

PERSONAL FINANCE UNIT

Saving & Investing

Build Wealth & Grow Your Money



WHAT'S INCLUDED:

- Real-World Financial Decisions
- Digital Student Activities
- Saving & Investing Explained
- Risk vs Return Analysis



- ✓ Start Early = More Money
- ✓ Time = Money = Growth

★ Financial Literacy | Investing | Wealth Building ★

FINANCIAL LITERACY UNIT

Topics Covered:

- Saving as a Teen
- Saving vs Investing
- Saving Programs
- Investing 101
- Risk and Return
- Compound Growth/Rule of 72
- Building an Emergency Fund
- Future Me at 63 Project

- ✓ **No Prep**
- ✓ **Digital ready**
- ✓ **Real-world financial literacy**
- ✓ **Engaging and Practical**



Eight (8) 45-minute activities included + discussion

SAVING AND INVESTING UNIT

Some of the Learning Objectives:

- ✓ Explain the importance of saving money
- ✓ Develop strategies for **short-term, intermediate, and long-term financial goals**
- ✓ Understand how to build and maintain an **emergency fund**
- ✓ Analyze **risk vs. return** in investing decisions
- ✓ Explore different saving and investment options
- ✓ Apply financial literacy concepts to real-world scenarios



A LESSON LIBRARY included to keep the teacher organized!

SAVINGS + INVESTMENTS UNIT			
			
Unit Name	Video Suggestions	Student Resources	Teacher's Keys
Pacing notes are below each unit title.	These are engaging, relevant videos that are all under 15 minutes. Great to introduce a lesson.	These are in the order of instruction	Some resources are subjective and answers will vary
Savings and Investments Each of the 8 activities take 30-45 minutes to complete.	How eating out keeps you poor! Money Management for Teens How to save as a teen Why You Need an Emergency Fund	Saving as a Teen Saving vs Investing Saving Programs Investing 101 Risk and Return Compound Growth & Rule of 72 Building an Emergency Fund Future ME at 63 Project	Teacher's key Saving as a Teen Teacher's Key Saving vs Investing Teacher's Key for Saving Programs Teacher's Key Investing 101 Teacher's Key for Risk and Return Teacher's Key for Compound Growth & Rule of 72 Teacher's Key for Building an Emergency Fund Future ME at 63 Project Teacher File and Student Examples

Pacing Guide

Video Suggestions

8 Lessons - Student Copies

Teacher's Keys

BUSINESS EDUCATION WITH Denise Leigh

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Critical Thinking Activity

Using Your Critical Thinking Skills

Scenario 1: Playing It Safe

Situation: Jordan wants to save money for college in the next 2-3 years. He does not want to risk losing his money.

Question: Which type of investment is best for Jordan?

Scenario 2: Long-Term Growth

Situation: Aaliyah is 18 and saving for retirement. She doesn't want to risk losing her money for 40 years.

Question: Which type of investment makes the most sense for Aaliyah?

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Students are presented with 6 investment scenarios.

Using Your Critical Thinking Skills

Scenario 5: Medium Risk, Medium Reward

Situation: Chris wants better returns than bonds but doesn't want high risk of losing individual stocks.

Question: Which type of investment fits Chris best?

Scenario 6: Short-Term Goal, Steady Money

Situation: Emma is saving money to buy a car in one year. She wants her money to grow a little but doesn't want to risk losing it.

Question: Which type of investment is best for Emma?

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Using Your Critical Thinking Skills

Scenario 3: Don't Put All Your Eggs in One Basket

Situation: Miguel wants to invest but doesn't want to put all his money in one company. He wants something else to manage the risk.

Question: Which type of investment is best for Miguel?

Scenario 4: Easy & Diversified

Situation: Sophia wants to invest in many companies at once so she can buy and sell her investment easily like a stock.

Question: Which type of investment is best for Sophia?

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Critical Thinking Activity on Compound Interest

Compound Interest Examples

Example 1: The Single Deposit



Scenario:
Sofia puts \$1,000 in a savings account at 5% interest per year for 3 years.

Question:
How much money will she have after 3 years?

Hint: Multiply by 1.05 for each year.
 $1,000 \times 1.05 \times 1.05 \times 1.05 = ?$

Answer: About \$1,157.63

Example 2: The Regular Saver



Scenario:
Diego saves \$50 every month in a savings account that earns 6% interest per year for 2 years.

Question:
After 2 years, how much will he have (about)?

Hint: He deposits $50 \times 24 \text{ months} = \$1,200$. Interest adds a bit more — around \$75 extra.

Answer: About \$1,275 total.

Critical Thinking Discussion Questions

Earned More & Why?



Who earned more interest: Sophia or Diego? Why?

Saving Strategies



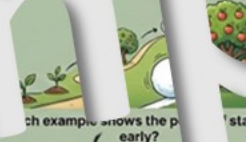
How are Sophia's and Diego's saving strategies different?

Easier for a Teenager



Which strategy is easier for a teenager to follow? Why?

Start Early



Which example shows the power of starting early?

Critical Thinking Discussion Questions



What is compound interest in your own words?



Why do you think compound interest is better than simple interest?

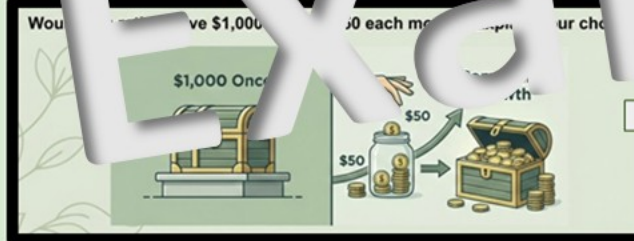


How does compound interest help people who save money?

Critical Thinking Discussion Questions

Using your Critical Thinking Skills

In one sentence, explain why compound interest is better than not earning interest.



Would you rather have \$1,000 now or \$50 each month for 24 months? Explain your choice.

Rule of 72 Explanation & Critical Thinking Activity

Learn

The Rule of 72

The Rule of 72 is a shortcut for figuring out how long it takes for money to double when it's growing with compound interest. To use the rule, take the number 72 and divide it by the interest rate (as a whole number, not a decimal).
Example: If the interest rate is 6%, do $72 \div 6 = 12$

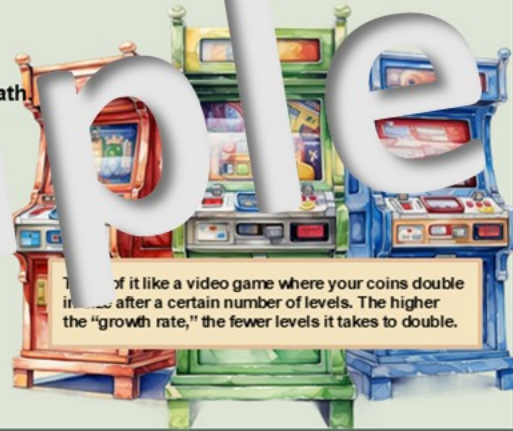
- That means your money will double in about 12 years.

It's not exact, but it's surprisingly close — and much easier than doing complicated math.

Example

- Imagine you invest \$1,000 in an account that earns 8% interest per year.
 - Apply the rule of 72: $72 \div 8 = 9$
 - Step 1: It takes about 9 years for your money to double to \$2,000.
 - Step 2: In another 9 years, you'll have \$4,000.
 - Step 3: In another 9 years, you'll have \$8,000.

Determine the number of years it will take for savings to double in value by using the rule of 72.



Summary

Is the Rule of 72 an exact answer or an estimate?

What would happen to the doubling time if the interest rate was higher?

Why is this rule useful in real life?



The Rule of 72 is an estimate, not an exact answer.

If the interest rate is higher, the money would double faster and take fewer years.

This rule is useful because it helps people quickly estimate how fast their money can grow without doing complicated math.

Apply

The Rule of 72 is a quick way to estimate how long it will take for your money to double.

Formula: $\text{Years to Double} \approx 72 \div \text{Interest Rate}$
(Use the interest rate as a whole number, not a decimal.)

Example: At 8% interest, $72 \div 8 = 9$ years to double.

How many years will it take an investment to double?:

1. At 6% interest, how many years will it take for money to double?

2. At 9% interest, how many years will it take for money to double?

3. At 12% interest, how many years will it take for money to double?

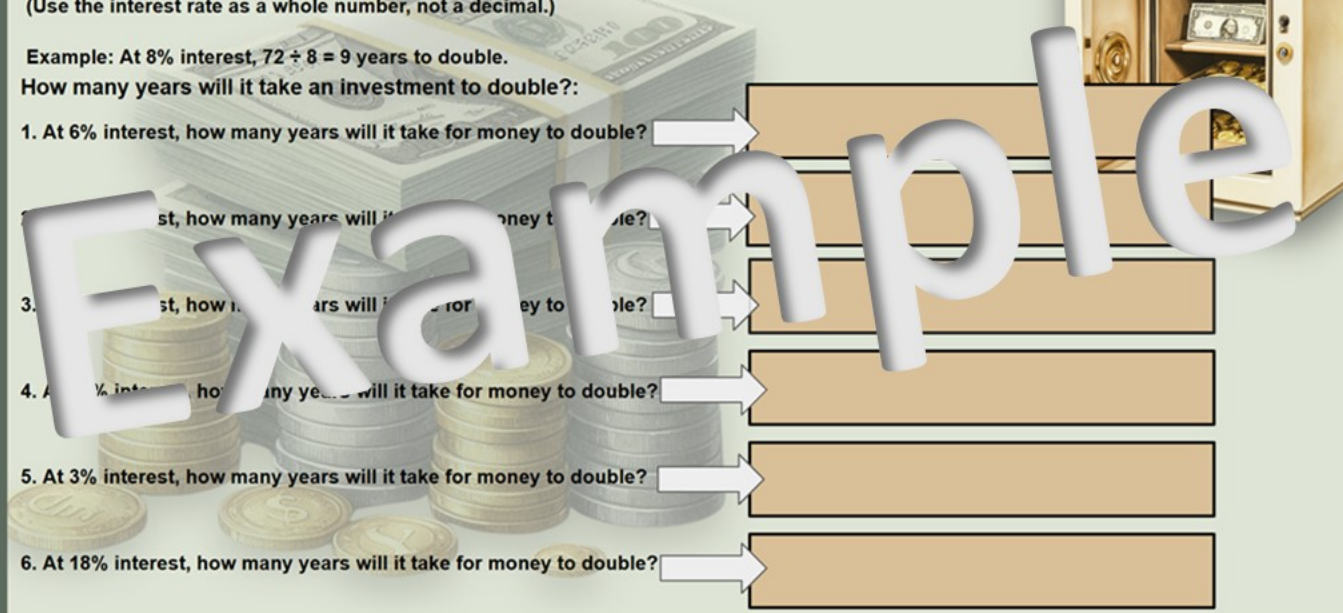
4. At 15% interest, how many years will it take for money to double?

5. At 3% interest, how many years will it take for money to double?

6. At 18% interest, how many years will it take for money to double?



A series of six horizontal boxes for writing answers, each with an arrow pointing to it from the question above.



Emergency Fund Worksheet - Critical Thinking Activity

Emergency Fund Worksheet: Jamal's Scenario

The Scenario

Jamal, 19, new apartment, car-free
Income: \$2,000 per month (after tax)

- Rent: \$850
- Utilities: \$150
- Insurance: \$100
- Transportation: \$120
- Phone: \$80
- Entertainment/Personal: \$150

Financial Analysis & Planning

1. Total Monthly Income:
2. Total Monthly Expenses:
3. Saving Money (Income - Expenses):
4. Recommended Emergency Savings:
5. Why is it important for Jamal to save this money instead of spending it all?

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Students are presented with a person's financial situation and their monthly recurring bills.

**Why is it important for him to save?
How long would it take him to save \$2000 for an emergency fund?**

Example

If Jamal wanted to save \$2,000 for an emergency fund, about how many months would it take based on the amount you chose?

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2 SAMPLE SLIDES FOR YOU TO PREVIEW

Why Do People Save?

Future Goals & Big Purchases
Save for significant milestones like buying a home, a car, or funding education.

Emergency Fund
Prepare for unexpected events like job loss, medical emergencies, or urgent repairs.

Retirement
Build a financial cushion to live comfortably after you stop working.

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SAVING PROGRAMS LESSON

Why the person is having trouble saving money.

Directions: Read each scenario. Decide why the person is having trouble saving money. Write the correct answer from the list below on the line.

- Answer Choices
- Impulse Buying** – buying things without planning or really needing them
 - Instant Gratification** – wanting something right now instead of waiting and saving
 - Lifestyle Inflation** – when someone earns more money but also starts spending more
 - Income That Changes** – money earned is not consistent (part-time or seasonal work)
 - Excessive Expenses** – bills and costs are higher than the money someone makes

_____ Alex sees a new video game and buys it right away instead of saving money for a car they want next year.

_____ Jordan works a summer job at a pool and shovels snow in the winter. Some months they make money, but other months they make very little.

_____ Taylor recently started making more money at work, but now spends more on clothes, eating out, and entertainment instead of saving.

_____ Casey often buys snacks, drinks, and small items at the store even when they didn't plan to buy anything.

_____ Morgan has to pay for gas, phone bills, and car insurance, and these costs are higher than the money they make.



'Future Me at 63' Project Guidelines

Future ME at 63 Project Guidelines

Make It Creative

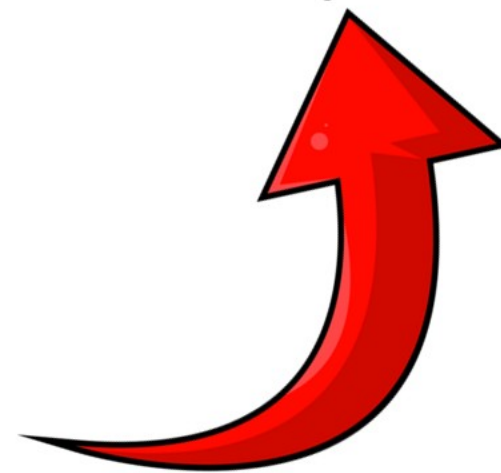
- Create a poster, infographic, or slide file called "My Long-Term Investing Strategy– Future ME at 63".
- It should show:
 - Your retirement goal (Future Me dream).
 - The simple investing steps you'll use (you may want to pick on the retirement savings strategies on page 4 of this file)
- Creativity is encouraged through drawings, diagrams, timelines, "before and after" sketches of money growth.

Reflection

Include the answer to these reflection questions somewhere on your project...

- Why does starting early matter?
- What happens if you skip saving for 10 years?
- How does investing help you reach financial independence?

**Project
Guidelines**



RUBRIC: Future ME at 63

Concepts and Competencies	Student's Score	Total Points
Future ME at 63 Vision Board-(slide 2 of this file)		5
Project included retirement goal		5
Project demonstrates clear retirement plan including the steps that need to be taken to meet your goals		10
Creative and neatly done		5
Reflection questions are answered (1 pt if questions are included and 3 pts for each of the 3 answers)		10
Total		35

Google Slides that **easily** converts to PowerPoint

This Personal Finance unit is part of a much bigger resource!
You will LOVE this resource and want all the units!
ALL these Personal Finance units are in my
'Personal Finance Full Semester Course'.

BEST SELLER

PERSONAL FINANCE Full Semester Course

A 14-Unit Introduction to Personal Finance Full Semester Course!

Includes an Easy-To-Follow Lesson Library for the Teacher

All Easy-to-Use, Fillable Google Docs and Slides!

**NO PREP!
NO GUESS WORK!
SAVES YOU TIME!**



BUSINESS EDUCATION WITH *Denise Leigh*



14 Units

- Banking & Money Management Unit
- Banking & Money Management Unit (Cont.)
- Paychecks & Payroll Deductions
- Credit Scores & Maintaining Good Credit
- Paying for College
- Buying a Car
- Home Buying Unit
- Home Buying Project
- Insurance Options
- Loans and Credit Cards
- Savings and Investments
- Identity Theft and Protecting Yourself
- Consumer Education

Hi! My name is Denise Leigh. I have been teaching Business Education for over 25 years! I love collaborating with business educators all over the world. I am a 2022 Pennsylvania Teacher of the Year Finalist and relentless lifetime learner and lover of everything education. Engaging students and connecting them to their world is my jam! Thank you for exploring my resources and sharing my passion for BUSINESS EDUCATION!

Denise Leigh is an expert on student-led instruction. She was featured on CBS Pittsburgh for her City Collaborative™ Project-Based Business Education (PBL) Classroom.

