

Marketplaces Investing Basics

Curriculum Guide

Recommended Grade Level 9-12 **Total Time** 5 modules, 10-20 minutes each

Subject Fit Business, Economics, Social Studies, and CTE

Standards Alignment Jump\$tart National Standards in K-12 Personal Finance Education, CEE Voluntary National Content Standards in Economics, CEE National Standards for Financial Literacy, and National Council for the Social Studies C3 Framework

Understanding how markets work and knowing how to participate in them is critical for long-term wealth creation. But for many students, the prospect of participating in the financial market can feel daunting and inaccessible.

Marketplaces is a digital learning experience that equips students with an understanding of how the market works and the confidence to participate in it. Through an engaging, gamified learning experience, students blend macroeconomic concepts with investing topics to learn how the government, corporations, and individuals come together to participate in the financial marketplace. Students will emerge from the course knowing how investing can have a powerful impact on their lives.

Topic Areas

1. Financial Markets and Exchanges: Students build an understanding of how the global economy and financial markets are connected to all parts of their lives.
2. The Economy and the Government: Students analyze how policymakers make decisions to regulate the economy and the impact those choices have on the markets.
3. Growing a Company to an IPO: Students assist an entrepreneur in analyzing various financing options and navigating the IPO process.
4. Personal Investing: Students evaluate why and how to invest at different life stages and put their knowledge into practice through a gamified simulation.

Course Structure

Each module is accompanied by offline lesson plans and discussion guides to use in the classroom.



Detailed Course Outline:

Module 1: Marketplaces

Students are introduced to the concept of financial markets and exchanges. They'll explore how the financial markets affects the economy and every individual.

Learning Objectives:

Students will be able to...

- 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.

Activity Topic	Activity Description
Introduction	Students learn how the transactions they make in their daily lives are connected to other markets in the global economy.
Financial Markets and Exchanges	Students learn about the different types of financial markets, the history of financial markets, and how stock exchanges have evolved over time.
Careers at the Stock Exchange	Students interact with a designated market maker, a broker, and a financial reporter to learn about their responsibilities and careers.
World Events and the Financial Market	Students help a broker predict how particular industries and company stock prices will be impacted by current events.

Module 2: The Economy

Students learn about the government and central bank's roles in regulating the economy and how this regulation affects activity in the financial market.

Learning Objectives:

Students will be able to...

- 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.

Activity Topic	Activity Description
Introduction	Students discover how a good and bad economy can affect them personally through employment and innovation of goods.
Measuring the Economy	Students learn about GDP, inflation, and the unemployment rate, then use these economic indicators to evaluate the health of the economy.
Economic Policy	Students learn how the government and central bank use fiscal and monetary policy to influence economic business cycles.
The Economy and the Financial Market	Students predict how individuals or companies would behave in a good or bad economy.

Module 3: Startup to IPO

Students learn about the steps a startup must take in order to go public and participate in the capital market.

Learning Objectives:

Students will be able to...

- 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.

Activity Topic	Activity Description
Introduction	Students learn about the traits of good entrepreneurs and their role in the economy.
Debt and Equity Financing	Students learn about the different types of financing, including bootstrapping, debt financing, angel investing, and venture capital. Students then advise a fictional CEO of a startup on what financing options are best for growing the company.
Steps to Going Public	Students help a company go public by participating in an interactive board game where they help a fictional CEO take the proper steps and meet necessary requirements to go public on the financial market.

Module 4: Keys to Investing

Students learn about the benefits of investing in the financial market and what methods are best for building their own portfolios.

Learning Objectives:

Students will be able to...

- Decide 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.

Activity Topic	Activity Description
Introduction	Students learn about savings and investing and when each choice is best.
Why Individuals Invest	Students explore why investing is critical by understanding the time value of money, the potential for growth, and the opportunity to share in company profits. Students also explore short-term volatility versus the long-term outlook of the stock market.
Investment Vehicles, Asset Allocation, and Diversification	Students learn about different investment vehicles such as stocks, bonds, and cash equivalents. Then they learn about proper asset allocation and diversification. They also explore how mutual funds, index funds, and ETFs can be useful tools in diversification.
Strategies for Developing an Investment Portfolio	Students apply their understanding of asset allocation and diversification to create investment portfolios for different clients of a fictional financial advisor.

Module 5: Investment Game

Students experience an investment simulation and see how investing over their lifetime can help them achieve their short and long-term financial goals.

Learning Objectives:

Students will be able to...

- 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.

Activity Topic	Activity Description
Introduction	Students are introduced to the investment simulation. They are guided through a tutorial demonstrating how to navigate their brokerage account, which is where they control their investment portfolio over their lifetime.
Early Life Decisions	Students explore their own personal risk tolerance, the value of investing in themselves, and balancing debt with investment contributions. They also analyze mutual funds and make investment decisions.
Mid-Life Decisions	Students evaluate the use of a robo-advisor, whether to invest during an economic recession, and the risk associated with buying shares of an IPO. They continue to analyze mutual funds and make investment decisions.
Late-Life Decisions	Students analyze how to increase their net worth and how much money is needed for retirement. They analyze two more sets of mutual funds and make their final investment decisions before they retire.
Retirement Outcomes	Students finish the investment simulation. The amount of money they finish with determines their final retirement outcome. Regardless of outcome, students learn that investing can help create a secure financial future for themselves.