

Time Is Your Superpower

Learning goal

Compare time in a fictional growth model and explain diversification and uncertainty.

Preparation

Print the pupil pages. Ask pupils to mark assumptions, terms and evidence before drawing conclusions. Use no private real data.

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: Find A's balance after rounds 1 and 2.

25 min**Practise**

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

10 min**Discuss**

Discuss this likely misconception: Do not claim everyone who starts earlier will always end ahead; the model uses fixed fictional growth.

5 min**Exit**

Use the reflection as the exit check: Why can time help without promising a particular final amount?

Evidence of learning

More time creates opportunities for growth on growth, but actual paths and losses are uncertain.

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Model answers

1. A: €110 then €121.
2. B: €110. A ends €11 higher in this model because the same €100 has one more round.
3. One company can do badly on its own; a broad fund spreads that company-specific risk but cannot remove all loss. Real returns can vary or be negative, and fees matter.

Reflection check

Why can time help without promising a particular final amount?

Look for: More time creates opportunities for growth on growth, but actual paths and losses are uncertain.

Watch for

Do not claim everyone who starts earlier will always end ahead; the model uses fixed fictional growth.

Adapt the lesson

Support: Prefill €110 after the first round.

Stretch: Test a first-round 10% loss followed by 10% growth: $€100 \rightarrow €90 \rightarrow €99$.

Teach at home

Ask the teenager to mark assumptions and missing conditions before comparing outcomes.

Notes: what can the pupil already explain?

Teaching example: not personal financial advice.