

Foundation Programme in Literacy, Numeracy and Skills

Financial Literacy

{ELECTIVE}

Grade 9



Tax



MAURITIUS INSTITUTE OF EDUCATION under the aegis of



MINISTRY OF EDUCATION AND HUMAN RESOURCE

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Lesson 11 | Investment

A Investment

B Competency

- Main Competency
 - Managing Personal Finance
- Sub- Competencies:
 - 1. Concept of investment
 - 2. Examples of investment
 - 3. Differences between savings and investment

C Learning Outcomes

By the end of the lesson students should be able to:

- understand the concept of investment.
- list different ways people can invest their money.
- outline the differences between savings and investment.

D Resources and materials

- Marker
- Whiteboard
- Pens
- Paper

E Implementation guidelines

• Introduction

1. Introduce the concept of 'investment'.

Investment is the act of allocating money, time and resources into an asset with the objective of making profits in the future.

Lesson 11 | Investment



Real Estate



Gold silver



Stock Market

Lesson 11 | Investment

2. Read the story below. It shows the differences between savings and investment.



Zara and Leo

Once upon a time, there were two best friends, **Zara and Leo**, who both received Rs 500 as a gift from their grandparents.

Zara said, "I'm going to keep my money safe in my piggy bank. I'll use it later when I need something." So, she placed the **Rs 500** in her piggy bank and did not touch it.

Leo had a different idea.

Leo said, "I love making friendship bracelets. I will use my **Rs 500** to buy colourful threads and beads. Then, I will sell the bracelets to my classmates." Leo worked hard and made beautiful bracelets. By the end of the month, he had sold them and earned **Rs 1,000**.

At the end of the month, Zara still had her **Rs 500** in her piggy bank, whereas, Leo had **Rs 1,000**, because he invested his money.

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Based on the story, discuss on the following questions.

- What is the difference between how Zara and Leo used their money?
- Can we say that both choices were smart? Why or why not?
- Illustrate at least four situations to explain the differences between savings and investment.



Activity 1:

This activity helps students to identify common types of investment.



Activity 2:

This activity is designed to highlight the differences between savings and investing.

F

Assessment (in worksheet)

G

Extension of activity

Encourage students to reflect on the differences between savings and investment.

Lesson 1(a) | Types of investment & benefits

Activity 1(a):

Aim: To identify types of investment and the benefits gained from each investment option.

Circle the correct answer.

1. Which of the following is a good example of investment?
 - A. Buying fast food
 - B. Watching a movie at the cinema
 - C. Purchasing shares in a company
 - D. Going on a holiday
2. What is the primary purpose of making an investment?
 - A. Spending all your money now
 - B. Earn a profit in the future
 - C. Use money for daily expenses
 - D. Spending money on fashionable items
3. Which of these is NOT a form of investment?
 - A. Buying a house
 - B. Purchasing a plot of land
 - C. Purchasing a new video game
 - D. Buying equipment for a small business

Lesson 1(b) | Investment Option

Match the investment option to its description.
Write your answers in the table which follows:

Column A Investment Option		Column B Description	
1	Buying shares in a company	A	Earn rent every month
2	Renting a property	B	Produce more and earn more income
3	Starting a small business	C	Earn dividends or profits
4	Buying modern equipment for a business	D	Earn profit from selling goods or services

Column A Investment Option	1	2	3	4
Column B Description				

Lesson 2 | Savings versus Investment

Activity 2: Savings versus Investment

Aim: Engage students in understanding the differences between savings and investment.



Emma and Van were best friends who just celebrated their 15th birthday. They both received Rs. 1,000 as a birthday gift from their grandparents.

Emma decided to save her money. She went to the bank and opened a savings account. She wanted to save her money in case her phone charger breaks down or in case of any other emergency. Every month, she added a small amount to her savings account from her pocket money.

Van had a different idea. She used her money to buy ingredients to start baking cookies. She sold the cookies at school with her friends. At school, she believed that if people liked her cookies, she could sell more and earn a profit. After a few weeks, she earned Rs. 2,000 from the sales of cookies.

Emma was happy that her money was safe and easy to access. Van was proud that her investment grew quickly, even though there was a risk.

Lesson 2 | Savings versus Investment

Answer the following questions.

a) Whose investment carries risk and why?

b) How can Van's investment help her in the future if the sale of cookies increases?

c) Explain why savings, as a form of investment, is better than investing in a business.

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