Education Content Created By Fidelity Investments

Your Money Adventure

04: Boost your plan

Participant Guide

04: Boost your plan

Purpose

The purpose of this participant guide is to provide you with an overview for Module 04: "Boost your plan." Use this guide in conjunction with the 04 PowerPoint slides and activities to answer questions and record your responses, thoughts, ideas, and observations. This guide includes questions, prompts, and a vocabulary list to help maximize the session.

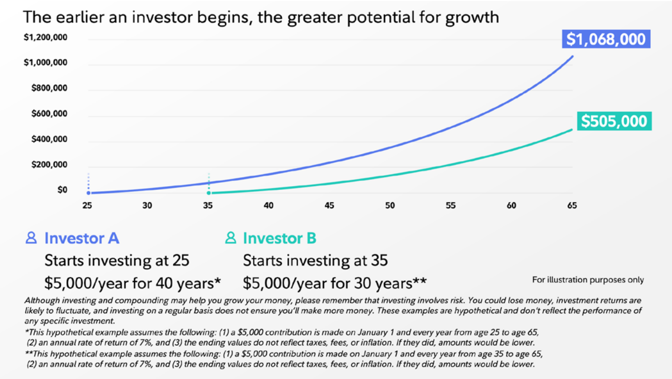
Module description

In this module, you will learn the basics of investing, how investing can help grow your money, and the different risk levels associated with investing. You'll collaborate with group members to identify stocks of interest, then research and analyze information about these stocks to become more informed consumers.

Process

In the provided space, record your responses, thoughts, ideas, and observations to questions and prompts.

Slide	Content	Record your responses, thoughts, ideas, and observations
8	Welcome. What questions, thoughts, or ideas do you have about investing?	Welcome.
9	Question: What images come to mind when you hear the word "investing"? Question: What do you think of when you hear the word "investing"? Question: Who do you picture when you hear the word "investor"?	
11	Question: What really is investing?	

Slide	Content	Record your responses, thoughts, ideas, and observations	Thumbnail
12	Question: Where does this possible growth come from?		
13	Question: Who do you think ends up with more money at 65? a. If you think it's Investor A, type A in the chat. b. If you think it's Investor B, type B in the chat,		

Slide	Content	Record your responses, thoughts, ideas, and observations
20	Question: So, how risky are you?	
22–25	Researching stocks	
22	Questions to ask: What company stock do you think you should buy? Why do you think it's a good choice? What could negatively impact the company?	Identify a stock to buy and reasons why.
22	Let's get some information about this company.	*The facilitator will display their computer screen with their favorite stock research site for participants.*
22	Stock research process	*The facilitator will model the stock research process.*

Slide	Content	Record your responses, thoughts, ideas, and observations
22	Stock research process	*The facilitator will ask you specific questions about your company and direct you on what to look up during the stock research process.*
24	Work with a small group in a breakout room researching stocks. Directions: With your group, select 1 or 2 brands and use a stock research tool to research and record information.	*The facilitator will provide the stock research site to use.* Write down the following research about 1 or 2 brands you are interested in: • The name of the company • The current stock price (bid) and the cost if you were to buy 10 shares today • The closing bid 10 years ago and the cost if you were to have bought 10 shares then • If the stock isn't 10 years old, that's OK, just use the oldest recorded closing bid Groups have 5 minutes; if you have extra time, look up a second company. Make sure you record what you find as you'll be sharing when you return.

Slide	Content	Record your responses, thoughts, ideas, and observations
25	Question: What companies did your group look up? Question: Which companies are performing better in today's stock market than 10 years ago? Question: Do any of you have companies whose stock is valued less than it was 10 years ago? Question: Did any groups have a big difference in stock value from 2012 through today? Question: Did any new questions come up for you? Question: Anything you're still curious about when it comes to stocks?	

Slide	Content	Record your responses, thoughts, ideas, and observations
26	Question: What's the next step if you're ready to invest?	
26	Good investing habits.	*1. Start with a plan.* *2. Be a super saver.* *3. Buy what you know.* *4. Do your own research.* *5. Diversify investments.* *6. Keep your cool.*
28	Knowledge check 1. T/F: Cryptocurrency is the least risky type of investment. 2. T/F: When it comes to investing, compound interest is a way to make your money work for you. 3. T/F: When it comes to investing, the younger you can start the better. 4. T/F: You can always expect a stock price to increase over the course of a decade. 5. T/F: Investing is just for old guys in suits.	

Slide	Content	Record your responses, thoughts, ideas, and observations
29	Explore more Question: Are you ready to put your new investing knowledge to work, but still feel a little unsure?	

You've finished this session and earned a savvy investor pin!

Glossary

04: Boost your plan

Term	Definition
Ask	The lowest price the investor (seller) is willing to sell the stock for.
Bid	The highest price the investor (buyer) is willing to pay to purchase the stock.
Bond	Bonds are debt investments—similar to an IOU. Borrowers sell bonds to raise money for a certain amount of time. When you buy a bond, you are entitled to receive a specified rate of interest during the life of the bond and to receive back your original investment when the bond comes due after a set time. Types of bonds include government, municipal, and corporate.
Cash	Cash is physical currency that is available to you to spend, save, or invest.
Compound interest	Compounding is money you earn on your money. This effect can work for you when investing or against you when borrowing money. Compound interest is the interest income that accrues on an initial sum of money and any accumulated interest over time.
Compounding return	Compounding return is the amount of money you earn on your money. It is usually stated as a percentage of the original amount.
Cryptocurrency	Cryptocurrency is a digital asset or currency that fluctuates in value based on how much is out there and how much people want it.
Day's high or low	The highest and lowest price a stock reaches on a particular day.
Diversification	Diversification in investing is the practice of spreading your investments around so that you don't have all your money in a single investment. This reduces your risk of losing all your money if one investment fails. Diversification and asset allocation do not ensure a profit or guarantee against loss.
ETFs	Exchange-traded funds (ETFs) are made up of a basket of other investments and are traded like stocks on a stock exchange. Many ETFs track an index (like the S&P 500).
Investing	Investing is spending money to buy a share of a stock, bond, or other investment type with the goal of making more money than what you started with.
Investor	Investors are typically in it for the long haul. They invest their money with a plan to ride out the ups and downs of the stock market (often over years), before selling their investments.
Mutual fund	Mutual funds are made up of a basket of other investments and are managed by an investing professional.

Term	Definition
NFT	NFTs (non-fungible tokens) are used to record ownership of one-of-a-kind digital items—kind of like a registry of deeds for online content. These tokens can be used to facilitate the sale of digital artwork, digital sports cards, individual tweets, and more. Unlike owning a physical item, owning an NFT doesn't necessarily mean you can prevent others from using the thing you own.
Previous close	The previous close is the price the stock closed at during the previous trading day.
Real estate	Real estate is property consisting of land and/or buildings.
Return	The return is the amount of money gained or lost when selling an investment. Returns are usually stated in percentages of the original amount.
Risk	Investing involves risk, including the risk of losing your money. Oftentimes, risk is misunderstood. Not all risk is bad, and if you're smart with it, it can be a useful tool—in finances and beyond. Understand the ins and outs of risk to be smart when deciding how much risk is right for you.
Spread	Spread is the difference between the stock "buying/bid" and "selling/ask" price of an investment.
Stock	A stock is a certificate of partial ownership in a company. When companies offer "stocks" or "shares" of their business to raise money, it allows people to buy and sell them on an exchange.
Stock market	The stock market is a place where you can buy and sell investments. It's typically not a physical place where you go, but a collection of all the stock exchanges that match buyers and sellers. Also known as stock exchange.
Ticker symbol	The ticker symbol is a series of letters assigned to a company for trade on a stock exchange.
Volume	Volume is the number of shares traded on a particular day of a company.
52-week high	The 52-week high is the highest price an investment is during a given 52-week period.
52-week low	The 52-week low is the lowest price an investment is during a given 52-week period.

Investing involves risk, including risk of loss.

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