

Financial Literacy: Secondary GICs, CSBs, Corporate Bonds, Debentures and Mortgages

School of Fish	Grade(s) BBI Ch 14
Lesson Title Debt instruments	Date 2011

Learning Goal (Curriculum Expectations) & Big Idea

➤ Be able to explain how GICs, CSBs, Corporate Bonds, debentures, and mortgages work as investment opportunities.

Anticipated Student Responses Lesson Components Before They should have hand out work for each module Review lessons so far: and have submitted it by now. is for attitude to money and investing В is for budgeting You can ask them if they know what a GIC or C is for Credit CSB stands for and if they have any. D is for Debt instrument investments Е is for Equity investments

During

Launch the **D** is for Debt instruments PPT on debt instruments

After (Consolidation)

- Assign any or all of the cases
- Granny, high school student, Dad

- Research best deals for granny and dad
- Look into best short term investments for high school student.

After (Highlights and Summary)

What are the biggest risks to interest income of debt instruments?

After (Practice)

- Next day, take up answers after collecting their homework answers
- Key review Q: What will happen if interest rates rise?
- What were the 1 year rates? What were the 5 year rates?
- Can you expect to comfortably retire in the next 5 years if you only invest in debt instruments?