

Learning Objectives

Students will be able to

- Select investments that you want to invest in through a (fake) 401(k) account
- Take a risk assessment test and evaluate your results

Approximate Time

- Lesson length: 45 mins

Jump\$tart Standards

Investing

- 3c: Devise an evaluation strategy for selecting investments that meet the objectives of a personal financial plan

Distribute to Students

- [Student Activity Packet SC-7.9](#)

Plan Your Unit

- [Semester Course Investing Unit Plan](#)



LESSON PLAN

	Resources	Questions	Est. Time
1	DISCUSSION PROMPTS	<p>Discussion Prompts</p> <p>Discuss these questions with your classmates or with a partner:</p> <ol style="list-style-type: none"> 1. What percentage of your investment portfolio would you invest in stocks(%) and bonds(%)? [The percentages should equal 100%.] Explain your reasoning. 	5 mins
2	<p>ACTIVITY</p> <ul style="list-style-type: none"> • ROLEPLAY: Sign up for a 401(k) • Publisher: NGPF 	<p>ROLEPLAY: Sign up for a 401(k)</p> <p>Let's pretend that you started your first job and your employer offers a 401(k). In this activity, you'll practice picking which investment options to invest your money in, take a risk tolerance assessment, and more! Follow the directions on the worksheet to complete this activity.</p>	35 mins
3	<p>EXIT TICKET</p> <ul style="list-style-type: none"> ❖ Teacher Tip: To administer this Exit Ticket using Google Forms, make your own copy here. 	<p>Exit Ticket</p> <ol style="list-style-type: none"> 1. What role does your risk tolerance play when selecting which investments you want to invest in? 2. When evaluating which funds or assets you want to invest in, what is one thing you need to consider? 3. Explain why you should try to contribute the maximum amount your employer is willing to match to your 401(k). 	5 mins



EXTEND THE LEARNING

DO MORE...

INTERACTIVE

- [Quizlet Cashcabulary | Investing](#)
- Publisher: NGPF

PROJECT

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LEARN MORE...

ARTICLES

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QUESTION OF THE DAY

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VIDEO

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FAST FACTS...

- The average 401(k) account only has \$180,000 by retirement but has the potential of being millions of dollars if you max out your contributions. (Daily Capital, 2019)
- The average American retires at 63 years old (SmartAsset, 2018)
- According to data from the U.S. Census Bureau, only 32% of Americans are saving for retirement in a 401(k). (The Motley Fool, 2017)