



FOR EXCELLENCE IN MIAMI-DADE PUBLIC SCHOOLS

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FINANCIAL LITERACY

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Lesson Plan: Understanding Financial Market Regulation and Investment Options

Grade Level: High School Grade 9-12

Subject: Social Science

Standards Addressed:

- **SS.912.E.1.3:** Compare the roles and functions of the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.L
SEP
- **SS.912.FL.1.2:** Explain the purpose of various investment options, including stocks, bonds, mutual funds, index funds, Exchange-

Traded Funds (ETFs), real estate, money markets, annuities, and commodities.<sup>[L]
[SEP]</sup>

- **SS.912.FL.1.3:** Analyze the risk and reward associated with different investment options and assess how financial markets adjust to current events and financial news.<sup>[L]
[SEP]</sup>

Objective: Students will be able to compare and contrast the roles of the Securities and Exchange Commission, the Federal Reserve, and other government agencies in regulating financial markets. They will also understand the purpose of various investment options, assess their risk and reward, and analyze how financial markets respond to current events, news, and technology.

Lesson Duration: Two class periods (45-60 minutes each)

Materials Needed:

- Computers or tablets with internet access
- Projector or smartboard
- Handouts with key information about the SEC, Federal Reserve, and investment options
- Multimedia resources (videos, infographics, etc.)

Lesson Activities:

Day 1: Understanding Financial Market Regulation

- . **Introduction (10 minutes):** Begin with a class discussion about the importance of financial market regulation and the impact it has on the economy. Mention that government agencies play a crucial role in ensuring fair and transparent markets.^[L]
- . **Group Activity - Agency Comparison (20 minutes):** Divide students into small groups. Assign each group one government agency (SEC, Federal Reserve, or another relevant agency). Instruct them to research and create a brief presentation highlighting the agency's role in regulating financial markets.^[L]
- . **Group Presentations (15 minutes):** Have each group present their findings to the class. Encourage questions and discussion after each presentation.^[L]
- . **Class Discussion (10 minutes):** Lead a discussion on the similarities and differences between the agencies. Emphasize the importance of coordination among these agencies for effective market regulation.^[L]



Day 2: Exploring Investment Options and Market Response

- . **Recap (5 minutes):** Briefly review the previous day's discussion on financial market regulation and government agencies.^{[L1][SEP]}
- . **Introduction to Investment Options (15 minutes):** Introduce different investment options such as stocks, bonds, mutual funds, index funds, ETFs, real estate, money markets, annuities, and commodities. Discuss their purposes and potential benefits.^{[L1][SEP]}
- . **Multimedia Exploration (20 minutes):** Utilize multimedia resources to provide visual explanations of each investment option. Show

videos, infographics, and interactive websites that explain the concepts clearly.^{[L][SEP]}

- . **Engagement Activity - Risk and Reward (15 minutes):** Distribute handouts with key information about each investment option. Instruct students to work individually or in pairs to assess the risk and reward associated with each option. They should consider available data and discuss potential tax implications.^{[L][SEP]}
- . **Class Discussion (15 minutes):** Facilitate a discussion where students share their insights on the risk and reward of different investment options. Encourage critical thinking and analysis.^{[L][SEP]}
- . **Market Response Analysis (15 minutes):** Explain how financial markets react to current events and news. Use real-world examples to illustrate how prices of financial investments can adjust based on news about a company's future profitability.^{[L][SEP]}
- . **Class Activity - Market News Simulation (15 minutes):** Provide students with fictional news headlines about different companies or industries. Have them speculate on how these headlines might impact the prices of relevant investment options. Discuss their predictions as a class.^{[L][SEP]}

Assessment:

- Formative assessment: Group presentations on government agencies' roles in financial market regulation.
- Formative assessment: Class discussion and engagement activities on investment options and market response.
- Summative assessment: Individual or group assignment where students write an essay or create a multimedia presentation comparing the SEC, Federal Reserve, and other relevant government agencies in regulating financial markets.

Homework:

Assign a reading assignment or online research task where students explore recent news articles about financial market events and analyze how prices of relevant investments have responded to the news.

Extension Activities:

- Invite a guest speaker from a local financial institution to discuss real-world experiences with financial market regulation and investment options.
- Organize a stock market simulation game where students can practice making investment decisions based on news and market trends.