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| **Investing Money** | | | |
| Defines the term investing and identifies some reasons why people invest money.  “I know that investing involves purchasing something that is expected to earn additional money or increase in value. Many people invest money for their retirement.” | Identifies different types of investments and describes the general purpose/benefits of each.  “People can buy stocks and when they do, they have ownership in the company. They can earn money through dividends and capital gains.” | Analyzes the risks associated with each type of investment.  “Stocks can provide relatively high returns, but there is a higher risk  of losing some or all  of the investment. They are affected by the economy and by  the company’s performance.” | Analyzes the risks and benefits associated with different investment opportunities to make reasonable investment choices.  “I know stocks often involve high risk, but I think electric vehicles  are the way of the future.  So, I will buy stocks in a company that makes electric vehicle battery cells. I will only spend $2000 because I can afford to lose that  if I am wrong.” |
| **Observations/Documentation** | | | |
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