**Who Wants To Be A Thousandaire?**

**Investment Plan Project**

You have been empowered with a basic understanding of interest and its effect on an investment. Simple interest, compound interest, and investment portfolios are topics addressed everyday by real investors in an attempt at making their hard earned dollar work for them. Though the idea is a simple one, the process of selecting an investment (or creating a portfolio of multiple investments) involves a considerable amount of thought requiring most investors to come up with an investment plan.



Successful investment plans include:

* **Identifying and prioritizing your goals**

These may include entrepreneurial ventures, education, home purchase or retirement. Basically, what do you want to use this money for at the end?

* **Determining your time horizon**

Each goal normally has a specific timeline for when money is required. Some investments complement short time horizons, while equities are more appropriate for longer term goals (of more than 10 years).

* **Determining your risk tolerance**

Defining your comfort level with risk helps to determine the mix of cash, fixed income and equities that is right for your investment plan. Are you ready to lose it all on a volatile short term investment that could pay out big, or are you willing to invest your money over the long term where projections show growth.

* **Understanding your investments**

Knowing what you currently own enables you to determine whether you need to make adjustments to achieve your long-term goals. Knowledge of the market and its ever changing projections can help investors decide whether their current investments are still on your projected track.

* **Determining where to invest next**

Once you've built a strong foundation for your investment, you can work to understand how trends and market events can shape your investment decisions. Do you diversify or is your current investment plan doing enough for you?

**Your Task**

As an **individual or in pairs** you will research the different investment types in detail and determine your own investment plan. You need to find an investment (or investments) that you believe will return a profit, and create an investment plan for it. Each project will have the following requirements:

1. **Written Investment plan (70% of total)** – above is a list of the minimum requirements for asuccessful investment plan. You will need to include information that will answers the following questions:
	1. Why did you decide on this investment?
	2. What is the history of the company (or commodity) you plan to invest in
	3. What are the short term/long term projections of your investment (with graphs)
	4. What is the risk on this investment (not a one word answer)
	5. How much money would need to be invested to see a significant profit (calculated future values)
	6. Is there an interest rate to consider? Is it fixed or variable? How does this effect our future value?
	7. Is there anything to suggest a major change in projections of your investment (government activity, new technology, etc?)
2. **Presentation (30% of total)** – there no sense in hiding all your researched information fromus, we need to see what you found! This will be done in a MINIMUM 5 minute presentation. You will need:
	1. A PowerPoint/keynote presentation – this is a proposal involving money, serious business!
	2. Proper attire – imagine standing in front of a board of investors, you need to look the part!
	3. Knowledge of the topic – if you work in pairs, EACH member must speak, or you get 50% as a group for the presentation
3. **Self/group assessment (if working in pairs)** – how much did you do, how much did youpartner do. This project is taking the place of a major assessment, and I need to be sure equal work was done. I will give this to you at the end of the project.

*\*\*\*This assessment will be done on February 13th due date\*\*\**

**Time Line For Project**

First draft of written investment plan (10% of investment plan total mark) – DUE Tuesday Feb 10th Final draft of written investment plan – DUE February 11th

Presentations – February 13th

**Investment Plan Project**



Teacher Name: **Mr. Caddy**

Student Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| CATEGORY | **80­100%** | **60­79%** | **40­59%** | **0­39%** |
| **Plan /10** | Investment plan | Investment plan | Investment plan | No investment plan |
|  | clearly stated, | stated, however one | suggested but not | has been stated, or |
|  | including initial | of either investment | stated outright, with | has been stated with |
|  | investment values, | value, company, or | two of the previous | no founding. |
|  | the company you | current value is | criteria not met |  |
|  | have chosen to | missing |  |  |
|  | invest in, and its |  |  |  |
|  | current value |  |  |  |
| **Reasoning /10** | Discussion centered | Discussion about | Statements made | No reasoning given, |
|  | around what drew | what drew you to the | about reasons, | or only brief (one or |
|  | you to the | investment, however | however done so in | two line) statement |
|  | investment idea, | very vague in scope | a vague way or point |  |
|  | including a detailed |  | form (not discussion) |  |
|  | account for the |  |  |  |
|  | reasons |  |  |  |
| **History /15** | Complete overview | Overview of the | Brief statement | No history given, or |
|  | of the company's | company's history, | about the company, | only brief (one or |
|  | history, from | from beginnings to | however no | two line) statement |
|  | beginnings to current | current state. The | significant |  |
|  | state. The discussion | discussion should | information about the |  |
|  | should involve | involve people, | company given |  |
|  | people, countries, | countries, etc. |  |  |
|  | etc. |  |  |  |
| **Projections /15** | Based on selected | Based on selected | Vague statement of | No projections |
|  | values, a complete | values, projections of | projections based on | given, or only brief |
|  | projection of the | the values based on | opinion or very little | (one or two line) |
|  | values based on | your investment | math. | statement |
|  | your investment | timeline are stated. |  |  |
|  | timeline are |  |  |  |
|  | calculated and |  |  |  |
|  | present. |  |  |  |
| **Risk Analysis** | Complete overview | Overview of potential | Statement about | No risk analysis |
| **/10** | of potential risks | risks associate with | potential risk, lacking | given, or only brief |
|  | associate with the | the investment, with | any kind of future | (one or two line) |
|  | investment, including | some statement of | projections. | statement |
|  | potential | potential losses. |  |  |
|  | losses/gains, future |  |  |  |
|  | prospects which may |  |  |  |
|  | hinder growth etc. |  |  |  |
| **Additional** | Obvious additions to | Subtle additions to | Minimal additions to | No attempts at work |
| **Material /10** | the project above | the project above | the project above | above minimum |
|  | minimum | minimum | minimum | were made |
|  | requirements, | requirements such | requirements (e.g. |  |
|  | including graphs, | as graphics | nice formatting) |  |
|  | calculations or |  |  |  |
|  | graphics |  |  |  |
|  |  |  |  |  |



**Investment Presentation Rubric**



Teacher Name: **Mr. Caddy**

Student Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_



|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | CATEGORY | 80 - 100% | 60 - 79% | 40 - 59% |  | 0 - 39% |  |  |
|  | **Preparedness** | Student is | Student seems | The student is | Student does not |  |
|  |  | completely prepared | pretty prepared but | somewhat prepared, | seem at all |  |
|  | /10 | and has obviously | might have needed | but it is clear that | prepared to |  |
|  | rehearsed. | a couple more | rehearsal was | present. |  |
|  |  |  | rehearsals. | lacking. |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **Content** | Shows a full | Shows a good | Shows a good | Does not seem to |  |
|  |  | understanding of the | understanding of the | understanding of | understand the |  |
|  | /10 | topic. | topic. | parts of the topic. | topic very well. |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **Attire** | Casual business | Casual business | Nice clothing, not | General attire not |  |
|  |  | attire, very | attire, but wore | appropriate for | appropriate for |  |
|  |  | professional look. | sneakers or seemed | business. | audience (jeans, t­ |  |
|  | /5 |  | somewhat wrinkled. |  | shirt, shorts). |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **Comprehension** | Student is able to | Student is able to | Student is able to | Student is unable to |  |
|  |  | accurately answer | accurately answer | accurately answer a | accurately answer |  |
|  |  | almost all questions | most questions | few questions posed | questions posed by |  |
|  | /5 | posed by | posed by | by classmates about | classmates about |  |
|  | classmates about | classmates about | the topic. | the topic. |  |
|  |  |  |
|  |  | the topic. | the topic. |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **Listens to Other** | Listens intently. | Listens intently but | Sometimes does not | Sometimes does |  |
|  | **Presentations** | Does not make | has one distracting | appear to be | not appear to be |  |
|  |  | distracting noises or | noise or movement. | listening but is not | listening and has |  |
|  | /5 | movements. |  | distracting. | distracting noises |  |
|  |  |  |  | or movements. |  |
|  |  |  |  |  |  |  |  |  |