

**Class:** Banking & Investing

**Lesson:** Calculate Savings (interest) and Investments (return)

**Objective:** Improve Savings and Investing Skills

**Lesson Outline / Directions:**

THE STUDENTS WILL BE TASKED TO DO A TWO-PART SMALL PROJECT WHERE THEY WILL CALCULATE THEIR INVESTMENT IN MUTUAL FUND AND STOCKS FOR THE FIRST PART. FOR THE SECOND PART, THEY WILL CALCULATE WEEKLY, MONTHLY, AND QUARTERLY SAVINGS, TO SEE HOW MUCH THEY WILL REALIZE IN A YEAR, PLUS THEY WILL CALCULATE RETURNS ON DIFFERENT INVESTMENTS.

PROJECT # 1

- CALCULATE COMMISSION ON A LOAD MUTUAL FUND
- CALCULATE NUMBER OF SHARES THAT CAN BE BOUGHT GIVEN AN AMOUNT TO INVEST AND THE PRICE PER SHARE
- CALCULATE INTEREST PAID ON BOND INVESTMENT
- GIVE ADVANTAGES OF INVESTING IN STOCKS V. INVESTING IN BONDS

PROJECT # 2

- CALCULATE WEEKLY, MONTHLY, QUARTERLY SAVINGS PER YEAR
- CALCULATE AMOUNT EARNED ON DIFFERENT TYPES OF INVESTMENTS (SAVINGS, STOCK, REAL ESTATE, AND COLLECTIBLES)
- CALCULATE RATE OF RETURN ON THE DIFFERENT TYPES OF INVESTMENTS
- CALCULATE AVERAGE MONTHLY SAVINGS AND INVESTMENTS IN THE UNITED STATES

**Assessment:** Students will be graded using a regular grading scale (points off for answers missed)