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| **Topic Overview** | |
| **Topic** | Strategies and Management  E4: Resources Management – Features of Different Financial Products |
| **Level** | S3 |
| **Duration** | 3 lessons (40 minutes per lesson) |

**Learning Objectives:**

1. Understand the concept of financial products,
2. Introduce different types of financial products,
3. Understand the characteristics of different financial products,
4. Understand the operation of Hong Kong Deposit Protection Board,
5. Understand different types of insurance products and their usage, and
6. Understand the characteristics of shares, debentures, certificate of deposit, treasury bills, mutual funds and annuities.

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| **Overview of Contents:** | |
| Lesson 1 | Bank Deposits |
| Lesson 2 | Insurance Products |
| Lesson 3 | Other Financial Products |

**Resources:**

* Topic Overview and Teaching Plan
* PowerPoint Presentation

**Suggested Activities:**

* Class Discussion
* In-class exercise
* Case study

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| **Lesson 1** | |
| **Theme** | Bank Deposits |
| **Duration** | 40 minutes |

**Expected Learning Outcomes:**

**Upon completion of this lesson, students will be able to:**

1. describe different types of financial products,
2. explain the features of bank deposits, and
3. describe the operation of Hong Kong Deposit Protection Board.

**Teaching Sequence and Time Allocation:**

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| **Activities** | **Reference** | **Time Allocation** |
| **Part I: Introduction** | | |
| * Teacher starts the lesson by asking students how to treat their red pocket money and then introduces the concept of investment. | PPT #2 – 3 | 5 minutes |
| **Part II: Content** | | |
| * Teacher explains what are financial products and introduces different types of financial products. * Teacher explains the features of different types of bank deposits. | PPT #4 – 5  PPT #6 – 9 | 6 minutes  8 minutes |
| * **Activity 1: Group discussion**   + - Students discuss in a group of 3 to 4 regarding the appropriate situation for various types of bank deposits. * Teacher goes through the answer with students and makes conclusion. | PPT #10  PPT #11 | 6 minutes  4 minutes |
| * Teacher introduces Hong Kong Deposit Protection Board and describes its coverage. | PPT #12 - 15 | 9 minutes |
| **Part III: Conclusion** | | |
| * Teacher concludes the lesson by reviewing the key points covered. |  | 2 minutes |

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| **Lesson 2** | |
| **Theme** | Insurance Products |
| **Duration** | 40 minutes |

**Expected Learning Outcomes:**

**Upon completion of this lesson, students will be able to:**

1. describe the nature, characteristics and functions of insurance, and
2. describe different insurance products.

**Teaching Sequence and Time Allocation:**

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| **Activities** | **Reference** | **Time Allocation** |
| **Part I: Introduction** | | |
| * Teacher recaps the concept of investment. |  | 2 minutes |
| **Part II: Content** | | |
| * Teacher explains the reasons for buying insurance, followed by a brief introduction of different types of insurance. | PPT #2 – 4 | 8 minutes |
| * **Activity 1: Class discussion**   + Students are required to list different types of insurance products in HK. * Teacher goes through the answers with students and makes conclusion. | PPT #5  PPT #6 | 3 minutes  3 minutes |
| * Teacher explains the major types of insurance products. | PPT #7 – 10 | 12 minutes |
| * **Activity 2: Case study**   + Students discuss whether it is appropriate for the person in the case to develop an insurance plan. * Teacher goes through answers with students and makes conclusion. | PPT #11  PPT #12 | 5 minutes  5 minutes |
| **Part III: Conclusion** | | |
| * Teacher concludes the lesson by reviewing the key points covered. |  | 2 minutes |

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| **Lesson 3** | |
| **Theme** | Other Financial Products |
| **Duration** | 40 minutes |

**Expected Learning Outcomes:**

**Upon completion of this lesson, students will be able to:**

1. explain and differentiate the features of shares, debentures and other financial products.

**Teaching Sequence and Time Allocation:**

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| **Activities** | **Reference** | **Time Allocation** |
| **Part I: Introduction** | | |
| * Teacher recaps the concept of investment. |  | 2 minutes |
| **Part II: Content** | | |
| * Teacher introduces features of shares, debentures, certificate of deposit as financial products and explains their features. * Teacher describes the characteristics of financial products. | PPT #2 – 4  PPT #5 | 15 minutes  7 minutes |
| * **Activity 1: Group Discussion**    + - Students are required to discuss their investment habit. * Teacher discusses with students about their investment portfolio, asks whether they are willing to take risk or not and reiterates again the relationship between risk and return. | PPT #6 | 8 minutes  6 minutes |
| **Part III: Conclusion** | | |
| * Teacher concludes the lesson by reviewing the key points covered. |  | 2 minutes |