

LESSON PLAN

Investment Vehicles

- IT'S A -
**MONEY
THING®**

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** (2 pages)
- **ACTIVITY** (5 pages)
- **QUIZ** (1 page)
- **ACTIVITY ANSWER KEY** (4 pages)
- **QUIZ ANSWER KEY** (1 page)

COLLECT FROM YOUR LIBRARY

- **VIDEO 14** (*Investment Vehicles*)
- **HANDOUT 14** (*Investment Vehicles*)
- **PRESENTATION 14** (*Investment Vehicles*)

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LESSON PLAN

Investment Vehicles

GRADES
10 to 12

TIME
45 minutes



OVERVIEW

From building wealth to saving for retirement, investments play a key role in financial planning. This lesson introduces students to stocks, bonds and mutual funds, exploring how they work and the risks they carry. A bingo-style activity reinforces key terms and concepts.

GOALS

- Familiarize students with different types of investment vehicles, including stocks, bonds and mutual funds
- Help students recognize why diversification and risk management matter in investing

OBJECTIVES

- Identify and describe common investment vehicles, including stocks, bonds and mutual funds
- Explain that all investments carry some level of risk and describe factors that influence investment risk
- Describe the relationship between diversification and investment risk

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? This lesson plan explores concepts from Standard 5 (Investing) from the Council for Economic Education's National Standards for Personal Financial Education.

MATERIALS

- ☐ **VIDEO 14**—*Investment Vehicles*
- ☐ **HANDOUT 14**—*Investment Vehicles*
- ☐ **PRESENTATION 14**—*Investment Vehicles*
- ☐ **ACTIVITY**—*Investment Lingo Bingo and Answer Key*
- ☐ **QUIZ**—*Investment Vehicles and Answer Key*

PREPARATION

- Gather digital materials (video and presentation)
- Prepare the **ACTIVITY**: Print one bingo card for each small group (or for each student, if playing individually), and one copy of the Answer Key for the facilitator
- Provide tokens for marking the **ACTIVITY** bingo cards, or supply each student or group with a pencil if tokens aren't available
- Print **HANDOUT 14** for each student
- (Optional) Print **QUIZ** (Investment Vehicles) for each student

Investment Vehicles

5 minutes Introduce topic and show **VIDEO 14** (*Investment Vehicles*)

20 minutes Facilitate the **ACTIVITY**

(Optional) Assessment: **QUIZ**
(Investment Vehicles)

5. Wrap up by sharing the following:
 - Investment vehicles—including stocks, bonds and mutual funds—serve different financial purposes
 - All investments carry risk
 - Diversification can help manage risk
6. Distribute **HANDOUT 14** for students to take home
7. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/handouts during the quiz

1. As a class, brainstorm different ways people invest money. Introduce the term “investment vehicles” and explain that each investment type offers different levels of risk and return.

3. Go over **PRESENTATION 14**

4. Facilitate the **ACTIVITY**

- Have the Answer Key ready; it includes all definitions used in the activity and provides additional guidance for gameplay
- Divide students into small teams
- Give each team a bingo card and something to mark their spaces (e.g., tokens or pencils)
- Choose a win condition (e.g., One Line, Four Corners or Full Card)
- Read definitions aloud from the Answer Key, one at a time
- Students must listen carefully, discuss as a team and decide which term on their card matches the definition

NOTES

[illegible]



ACTIVITY

Investment Vehicles

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INVESTMENT LINGO BINGO

Directions: Listen carefully to each definition and mark one matching term on your card (if there is one). You can only mark one square per definition, so choose wisely!

B I N G O				
MONEY MARKET ACCOUNT	PRINCIPAL	ISSUER	SAVINGS ACCOUNT	MATURITY DATE
CD (CERTIFICATE OF DEPOSIT)	PORTFOLIO	INTEREST RATE	HOLDER	DIY INVESTING
PROFIT	SHARE	FREE SPACE 	COUPON RATE	BUY LOW, SELL HIGH
RISK	RETURN	EQUITY	TIME HORIZON	BOND
DIVERSIFY	BROKER	DIVIDENDS	STOCK	MARKET FORCES



ACTIVITY

Investment Vehicles

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INVESTMENT LINGO BINGO

Directions: Listen carefully to each definition and mark one matching term on your card (if there is one). You can only mark one square per definition, so choose wisely!

B I N G O				
INTEREST RATE	MATURITY DATE	PRINCIPAL	BUY LOW, SELL HIGH	MARKET FORCES
FINANCIAL ADVISOR	RISK	SHARE	DIVERSIFY	BOND
SAVINGS ACCOUNT	HOLDER	FREE SPACE 	MUTUAL FUND	PORTFOLIO
EQUITY	DIVIDENDS	RETURN	TIME HORIZON	VOLATILE
ISSUER	BROKER	DIY INVESTING	PROFIT	COUPON RATE



ACTIVITY

Investment Vehicles

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B I N G O				
PROFIT	BROKER	PORTFOLIO	MUTUAL FUND	COUPON RATE
INTEREST RATE	SHARE	CD (CERTIFICATE OF DEPOSIT)	DIVIDENDS	BUY LOW, SELL HIGH
BOND	TIME HORIZON	FREE SPACE 	VOLATILE	MONEY MARKET ACCOUNT
RISK	DIY INVESTING	FINANCIAL ADVISOR	STOCK	EQUITY
RETURN	PRINCIPAL	DIVERSIFY	HOLDER	ISSUER



ACTIVITY

Investment Vehicles

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INVESTMENT LINGO BINGO

Directions: Listen carefully to each definition and mark one matching term on your card (if there is one). You can only mark one square per definition, so choose wisely!

B I N G O				
PRINCIPAL	DIY INVESTING	DIVIDENDS	BROKER	ISSUER
PROFIT	MONEY MARKET ACCOUNT	TIME HORIZON	PORTFOLIO	INTEREST RATE
FINANCIAL ADVISOR	HOLDER	FREE SPACE 	MUTUAL FUND	CD (CERTIFICATE OF DEPOSIT)
COUPON RATE	EQUITY	MARKET FORCES	DIVERSIFY	VOLATILE
RISK	BUY LOW, SELL HIGH	BOND	MATURITY DATE	STOCK



ACTIVITY

Investment Vehicles

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INVESTMENT LINGO BINGO

Directions: Listen carefully to each definition and mark one matching term on your card (if there is one). You can only mark one square per definition, so choose wisely!

B I N G O				
DIVIDENDS	PORTFOLIO	ISSUER	DIVERSIFY	DIY INVESTING
INTEREST RATE	MATURITY DATE	HOLDER	BOND	TIME HORIZON
BROKER	SAVINGS ACCOUNT	FREE SPACE 	SHARE	MARKET FORCES
BUY LOW, SELL HIGH	VOLATILE	MUTUAL FUND	CD (CERTIFICATE OF DEPOSIT)	FINANCIAL ADVISOR
EQUITY	RISK	PROFIT	MONEY MARKET ACCOUNT	PRINCIPAL



QUIZ

Investment Vehicles

NAME: _____

TOTAL
/ 5 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

1. Which of the following ranks investment vehicles from **least risky** to **most risky**:
 - a. Savings account, Government bond, Mutual fund, Individual stock
 - b. Government bond, Mutual fund, Savings account, Individual stock
 - c. Mutual fund, Savings account, Individual stock, Government bond
 - d. Individual stock, Mutual fund, Government bond, Savings account
2. Which of the following is an example of a **diversified** investment?
 - a. Buying stock in one video game company
 - b. Investing in five different tech companies
 - c. Investing in a mutual fund that includes stocks, bonds and real estate
 - d. Keeping all your money in a savings account

/2 pts

MATCHING

Directions: Match each term to its description by writing the corresponding letter in the blank.

- | | |
|--|----------------|
| _____ 3. A type of debt security in which an investor lends money to an issuer (such as a corporation or government) | A. Stock |
| _____ 4. An investment vehicle that pools money from multiple investors to buy a diversified portfolio of securities | B. Bond |
| _____ 5. A form of equity that represents ownership in a company, giving shareholders a claim on the company's assets and earnings | C. Mutual Fund |

/3 pts

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ACTIVITY ANSWER KEY

Investment Vehicles

INVESTMENT LINGO BINGO

Directions: Use the following guide to facilitate the Investment Lingo Bingo activity.

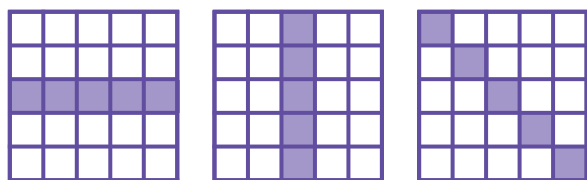
SETUP

Divide students into teams of 2–4 players, or allow them to play individually

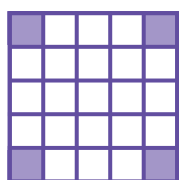
Each team or student will need:

- A bingo card (Activity pages 1–5)
- Tokens or pencils for marking the bingo card

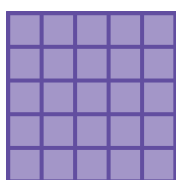
Select a win condition for the game:



One Line (Horizontal, Vertical, Diagonal)



Four Corners



**Full Card
(Challenging)**

HOW TO PLAY

Randomly choose a definition from the table (see following pages)

Read the definition aloud. Repeat once if needed. To help with tracking, mark each definition you call out

Teams discuss and mark a term they believe matches the definition

- If their card does not include a matching term, they do nothing for that round.
- Some definitions may have multiple valid answers; students must decide strategically which one to mark

Continue reading definitions until a team calls “Bingo!”

VERIFYING A WIN

- When a team calls “Bingo!”, pause the game
- Have the team identify and explain which definitions matched their marked terms
- If needed, verify their answers by cross-referencing the definitions you’ve already read aloud
- If all matches are correct, that team wins

Tips:

- To help with win verification, mark each definition you call out
- Use the **Notes** column to provide helpful hints or follow-up questions



ACTIVITY ANSWER KEY

Investment Vehicles

INVESTMENT LINGO BINGO

	DEFINITION (READ ALOUD)	CORRECT TERM(S)	NOTES
1	A type of investment that is bought and sold on public markets, giving companies a way to raise money for growth	STOCK	Prices can rise or fall based on company performance and investor demand
2	A loan you give to a company or government in exchange for regular interest payments and repayment later	BOND	Typically less risky than stocks, but may offer lower returns
3	A group investment that lets you buy small parts of many stocks or bonds all at once	MUTUAL FUND	Helps provide diversification and expert management
4	A low-risk account that earns interest and gives you access to your money when needed	SAVINGS ACCOUNT	Best for short-term goals or emergency funds
5	A short-term investment option that offers modest interest—similar to a savings account or CD	MONEY MARKET ACCOUNT	Shares features with both savings and checking accounts
6	A type of investment product that guarantees a fixed interest rate over a set period of time	CD (CERTIFICATE OF DEPOSIT)	May be charged a penalty for early withdrawal
7	The amount of money you originally invest or lend, before you earn any interest or profit	PRINCIPAL	Used to calculate how much interest or return you'll earn
8	The percentage you earn from an investment, or pay on a loan, over a specific time period	INTEREST RATE	Can vary between product type and market conditions
9	The chance that an investment will lose value or not perform as expected	RISK	All investments carry some degree of risk
10	The money you make when you sell an investment for more than you paid	PROFIT	May also include income such as dividends or interest
11	The total money earned or lost on an investment over time	RETURN	Can be positive or negative and reflects overall investment performance
12	This describes an investment that behaves unpredictably—its value may rise or fall without warning	VOLATILE	Volatile investments can offer high rewards but carry higher risk

ACTIVITY ANSWER KEY

Investment Vehicles

INVESTMENT LINGO BINGO

	DEFINITION (READ ALOUD)	CORRECT TERM(S)	NOTES
13	Outside factors that affect the value of investments, like news events	MARKET FORCES	Other examples include supply and demand, and investor sentiment
14	The amount of time you plan to keep an investment before needing the money	TIME HORIZON	Shorter horizons usually call for safer, more stable investments
15	A strategy of spreading money across different investments to reduce risk	DIVERSIFY	Helps protect your portfolio from the ups and downs of individual investments
16	One unit of ownership in a company. Many of these are issued to raise money	SHARE	Shares are often bought and sold on the stock market
17	A term used to describe ownership in a company, often linked to the potential for profit	EQUITY	Equity holders benefit if the company does well—but may lose money if it doesn't
18	The person or institution that currently owns an investment	HOLDER	The holder is entitled to any interest, dividends or gains
19	The company or government that creates and sells a financial product like a bond	ISSUER	The issuer promises to repay borrowed funds, usually with interest
20	A collection of investments that you own, such as stocks, bonds or mutual funds	PORTFOLIO	A diversified portfolio can help manage overall risk
21	A professional who helps you choose and manage investments	FINANCIAL ADVISOR	They offer guidance, but may charge fees or commissions
22	The date when a bond is due to be repaid in full	MATURITY DATE	On this date, the issuer pays back the bond's principal
23	The fixed annual interest rate paid on a bond, usually shown as a percentage	COUPON RATE	This is separate from the bond's market value
24	An approach to investing where you make your own decisions without a professional	DIY INVESTING	Also called self-directed investing
25	Payments some companies give to shareholders as a share of profits	DIVIDENDS	Can be paid in cash or as additional shares

INVESTMENT LINGO BINGO

	DEFINITION (READ ALOUD)	CORRECT TERM(S)	NOTES
26	Buying an investment at a low price and selling it at a higher price to make a profit	BUY LOW, SELL HIGH	A common investing goal, though not always easy
27	A licensed person or platform that carries out your investment trades	BROKER	Brokers may offer advice or just execute trades
28	When you own this, you're entitled to part of the company's profits and voting rights	STOCK, SHARE, EQUITY	These terms all relate to ownership in a company
29	A low-risk place to keep money that earns interest—used for short-term savings goals	CD (CERTIFICATE OF DEPOSIT), SAVINGS ACCOUNT, MONEY MARKET ACCOUNT	Each offers safety and modest returns
30	A mix of different stocks and/or bonds	MUTUAL FUND, PORTFOLIO	This definition fits both a specific product (mutual fund) and the concept of a collection of investments (portfolio)



QUIZ ANSWER KEY

Investment Vehicles

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

1. Which of the following ranks investment vehicles from **least risky to most risky**:
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 - c. Mutual fund, Savings account, Individual stock, Government bond
 - d. Individual stock, Mutual fund, Government bond, Savings account
2. Which of the following is an example of a **diversified** investment?
 - a. Buying stock in one video game company
 - b. Investing in five different tech companies
 - ☒ c. Investing in a mutual fund that includes stocks, bonds and real estate
 - d. Keeping all your money in a savings account

/2 pts

MATCHING

Directions: Match each term to its description by writing the corresponding letter in the blank.

- | | |
|---|----------------|
| <u> B </u> 3. A type of debt security in which an investor lends money to an issuer (such as a corporation or government) | A. Stock |
| <u> C </u> 4. An investment vehicle that pools money from multiple investors to buy a diversified portfolio of securities | B. Bond |
| <u> A </u> 5. A form of equity that represents ownership in a company, giving shareholders a claim on the company's assets and earnings | C. Mutual Fund |

/3 pts