

HSFPP Program Goals

As a result of taking part in the NEFE High School Financial Planning Program, students will build confidence, apply practical skills, and exhibit sensible behaviors related to money management.

Target Program Outcome

Put personal assets to work to build wealth.

Lesson Competencies and Objectives

- 4-1 Explore how saving and investing can be used to build wealth.**
 - a. Make a distinction between saving and investing.
 - b. Demonstrate how to calculate compound interest.
 - c. Compare types of savings investments.

- 4-2 Explore how investing works.**
 - a. Summarize how the time value of money impacts saving and investing.
 - b. Explain how to buy stock investments.
 - c. State fundamental investing guidelines.

- 4-3 Explore the risks and rewards of investment options.**
 - a. Give examples of types of investments.
 - b. Describe the risk-to-reward principle.
 - c. Discuss how risk tolerance impacts investing decisions.
 - d. Explain how diversification is used as an investment strategy.

- 4-4 Summarize basic investment strategies.**
 - a. State guidelines for investing.
 - b. Describe the benefits of dollar cost averaging.
 - c. Discuss rights and responsibilities related to investing.

- 4-5 Outline a long-range investment game plan.**
 - a. Give examples of how investing fits into financial planning.
 - b. Identify strategies to plan for retirement.

Module Performance Assessment Challenges

- 4-A Compare savings options.
- 4-B Set investing and saving goals.
- 4-C Decide on an investment strategy.