5-Day Lesson Plan

A ready-to-teach, period-by-period plan for the financial-literacy & value-investing unit — five 60-minute lessons, Ontario-aligned, near-zero prep. Read the segments straight off the page.

Before you start: print the four handouts + the Student Workbook (one per student), and set up a free class at **travisvaluation.ca/learn → Classrooms** with the **Trade Journal add-on ON**. Students join at **travisvaluation.ca/join** with the class code — no logins. Grade the reasoning in their journal, not who "won" (see the Teacher's Guide).

DAY 1 What Is a Stock?

60 min

Goal: Students can explain that a stock is part-ownership of a real business, and say what the stock market and an index are.

Materials: Handout 1 (What Is a Stock?), Student Workbook p.1.

- **0–8 min** — **Hook.** Ask: "If you could own a piece of any company in the world, which one — and why?" Take a few answers, then: "That's exactly what a stock is. This week you'll learn how to tell a good deal from a bad one."
- **8–22 min** — **Read.** Students read Handout 1 (the pizza-slice analogy, the two ways to make money, the market & exchanges, and indexes).
- **22–38 min** — **Discuss** (questions below).
- **38–52 min** — **Activity.** As a class, list 5 companies students use every day (a phone, a coffee chain, a game). Point out: every one is a buyable business with real earnings. If you have devices, look one up at travisvaluation.ca.
- **52–60 min** — **Checkpoint & exit** (below).

DISCUSSION QUESTIONS

1. Is buying a stock more like a lottery ticket, or a slice of a pizza shop? Why?
2. Name the two ways a stock can make you money.
3. What's the difference between "the stock market" and "an index" like the Dow?
4. Why would a company sell pieces of itself to strangers?

Checkpoint: collect Workbook p.1. **Exit ticket:** "In one sentence, what does it mean to own a stock?" **Optional homework:** read Handout 2 for next class.

DAY 2 What's It Actually Worth?

60 min

Goal: Students can use the 6-point checklist to judge whether a stock is cheap or expensive, and explain "margin of safety."

Materials: Handout 2 (Value Investing Primer), Workbook p.2, devices.

0–8 min	**Hook.** Write on the board: "A $500 stock vs a $5 stock — which is cheaper?" Let them argue, then reveal: neither. "Cheap" only means something next to what you get.
8–18 min	**Read.** Handout 2 (price vs value, margin of safety, why most pros lose, the 6 checks).
18–32 min	**Discuss** (below).
32–52 min	**App activity.** In pairs, open the app's "Research the stocks first" list. Pick one stock and run it through the 6 checks — does it pass? Cheap or expensive? Write the verdict.
52–60 min	**Checkpoint & exit** (below).

DISCUSSION QUESTIONS

1. What does "margin of safety" mean, in your own words?
2. About 9 in 10 professional fund managers can't beat a simple index fund. Give one reason why.
3. Can a *great company* be a *bad investment*? How?
4. Which of the 6 checks makes the most sense to you? Which is confusing?

Checkpoint: collect Workbook p.2. **Exit ticket:** "Name one stock you'd want to research more — and why."

DAY 3 Where You Hold It: Accounts & Tax

60 min

Goal: Students can tell a TFSA from an RRSP and choose an account for a given investment.

Materials: Handout 3 (Trading Accounts), Workbook p.3, devices.

0–8 min	**Hook.** “Two people buy the same stock and each make $1,000. One pays $0 tax, the other pays $300. What's different?” (The account it's held in.)
8–18 min	**Read.** Handout 3 (TFSA, RRSP, FHSA, RESP, non-registered).
18–33 min	**Discuss** (below).
33–52 min	**App activity.** On any stock in the app, open the “which account?” comparison — the after-tax result across TFSA / RRSP / non-registered. Which keeps the most? Why?
52–60 min	**Checkpoint & exit** (below).

DISCUSSION QUESTIONS

1. What's the main difference between a TFSA and an RRSP?
2. Why might a first-time home saver love the FHSA?
3. Which account is a smart home for a *US dividend* stock, and why?
4. If you opened one account today, which would it be — and why?

Checkpoint: collect Workbook p.3. **Exit ticket:** “Which account will you use first, and why?”

DAY 4 The Snowball: Compound Interest

60 min

Goal: Students can explain compounding, use the Rule of 72, and say why starting young matters.

Materials: Handout 4 (Compound Interest), Workbook p.4, calculators.

0–10 min	**Hook.** "Would you rather have $1 million today, or a penny that doubles every day for 30 days?" Work it out — the penny becomes ~$5.4 million. That's the power of doubling.
10–18 min	**Read.** Handout 4 (compound vs simple interest, the Rule of 72, the debt flip-side).
18–35 min	**Math activity.** Rule of 72 practice: at 6% money doubles in ~12 yrs; at 9%, ~8 yrs; a 24% credit card doubles the *debt* in ~3 yrs. Then: $1,000 at 8% for 40 years ≈ $21,700. Have students compute a few.
35–48 min	**Discuss** (below).
48–60 min	**Checkpoint & exit** (below).

DISCUSSION QUESTIONS

1. Why is *time* more powerful than the amount you invest?
2. How does compound interest work *against* you on a credit card?
3. A friend says "I'll start investing at 30, once I earn more." What do you tell them?

Checkpoint: collect Workbook p.4. **Exit ticket:** "One thing you'll do differently with money because of today."

DAY 5 Put It to Work: Portfolio + Quiz

60 min

Goal: Students build a practice portfolio, justify their picks in the Trade Journal, and complete the assessment.

Materials: devices, Workbook “Your Pick” page, printed Quiz.

- **0–5 min** **Recap.** Quick review of the 6 checks and the one question that matters: *is it worth the price?*
- **5–25 min** **Build a portfolio.** In the class you set up, each student finds a stock that passes the checklist, buys it with fake money, and — most important — **writes WHY in the Trade Journal.** Encourage 2–3 holdings so they diversify.
- **25–35 min** **Workbook.** Students complete the “Your Pick” page — their stock, their reasoning, and which account they'd hold it in. Collect it.
- **35–55 min** **Quiz.** Hand out the printed quiz; students complete it individually.
- **55–60 min** **Wrap.** Open the class leaderboard as a *discussion*, not a grade: did the market beat you? Did the careful pickers hold up? Reinforce: the grade is the **reasoning**, not the luck.

> **Assess:** grade the Trade Journal reasoning (visible in your dashboard) + the “Your Pick” page + the quiz, using the rubric in the Teacher's Guide. **Not** whoever ended with the most money.
