

PILLAR 4

Investing

1. Learning Objectives

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. 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

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 your students following the presentation



Before you begin the presentation, you should ask students:

- What investing means to them, taking note of words they use to describe their answers.
- If they understand the difference between saving and investing.
- If they can identify 3 companies that sell shares and some factors that may impact the value of those shares e.g. Kerry Group, Apple, Microsoft, Pfizer.
- If they're aware of particular events that would have had an impact on investment markets and where this information can be found e.g. risks identified via a PESTLE Analysis Political, Economic, Social, Technological, Legal and Environmental.

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: €21.5 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 money into a single investment.

Additional Activities

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

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

