

## Instructional Flow – Unit 1 The Mathematics of Savings and Investment

### Lesson 1.1.1 The Importance of Saving

- setting financial goals
- minimum wage and overtime
- introduction to bank services
- introduction to Unit 1 summative project



### Lesson 1.1.2 Checking Accounts

- deposits and withdrawals from a checking account
- using a checkbook ledger / bank register
- checking policies and fees
- ATMs and e-banking



### Lesson 1.1.3 Saving Accounts

- deposits and withdrawals from a savings account
- types of savings accounts
- savings account benefits
- choosing a bank



### Lesson 1.2.1 The FDIC and the Federal Reserve System

- role of FDIC
- role of Federal Reserve System
- impacts on banking and interest rates
- comparison of banking systems in foreign countries



### Lesson 1.2.2 Compound Interest

- calculating periodically compounding interest
- calculating continuously compounding interest
- use technology to predict future values of simple investments



### Lesson 1.2.3 The Rule of 72

- calculate doubling time for an investment
- investigate impact of interest rates on doubling time
- manipulate interest formula for connections with doubling rule



**Lesson 1.2.4 Bonds**

- types and characteristics of bonds
- reading a bond table
- purchasing and selling bonds



**Lesson 1.2.5 Certificates of Deposit and APY**

- characteristics of a CD
- investigating effects of interest rates on APY and return
- advantages and disadvantages of various savings instruments



**Lesson 1.3.1 Retirement Accounts**

- differentiating individual retirement accounts
- characteristics of pension systems
- planning for retirement



**Lesson 1.3.2 Annuities**

- calculating the future value of an annuity
- using technology to investigate the impact of each variable in the annuity formula



**Lesson 1.3.3 Social Security**

- background and purpose of Social Security
- investment and investor risks
- consumer fraud and identity theft



**Lesson 1.4.1 Introduction to Stocks**

- fundamentals of stocks
- fundamentals of stock trading



**Lesson 1.4.2 Stock Tables**

- reading a stock table
- evaluating properties of a stock
- relating individual stock prices to indices such as the DOW or S&P



**Lesson 1.4.3 Stock Risks**

- investigating sources of stock risk
- mitigating risk through diversification
- analyzing the impact of stocks on past recessions and depressions



**Lesson 1.4.4 Stock Market Simulations**

- building a portfolio
- analyzing stock quality
- applying newly learned concepts with actual daily stock performance