

## TEACHER DIRECTIONS

The best way to have students access task articles is to have them visit **Financial Literacy eBooks (Gale)** and use **Search within Collection**.

Then select a **Gale Document Number** from the list below and enter the document numbers to the **Search within Collection** field to access the assigned content.

Advanced Search

Search Terms

Terms	Field
Search for <input type="text"/>	in <b>Keyword</b>
And <input type="text"/>	in <b>Document Title</b>
And <input type="text"/>	in <b>Publication Title</b>
	in <b>Author</b>
	in <b>Subject</b>
	in <b>Entire Document</b>
	in <b>Person - About</b>
	in <b>Person-By or About</b>
	in <b>Place Name</b>
	in <b>Name Of Work</b>
	in <b>Company Name</b>
	in <b>Publisher Name</b>
	in <b>ISSN</b>
	in <b>Gale Document Number</b>
	in <b>Basic Search</b>

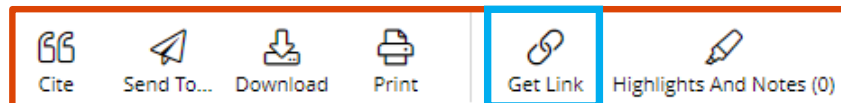
Search Tips

Operators: AND, OR, NOT Proximity Nesting Special Characters: Quotation Marks

Search Limiters

Full Text Documents  Peer-Reviewed Journals  Document Contains Images  Leveled Documents

TOPIC	GALE DOCUMENT NUMBER
Budgeting	CX7183800018
Savings	CX7183900056
Investments- Stocks, Bonds, and other securities	CX3626800027
Retirement	CX7936400008



Articles can also be shared with students via the **Get Link** tool.

Students will complete the first page with Topic Overview Questions and Vocabulary Matching individually.

For the second section, assign students into groups for each topic. Student groups will then read their assigned Gale document and complete the top section of the graphic organizer, answering the assigned questions and recording important information.

After each group has had time to complete their graphic organizer sections, assign new groups with a representative from each topic. In these new groups, students will share out what they learned in a Jigsaw Activity format. Group members will listen and record information about each topic in the appropriate sections at the bottom of their graphic organizer page.

Read the topic overview from the article **Investing in Your Future** from **Teen Guide to Financial Literacy** by Joe Ferry. Gale Document Number: CX8180000010

1. Would you rather get exactly \$10,000 every day for 30 days or receive a penny on day one and double that amount every day for thirty days?

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2. Why did you choose this option?

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3. What should you do to use compound interest most effectively?

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Continue reading the article **Investing in Your Future** from **Teen Guide to Financial Literacy** by Joe Ferry to match the financial term to the correct definition.

\_\_\_\_\_ 1. Portfolio

\_\_\_\_\_ 2. Investing

\_\_\_\_\_ 3. Appreciation

\_\_\_\_\_ 4. Saving

\_\_\_\_\_ 5. Dividend

A. Setting aside money, you don't spend now for emergencies or for a future purchase. It's money you want to be able to access quickly, with little or no risk, and with the least amount of taxes.

B. An amount of money paid to an investor depending on how much the investment makes.

C. How much an investment gains value over a period of time; the positive difference between what the investment cost and what it is worth at a particular time.

D. Buying assets such as stocks, bonds, mutual funds or real estate with the expectation that they will make money for you, these are selected to achieve long-term goals.

E. A collection of investments, mostly stocks and bonds, put together with a specific investment goal in mind.

Using the **Advanced Search**, search for **Gale Document Number** – CX7183800018

**YOUR TOPIC: Budgeting**

**QUESTIONS**

1. What is a budget and what is its main purpose?

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2. What are the steps to create a budget?

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3. Why is it important to review and update your budget?

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**ADDITIONAL IMPORTANT INFORMATION**

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**OTHER TOPICS**

**IMPORTANT INFORMATION**

Needs and  
Wants

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Saving Money

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Credit Card  
Spending

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Emergency  
Fund

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Using the **Advanced Search**, search for **Gale Document Number** – CX7183900056

**YOUR TOPIC: Savings**

**QUESTIONS**

1. Step One: What is the one thing every successful savings account holder started out with?

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2. Step Two: What should a person do to understand their financial situation?

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3. Step Three: What is the difference between saving and investing?

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**ADDITIONAL IMPORTANT INFORMATION**

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**OTHER TOPICS**

**IMPORTANT INFORMATION**

Financial Plan

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Expenses and  
Debit

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Investments

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Interest

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Using the **Advanced Search**, search for **Gale Document Number** – CX3626800027

**YOUR TOPIC: Investments- Stocks, Bonds, and other securities**

**QUESTIONS**

1. Define Securities, Common Stocks, and Bonds.

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2. How does a rise or fall in interest rates affect the value of bonds?

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3. What taxes are levied on investments, and how can investors avoid incurring them?

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**ADDITIONAL IMPORTANT INFORMATION**

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**OTHER TOPICS**

**IMPORTANT INFORMATION**

Return

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Risk

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Stocks and  
Bonds

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Mutual Funds

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Using the **Advanced Search**, search for **Gale Document Number** – CX7936400008

**YOUR TOPIC: Retirement**

**QUESTIONS**

1. What types of retirement plans are there?

2. What is a 401(k) plan and what are the benefits?

3. What are the differences between an IRA and a Roth IRA?

**ADDITIONAL IMPORTANT INFORMATION**

**OTHER TOPICS**

**IMPORTANT INFORMATION**

Pre-tax Dollars

Financial Security

Risk Factors

Smart Investments