



# Investing In Your Income

## MODULE 9: LESSON GUIDE

So is saving or investing better when trying to generate long-term wealth? This module explains the difference between investing & savings, how banks make money by taking risk, and why you can do the same by evaluating companies for their long-term growth potential in order to make your money work smarter for you than for a banker.

**Time Required:** 60-90 minutes

### SUPPLIES:

Notebooks  
Computers, Phones or Tablets  
Internet Access  
Rapunzl App  
Activity Sheets (Optional)

### ACTIVITIES & ARTICLES

#### ACTIVITIES

- Student Interview On Income
- Analyzing Your Pay Stub
- The Value of a College Education

#### ARTICLES

- Different Jobs & Salaries
- Education & Earnings
- How Recessions Affect Different People
- Investing In Your Career
- Technology Isn't Replacing Your Job
- The Finances Of Charity
- Rewards & Perils Of The Gig Economy
- There's More Than A Salary
- Paying For College
- Why Economies Matter
- What You Need To Know About College & FAFSA
- Why You Need To Max Out Your Employer Match

### GUIDING QUESTIONS

- What happens when I get my first job and receive my first paycheck?
- Are there different types of income and do they have different tax rates?
- What happens if I don't pay my taxes?
- How does the economy impact your career & ability to switch jobs?
- What is opportunity cost and how can it impact the way you make decisions?
- Is college worth the investment to earn more?
- How can I get a student loan to help pay for college and what things should I consider?

### ENDURING UNDERSTANDINGS

- Taxes are an inescapable part of earning income, and it's important to pay them or else you can face fines and considerable jail time.
- Capital gains taxes are lower than income taxes.
- Avoiding taxes is illegal and you can go to jail for tax evasion if you do not pay up!
- Investing in yourself by developing new skills and obtaining higher education pays off.
- FAFSA is a great resource for college students who are looking for financial aid to pay tuition.

### STANDARDS ALIGNMENT

**Earning Income:** 8.1a-c, 8.2a, 8.3a-d, 8.4a-c, 8.5a-c, 8.6c, 8.7c, 8.9a, 12.1a-d, 12.2a-c, 12.3a-c, 12.4a-b, 12.5a-c, 12.6a, 12.7a-d, 12.10c

**Spending:** 12.4b

**Investing:** 8.7a, 12.4a-b, 12.5c-d, 12.6a-b, 12.7a-c

**Managing Credit:** 8.4a-c, 12.4a-d, 12.5a-d

**Managing Risk:** 8.2a-b, 8.3a-b, 8.4a-b, 12.9a-b