

# INVESTMENT STRATEGIES PROGRAM



JA  
Canada


Member of  
JA Worldwide

## JA Investment Strategies Program Presenter Notes

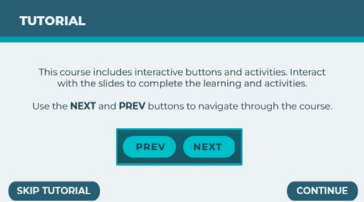


### Module 4: Investment Strategies

The Presenter Notes are intended to be used in combination with the digital classroom learning modules and Student Guide. *At the end of this module, students can continue building their Personal Investment Plan.*

This module will take approximately 85 minutes to complete. You may choose to complete all of the activities or a selection based on your group of students and time available.

Introduction (5 mins)	
<p>Investment Strategies</p> 	<p><b>Navigation Tips</b></p> <ul style="list-style-type: none"><li>• Navigate through the slides using the next or previous buttons (bottom right), clicking or tapping on the slide or using the navigation menu</li><li>• Look for slide-specific instructions in the presenter notes below</li></ul> <p><b>Ask:</b> What did we learn about investing in the last module?</p>

*The presenter notes were last updated August 24, 2025.*

	<p>Invite a few students to share responses for a quick review of Module 3 topics:</p> <ul style="list-style-type: none"> <li>• Risk and Return</li> <li>• Types of Investors</li> </ul>
<p><b>Tutorial</b></p> 	<p><b>Optional:</b> This will help us move through the module. If you choose to revisit this content on your own time, you can refer back to this tutorial for step-by-step guidance on how to navigate through this course.</p>
<p><b>Learning Objectives</b></p> 	<p><b>Optional:</b> Review the learning objectives for Module 4.</p>
<p><b>What is an Investment Strategy? (25 mins)</b></p>	
<p><b>What is an Investment Strategy?</b></p> 	<p><b>Ask:</b> If you have a big school project, do you just start working or do you make a plan first? Why?</p> <p>Invite a few students to share responses and connect this to investing by explaining that an investment strategy is like your plan. Just like with a project, having a plan helps you stay focused and avoid mistakes.</p> <p>Then, review the on-screen text and share example provided.</p> <p>Example: Someone saving for retirement in 30 years might use a different strategy than someone saving for a down payment on a house in 3 years because they have different goals and time frames.</p> <p>Just like different school projects require different plans, an investor’s strategy will be unique based on factors such as their goals, risk tolerance and financial situation.</p>

## Why Do You Need an Investment Strategy?

**WHY DO YOU NEED AN INVESTMENT STRATEGY?**

- To help you understand where your money is going.
- To make sure your investments match your goals and risk preferences.
- To make smart and consistent investment decisions.

**Ask:** Why do you need an investment strategy before you start investing?

Have a volunteer read out the content on the slide. Encourage students to think about a time when they or someone they know started something (a trip, business venture, community event) with a plan that helped them achieve their goal.

Connect this to how having an investment strategy can help you avoid unnecessary risks and loss and keep you on track with your goals.

## Video: Your Investing Playbook

**YOUR INVESTING PLAYBOOK**

Play the video to learn about different investment strategies.

Play the video to learn about different investment strategies.

## Investment Strategies Overview

**INVESTMENT STRATEGIES OVERVIEW**

Explore the investment strategies in more detail by selecting the buttons below.

- Growth Investing
- Diversification
- Balanced Investing
- Buy and Hold
- Goal-based Investing

Select the buttons to explore the investment strategies in more detail.

## Growth Investing

**GROWTH INVESTING**

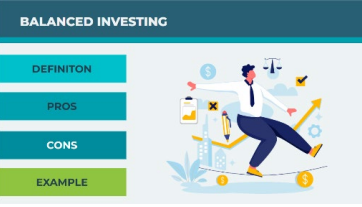



- DEFINITION
- PROS
- CONS
- EXAMPLE

Introduce growth investing as a strategy that is all about aiming for big growth, which often means taking on more risk (remind students of the risk-return tradeoff). It's like playing a sport to win the championship, not just to avoid losing.

**Ask:** Thinking back to Module 3, what kind of risk tolerance would a growth investor need to have?

Review each of the tabs (definition, pros, cons, example).

**Ask:** Based on what you have learned about growth investing, what kind of financial goal might this strategy work well for? A short-term goal or a long-term goal? Why?

<h3>Balanced Investing</h3>  <p>BALANCED INVESTING</p> <p>DEFINITION</p> <p>PROS</p> <p>CONS</p> <p>EXAMPLE</p>	<p>Introduce balanced investing as a 'middle of the road' approach. It mixes safer investments with some riskier ones to find a balance between growth and safety. It's like having a diet that includes both healthy salads and the occasional slice of pizza.</p> <p>Review each of the tabs (definition, pros, cons, example).</p>
<h3>Goal Based Investing</h3>  <p>GOAL-BASED INVESTING</p> <p>DEFINITION</p> <p>PROS</p> <p>CONS</p> <p>EXAMPLE</p>	<p>Introduce goal-based investing as a strategy that involves creating a specific plan for each of your financial goals.</p> <p><b>Ask:</b> Why might you use a safer, more balanced strategy for a short-term goal like buying a car, but a riskier, growth-focused strategy for a long-term goal like retirement?</p> <p>Review each of the tabs (definition, pros, cons, example).</p>
<h3>Diversification</h3>  <p>DIVERSIFICATION</p> <p>DEFINITION</p> <p>PROS</p> <p>CONS</p> <p>EXAMPLE</p>	<p>Introduce diversification by reminding students that this strategy focuses on the principle of the classic analogy "don't put all your eggs in one basket."</p> <p>Review each of the tabs (definition, pros, cons, example).</p> <p><b>Ask:</b> Why do you think diversification is an important strategy to use for all of your goals?</p>
<h3>Buy and Hold</h3>  <p>BUY AND HOLD INVESTING</p> <p>DEFINITION</p> <p>PROS</p> <p>CONS</p> <p>EXAMPLE</p>	<p>Introduce the buy and hold strategy as the 'set it and forget it' strategy.</p> <p>It's based on the idea that over the long term, the market tends to go up. By purchasing strong investments and holding on to them through the ups and downs, your investments can increase in value over time! Emphasize that this strategy requires patience and a long-term mindset.</p> <p>Review each of the tabs (definition, pros, cons, example).</p> <p>Once you have reviewed the different investment strategies, encourage students to respond to the reflection question in their Student Guide, page 1.</p>

## Strategy Vs. Tactic: What's The Difference?

### STRATEGY VS. TACTIC: WHAT'S THE DIFFERENCE?

Think of it like planning a road trip.

**Your strategy is your overall goal and route** (e.g., "Drive from Toronto to Vancouver using a balanced approach of highways and scenic roads").

**Your tactics are the specific actions you take to make the trip successful** (e.g., filling up on gas regularly, checking the weather, booking hotels in advance).

In investing, **your strategy is your main plan** (like Growth or Balanced Investing). **A tactic is a method you use to execute that plan.**



Wrap up this section by reviewing the difference between an investment strategy and a tactic using the analogy to explain that a strategy is the big, overall plan, while tactics are the specific actions you take to achieve that plan.

*Facilitator Tip:* Ensure students understand this distinction before moving to the next slide, as it provides the context for Dollar Cost Averaging.

## What is Dollar Cost Averaging (DCA)?

### WHAT IS DOLLAR COST AVERAGING (DCA)?

Dollar Cost Averaging is a popular investment tactic where **you invest a fixed amount of money at regular intervals** (e.g., \$50 every month), no matter what the market is doing.

#### How it helps:

- **Reduces Risk:** It helps you avoid the stress of trying to "time the market."
- **Builds Discipline:** It encourages a consistent investing habit.
- **Supports Your Strategy:** You can use DCA with almost any investment strategy—Growth, Balanced, or Goal-Based—to build your portfolio over time.



Explain that DCA is one of the most common and effective tactics investors use.

Review the definition and the three key benefits on the slide: Reducing Risk, Building Discipline, and Supporting Your Strategy.

**Ask:** Looking at the benefits, why do you think investing a little bit every month might be less stressful than trying to invest a huge amount all at once?

## Combining Investment Strategies (15 mins)

### Meet Michelle

#### MEET MICHELLE



Hi, I'm Michelle! I just got a part-time job at the public library. I'm excited to earn some money!

#### Michelle's goals:

- Buy a used car in 2 years
- Save for college
- Build long-term wealth



Invite a student volunteer to read the information on the slide aloud.

Before moving to the next slide, prompt students to consider:

- Which investment strategies Michelle could use to achieve each goal.
- Which strategies might **not** be a good fit for each goal.

### Michelle's Investment Strategies

#### MICHELLE'S INVESTMENT STRATEGIES

Select each goal to learn how Michelle invests for it.



Select each goal card to review the strategies Michelle used to achieve that goal.

Encourage students to think about how Michelle **combined different strategies** to reach her goals.

Have students to consider Michelle's long-term retirement goal for which she chose a growth investing strategy.

**Ask:** What does this tell us about her comfort level with risk for goals that are far away?

Highlight her consistent use of **diversification** (to reduce risk) and **dollar-cost averaging** (to stay consistent and avoid timing the market) across most goals.

## Investment Strategies Help Michelle Reach Her Goals

**INVESTMENT STRATEGIES HELP MICHELLE REACH HER GOALS**



Michelle doesn't use all the strategies for every goal.

She chooses what fits best, safer strategies for short-term goals and higher-risk ones for long-term goals with a focus on diversification across all goals.

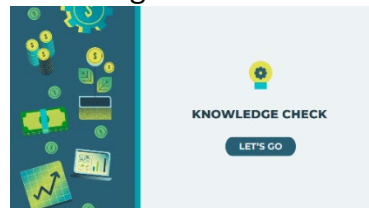
**Which strategy might YOU use for a short-term or long-term goal?**

Review the information on the slide and explain that Michelle carefully chose and combined strategies based on her goal, time horizon, and risk appetite.

Encourage students to reflect on how they might use some of these strategies to achieve their own personal financial goals, and invite them to share their ideas with the class.

## Knowledge Check (5 mins)

### Knowledge Check



**KNOWLEDGE CHECK**

LET'S GO

Tell students that they will now apply what they have learned in this module to answer a series of review questions.

### Knowledge Check – Question 1

**QUESTION 1**

How does Dollar Cost Averaging work?

Spreading out your investments evenly over time, regardless of the market's ups and downs.

Focusing only on low-risk investments

Investing in a few stocks and holding them long-term

Investing all of your money at once into a single stock

SUBMIT

Review each question.

Invite a student volunteer to read out the question and possible responses. Have students vote for what they think is the correct response.

Review and discuss the feedback as the students respond to the questions.

### Knowledge Check – Question 2

**QUESTION 2**

Manmeet wants to save \$2,000 in 2 years to attend a summer photography camp. He started investing, but here is what happened:

- He bought random stocks based on social media posts.
- He panicked and sold some when prices dropped.
- He did not follow a set plan.

What strategy would have helped Manmeet invest for his short-term goal?

CONTINUE



*Knowledge check continued...*


### Knowledge Check – Question 3

**QUESTION 3**

Amanda wants to save and grow money for her future design business, which she plans to start in 10+ years.

She works with an investment professional to invest in growth stocks with higher return potential. She invests a small set amount each month and avoids checking her account too often.

CONTINUE



*Knowledge check continued...*

## Knowledge Check – Question 3

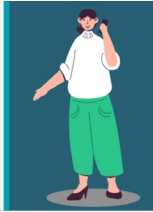
### QUESTION 4

Sarah is 25 years old and plans to retire in **40 years**. She is comfortable with taking risks in her investments, as she has plenty of time to recover from market volatility.

She wants her money to grow over the long term and is willing to take a riskier approach for potentially higher returns.

Which investment strategy best fits Sarah's goals?

CONTINUE



*Knowledge check continued...*

## Stock Selection (15 mins)

### Before You Start Picking Stocks...

#### BEFORE YOU START PICKING STOCKS...

Investors look at data like company earnings, trends, and current events to choose individual stocks.

But keep in mind, individual stocks can be a part of a diversified portfolio, not your whole plan.

#### Why this matters?

Select to learn about risks associated with investing in a single stock.



Review the information on the slide to highlight the importance of a diversified portfolio and the risks of individual stock picking.

Select the tab, “Why this matters?” to learn about risks associated with investing in a single stock.

Remind students that safe investing means not putting all their money into a single stock.

Individual stocks can be part of an investment plan, but they should always be included within a **diversified portfolio** to help reduce risk.

### What Makes a Stock Worth Buying?

#### WHAT MAKES A STOCK WORTH BUYING?

UNDERSTAND THE BUSINESS

CHECK FINANCIAL HEALTH

COMPARE TO COMPETITORS

FOLLOW NEWS & INDUSTRY

Investment professionals look at several key areas before choosing a stock. These steps help investors make it smarter, more informed decisions. Select the buttons to explore each of them.

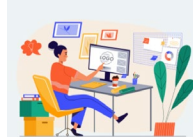


Select each tab to go to the relevant slide. Select the previous button to return to this main slide.

Facilitator tip: Choose a publicly traded company and use the next set of slides to investigate its business model, financial health, valuation, industry standing, and recent news. This will help students learn about these concepts through application.

### Understand the Business

#### UNDERSTAND THE BUSINESS



Before anything else, investors ask:

- What does the company actually do?
- How does it make money?
- Is the industry growing or struggling?

Being curious and informed is the first step, don't pick an investment only because it is trending!

As a class, choose a publicly traded company students are interested in or familiar with, such as Tim Horton's or Dollarama.

Use the following questions to supplement the discussion questions on the slide.

- What do they actually sell, and who are their main customers?
- Do you think people will still be buying their products in 10 years? Why?

## Check Financial Health

**CHECK FINANCIAL HEALTH**

REVENUE	These are a few common financial terms that investment professionals might look at when evaluating a stock.
NET INCOME	These numbers help give a snapshot of a company's financial health and performance.
EPS	
DEBT	Select each tab to see what it means and why it matters to investors.
CASHFLOW	

Review the information on the slide by selecting each tab.

After reviewing each of the tabs, use these simple definitions to review and clarify the key financial terms.

- **Revenue:** All the money a company brings in from sales.
- **Net Income:** The actual profit left after all the bills are paid.
- **EPS (Earnings Per Share):** The company's profit divided by the number of its stock shares.

**Ask:** Why is it important for an investor to look at both Revenue and Net Income, not just how much a company sells?

## Compare to Competitors

**COMPARE TO COMPETITORS**



Questions to ask:

- How does this company stack up against its competitors?
- Is it a leader, or is it falling behind?
- Does it offer something other competitors don't?

Context matters. One company's performance compared to others in the same industry can provide deeper insights.

Review the information on the slide and encourage students to think about the company they chose.

Use the following questions to supplement the discussion questions on the slide.

- Who are the biggest competitors for the company we chose?
- What makes our company different or better than them? This is what investors call a competitive advantage.

## Follow News & Industry Shifts

**FOLLOW NEWS & INDUSTRY SHIFTS**



Smart investors don't rely on numbers alone:

- Are there any major leadership changes?
- New product launches?
- Legal issues?
- How is the company responding to trends like climate change or AI?

Understanding the full picture helps explain the 'why' behind the numbers.

Review the information on the slide.

Use the following questions to supplement the discussion questions on the slide.

- Are there any big changes happening in this company's industry?
- For example, for a car company, a big shift would be the move to electric vehicles. How might that affect the company's future?

## Word of Caution

**WORD OF CAUTION**



Most investors, especially beginners, don't rely on picking individual stocks alone.

**They often use:**

- Mutual funds or ETFs
- Robo-advisors and portfolio managers
- Investment strategies that focus on goals and risk levels


Remind students that while it's fun and interesting to learn how to research individual stocks, it's important to remember that most investors, especially those just starting out, don't depend on stock picking alone.

In fact, many people use safer and more diversified options like mutual funds, ETFs, or even automated services like robo-advisors that help manage investments based on their goals and risk level.

**Key takeaway:** Becoming financially responsible doesn't mean you need to become a stock expert. It means learning enough to make informed choices and knowing when to rely on professional support.

**Investing with Intention (5 mins)**

**What is Ethical Investing?**



**WHAT IS ETHICAL INVESTING?**

When people invest, they often think about money, but what about impact?

Some investors choose to invest in ways that reflect their values, beliefs, or causes they care about. This is called **ethical investing**.

Introduce the concept of ethical investing to students.

**Example:**  
Let's think about it this way: imagine a student named Talia who cares a lot about climate change. She always tries to bike or take public transit, she's part of her school's eco club, and she even helped start a school composting program.

When it came time to invest in a stock market simulation, she didn't just pick companies that had the highest profits, she looked for ones that created clean energy or made electric cars. Talia wanted her money to support the kind of world she wanted to live in.

That's what ethical investing is all about, making sure your money reflects what matters to you.

**Video: Investing with Impact**




**INVESTING WITH IMPACT**

Play the video to learn about how investors can make an impact with ethical investing.

Play the video to learn about ethical investing and its importance.

**Investigate a Stock like an Investor (20 mins)**

**Savvy Investors**



**SAVVY INVESTORS**

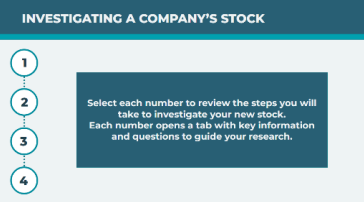
You are a savvy investor looking to add a new stock to your investment portfolio. Your goal is to make an **informed decision** based on thorough **research** and **analysis**.


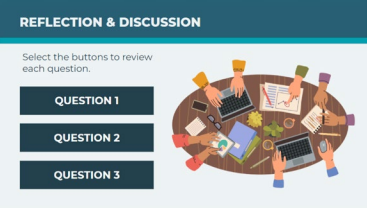
**Are you ready for the challenge?** Start by choosing a company and work through the steps and questions to complete your research and analysis.

Students will complete the Investigate a Stock Like an Investor activity in their Student Guide, pages 2-4.

Let students know that they will learn how investors research and analyze a company before buying stocks, similar to the process they'll use in the stock market simulation.

The goal of the activity is to help students understand the research and analysis involved in selecting stocks, so they can better appreciate the amount of effort and thought that goes into making informed investment decisions. It's important to emphasize that stock picking is not just

	<p>about trying to make quick profits, but rather a process that requires careful analysis of a company's performance, its industry, and its long-term prospects.</p> <p>Additionally, highlight the risks that come with novice investors attempting to pick individual stocks, especially with the goal of making significant money quickly. Emphasize that stock picking can be speculative and volatile, and can lead to substantial losses. Instead, encourage students to focus on diversified investment strategies and consider long-term financial goals.</p> <p>Remind students that this isn't about picking the 'perfect' stock, it's about practicing how to think critically and use information to make better choices.</p>
<p><b>Investigating a Company's Stock</b></p> 	<p>Select each of the numbers on the slide to review the steps for the activity.</p> <p>Break students into groups of 3-5 students. Explain that students will work together in their groups to analyze a publicly traded company using real data.</p> <p>Emphasize that the goal of the activity is to practice researching financials, company stories, and understanding how investors make decisions based on the information available to them.</p> <p>Instruct groups to research their assigned company or company of choice using available online resources, such as the company's website, stock market apps, and financial news websites and record their findings and responses in their Student Guides.</p> <p><i>Facilitator tip:</i> As the students work in their groups, circulate the classroom and provide support as needed.</p> <p><b>Guiding Struggling Groups</b> If a group is stuck and doesn't know where to begin their research, provide them with these simple starting points:</p> <ol style="list-style-type: none"> <li>1. <b>Start with the Story:</b> Go to the company's website and find the 'About Us' or 'Investor Relations' section. What does the company actually do? Who are its customers?</li> </ol>

	<p>2. <b>Find the Financials:</b> Go to a site like Yahoo Finance and type in the company's ticker symbol. Can you find its Revenue and EPS from the last year?</p> <p>3. <b>Look at the News:</b> Use a search engine to look for recent news about the company. Are there any big product launches or recent challenges?</p> <p><i>Optional:</i> Once the activity is done, each group can present their findings with the whole class.</p>
<p><b>Investor Challenge Reflection</b></p>  <p>The slide titled "INVESTOR CHALLENGE REFLECTION" contains the following text: "After exploring the company's business and financial information, how would you use this information?" followed by three bullet points: "Would investing in this company's stock fit your <b>personal investment plan</b>?", "Based on your <b>risk profile</b>, would you invest in this stock in the future?", and "How could you <b>diversify</b> your choices to balance the risk?". An illustration of a person at a computer with charts is also present.</p>	<p>Provide students with a few minutes to complete the reflection questions in their Student Guide, page 5.</p> <p>Use the prompts on the slide to facilitate a discussion and provide an opportunity for students to share their responses from the reflection questions.</p> <p>Encourage them to think about how the information they've gathered could support their own personal investment planning, which they'll dive into in the next section.</p>
<p><b>Reflection (5 mins)</b></p>	
<p><b>Reflection Questions</b></p>  <p>The slide titled "REFLECTION &amp; DISCUSSION" contains the text: "Select the buttons to review each question." followed by three buttons labeled "QUESTION 1", "QUESTION 2", and "QUESTION 3". An illustration of hands holding various financial documents and devices is also present.</p>	<p>Wrap up the lesson with the discussion questions provided. Ask a volunteer to read each question and invite a handful of students to share their responses.</p> <p><b>Question 1 Possible Answers:</b></p> <ul style="list-style-type: none"> <li>• <i>Growth investing seems right for me since I'm willing to take more risks to try to earn bigger returns over time.</i></li> <li>• <i>Balanced investing feels safer because I don't want to lose a lot of money, but I still want some growth.</i></li> <li>• <i>Goal-based investing makes sense for me because I want to save for specific things like college and a car, so I can plan differently for each goal.</i></li> </ul> <p><b>Question 2 Possible Answers:</b></p> <ul style="list-style-type: none"> <li>• <i>I think it's important to support companies that care about the environment and people. I believe they can do well because more people want to buy from responsible companies.</i></li> </ul>

- *I like the idea of ethical investing, but I'm not sure if these companies always make as much money as others.*
- *Yes, companies that focus on sustainability might be better prepared for future challenges, so they could perform well in the long run.*
- *I'm still learning about it, but I think it's cool to invest in companies that match my values.*

**Question 3 Possible Answers**

- *I might start with more growth stocks when I'm young, then switch to safer investments as I get closer to needing the money.*
- *If the economy gets worse, I might put more money into stable investments like bonds or GICs.*
- *If my goals change, like if I decide to buy a house sooner, I'd probably adjust my investments to be less risky.*
- *I plan to keep learning and maybe add different kinds of investments to make my portfolio stronger and less risky.*

**Personal Investment Plan**

**Personal Investment Plan**



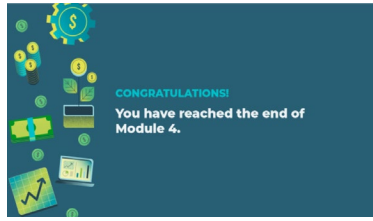
This slide refers to the Personal Investment Plan that students started in Module 3.

Remind students about Michelle from earlier in the module and the strategies she used to achieve her financial goals. Now it's their turn to think about which strategies would work best for their own goals.

Encourage students to apply what they've learned about investment strategies, ethical investing, and stock research to develop an investment strategy to help them achieve their financial goals.

Remind them to consider factors like risk profile, time horizon, and current financial circumstances when determining their investment strategy. Students will continue to refine this plan in the upcoming modules.

## End



The lesson is complete! The classroom teacher can collect the Student Guides and review the completed activities.

This is a great opportunity for formative assessment to check for understanding of the key concepts covered in this module.