

Before you take your students through this mini Money Smarts Challenge presentation, we advise you to:

- Familiarise yourself with its content
- Review the presentation notes that will be provided along with it
- Review the Sample Quiz questions with students following the presentation

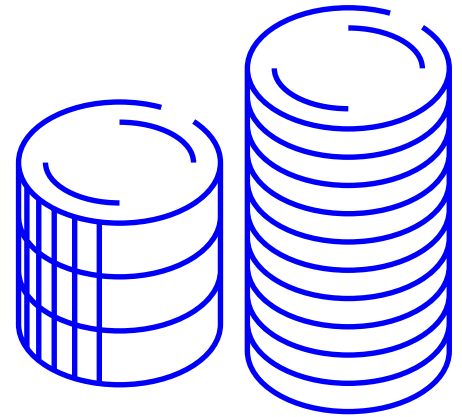
**Remember, your local Youth Coordinator will be on hand to help with any questions.**

The classroom delivery gives you an ideal opportunity to engage and challenge your students on the topic in question. Before you begin the presentation, you should consider:

- Asking students what investing means to them.
- Taking note of words they use to describe their answers.
- Asking them if they understand the difference between saving and investing.
- Asking them to identify 3 companies that sell shares.
- Asking students to identify some factors that may impact the value of investments.
- Asking them if they're aware of particular events that would have had an effect on investment markets and where this information can be found.

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### Class Exercise

Compounding is great when it comes to investing money as it allows your money to grow. The longer you leave it invested, the more it should grow. But remember, it can also sometimes go down. Ask your students to consider this Money Brain-Tease:

**Question:** 2 cent doubled every day from January 1st to January 31st will grow to what value?

**Answer:** €1.5 million

### Group Work

In small groups, ask your students to consider the following scenario before presenting their answer back to the class.

- Discuss investment risk and diversification and why it's important not to put all your eggs in the one basket.

### Additional Activities

Ask students what things they need to consider before they invest their money. What are their options?

Bank of Ireland is regulated by the Central Bank of Ireland.