Facilitator kit
Spring 2027

Nine topics. Brilliance in the basics.

Club leader: Bob Gillingham. Every other Wednesday after school, beginning January 2027. Specific dates to be confirmed. The exact time and room remain to be announced. These nine curriculum topics are proposed teaching plans, not nine confirmed meeting dates. Adapt topics and pacing to student progress and the confirmed school calendar.

Use each topic sheet

A 50-minute teaching plan is provided; this is lesson pacing, not a confirmed meeting duration. For a 60-minute meeting, allow 10 additional minutes for questions or catch-up.

Bring paper, a calculator, and access to the club hub. Use fictional dollars and publicly available investment information. No account opening is needed to participate.

A repeatable rhythm

0-5: opening question and recap. 5-15: explain one idea and work an example. 15-30: paired practice. 30-40: discuss evidence and risks. 40-47: check understanding. 47-50: reflection and take-home prompt.

Teaching approach

Ask students to explain in their own words. Separate a fact, an assumption, and an opinion. Use local-business examples only as a bridge to public stock ownership. Keep the focus on stocks, mutual funds, index funds, ETFs, and portfolio fundamentals.

Assessment and records

Use emerging / developing / applying reasoning, not investment performance. Keep any attendance and individual learning records in the approved private school process. The hub does not submit quiz results or journal entries.

01 / Start with a purpose

Topic 1 · Date to be confirmed

Explain public stock ownership and set a time horizon.

Prepare

Module 1; starting-point quiz; paper and pencils.

0-5 minutes / Ask

If you buy a company's product, do you own part of the company?

5-15 minutes / Explain

A local bakery helps us picture ownership. It is not necessarily listed on a stock exchange. Public stocks are shares in companies that do trade in public markets. Owners participate in risk and possible rewards; they do not run the company day to day.

15-30 minutes / Practice

Pairs choose a publicly traded company. Identify its ticker and what it sells. Each student writes a fictional goal and date, then explains why money needed next month differs from money for a distant goal.

30-40 minutes / Discuss and check

A product purchase makes you a customer, not a shareholder. A familiar brand is not evidence that its stock is a suitable investment.

40-50 minutes / Reflect and close

Exit: explain a stock in one sentence and name a risk. Home: discuss a goal and time horizon with an adult.

02 / Time and compound growth

Topic 2 · Date to be confirmed

Separate money contributed from hypothetical growth.

Prepare

Tools: compound-growth explorer; calculator; reflection page.

0-5 minutes / Ask

Which part of a growing balance came from your own saving?

5-15 minutes / Explain

Compounding means growth can build on earlier growth. Stock returns are not a fixed interest rate. Our calculator is a constant-rate illustration, with monthly additions at month-end and no fees, taxes, or inflation.

15-30 minutes / Practice

Enter $100 initially, $10 monthly, 10 years, and 0%. Record the result. Compare 3% and -3%, then change the contribution. Explain which inputs the saver controls and which are only assumptions.

30-40 minutes / Discuss and check

At 0%, the ending amount is $1,300: $100 plus 120 contributions of $10. A negative assumed rate may reduce investment value even as contributions continue. No classroom rate is a forecast.

40-50 minutes / Reflect and close

Exit: define compounding and identify one assumption. Home: explain contributions versus growth using the zero-rate example.

03 / Stocks, mutual funds, and indexes

Topic 3 · Date to be confirmed

Distinguish an investment, a fund structure, and an index strategy.

Prepare

Module 3; Bob's fund sample; research card.

0-5 minutes / Ask

Can an ETF be actively managed?

5-15 minutes / Explain

A stock represents ownership. A mutual fund or ETF pools investments. An index is a measurement rule. Index investing is a strategy; both mutual funds and ETFs can use it. Bonds introduce lending rather than ownership.

15-30 minutes / Practice

Compare SWPPX and AVUV using official fund pages. Identify mutual fund versus ETF, index versus active, and large versus small company focus. Record a source date; do not rank them by a recent return.

30-40 minutes / Discuss and check

SWPPX is the Schwab S&P 500 Index Fund, a mutual fund. AVUV is an actively managed ETF focused on U.S. small-cap value stocks. ETF does not mean index. Both examples invest in stocks and can lose value.

40-50 minutes / Reflect and close

Exit: explain index versus fund. Home: teach the distinction to an adult in two sentences.

04 / Diversification detective

Topic 4 · Date to be confirmed

Explain allocation and overlapping risk.

Prepare

Module 2; portfolio lab; official holdings pages.

0-5 minutes / Ask

Do eight ticker symbols guarantee eight different risks?

5-15 minutes / Explain

Allocation divides money among investment types. Diversification spreads exposures. Holdings in different funds may overlap. Concentration can occur in a company, sector, country, or investment theme.

15-30 minutes / Practice

Compare $1,000 in one fictional stock with $1,000 spread across categories in the lab. Then research AIQ and SMH holdings. Record any shared names using the same holdings date where possible.

30-40 minutes / Discuss and check

$400 of a $1,000 budget is 40%. Different funds may share technology exposure. Diversification may reduce specific risks but cannot prevent every loss. Do not present the tool's default allocation as a recommendation.

40-50 minutes / Reflect and close

Exit: distinguish allocation from diversification. Home: name a risk that several investments could share.

05 / Dividends, gains, and taxes

Topic 5 · Date to be confirmed

Calculate simple total return and identify a taxable-account event.

Prepare

Module 4; total-return calculator; research card.

0-5 minutes / Ask

If a stock falls, does a dividend erase the loss?

5-15 minutes / Explain

Price change and cash distributions both matter. Dividends can change or stop. A gain while holding is unrealized; a sale can realize it. In a taxable account, dividends and fund distributions may be taxable even if reinvested. Do not calculate personal tax bills.

15-30 minutes / Practice

Use one fictional share: $100 purchase, $110 ending price, $2 cash dividend. Repeat with an $80 ending price. Sort examples into price change while holding, sale, and cash distribution.

30-40 minutes / Discuss and check

First case: $12 combined gain, or 12%, before fees and taxes. Second: -$18, or -18%. Reinvestment does not automatically avoid a tax event. Tax treatment varies by account and family facts; a child's income may have special rules.

40-50 minutes / Reflect and close

Exit: identify a dividend and an unrealized gain. Home: explain why account records matter at tax time.

06 / Build a practice portfolio

Topic 6 · Date to be confirmed

Separate contributions, price movement, and distributions.

Prepare

Portfolio lab and new mock-portfolio journal.

0-5 minutes / Ask

Is a higher ending balance always an investment gain?

5-15 minutes / Explain

Adding money raises a balance without creating investment profit. The journal uses one period, no withdrawals, and cash distributions held outside ending investment value. It reports dollar results, not a time-weighted return.

15-30 minutes / Practice

Enter starting investments of $1,000, contributions of $100, ending investment value of $1,150, and $20 distributions kept outside that value. Record the date range and a decision reflection; download the entry.

30-40 minutes / Discuss and check

Price-related change is $50: $1,150 - $1,000 - $100. Adding $20 distributions gives $70 investment gain before costs and taxes. Do not add reinvested dividends again if they are already in ending value.

40-50 minutes / Reflect and close

Exit: explain the difference between saving and return. Home: complete a fictional journal entry; no family balances.

07 / When markets move

Topic 7 · Date to be confirmed

Explain volatility, loss recovery, and historical uncertainty.

Prepare

Module 5; calculator; linked Federal Reserve historical readings.

0-5 minutes / Ask

Does a 20% gain undo a 20% loss?

5-15 minutes / Explain

Volatility describes price fluctuations; losses can be permanent. A longer horizon does not guarantee recovery. Study the 1929 crash and the 2007-09 crisis as different historical events, not a schedule for the next downturn.

15-30 minutes / Practice

Calculate $1,000 falling to $800. Find the gain needed to recover. Teams compare someone needing the money next month with a distant goal. Ask what changed in the goal, investment, or evidence.

30-40 minutes / Discuss and check

The loss is 20%. Recovery needs $200/$800 = 25%. A 20% gain reaches only $960. Patience is not blind loyalty to a failing company. Avoid hindsight claims that a crisis was easy to predict.

40-50 minutes / Reflect and close

Exit: explain volatility and one reason to pause before reacting. Home: ask an adult what helped them make a calm decision under uncertainty.

08 / Explain your choices

Topic 8 · Date to be confirmed

Present a reasoned mock portfolio using basic investing vocabulary.

Prepare

Module 6; research cards; journal entries; rubric below.

0-5 minutes / Ask

What evidence would change your mind?

5-15 minutes / Explain

A strong explanation identifies the goal, holdings, allocation, diversification, distributions, costs, taxes, and uncertainty. Short-term performance alone does not show learning.

15-30 minutes / Practice

Teams prepare a three-minute presentation. Assign a speaker, fact checker, risk questioner, and timekeeper. Each team receives one respectful challenge and revises one statement.

30-40 minutes / Discuss and check

Look for an accurate calculation, dated source, named risk, and a distinction between contributions and investment results. Correct any promise of returns or claim that an investment is safe because it is registered.

40-50 minutes / Reflect and close

Exit: name one improvement from peer feedback. Home: practice the presentation without including personal financial information.

09 / Showcase and next steps

Topic 9 · Date to be confirmed

Demonstrate learning and identify a habit to carry forward.

Prepare

Quiz; reflection download; presentation rubric.

0-5 minutes / Ask

What can you explain now that you could not explain in January?

5-15 minutes / Explain

Progress means clearer reasoning, better questions, and patient habits. Stewardship connects money decisions with responsibility and generosity. A mock loss can produce a valuable lesson.

15-30 minutes / Practice

Present, repeat the same practice quiz, and compare reasoning with the starting reflection. Ask each student to explain one dividend, diversification, or volatility concept and one remaining question.

30-40 minutes / Discuss and check

Use the rubric: 1 = names the idea; 2 = explains it with an accurate example; 3 = applies evidence, identifies a risk, and explains a tradeoff. Do not grade on portfolio return.

40-50 minutes / Reflect and close

Exit: download the final reflection and choose a next learning goal. Home: share the reflection with an adult. Optional real accounts remain a separate family choice.