

Raise

Values 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. (14 – 16)

I understand some of the social, moral, ethical, and environmental implications of my financial decisions and those made by government, charities, and businesses. (16 – 19)

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!

Lesson Plan

**Time:**

20 minutes plus additional time for feedback.

**Materials:**

Student Worksheet – Values, Pen.

Activity 2

Now that students have selected their five core values, we will now look at how they can transfer them to money-related decisions they might need to make in the future. Invite students who feel comfortable sharing to give feedback to the group. Examples of how they can link their values to money are:

**Key Learning Point:**

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

**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.

**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.

**Family**

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.

**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.

**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.

Practical Ideas for use at home or in the classroom:

- Imagine a friend or relative has said that they will not invest in funds with high ESG ratings because they are concerned about poor performance over the longer term. Ask your student/young person to gather evidence to support or dispel the opinion that ESG investing strategies perform poorly compared to their traditional counterparts. What evidence can they find to support this and what do they think the future holds for investing in ESG investment strategies? This could be the subject of a debate, presentation, role play, or family discussion.
- Is your young person unsure of what their values are? They could get help from somebody close to them, whose opinion they trust. They could prepare a list of values and ask them: 'What sounds the most like me?'.
- Your student/young person could investigate a company they are familiar with. How would they rate this company's performance across Environment, Social and Governance matters? What evidence can they find to support their ratings?

PLENARY:

Ask for a volunteer to create a poll or survey to demonstrate the overall picture of their class/groups' views on Environment, Social, and Governance matters. They could add other questions to this suggested list. Share the findings as a group.

1. How passionate are you about environmental and social changes?
2. When you buy stuff are you more likely to purchase from a company with a better reputation?
3. Do you question if things are ethically produced and the materials made sustainably and healthily?
4. How important is it to you to limit your environmental footprint and make a positive impact?
5. Do you think it is important to invest in companies that are ethically run?
6. Would you like to have a say in how these companies are run and vote at their annual meetings?
7. How important is it that the companies you invest in are making positive changes through the products or services they offer?

