



Financial Literacy Education Lesson Plan



Lesson 11: Building Wealth

55 minutes¹

Domains

- Banking, Investing, Repayment and Savings

Oregon High School Personal Financial Education Content Standards²

- **HS.PFE.B.2:** Develop goals for building assets using various investment options and understand potential risks and rewards for a given strategy.

Essential Questions

- How can I set money goals for the short term, medium term, and long term?
- Why is it important for me to start saving and investing early?
- What are the benefits and risks of different ways I can invest my money?

Learning Targets

I can:

- Explain different ways I can save and invest money.
- Set short-term, medium-term, and long-term goals to help build my wealth over time.
- Evaluate investment choices and identify the possible risks and rewards of each option.

Supplies

1. Projector
2. Presentation slides (Note: Speaker notes are provided in the lesson plan and in the accompanying PowerPoint slides.)
3. Student handouts

¹ This lesson is designed for approximately 55 minutes, but timing may vary based on student discussion, reflection, and engagement. Feel free to adjust the pacing or extend activities as needed.

² The Oregon High School Personal Financial Education Content Standards are located at:
https://www.oregon.gov/ode/students-and-family/OregonDiploma/Documents/FINAL%20PFE%20Standards_AdoptedAccessible.pdf

4. A large writing surface such as chart paper and markers, whiteboard, or chalkboard

Preparation

1. Make copies of student handouts.
2. Set up projector with presentation slides.

Overview

In this lesson, students learn how to build financial wealth through a variety of investment options. They develop an understanding of common investment assets and how to balance risk and return based on individual financial goals and time horizons. Students apply their knowledge by analyzing investment scenarios and reflecting on asset choices they may make to support their personal financial goals and needs throughout their lives.

Instructions

Activity 1: Warm-Up

5 minutes

1. Display the **Title slide (Slide 1)** and distribute the handout packets to students, if you have not already.
2. Display the **Warm-up slide (Slide 2)** and point students to the copy of the prompts on the slide (*When you hear the word wealth, what comes to mind? Think of someone who is wealthy in a non-money way. What makes them wealthy? How is it different from having money?*) that is provided on the first page of their handouts.
3. Invite students to take a moment to write down their responses to the prompts in the spaces provided in their handouts. Tell them there are no right or wrong answers—they should simply write whatever comes to mind.
4. Have students turn to a partner to discuss their responses together briefly.
5. Display the **Financial wealth slide (Slide 3)** and review with students the information provided. Note that wealth can mean many things, but this lesson will focus on financial wealth and how people build it over time.
6. Display the **Learning targets slide (Slide 4)** and point students to the copy of the learning targets provided on the first page of their handouts. Review the learning targets with them.
7. Point students to the copy of the lesson glossary provided on the first page of their handouts and review the terms with them.
8. Point students to the **Note Catcher handout** and invite them to use it to take notes during the lesson.

1. Display the **Presentation slide (Slide 5)**.
2. Display the **Savings vs. wealth slide (Slide 6)** and review with students the information provided.
 - Emphasize that savings and financial wealth are connected, but not the same. Savings are one part of a person's financial picture.
 - Explain that financial wealth is often described as *net worth*, or what you own (*assets*) minus what you owe (*debts*).
3. Display the **Why build financial wealth? slide (Slide 7)** and review with students the information provided. Emphasize that building financial wealth helps you feel secure and gives you control over your future.
4. Display the **Savings goals slide (Slide 8)** and review with students the information provided.
 - Remind students of **Lesson 1: Money and Me**, and **Lesson 2: Managing Your Money**, when they pictured their financial needs at different ages (20, 40, 60, and 80) and learned about planning and budgeting strategies and tools to help them meet those needs.
 - Point out that the same planning and budgeting skills also support building financial wealth.
5. Display the **How to build financial wealth slide (Slide 9)** and review with students the information provided. Emphasize that financial wealth grows when you build assets and make smart money choices over time.
6. Display the **What is an asset? slide (Slide 10)** and review with students the information provided. Explain that students are going to learn about different financial wealth-building assets, and the risks and rewards associated with each.
7. Display the **Asset choice considerations slides (Slide 11)** and review with students the information provided. Explain that choosing an asset means balancing potential growth with risk and short-term ups and downs, making sure your money can keep up with inflation, and considering how quickly you might need to turn the asset into cash.
8. Point students to the **Asset Menu handout**.
 - Briefly review the asset examples on the handout, their suggested time horizons, and their relative risk levels.
 - Then invite students to share examples of assets from the list that are more *liquid* or less liquid (e.g., a savings account is very liquid while real estate is very illiquid), more or less *volatile* (e.g., cryptocurrencies are highly volatile while a money market account is less volatile), and more likely or less likely to keep up with *inflation* (e.g., stocks generally stay ahead of inflation while bonds and savings accounts often do not).

9. Display the **How to choose assets slide (Slide 12)** and review with students the information provided.
 - Emphasize that choosing assets requires matching them to your time frame, balancing risk and reward, using *diversification*, and starting as early as possible.
 - It also means being cautious of trending or “hype” investments such as cryptocurrencies that claim to offer high rewards but also are often highly volatile and risky.
10. Display the **Where to get assets slide (Slide 13)** and review with students the information provided.
 - Note that to open accounts to acquire some assets you need to be at least 18 years old, and that employer retirement accounts may only be available to full-time employees.
 - Add that if an employer matches contributions in a 401(k) or similar plan, that is one of the highest-return opportunities for building retirement savings and overall wealth.
11. Display the **Financial wealth-building tips slide (Slide 14)** and review with students the information provided.
12. Prompt students to consider the risks of treating investing and building wealth as entertainment or gambling by asking a couple of volunteers to respond to the following question.

Ask: Why might treating investing like a game be risky for your future?
13. Take any questions from students before moving on.
14. (Optional) Provide students with a short break. The **Break slide (Slide 15)** is provided if you choose to give students a break at this point or later in the lesson.

Activity 3: Application Activity

15 minutes

1. Display the **Application Activity slide (Slide 16)**.
2. Divide the class into small groups.
3. Display the **Activity instructions slide (Slide 17)** and point students to the **Asset Building Scenarios handout**. Review the activity instructions as a class.
 - Each group will analyze one scenario and answer the analysis questions provided to make an investment recommendation that matches the wealth-building goal(s), time frame and risk tolerance of the person in the scenario.
4. Model for students the scenario in the next two steps before students work on their own by displaying the **George’s savings plan slide (Slide 18)** and read the text on the slide (or have a student read it).
5. Using the analysis questions provided in the **Asset Building Scenarios handout**, lead students through a short analysis of the scenario on the slide. Display the **Recommendations for George slides (Slides 19-20)** and use the suggested answers, if helpful.

6. Assign each group one of the scenarios from the **Asset Building Scenarios handout** (or let groups choose, ensuring all four are covered).
7. Invite groups to begin working.
8. Circulate among the groups as they work to answer questions and make sure they are staying on task.
9. After 10 minutes, or when it looks like all groups have completed their work, get their attention and move on to the activity debrief.

Activity 4: Activity Debrief

10 minutes

1. Display the **Debrief slide (Slide 21)**.
2. Have one representative from each group briefly share their scenario recommendation, providing their responses to the analysis questions. Answers will vary depending on the specific choices each group made. Confirm groups' answers that are directionally correct and provide gentle feedback where their answers are incorrect or insufficient.
3. Point students to the **Building Financial Wealth for My Future handout** and review the instructions for the activity with students.
 - Students will work on their own to think about the different financial goals and needs they may have at different stages of life and select one or more financial wealth-building tools they learned about in this lesson they think they could use to meet them.
 - Students can use the needs and goals they identified in their work on the **Me at 20, 40, 60 and 80 handout** in **Lesson 1: Money and Me** as a starting point or create new or updated goals.

Activity 5: Wrap-Up

5 minutes

1. Display the **Wrap-Up slide (Slide 22)**.
2. Display the **Exit ticket slide (Slide 23)** and point students to the copy of the prompts on the slide that is provided on the last page of their handout packets. Invite students to write their responses to the prompts in their handouts in the spaces provided.
3. Display the **Thank you! slide (Slide 24)**.
4. Answer any final questions and thank students for their participation.

Extensions

1. Have students explore the idea that some people feel saving and investing will not help them reach financial security (*financial nihilism*), which can lead to treating investing like entertainment. Ask students to write two examples of “investing for excitement” (like chasing trends or bets) and two examples of “investing for the future” (like steady contributions to diversified funds). In small groups, have them sort the examples into “short-term excitement” versus “long-term security,” discuss why each is appealing, and share one habit that supports future-focused investing.
2. Have students select a familiar company and look up its stock ticker and current price using a free resource (e.g., Yahoo Finance or Google Finance). Over several days or weeks, have students track and record the closing price (or the price at the same time each day) in a simple table or chart. When they notice a larger-than-usual increase or decrease, have them add a brief note about possible causes (such as headlines, earnings reports, or product announcements). At the end of the tracking period, ask students to share a short written summary or slide that describes the overall price movement, offers one or two plausible explanations, and explains what the experience suggests about the risks of owning individual stocks.
3. Provide students with information about different savings and investment options (such as savings accounts, stocks, and bonds), then have them compare the costs (fees and expenses) and potential returns of each option. Ask students to create and share a brief written summary or slide highlighting their key findings and conclusions.

Glossary

Asset: Anything you own that has monetary value now or the potential to provide monetary benefits in the future.

Bond: A loan you make to a government or company; they agree to pay you interest over time and return your original money on a set date.

Brokerage firm: A company that helps people buy and sell things like stocks or bonds by connecting them to the market, usually for a fee.

Capital: Money or other financial assets (like equipment or buildings) that people or businesses use to start, run, or grow a business or to invest for future gains.

Certificate of deposit: A type of savings account where you agree to keep your money in a bank or credit union for a fixed time in exchange for a fixed interest rate, usually higher than a regular savings account, with a penalty if you take it out early.

Cryptocurrencies: Digital forms of money that exist online and use secure technology (blockchain) to record transactions. Their value can change quickly and unpredictably.

Diversification: Spreading your money across different assets so that if one loses value, the others can help balance it out.

Dollar cost averaging: Investing a fixed amount of money at regular intervals, which helps reduce the impact of market ups and downs over time.

Financial nihilism: A belief that traditional saving and investing will not be enough to achieve financial security, which can lead people to feel discouraged or take more extreme financial risks.

Individual retirement account (IRA): A personal retirement account that allows you to save and invest money for the future with special tax advantages.

Inflation: The general increase in prices over time, which means the same amount of money buys fewer goods and services.

Intangible asset: An asset that has value but no physical substance, such as bank accounts, stocks, patents and copyrights.

Liquidity: How easily and quickly something can be turned into cash without losing much of its value.

Meme coins: Cryptocurrencies inspired by internet trends or jokes that often gain attention through hype and social media, rather than strong underlying value.

Meme stocks: Stocks that gain popularity through social media and online hype, often causing rapid price swings driven more by attention than company fundamentals.

Money market account: A bank, credit union or brokerage firm account that usually pays higher interest than a basic savings account and may include limited check-writing, while keeping your money relatively safe and easy to access.

Mutual fund: A pooled investment where many investors' money is combined and managed by professionals to buy a diversified mix of stocks, bonds, or other securities.

Net worth: How much money you have overall after subtracting everything you owe from everything you own.

Prediction markets: Platforms where people place bets on the outcome of future events, using money or tokens, with prices reflecting what participants think is most likely to happen.

Securities: Securities are tradable financial investments, such as stocks, bonds, and mutual fund shares, that represent either ownership in a company or a loan to a company or government.

Stock: A share of ownership in a company, which may earn you money if the company's value grows or if it pays dividends to shareholders.

Tangible asset: An asset in physical form that you can see or feel, such as cash, land, a car, a home or furniture.

Volatility: A measure of how much something changes over time, such as the value of a financial asset such as a stock or bond. High volatility means big, frequent changes (more risk), while low volatility means small, steady changes (more stability).