

Build an Investment Garden

Learning goal

Explain that spreading choices can reduce one-company risk but not remove all risk.

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: Draw the book-only and mixed baskets using three tokens each.

25 min**Practise**

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

10 min**Discuss**

Discuss this likely misconception: A fund or mixed basket is not guaranteed to gain; the garden is an analogy, not a product recommendation.

5 min**Exit**

Use the reflection as the exit check: Why might time matter when choosing a risky or safer place for a goal?

Evidence of learning

A near-term goal may need certainty; there may be less time to recover from a loss.

Build an Investment Garden

Model answers

1. Book-only: 3 book tokens. Mixed: 1 book, 1 bicycle, 1 food.
2. The book-only basket has all 3 tokens in books; the mixed basket has 1.
3. No. Spreading reduces dependence on one plot but cannot remove all risk.

Reflection check

Why might time matter when choosing a risky or safer place for a goal?

Look for: A near-term goal may need certainty; there may be less time to recover from a loss.

Watch for

A fund or mixed basket is not guaranteed to gain; the garden is an analogy, not a product recommendation.

Adapt the lesson

Support: Use three picture tokens and physically sort them.

Stretch: Compare a long-term goal with a class trip next month and justify different risk needs.

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.