



## MODULE 29G: INVESTMENT PORTFOLIO

Choose from the Suggested Activities below to find activities to help your students meet the outcome for this module from the Saskatchewan Financial Literacy 20/30 curriculum.

All resources for this module's activities can be found on [saskmoney.ca](http://saskmoney.ca).

### OUTCOME

Construct an investment portfolio that includes short-, medium- and long- term investment goals.

#### INDICATORS

- a. Determine the investor profile for oneself or for an individual in a given scenario using an investor profile assessment.
- b. Assess the risk tolerance for oneself or for an individual in a given scenario.
- c. Describe investment goals for oneself or for an individual in a given scenario.
- d. Compare the features of various investment types (e.g., stocks, bonds and mutual funds).
- e. Discuss the reasons for diversifying an investment portfolio to support short-, medium- and long-term goals.
- f. Explain the relationship between risk/return and diversification of investments.
- g. Research and compare features of different types of investment strategies and styles such as the Couch Potato, market timing, dollar-cost averaging, leverage investing, short selling, index investing, Value/Growth and Dividend Reinvestment Plan (DRIP).
- h. Discuss the advantages and disadvantages of developing and managing one's own investment portfolio compared to working with a financial adviser.
- i. Identify and evaluate services that assist individuals with investing.
- j. Analyze the risk and relationship between inflation and rate of return.
- k. Research the concept of "buying low and selling high."
- l. Assess the financial implications (e.g., capital gains) of acquiring and disposing of capital assets.

#### OVERVIEW

Developing an investment portfolio to meet long term goals will be the best thing a person can do for themselves. When asking for advice from older people, the most common saying is that most wished they would have "saved more and saved earlier." Helping students understand risk, long term goals, and the relationship between inflation and rate of return will be very important in this module. How investments make money is also important to realize (capital gains, dividends, and interest are all ways!). This module could also include an overall financial plan case study to help showcase the students' knowledge in this area as a larger plan.

#### PREREQUISITE

Modules 5 and 29E

#### SUGGESTED TIME

10-15 hours

# MODULE 29G: CONTINUED

## RESOURCES

- **Slideshow:** Fundamentals of Investing
- **Assignments and Activities:**
  - Assignment: Investment Options
  - Assignment: The Influence of Economic Factors on Personal Financial Planning
  - Assignment: What is a Mutual Fund
  - Investment Options Information Page
  - QUIZ Investing Strategy
  - QUIZ: MOD 29 investment options
  - Final—Investment portfolio unit
  - Final Project: PERSONAL FINANCE CASE Investment Options
  - Reasons why investors avoided the Stock Market
- **Online Tool:** Mutual Funds List (RBC)





## ASSESSMENT

- Formative Assessment for quizzes and assignments
- Summative assessment for final project(s)



## SUGGESTED ACTIVITIES

1. Introduce investing and designing portfolios using the **Fundamentals of Investing** slideshow. This is very comprehensive with videos, etc. Stop for discussion with students throughout the presentation. Give students access to this presentation after sharing.
2. **Assignment: Investment Options** allows students to see risk and return relationships and the impact on the value of investments over the long term.
3. Review the **“Reasons why investors avoided the stock market”**
  - a. Open up discussion on why people would do this- the answer is rooted in fear of the unknown. 2008, 2015 and 2020 all had major market corrections, but fantastic rebounds. Students could research any of the events on this list and discuss what happened and why people were fearful that these would crash the market
  - b. **Assignment: The influence of economic factors on personal financial planning** introduces the macroeconomic factors that affect an investment portfolio over time; this is worth briefly considering in this unit. A more detailed Macro Economics unit (Module 33 in SK curriculum) can also be completed.
4. **Assignment: What is a mutual fund:** A lot of investors invest in mutual funds, but do not have a clear idea of what they are. They are less risky than stocks and a better choice for the average investor. This assignment explains mutual funds and asks the students to look up some mutual funds on an [RBC site](#).
5. There are two quizzes that may be used for a formative assessment check in during this module: **Quiz Investing Strategy** and **Quiz: Mod 29 Investment Options**.

## MODULE 29G: CONTINUED

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6. Final Project—**FINAL—Investment portfolio unit** is a comprehensive look at investing and many aspects of financial planning. This would be a project for the year end and might take 5-10 hours.
  7. **Final Project: PERSONAL FINANCE CASE** is an excellent final project and can easily be completed in 3 hours or less. It is a comprehensive look at financial planning and it is advised to allow the students either open book or notes to bring in to complete.
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## ADDITIONAL RESOURCES

1. **Principles of Investing** is a good slideshow presentation with heavier emphasis on investment details.
  2. **Types of investments** is a resource to help guide students through the assignments.
  3. **Assignment: Financial Crisis of the Ages** is a fun activity for students to research past events and the impact on the economy and investments
  4. **Assignment: Strategic Investing Stock Picks** is a chance for students to review Warren Buffet's strategies and start to pick value shares that are strong long term. This list could be used to play an investment game online.
  5. **Assignment: Investing Strategies** includes a PowerPoint. This is a chance for students to start to plan their own financial future, calculate the savings required to meet their long term financial goals and decide which investments to put their money into.
  6. **Financial Empowerment: Investing for Indigenous and Non-Indigenous People (adapted by Bettina Schneider from Personal Finance)** is good information for an educator and provides Indigenous perspectives.
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For more curriculum information, please visit the Government of Saskatchewan curriculum website.

