

CE.PFL.1.5

Analyze how fiscally responsible individuals save and invest to meet financial goals (e.g., investment, stock market, bonds, mutual funds, etc.).

Students will understand:

1. Saving and investing are basic ways of preparing for one's future financial goals and financial security.
2. Weighing the benefits against potential risks is a key consideration when making decisions about investing.

Students will know:

1. Examples of financially responsible habits of saving.
2. The positives and negatives of savings accounts as a tool in financial planning.
3. The distinction between stocks, bonds, mutual funds, certificates of deposit and money market accounts.
4. The relationship between risk and return when investing.