

# Raise

Values: 14-16  
Teacher Guide



# Contents

Background: Further information  
on this topic for students

3

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Lesson Plan

4

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# Background

## Further information on this topic for students

This guide complements our app, Raise, an educational tool that lets you virtually explore your potential future, helping you visualise your goals and develop long-term planning skills.

For some goals that are not so far away in the future, you can plan to put money away in a savings account. But when you are older and have bigger goals that need a larger pot of money, investing it over time might be a better way to get there.

One way of investing is by buying shares in a company. A share is a small piece of ownership in a company. When you buy a share, you buy a tiny part of that company. For example, if a company has 1,000 shares and you own one share, you own 1/1000th of that company.

A collective fund is like a big pot of money that many people pool together. This pot is then used to buy shares in lots of companies like Coca-Cola, Apple, and Google. At least then, if one company doesn't do too well, you might have others that help balance things out.

### DID YOU KNOW?

Companies can be rated in different ways, not just by how much money they make. One way is called an ESG rating, which looks at how responsible a company is in three important areas:



#### Environment

How well the company takes care of our planet.



#### Social

How the company treats people and communities.



#### Governance

How well the company is run and managed.

ESG ratings help people understand which companies are trying to do good things for the world.

**When you're ready to invest, you can use these ratings to help you choose:**

1. Individual Companies: You can look at a company's ESG rating to see if it matches what's important to you. For example, if you care a lot about the environment, you might choose companies with high E ratings.
2. Funds: Remember, funds are like big baskets of many companies' shares. Some funds focus on companies with good ESG ratings. These are often called "sustainable" or "responsible" funds.

By thinking about these ratings, you can invest in a way that not only helps your money grow but also supports companies that are trying to make the world a better place.



Today's youth are passionate about social and environmental issues, from climate change to equality. They value self-expression and want their voices heard on important matters. However, many don't realise they have another powerful voice: their future financial decisions. This lesson aims to show students how their savings, investments, and future pensions can influence company behaviour and support causes they care about. By understanding this connection, students will see that financial literacy isn't just about personal gain – it's a tool for shaping the world according to their values. This knowledge empowers students to view their economic future as an extension of their social and environmental concerns, bridging the gap between financial responsibility and global citizenship.

## Lesson Plan

### Links to the Financial Education Planning Framework:

I know some of my rights and responsibilities as a consumer of goods and services.

I can describe how I can exercise both my rights and responsibilities as a consumer of goods and services.

I understand that people who are selling goods and services, including financial ones, do so to make money and that I have a responsibility to become as well informed as I can before making choices, e.g. by analysing the small print in agreements, or by using comparison websites.

### Lesson Plan



#### Time:

20 minutes plus additional time for feedback.



#### Materials:

Raise 14 – 16 PowerPoint. Student Worksheet – Values. A pen.

## Activity 1

In this activity, students could work in pairs to practice linking real companies to Environment, Social, or Governance based on what they do. This will help them understand how different company actions relate to these important areas.

1. Identify which ESG category (Environmental, Social, or Governance) each case study primarily falls under.
2. Explain your reasoning for each categorisation.
3. Identify any potential overlap between categories.

### Teacher Guidance:

ESG categories often overlap and interact. These examples are just aspects of what these companies do, and actions in one category can impact others.

### Greggs

**Primary:** Governance – Setting and tracking ESG targets.

**Crossover:** Social – The Breakfast Club programmes could be viewed as a charitable cause.



**Unilever**

**Primary:** Environmental – Increasing recycled plastic use.

**Crossover:** Governance – Setting and implementing sustainability policies.

**McDonald's**

**Primary:** Social – Focus on employee development.

**Crossover:** Governance – Implementing employee training programmes and policies.

**Apple**

**Primary:** Environmental – Aiming for net-zero emissions.

**Crossover:** Governance – Setting and tracking environmental goals.

**BP**

**Primary:** Social – Investing in STEM education.

**Crossover:** Environmental – Preparing people for future energy sector needs, which may include green energy.

**NEXT**

**Primary:** Governance – Creating and enforcing supplier rules.

**Crossover:** Social – Ensuring fair treatment and safe conditions for workers.

**Key Learning Point:**

A well-run company with strong governance is a good foundation for effective environmental and social initiatives.

**DID YOU KNOW?**

“Greenwashing is when companies try to look more environmentally friendly than they really are. In other words, they pretend to conduct their business with sustainability in mind when, in reality, their actions harm our planet. In order to appear “green”, they may make dishonest or misleading claims about their products that trick customers into supporting them, thinking that by doing so, they are also contributing to protecting our planet.”

Source: [Kids.EARTH.ORG](https://www.kids.earth.org)



## Activity 2

This activity reinforces the idea that investing isn't just about making money – it can also be about making a difference in the world by supporting companies that align with their values. Divide the students into small groups (3-4 students each). Ask your students to review the guidance and follow the instructions on the worksheet.

Each group will create a fictional investment fund.

They should decide:

1. Three values from their list that the fund will focus on.
2. Three types of companies from their list that their fund would invest in.
3. Lastly, they need to create a name for their investment fund.

Invite each group to present their fund to the class, explaining their chosen values and why they think these are important. You may like to encourage students to think about how their fund could make a positive impact on the world.

Suggested questions for a group discussion:

1. What values did most groups choose to focus on?
2. Why do students think those values are important?
3. How do they think these values could influence the future?



### Lesson Plan



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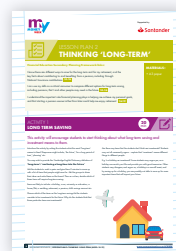
### Key Learning Point:

Where you choose to invest your money in the future can have real-world consequences, highlighting the importance of thoughtful, responsible financial choices.

## PLENARY

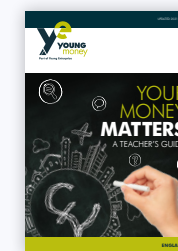
Ask students to individually reflect on how they might choose to invest their money in the future. Would they pick a fund like the one their group created? Why or why not?

You may find these additional resources useful to support related conversations about investing.



### My Money Week

Consider how they might start planning for the future. Thinking Long-term.



### Your Money Matters Textbook

Investments  
p104 – 105