#### ****Investing Standards****

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| **Standard** | **Activities** |
| [SS.912.FL.5.1:](https://www.cpalms.org/Public/PreviewStandard/Preview/8586) Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment. |  |
| [SS.912.FL.5.2:](https://www.cpalms.org/Public/PreviewStandard/Preview/8587) Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment. | No Frills Money Skills Mutual Benefit Video <https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-5-mutual-benefit> |
| [SS.912.FL.5.3:](https://www.cpalms.org/Public/PreviewStandard/Preview/8588) Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets. | No Frills Money Skills Videos Episodes 2 and 3 (Stocks and Bonds) <https://www.stlouisfed.org/education/no-frills-money-skills-video-series>  Building Wealth Lessons 5 and 6  <https://www.dallasfed.org/~/media/microsites/cd/wealth/teachers.html> |
| [SS.912.FL.5.4:](https://www.cpalms.org/Public/PreviewStandard/Preview/8589) Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment. | No Frills Money Skills Videos Episodes 2 and 3 (Stocks and Bonds) <https://www.stlouisfed.org/education/no-frills-money-skills-video-series>  Building Wealth Lessons 5 and 6  <https://www.dallasfed.org/~/media/microsites/cd/wealth/teachers.html> |
| [SS.912.FL.5.5:](https://www.cpalms.org/Public/PreviewStandard/Preview/8590) Explain that shorter-term investments will likely have lower rates of return than longer-term investments. | No Frills Money Skills Videos Episodes 3 and 4 (Stocks and Bonds) <https://www.stlouisfed.org/education/no-frills-money-skills-video-series>  Building Wealth Lessons 5 and 6  <https://www.dallasfed.org/~/media/microsites/cd/wealth/teachers.html>  Making Personal Financial Decisions: Lesson 8A Managing Risk  <https://www.stlouisfed.org/education/making-personal-finance-decisions-curriculum-unit> |
| [SS.912.FL.5.6:](https://www.cpalms.org/Public/PreviewStandard/Preview/8591) Describe how diversifying investments in different types of financial assets can lower investment risk. | Making Personal Financial Decisions: Lesson 8A Managing Risk  <https://www.stlouisfed.org/education/making-personal-finance-decisions-curriculum-unit>  Building Wealth Lesson 7  <https://www.dallasfed.org/~/media/microsites/cd/wealth/teachers.html>  No Frills Money Skills Videos Episodes 3 and 5 <https://www.stlouisfed.org/education/no-frills-money-skills-video-series>  Diversification and Risk Lesson Plan <https://www.stlouisfed.org/education/diversification-and-risk>  Stock Market Strategies Informational Text <https://www.stlouisfed.org/education/page-one-economics-classroom-edition/stock-market-strategies-are-you-an-active-or-passive-investor>  Why Should You Save and Invest? Infographic  <https://www.frbatlanta.org/education/katrinas-classroom/lesson4/saving-and-investing.aspx> |
| [SS.912.FL.5.7:](https://www.cpalms.org/Public/PreviewStandard/Preview/8592) Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets. |  |
| [SS.912.FL.5.8:](https://www.cpalms.org/Public/PreviewStandard/Preview/8593) Discuss ways that the prices of financial assets are affected by interest rates and explain that the prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy. | Building Wealth Lesson 5  <https://www.dallasfed.org/~/media/microsites/cd/wealth/teachers.html> |
| [SS.912.FL.5.9:](https://www.cpalms.org/Public/PreviewStandard/Preview/8594) Examine why investors should be aware of tendencies that people have that may result in poor choices, which may include avoiding selling assets at a loss because they weigh losses more than they weigh gains and investing in financial assets with which they are familiar, such as their own employer’s stock or domestic rather than international stocks. |  |
| [SS.912.FL.5.10:](https://www.cpalms.org/Public/PreviewStandard/Preview/8595) Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation. | Diversification and Risk Lesson Plan <https://www.stlouisfed.org/education/diversification-and-risk>  Bell Ringer Risk and Return Grab Bag <https://www.frbatlanta.org/education/lessons/bell-ringer/risk-and-return-grab-bag> |
| [SS.912.FL.5.11:](https://www.cpalms.org/Public/PreviewStandard/Preview/8596) Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets. |  |
| [SS.912.FL.5.12:](https://www.cpalms.org/Public/PreviewStandard/Preview/8597) Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets. |  |