

# Raise

Values: 16-19  
Teacher Guide



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# Background

## Further information on this topic for students

This guide can be used alongside our app, Raise, a resource designed to take you on a virtual journey spanning the next forty years of your life. When you have managed to build up your savings and you have decided it is time to put some away to invest over the longer-term, you have decisions to make regarding which investments suit you best. Typically, when you invest a lump sum of money it gets divided up and is invested across many different funds and companies. This is where you can take control and have a say in where and what it is invested in. If you decide to buy shares in a single company, you will be faced with the same question; Will my money be invested in companies that are aligned with my values?

### DID YOU KNOW?

Companies can be measured on how they perform under these three key headings, Environment, Social, and Governance. These are known as their ESG ratings.



#### Environment

Preservation of our natural world.



#### Social

Consideration of humans and how everything in nature is connected to and depends on every other thing.



#### Governance

How a business or organisation is set up and the processes for running them.

ESG scores can be complicated and are best considered alongside other things that matter to you. For example, there might be a particular area you would not like to invest in because it goes against your personal beliefs. There are also other things to consider, such as comparing companies of a similar type and size as these factors will affect their ESG ratings.

ESG scores are still quite new and different agencies are being used to calculate them. There's a way to go just yet to make sure that the ratings are a true reflection of the company being scored. However, as long as you understand this, ESG scores can offer a useful insight into how a company operates and how they align with your values.



We know our young people are passionate about the planet and that they hold political and social views on race, gender equality, climate change, and people's rights. They value freedom of expression, and they want their voice to be heard on matters important to them. However, many do not realise that they have a voice in determining where their savings, investments, and future pensions are invested, or that they can influence the way the companies and organisations in which they will invest, are run.

## Lesson Plan

### Links to the Financial Education Planning Framework:

I appreciate that there is no one right answer when choosing a financial product; it depends on an individual's circumstances, preferences, values, and attitudes.

I understand some of the social, moral, ethical, and environmental implications of my financial decisions and those made by government, charities, and businesses.

### Lesson Plan



#### Time:

15 minutes



#### Materials:

Student Worksheet – Values, Pen, PowerPoint format optional.

## Activity 1

This activity invites students to explore what values they hold close to their hearts before they look at how those values may impact the decisions they make around money. This activity works well in pairs where both feel comfortable sharing personal views.

Ask your students to review the images and follow the instructions on the worksheet.

### Key Learning Point:



Becoming aware of what specifically informs our lives makes it easier for us to more actively choose how we want to be, and to be better equipped to make decisions in life.

### DID YOU KNOW?

It is possible not only to see the big-name companies your pension is invested in but to have a say in how they are run!

Your voice, with thousands of others, has the power to fight global issues like climate change, gender equality, CEO pay, and human rights

Look at what **Tumelo** is doing!

## Activity 2

### Lesson Plan



#### Time:

20 minutes plus additional time for feedback.



#### Materials:

Student Worksheet – Values, Pen.



### Key Learning Point:

It is possible to stay strong to your values and beliefs even when making decisions about your money.



#### Well-being

Money and health are closely connected. Financial well-being is all about having a secure and stable relationship with money. Think carefully before making impulsive buys or getting into debt, as this could cause you to feel stressed or anxious in the future.



#### Happiness

Money can't buy happiness, but it can make you feel safe and secure. Building up your savings can help you cope better with life's unexpected twists and turns.



#### Family/Friendship

This may involve all the ideas about the type of family life you wish to have. Stable family life needs a place you can call 'home'. Putting all the financial measures in place to work towards renting or buying, will be important to you.

If friendships are a top priority, you might consider spending more time on holidays and activities and cutting back on less important things, like buying clothes or a car.



#### Looking after the planet

If you are a strong advocate for renewable energy you could look towards supporting companies such as those involved in the wind equipment industry. Choose investments that tell you which companies, organisations, and sectors you have invested in. Ask your Financial Advisor for help choosing these and tell them what matters to you so they can personalise your investment portfolio in the future.



#### Health

Your health is the most valuable thing you have. Spending money and time on things that keep you healthy isn't selfish. Taking care of yourself allows you to work and live life to the fullest.



#### Forgiveness

Making the wrong decisions around money can leave you feeling guilty. But we all make mistakes. So take time to research and inform yourself before making money decisions, and if in doubt, seek help or advice.



### Wisdom

Making responsible and sound choices can help you on the road to success. Learn from others and use your wisdom to make responsible and sound money decisions.



### Authenticity

Knowing who you are means being in touch with your real feelings, needs and values. Choose financial organisations and investments that help you pursue your true goals and feel confident that you are doing things that are meaningful to you.



### Adventure

Experiences can be life-changing, and the memories will stay with you forever. Planning and researching the costs and saving for these goals will give you a sense of achievement. It's so important to get your work-life balance right.



### Equality

There are many different types of equality, such as the equal treatment of people irrespective of social or cultural differences. Choosing to support companies and organisations that treat their employees fairly and offer equal and reasonable pay is a way of aligning your values to everyday buying decisions. Investing in those that have good Governance policies is a positive step to showing other companies and organisations that your generation does not accept that people should be treated differently or discriminated against because of their characteristics.



### Independence

To lead an independent life, you need to have financial security. The starting point may be finding a job that will help you achieve this and then careful planning regarding your spending and saving is needed to put money aside.



### Peace

It could be wanting peace of mind that you have savings to keep you going when you need it or doing your part by choosing to invest or not in arms companies.



### Honesty

Financial integrity means being honest and fair with all your money dealings.

Money is a measure of trust; bad handling of money issues can ruin friendships, divide families, and cause business partnerships to fall apart.



### Generosity

If helping others is important to you then perhaps giving your time or money to a good cause is something you may choose to do. There are different ways you could help, such as donating, sponsoring or volunteering. You could also take action by signing petitions and sharing on social media.

### Lesson Plan



**Time:**  
15 minutes



**Materials:**  
A pre-prepared poll using a free Mentimeter or Google Forms app.

## Activity 3

Ask a volunteer to create a poll or survey to demonstrate the overall picture of their class/group's views on Environmental, Social, and Governance matters. They could also add other questions to this suggested list.

### Share the findings as a group.

1. I am passionate about environmental and social changes.
2. When I buy stuff, I am more likely to purchase from a company with a better reputation.
3. I question if things are ethically produced and the materials made sustainably and healthily.
4. Limiting the environmental footprint and making a positive impact is important.
5. It is important to invest in companies that are ethically run.
6. I want to have a say in how these companies are run and vote at their annual meetings.
7. It is important to me that the companies I invest in are making positive changes through their products or services.

### PLENARY:

Ask students to review their values from earlier in the lesson and choose one investment that best aligns with their top values. Ask for a show of hands for each investment and ask why they chose it as a match.

1. Renewable Energy Fund (Investing in companies that produce solar, wind, or hydroelectric power).
2. Sustainable Fashion Brand (A clothing company that uses eco-friendly materials and treats their workers fairly).
3. Green Transportation Initiative (Investing in electric vehicles).
4. Sustainable Agriculture Fund (Supporting farms that use organic methods).
5. Social Housing Project (Investing in affordable, energy-efficient housing developments).

You may find this additional lesson plan helpful to support related conversations about choosing financial products.

**Please note:** This Lesson Plan sits behind a paywall. However, many schools are eligible for free access.

