Student Workbook

One page per lesson. Fill it in as you read each handout — hand in each page as you finish it.

Name: ______________________________ **Class:** __________________

LESSON 1 What Is a Stock?

1. A single share is one small ________________ of a company.

2. Name the two ways a stock can make you money:
a) ________________ b) ________________

3. The "scoreboard" that tracks a group of stocks is called an ________________. Name one: __________

4. In your own words, what does it mean to *own* a stock?

LESSON 2

Value Investing

1. Finish the line: "Price is what you ________; value is what you ________."

2. "Margin of safety" means buying when the ________ is lower than the ________.

3. List any **three** of the six value checks:

4. Why can a *great company* still be a *bad investment*?

In the app: run the 6 checks on one real stock. Does it pass? ________

LESSON 3 Trading Accounts

1. In one or two words, the main perk of each account:

TFSA: ____________ **RRSP:** ____________ **FHSA:** ____________

2. True or false: the account you hold a stock in can change how much tax you pay. ________

3. Which account is a smart home for a *U.S. dividend stock*, and why?

In the app: compare the after-tax result of the same gain across TFSA / RRSP / non-registered. Which keeps the most? ________

LESSON 4

Compound Interest

1. **Rule of 72:** if your money earns 8% a year, it doubles in about ________ years. (72 ÷ 8)

2. Compound interest can also work *against* you. Give one example: ________________

3. Why is being **young** a big advantage when it comes to investing?

4. A friend says "I'll start investing when I'm 30, once I earn more." What would you tell them?

WRAP-UP

Your Pick

PUT IT ALL TOGETHER — IN THE APP

1. Find a stock that **passes the checklist**. Ticker: ____________ Price: ________

2. **Why did you buy it?** Use the checklist in your reasoning (this is the important part):

3. Which account would you hold it in, and why?