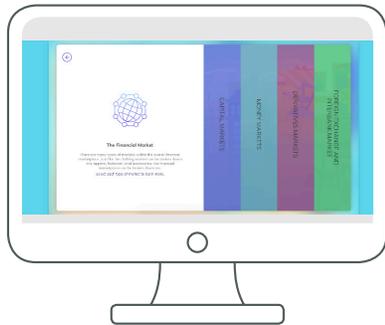


Marketplaces Investing Basics

Grade Level: 9-12 **Length:** 5 Modules, 10-20 minutes each with accompanying lesson plans **Subject Fit:** Economics, Social Science, CTE **Standards Alignment:** Jump\$tart's National Standards in K-12 Personal Finance Education, Council of Economic Education's National Standards for Financial Literacy, National Council for the Social Studies C3 Framework, Council of Economic Education's Voluntary National Content Standards in Economics



Understanding how markets work and knowing how to participate in them is critical for long-term wealth creation and financial stability. With the right strategies, modest investments can become sizeable nest eggs.

Marketplaces is the first digital learning experience to equip students with an understanding of how the market works and the confidence to participate in it. Through an engaging, gamified learning experience, students blend economic concepts with investing topics to learn how the government, corporations, and individuals come together to participate in the financial marketplace.

Topics Include



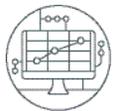
Financial Markets

Explain how markets work and why the financial market is important to economic growth



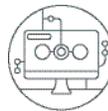
Macroeconomics

Evaluate macroeconomic indicators and their relation with the financial market



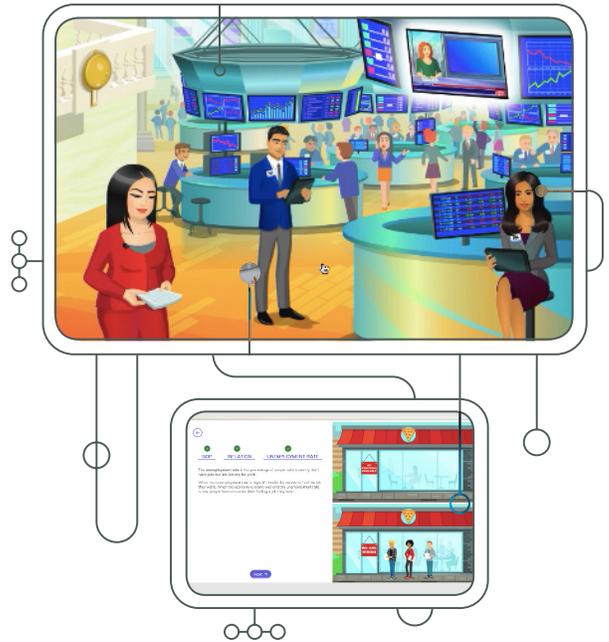
Company Financing

Describe the roles economic institutions play in facilitating access to the capital market



Personal Investing

Evaluate the elements that go into a smart investment strategy

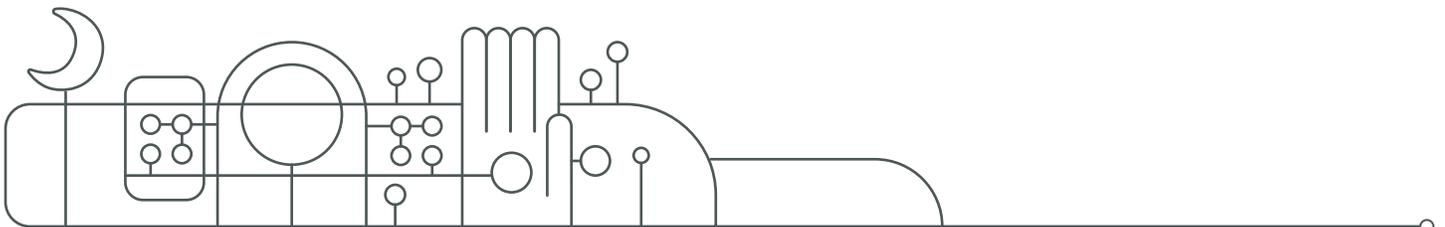


For more information about bringing this program to your school or district, visit everfi.com/k-12

Marketplaces Investing Basics

Course Outline

Module	Topics	Module Description	Learning Objectives “Students will be able to...”
Marketplaces	<ul style="list-style-type: none"> ○ The global economy ○ Financial markets and exchanges ○ How world events impact the financial market 	<p>This lesson introduces marketplaces by defining what a financial market is and how students’ lives are impacted by the global financial market. It explores the history of the markets and how stock exchanges have transformed over time. Students apply their learning by acting as brokers for a day and attempt to predict how various industries are impacted by current events.</p>	<ul style="list-style-type: none"> ○ Describe their role in the global economy. ○ Differentiate between the types of markets in the financial market. ○ Illustrate how stock exchanges have changed over time. ○ Evaluate how major events impact various industries.
The Economy	<ul style="list-style-type: none"> ○ The impact of the economy ○ Measuring economic health ○ Business cycles ○ Economic policies ○ The economy and the financial market 	<p>This lesson explores the impact the economy has on the world and everyone’s daily lives. It describes the economic indicators used to measure the economy and how the central bank uses policy to regulate it. Students apply their learning by predicting how individuals and businesses will behave in different economic climates.</p>	<ul style="list-style-type: none"> ○ Describe how the economy impacts individuals and businesses. ○ Evaluate the health of the economy using economic indicators. ○ Describe the four phases of the business cycle. ○ Analyze how the government and central bank use economic policy to regulate the business cycle. ○ Predict how individuals and businesses will behave in a good or bad economy.
Startup to IPO	<ul style="list-style-type: none"> ○ Entrepreneurship and economic growth ○ Bootstrapping ○ Debt financing ○ Angel investing ○ Venture capital ○ The Initial Public Offering (IPO) process 	<p>This lesson explores financing options for growing companies. It challenges students to take on the role of a consultant for a startup company tasked with making recommendations to help acquire financing and eventually going public through the IPO process.</p>	<ul style="list-style-type: none"> ○ Identify the traits of an entrepreneur. ○ Differentiate between financing options for a growing company. ○ Classify the pros and cons of a company going public. ○ List the steps a company takes to go public.



Module	Topics	Module Description	Learning Objectives <i>“Students will be able to...”</i>
Keys to Investing	<ul style="list-style-type: none"> ○ Savings vs. investing ○ Reasons to invest ○ Stocks, bonds, and cash equivalents ○ Asset allocation ○ Diversification ○ Types of funds for diversification 	<p>This lesson introduces different types of financial assets and how to use asset allocation and diversification to balance risk and reward. Students meet with a financial advisor to discover how investing can help them achieve their long-term goals. They apply what they have learned by taking on the role of an advisor to determine the best asset allocation for each client portfolio.</p>	<ul style="list-style-type: none"> ○ Evaluate when to save versus invest. ○ Compare different types of financial assets. ○ Analyze an investor’s financial profile and determine an appropriate asset allocation. ○ Defend the need for portfolio diversification.
Investment Game	<ul style="list-style-type: none"> ○ Brokerage accounts ○ Investment analysis ○ Asset allocation based on age ○ Investing in yourself ○ Strategies for investing for retirement 	<p>This investment game challenges students to apply what they’ve learned from previous modules by making realistic financial decisions at different stages of their life. Students are tasked with growing their investment portfolio by making smart investment decisions as they address financial situations. It culminates in a visualization of their resulting retirement.</p>	<ul style="list-style-type: none"> ○ Describe what a brokerage account is. ○ Describe what it means to “invest in yourself.” ○ Build a realistic investment portfolio based on their goals and investment profiles. ○ Justify the need to adjust portfolio asset allocation over a lifetime. ○ Balance short-term financial decisions with long-term investing goals.