

The Growth That Starts Growing

Learning goal

Explain growth on growth in two rounds without treating it as a promise.

Preparation

Print the pupil pages. Let pairs calculate or reason with the three cards, then justify the answer. No real household data is needed.

Teaching flow

7 min**Hook**

Read the story aloud. Ask which card facts are known and what the class needs to find out.

13 min**Model**

Think aloud through task 1: Calculate the balance after round 1 and round 2.

25 min**Practise**

Pupils tackle tasks 2 and 3. Ask which card fact supports each answer.

10 min**Discuss**

Discuss this likely misconception: Growth on growth can also amplify losses; do not describe it as a guaranteed way to get rich.

5 min**Exit**

Use the reflection as the exit check: Would a real investment always follow this smooth line?

Evidence of learning

No. Returns can vary and losses or fees may occur; this is only an illustration.

The Growth That Starts Growing

Model answers

1. Round 1 €110; round 2 adds €11 and ends at €121.
2. The 10% in round 2 is calculated on €110, including the first €10 growth.
3. Fixed-add model ends at €120; growth-on-growth model is €1 higher.

Reflection check

Would a real investment always follow this smooth line?

Look for: No. Returns can vary and losses or fees may occur; this is only an illustration.

Watch for

Growth on growth can also amplify losses; do not describe it as a guaranteed way to get rich.

Adapt the lesson

Support: Provide the €110 first-round balance and use ten-percent strips.

Stretch: Model –10% then +10%: €100 → €90 → €99.

Teach at home

Use one fictional card at a time. Let the pupil reason first, then check with the model answers.

Notes: what can the pupil already explain?

Teaching example: not personal financial advice.