Teacher's Guide

A plug-and-play unit on value investing & financial literacy — four lessons, a workbook, a live practice app, and a quiz. Aligned to the Ontario curriculum. No finance background needed.

What this is

A ready-to-run mini-unit that teaches students **what a stock is actually worth** — not just how to gamble on price. It pairs four short readings with a free web app where students build a practice portfolio with fake money against real company valuations. Everything is free at `travisvaluation.ca/learn`.

What your students will be able to do

- Explain what owning a stock really means, and what the market and an index are.
- Use a simple 6-point checklist to judge whether a stock is cheap or expensive.
- Tell a TFSA from an RRSP — and know which account suits which investment.
- Explain compound interest, and why starting young matters.
- Build a practice portfolio and **defend their choices with reasoning**, not guesses.

Ontario curriculum alignment

This unit maps to financial-literacy expectations in **mandatory** Ontario courses — Grade 9 Mathematics and Grade 10 Career Studies — plus the Grade 9/10 Business Studies option. A suggested alignment (adapt to your course):

IN THIS UNIT	ONTARIO COURSE & STRAND	EXPECTATION
Whole unit — making informed money decisions	Gr. 9 Math (**MTH1W**) · Strand F: Financial Literacy	**F1.1** identify a financial situation and explain how it can **inform financial decisions**, applying related mathematical knowledge
Lessons 1–2 — what a stock is; investing on value	Introduction to Business (**BBI1O/2O**) · Finance	demonstrate an understanding of effective **saving and investment** practices
Lesson 2 — a stock's worth rising & falling	Gr. 9 Math (**MTH1W**) · Strand F	**F1.2** financial situations involving **appreciation and depreciation**
Lesson 3 — TFSA / RRSP / FHSA; saving & planning	Gr. 10 Career Studies (**GLC2O**) · Strand C: Planning & Financial Management	**C2.1** describe fundamentals of financial responsibility; assess a variety of **savings options** (its examples name **TFSAs & RRSPs**) and planning tools
Lesson 4 — simple vs. compound interest; Rule of 72	Gr. 9 Math (**MTH1W**) · Strand F	**F1.3** effects of different interest rates and **how interest is calculated**
The app — justify each trade (Trade Journal)	Gr. 9 Math (**MTH1W**) · Math processes + Strand F	**F1.1** apply mathematical reasoning to inform a real financial decision
Quiz — percentage & interest questions	Gr. 9 Math (**MTH1W**) · Number + Strand F	percentages; **F1.3** interest calculations

Expectation codes verified against the official Ontario curriculum — MTH1W (2021), GLC2O (2019, © Queen's Printer for Ontario), and Business Studies, Grades 9–10 (2006); wording condensed. Confirm against your course's current expectations before submitting for approval.

Your materials (all free, all printable)

- **4 handouts** — What Is a Stock? · Value Investing Primer · Trading Accounts · Compound Interest
- **Student Workbook** — one checkpoint page per lesson, to collect and mark as you go
- **The app** — Solo Learning (individual) or Classrooms (you run a class, students join with a code)
- **Quiz** — a final assessment covering all four lessons (an answer-key version is available on request)

A suggested game plan (about one week)

LESSON	IN CLASS	CHECKPOINT
1	Read *What Is a Stock?* Discuss: is a stock a lottery ticket or a piece of a business?	Workbook p.1
2	Read the *Value Investing Primer*. Walk through the 6 checks on one real company in the app.	Workbook p.2
3	Read *Trading Accounts*. Compare the after-tax result across TFSA / RRSP / non-registered in the app.	Workbook p.3
4	Read *Compound Interest*. Try the Rule of 72 together.	Workbook p.4
5	Students build a practice portfolio in the app (with the Trade Journal on). Then the quiz.	Journal + Quiz

Running short on time? The four readings + the quiz alone make a solid two-day unit. The app portfolio is where it comes alive, though.

Set up a class in 2 minutes

1. Go to `travisvaluation.ca/learn` → **Classrooms**, and create a class (it's free).
2. **Turn on the "Trade Journal" add-on** — this is what makes it gradeable (see below).
3. Share the **join code**. Students go to `travisvaluation.ca/join`, enter the code and a nickname — no email or password.
4. Each student gets an anonymous practice portfolio. You see everyone's holdings, trades, and journal from your dashboard.

> ⭐ **THE HEART OF THE ASSESSMENT · THE TRADE JOURNAL**
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> When the **Trade Journal** add-on is on, students must write **why** they bought each stock. That short reasoning — not the dollar result — is the real evidence of learning. A student who writes *"P/E under 15 and it passes the checklist, trading below its Graham Number"* has learned it. Grade **that**.

How to grade it — one honest warning

Don't grade on who has the most money at the end. It's tempting, but it rewards the exact opposite of what you're teaching: the "winner" is usually whoever took the wildest gamble and got lucky, while the careful student who waited for a good price looks worse. Portfolio value is *noise* over a few weeks. Grade the **process** instead:

CRITERION	EXCELLENT (4)	DEVELOPING (2)
Reasoning (Trade Journal)	Every trade justified with valuation logic (the checklist, cheap vs. fair value).	Reasons are vague or "it'll go up."
Uses the checklist	Chooses stocks that pass the 6-point checks; can explain why.	Picks by brand or hype.
Diversification	Spreads across companies/sectors; not all-in on one bet.	Heavily concentrated in one name.
Account choice	Picks an account and explains the tax reason.	No reasoning given.
Workbook + Quiz	Complete and correct.	Incomplete.

A "did the market beat you?" comparison is on the class leaderboard — use it as a *discussion* ("why did the patient portfolios hold up?"), not a grade.