

Financial Literacy [JumpStart](#) Alignment to Curriculum – High School

Standard

Click the link to jump to the resources by STANDARD.

- [Spending and Saving](#)
- [Credit and Debt](#)
- [Employment and Income](#)
- [Investing](#)
- [Risk Management & Insurance](#)
- [Financial Decision Making](#)

Resources

- [Budget Challenge](#): A simulated road test for Personal Finance (no longer a free resource).
- [Claim Your Future](#): Interactive educational activity that encourages students to explore education after high school, future careers, and money management.
- [Discovery Education Pathway to Financial Success](#): Helps students and their families explore comprehensive financial literacy resources to gain the tools and skills they need to make sound financial decisions and achieve their personal goals.
- [Hands on Banking](#): An online learning center which offers resources for anyone who wants to learn more about money management.
- [JumpStart Clearinghouse](#): Financial literacy online resource for educators, parents, students and others to find effective, financial education resources from various sources.
- [Knowledge Matters](#): A virtual personal finance simulation platform (paid resource).
- [Money Skill](#): A free money management course teaching skills such as budgeting and use of credit.
- [MoneyTeach.org](#): A community which connects financial educators to instructional resources and other users.

- [National Council for Economics Education](#): A collection of economic and personal finance resources for K-12 educators and students.
- [National Endowment for Financial Education NEFE](#): A platform providing financial education resources and practical information to people at all financial stages of their lives.
- [NextGen Personal Finance](#): NGPF provides curriculum options, resources, student games, activities and quizzes, as well as professional development for Personal Finance teachers.
- [pwc Curriculum](#): K-12 financial literacy curriculums, in both English and Spanish, with modules composed of easy-to-follow lesson plans accompanied by engaging activities.
- [Stock Market Game](#): An engaging and competitive stock market simulation for students.
- [Take Charge Today](#): Free, activity-based personal finance lesson plans, designed by educators for educators.
- [TeachFinLit.org](#): Provides educator access to needed resources, such as lesson plans, videos, activities and articles, to confidently and successfully teach financial literacy topics.
- [VISA Practical Money Skills](#): Free, top-quality and easily accessible financial education materials for all skill levels and ages, from children through adults.

Teacher Professional Development/Training

- [FDIC Money Smart for Adults](#)
- [Federal Reserve of Philadelphia Keys to Financial Success](#)
- [Global Financial Literacy Excellence Center Micro Credentials through Digital Promise](#)
- [Innovative Entrepreneurship, Dynamic Economies Summer Program](#)
- [IRS Link and Learn Taxes Self-Paced Training for Volunteers](#)
- [Jump\\$tart National Conference](#)
- [Jump\\$tart Vermont Conference](#)
- [Link to JumpStart locations for each state](#)
- [MyMoney.Gov Resources for Teachers](#)
- [National Business Educator Association National Conference](#)
- [NCEE National Conference](#)
- [NGPF Conferences](#)

- [NGPF FinCamp](#)
- [NGPF Virtual PD](#)
- [Online Graduate Credits From Federal Reserve Banks of Atlanta and St. Louis](#)
- [Overview of Training Opportunities](#)
- [Summer Institute Champlain College](#)
- [Wise Financial Literacy Certification](#)

[TOP](#)

Spending and Saving

Proficiency: Apply strategies to monitor income and expenses, plan for spending and save for future goals.

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education/PLP
<p>Indicator 1. Develop a plan for spending and saving.</p> <p>A. Use a plan to manage spending and achieve financial goals.</p> <p>B. Specify how monetary and non-monetary assets can contribute to net worth.</p> <p>C. Analyze how changes in life circumstances can affect a personal spending plan.</p> <p>D. Investigate changes in personal spending behavior that contribute to wealth building.</p> <p>E. Determine how charitable giving fits into a spending plan.</p>	<p>A. Utah State University: The Bean Game</p> <p>Practical Money Skills - Dream Big: Money and Goals Teacher's Guide & Student Activity Sheet</p> <p>EconEdLink: Graphing and Interpreting Linear Relationships in the Context of Budgeting</p> <p>NGPF MATH Activity Graphing a Budget Equation</p> <p>B. FiCycle: Wealth Not Cash</p> <p>NGPF MATH Activity: Depreciation of Car Value</p> <p>C. NGPF Data Crunch:</p>	<p>B. Students will utilize the Structured Academic Controversy method to explore the issue of income inequality in America. Through reading and civil discourse, a clear understanding of the concept and its causes will emerge. Income Inequality</p> <p>(D2.Eco.1.9-12)</p> <p>C. (also Credit & Debit 1.h,i,, Financial Decision Making 2.a) This inquiry leads students through an investigation of the 2007–2008 subprime-mortgage crisis that ultimately led to the Great Recession, the worst economic downturn in the United States since the Great Depression of the 1920s Great Recession Inquiry.</p>	<p>Business Educators are licensed to teach this as a stand alone course with each indicator connecting to the NBEA standards. See broader resources to pull activities or build a semester or year long course.</p> <p>NextGen Personal Finance and Knowledge Matters have semester long classes aligned with the Jump\$tart Standards, which could be used as a starting point.</p> <p>A. Semester Course: 3.1 Save Early & Often</p> <p>3.2 The Challenges to Saving</p> <p>3.3 Strategies to Save</p> <p>2.4 Mobile Banking & Payment Apps</p>	<p>CFR.9-12. Designing a strategy for earning, spending and saving personal financial resources.</p> <p>A. Create a SMART Goal about Saving</p> <p>Fillable Financial Forms and Worksheets: Checkbook Ledger, Savings Account Allocation Worksheet, Financial Planning Workbook and Spending Plan Forms.</p> <p>Managing Your Money by Making a Budget: What it Is, What to Know, and What To Do.</p> <p>Managing Your Money Toolbox - Resources of Presentations, Worksheets, Quizzes, & Videos</p>	<p>A.-D. Money Talks: My Money Personality, Savings Made Simple, Shopping Savvy-</p> <p>NGPF: Fundamentals of Saving</p> <p>NEFE: Money Habits</p> <p>Read article Reasons to Save Money; have students identify different savings goals and ways to save using: Why and How to Save</p> <p>D. The following resource is geared towards 3-5 grade, but can be used for students for a PLP activity and for students with special needs: Road to Riches Game</p>

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	<p>How Does Teen Spending Differ From Adult</p> <p>Money as You Learn: Rising Gas Prices</p> <p>D. Money As You Learn: A Lifetime of Savings - Benefits of Starting Saving Early</p> <p>EngageNY: The Million Dollar Problem</p> <p>E. NGPF Analyze How America Gives</p>	<p>(D2.Eco.10.9-12)</p> <p>D. This inquiry leads students through an investigation of the intensification of economic inequality. Super Rich Inquiry (D2.Eco.15.9-12)</p> <p>E. This lesson explores the ways financiers harm or benefit the U.S. economy and the quality of life of its citizens. The Industrial Age in America: Robber Barons and Captains of Industry (D2.Eco.8.9-12)</p>	<p>4.7 Budgeting During College</p> <p>9.1 Case Study: How Do I Budget?</p> <p>9.3 How to Create a Budget</p> <p>9.7 Budgeting for Food</p> <p>Full Year Course: 2.2 Why We Save</p> <p>2.3 How We Save</p> <p>2.4 Select a Savings Account</p> <p>5.6 Decision Time: Choose a College</p> <p>5.7 Budgeting in College</p> <p>5.8 Repaying Your Student Loans</p> <p>6.1 Budgeting Basics</p> <p>6.2 What's the Cost of Living?</p> <p>6.3 The Cost of Commuting</p>	<p>NGPF Curriculum Resources: Spending (checking) For 45-minute lessons, use Semester Course Lessons. For longer, more in-depth lessons, use Full Year Lessons Both lesson types are modular and can be used as part of a course or independently.</p> <p>Below is the information that would work well for FACS Teachers.</p> <p>NGPF Semester Course Map</p> <ul style="list-style-type: none"> - Course Map - Units - Checking - Lessons <p>Semester Course: 2 Checking: 2.1 How a Checking Accounts Work</p> <p>2.2 Beware of Banking Fees</p> <p>2.3 Online Banking</p>	<p>Cents and Sensibility: Money management guide for people with disabilities; useful for all students</p> <p>Wells Fargo Bank: Hands on Banking</p> <p>Money Instructor: Money Instructor</p> <p>WOW!Zone</p>

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			<p>6.4 Plan a Food Budget</p> <p>6.5 Your Health: Insurance & Other Costs</p> <p>6.6 Manage Your Educational Investments</p> <p>6.7 Needs vs. Wants</p> <p>Career Prep: Intro to Spreadsheets</p> <p>B. Semester Course: 9.2 Budgeting 101</p> <p>Full Year Course: 2.1 Saving Basics</p> <p>2.2 Why We Save</p> <p>C. Semester Course: 8.5 Other Types of Insurance</p> <p>Full Year Course: 11.6 Other Types of Insurance</p>	<p>2.4 Mobile Banking & Payment Apps</p> <p>Calculations and Comparisons:</p> <ol style="list-style-type: none"> 1. CALCULATE: Reconcile Your Checkbook 2. COMPARE: Checking Alternatives 3. CALCULATE: How to Save 4. CALCULATE: What If You Invested That Latte? <p>Case Study Options:</p> <ol style="list-style-type: none"> 1. How Do I Budget? 2. Budget or Bust? 3. Risks & Fees: Payday Loan, Bankruptcy...What Should I Do? <p>Begin SAVINGS with an Interactive Activity Payday but no Paycheck</p> <p>Savings use NGPF SAVINGS: Semester Course Lessons with</p>	

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			<p>5.8 Repaying Your Student Loans</p> <p>6.6 Manage Your Educational Investments</p> <p>D. Semester Course: 3.1 Save Early & Often</p> <p>3.3 Strategies to Save</p> <p>9.1 Case Study: How Do I Budget?</p> <p>9.2 Budgeting 101</p> <p>MU2.1 Your Values and Money</p> <p>MU2.2 Social Media and Spending</p> <p>Full Year Course: 2.2 Why We Save</p> <p>6.1 Budgeting Basics</p> <p>6.7 Needs vs. Wants</p>	<p>45 minute lessons or SAVINGS: Full Year Lessons for more in depth coverage depending on time allotted. Both lesson types are modular and can be adapted to a FACS classroom.</p> <p>Semester Course 3: Savings Unit Plan</p> <p>3.1 Save Early and Often</p> <p>3.2 The Challenges of Saving</p> <p>3.3 Strategies to Save</p> <p>3.4 Where to Save</p> <p>Savings - EXTRA Resources (This could be done over the course of 3-4 class periods, depending on how much you dive into checking accounts)</p> <p>Activities: Cartoon: Comparison: Why is it so hard to save money?</p> <p>Movement: Using the Rule of 72</p>	

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			<p>8.1 Financial Pitfalls Basics</p> <p>8.6 Playing the Lottery</p> <p>E.</p> <p>Bonus Lessons:</p> <p>Philanthropy</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Two: Budgeting</p> <p>B. Session Eight: Investing</p> <p>C. Session Two: Budgeting</p> <p>Session Three: Savings</p> <p>Session Eight: Investing</p> <p>D. Session Two: Budgeting</p> <p>Session Three: Savings</p> <p>Session Six: Smart Shopping</p> <p>Session Eight: Investing</p>	<p>Case Study:</p> <p>Save Me!</p> <p>Interactive:</p> <p>What Kind of Spender are You?</p> <p>Try these cards called, Money Habitudes for Teens” to discover what’s behind the way we save and spend (for purchase).</p> <p>B.</p> <p>YouTube video NGPF How to Calculate Your Net Worth - shows how to do basic calculations.</p> <p>NGPF Case Study: Investing #1 Compound My Interest</p> <p>Teachers view NGPF Activity on Investing Information NGPF Activity Bank Investing #30 as a pregame set-up, then play the interactive game STAX STAX Game by NGPF where students build your “stacks of money”. <i>Students will need electronic</i></p>	

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				<p><i>devices.</i> At completion of game NGPF Activity Bank Investing #30 Reflection questions</p> <p>C. Interactive activity: Living Paycheck to Paycheck</p> <p>Use board games: Game of Life, Game of Life - Online App or Awesome Island</p> <p>RECAP with: <i>Interactive Game or Quiz</i> Quiz and Games Library</p> <p>D. Investigate changes in personal spending behavior that contribute to wealth building.</p> <p>Explore the concept of Saving vs Spending through comparing and contrasting cartoons</p> <p>Activity: Why is it so Hard to Save Money?</p>	

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				<p>Unit Pricing</p> <p>Famous & Frugal Game, then follow up with discussion questions at the end.</p> <p>E. Determine how charitable giving fits into a spending plan.</p> <p>Use this link to Philanthropy, Volunteerism, and Charity. In this lesson students learn about various ways that people “give back” to their communities to improve their well-being and that of others. They will also learn about the difference between philanthropy and charity. The lesson includes five activities that instructors can select from. This can be 45 to 180 minutes (depending upon student progress and content depth and number of activities used)</p> <p>As a reference read this Shifting Your Family’s Philanthropic</p>	

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				<p>Focus During Times of Crisis, the COVID-19 Pandemic</p> <p>Use NGPF Bonus lesson on Philanthropy: NGPF- Philanthropy</p> <p>This can be divided into a 2-day, 70 minute lesson or use all the information from Day 1.</p> <p>Day 1 cover lessons 1-5 defining, identifying and examples of Philanthropy: Discussion Prompts</p> <p>Videos: How to be a Philanthropist, America's Worst Charities, Charity Scams: How To Tell If It's Legit</p> <p>Articles: Donate Your Time, 8 Rungs of the Giving Ladder</p> <p>Day 2 is the deep dive into Crowdfunding WebQuest, Comparing Charities</p>	

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<p>Indicator 2. Develop a system for keeping and using financial records.</p> <p>A. Investigate account management services that financial institutions provide.</p> <p>B. Differentiate between an expense that is tax deductible and one that is not.</p> <p>C. Devise a system to retain evidence of tax-deductible expenditures.</p> <p>D. Investigate the records required to claim possible tax credits.</p> <p>E. Demonstrate how to schedule and manage bill payments.</p> <p>F. Write a check.</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 3.4 Where to Save 2.1 How Checking Works 2.2 Beware of Banking Fees 2.3 Online Banking</p> <p>Full Year Course: 2.3 How We Save</p> <p>B. Full Year Course: 10.5 Dive Deeper into Taxes</p> <p>D. Semester Course: 2.1 How Checking Works</p> <p>Full Year Course: 10.5 Dive Deeper into Taxes</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Three: Savings</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

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<p>G. Reconcile a checking account.</p> <p>H. Explain how to verify printed and online account statements for accuracy.</p>					
<p>Indicator 3. Describe how to use different payment methods.</p> <p>A. Summarize the risks and protections of checks, stored value cards, debit cards, gift cards and online and mobile payment systems.</p> <p>B. Compare the features and costs of personal checking accounts offered by different financial institutions.</p> <p>C. Compare the features and costs of online and mobile bill payment services offered by different institutions.</p>	<p>A. NGPF Compare: Checking Alternatives</p> <p>B. NGPF Data Crunch: What are the Trends With Checking Account Fees?</p> <p>NGPF Number Chug: Where to Save</p> <p>Thirteen - What Can I Afford? Activity 3: Checking Account Comparison</p> <p>NGPF Compare: Overdraft Fees</p>	<p>A. This inquiry leads students through an investigation of economics and the impact of new technologies on our world. By investigating the compelling question “Is the United States ready to be a cash free society?” students evaluate the advantages and disadvantages of abandoning the dollar for the new methods of payments.</p> <p>Cash Free Society Inquiry</p> <p>(D2.Eco2.9-12)</p>	<p>A. Semester Course: 2.4 Mobile Banking & Payment Apps</p> <p>Full Year Course: 1.1 The Essential Checking Account</p> <p>1.4 Online & Mobile Banking</p> <p>B. Semester Course: 2.2 Beware of Banking Fees</p> <p>Full Year Course: 1.5 Select a Checking Account</p> <p>C. Semester Course:</p>	<p><i>Content connections accepted from the field.</i></p>	<p>Money Talks Curriculum: Should I Be Banking?</p> <p>WOW!Zone: Checking and ATMs, Balancing a Checkbook, Savings and Interest</p>

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<p>D. Compare the costs of cashing a check with various third parties, such as a bank or credit union, check-cashing services and retail outlets.</p> <p>E. Demonstrate how to schedule and manage bill payments.</p> <p>F. Write a check.</p> <p>G. Reconcile a checking account.</p> <p>H. Explain how to verify printed and online account statements for accuracy.</p>	<p>NGPF MATH Activity: Compound Interest in Savings Accounts</p> <p>C. NGPF Compare: Checking Alternatives</p> <p>F. & G. NGPF Activity: Reconcile Your Checkbook</p> <p>NGPF Project: Automate Your Checking Register</p> <p>St. Louis Fed - It's Your Paycheck: Lesson 3: Cash the Check and Track the Dough</p>		<p>2.4 Mobile Banking & Payment Apps</p> <p>Full Year Course: 1.4 Online & Mobile Banking 1.5 Select a Checking Account</p> <p>D. Semester Course: 6.7 Predatory Lending</p> <p>Full Year Course: 1.1 The Essential Checking Account Course 8.4 Predatory Lending</p> <p>E. Semester Course: 2.3 Online Banking</p> <p>Full Year Course: 1.3 Classic Checking Skills 1.4 Online & Mobile Banking</p> <p>F. Full Year Course: 1.3 Classic Checking Skills</p>		

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			<p>G. Full Year Course: 1.3 Classic Checking Skills</p> <p>H. Semester Course: 5.3 Young People & Credit Cards</p> <p>2.3 Online Banking</p> <p>Full Year Course: 1.2 Read the Fine Print</p> <p>1.3 Classic Checking Skills</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session One: Earning, Employment, and Income</p> <p>B. Session Two: Budgeting</p> <p>C. Session Three: Savings</p> <p>D. Session Four: Credit and Debt</p>		

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<p>Indicator 4. Apply consumer skills to spending and saving decisions.</p> <p>A. Demonstrate how to use comparison shopping skills to buy and finance a car.</p> <p>B. Compare the advantages and disadvantages of owning a house versus renting.</p> <p>C. Research the average costs of all expenses associated with a four-year college education, a wedding and a new versus used car.</p> <p>D. Evaluate specific charities based on purpose, management, outcomes or results and reputation.</p>	<p>A. Thirteen - What Can I Afford? Activity 2: Cell Phone Comparison</p> <p>B. EconEdLink: Buying vs. Renting</p> <p>EngageNY: Buying a House</p> <p>C. Thirteen: The REAL Cost of College?</p> <p>The Learning Network The Cost of College: Graphing Tuition Prices and Other Expenses</p> <p>NGPF Project: Budget Your Event Menu</p> <p>NGPF MATH Activity: Central Tendency of College Costs</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 5.6 Understanding Auto Loans</p> <p>9.6 Buying a Car</p> <p>Full Year Course: 3.5 Auto Loans & Leases 6.3 The Cost of Commuting</p> <p>Bonus Lessons: Purchasing a Used Car</p> <p>B. Full Year Course: 3.7 Mortgages</p> <p>C. Semester Course: 4.1 Paying for College 101</p> <p>Full Year Course: 3.5 Auto Loans & Leases</p> <p>3.6 Student Loans</p> <p>5.1 Paying for College Basics</p>	<p>A. Demonstrate how to use comparison shopping skills to buy and finance a car.</p> <p>Begin with lessons on Consumer Skills by having students plan a Friendsgiving Dinner.</p> <p>NGPF: RESEARCH: Monthly Cost of Car Ownership</p> <p>Case Study: Avoiding the Lemon</p> <p>Use NGPF Math Resource Directory</p> <p>Activity: COMPARE: Auto Loans</p> <p>B. Compare the advantages and disadvantages of owning a house versus renting.</p>	<p>A. Money Talks: Car Costs</p> <p>NGFP: Understanding Auto Loans</p> <p>B. NGFP: Paying for College</p>

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			<p>5.6 Decision Time: Choose a College</p> <p>6.3 The Cost of Commuting</p> <p>Bonus Lessons: Purchasing a Used Car</p> <p>D. Bonus Lessons: Philanthropy</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Six: Smart Shopping</p> <p>B. Session Six: Smart Shopping</p> <p>C. Session Six: Smart Shopping</p>	<p>NGPF:</p> <p>Activity: CALCULATE: Your Mortgage Use this link to determine what a mortgage could look like over time.</p> <p>CALCULATE: Using a Mortgage Calculator</p> <p>Dave Ramsey: First Time Homebuyers Guide comparing renting vs. owning and information about home ownership. Home Buyers Guide</p> <p>C. Research the average costs of all expenses associated with a four-year college education, a wedding and a new versus used car.</p> <p>NGPF</p> <p>Case Study: Making a Financial Plan about Buying a Car, Home, and Investments</p>	

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				<p>Projects: Buying a Used Car</p> <p>Math: What's the Average Student Loan Debt in the U.S.?</p> <p>NGPF: Paying for College</p> <p>Assessment: NGPF Paying for College Project Customize College Budget - Students complete a fully customized budget for their monthly expenses while in college noting the impact their decisions make</p> <p>or,</p> <p>as a group, students will plan an event for a group of people including menu, venue, decorations, entertainment. Students would comparison shop for food ingredients, location venues, decoration costs, and entertainment by</p>	

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				<p>creating a multi-page expense spreadsheet.</p> <p>Budget Your Event - Comparison Shop. Alternate options for the “event” could be to plan: Junior Class High School Ring Ceremony, Senior Class BBQ, or Retirement Party for retiring Teachers.</p> <p>D.</p> <p>Charity Watch - American Institute of Philanthropy -a starting place to discuss charity types (<i>categories</i>) evaluating, etc.</p> <p>NGPF: Mini Unit 5.2 Teacher Lesson Guide and Student Activity: Philanthropy - Researching Non-Profits</p> <p>Kahoot’s Philanthropy game-evaluate specific charities based on purpose, management, outcomes or results and reputation.</p>	

[TOP](#)

Credit and Debt

Proficiency: Develop strategies to control and manage credit and debt.

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 1. Analyze the costs and benefits of various types of credit.</p> <p>A. Compare the cost of borrowing \$1,000 by means of different consumer credit options.</p> <p>B. Explain how credit card grace periods, methods of interest calculation and fees affect borrowing costs.</p> <p>C. Categorize the types of information needed when applying for credit.</p> <p>D. Compare the total cost of reducing a credit card balance to zero with minimum versus above minimum payments, all other terms being equal and no further purchases being made.</p> <p>E. Decide the most cost effective option for paying for a car.</p>	<p>A. NerdWallet Article (No lesson but could use article data to compare and contrast options) Small Personal Loans in 2019: Compare Your Option</p> <p>B. NGPF Number Chug: Credit Card Conundrum</p> <p>C. FINRA Money Math for Teens: Before you Choose a Credit Card</p> <p>NGPF MATH Activity: Auto and Mortgage Monthly Payments</p> <p>NGPF MATH Activity: Compound Interest Pitfalls</p>	<p>H. & I. (also Spending & Saving 1.c) This inquiry leads students through an investigation of the 2007–2008 subprime-mortgage crisis that ultimately led to the Great Recession, the worst economic downturn in the United States since the Great Depression of the 1920s. Great Recession Inquiry</p> <p>(D2.Eco.10.9-12)</p>	<p>A. Semester Course: 5.1 Intro to Credit 9.6 Buying a Car</p> <p>Full Year Course: 3.2 Intro to Credit Cards 3.3 Select a Credit Card 3.4 Understanding Loans 3.5 Auto Loans & Leases 3.6 Student Loans 3.7 Mortgages 4.1 Basics of Managing Credit 5.6 Decision Time: Choose a College 8.4 Predatory Lending</p>	<p><i>Content connections accepted from the field.</i></p>	<p>Practical Money Skills: Lessons: Special Needs</p> <p>Hands On Banking: Practioner Resources</p> <p>FDIC: Money Smart for Young People</p> <p>MoneyTalks: "Should I be Charging?"</p> <p>Biz Kid\$: "Credit & Debt"</p> <p>NEFE: Credit Scores</p>

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<p>F. Differentiate among various types of student loans and alternatives as a means of paying for post-secondary education.</p> <p>G. Predict the potential consequences of deferred payment of student loans.</p> <p>H. Differentiate between adjustable- and fixed-rate mortgages.</p> <p>I. Explain the effect of debt on a person's net worth.</p> <p>J. Explain how business owners use debt as leverage.</p>	<p>D. EngageNY: Credit Cards</p> <p>NGPF MATH Activity: The Cost of Minimum Payments</p> <p>E. EngageNY: Buying a Car</p> <p>NGPF MATH Activity: Auto and Mortgage Monthly Payments</p> <p>Junior Achievement: Can You Afford a Car Payment Activity</p> <p>F. NGPF Analyze: Student Loan Decision Making</p> <p>G. Student Loan Hero (by Lendingtree) - No lesson/activity here but a useful calculator that could be used</p>		<p>B. Semester Course: 5.2 How Credit Cards Work</p> <p>5.4 Select a Credit Card</p> <p>Full Year Course: 3.1 Credit Basics</p> <p>3.2 Intro to Credit Cards</p> <p>C. Semester Course: 5.2 How Credit Cards Work</p> <p>5.3 Young People & Credit Cards</p> <p>Full Year Course: 3.3 Select a Credit Card</p> <p>D. Semester Course: 5.2 How Credit Cards Work</p> <p>Full Year Course: 3.2 Intro to Credit Cards</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
	<p>to explore deferment mathematically. Student Loan Deferment Calculator</p> <p>H. Mortgage Calculators - No lesson/activity here but a useful calculator that could be used to explore deferment mathematically. Fixed vs. ARM Calculator</p> <p>Value Penguin (by Lendingtree) - Article with graphs around historical data of fixed vs. ARM mortgages Historical Mortgage Rates: Averages and Trends from the 1970s to 2019</p> <p>I. St. Louis Fed - Unit 2: Lesson 2A: The Inventory Game—Net Worth and Cash Flow</p> <p>NGPF Math Activity:</p>		<p>E. Semester Course: 5.6 Understanding Auto Loans 9.6 Buying a Car</p> <p>Full Year Course: 3.5 Auto Loans & Leases</p> <p>F. Semester Course: 4.3 Scholarships & Grants 4.4 Student Loans 4.5 Financial Aid Packages 3.6 Student Loans 5.3 Scholarships & Grants: Free Money! 5.4 Student Loans: Friend or Foe? 5.5 Deciphering Your Financial Aid Package</p> <p>G. Semester Course:</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
	Loan Repayments Using Simple Interest		5.7 Student Loan Repayment Full Year Course: 5.8 Repaying Your Student Loans 6.6 Manage Your Educational Investments H. Semester Course: 5.1 Intro to Credit 5.8 Understanding Mortgages Full Year Course: Full Year Course 3.7 Mortgages I. Semester Course: 9.2 Budgeting 101 Full Year Course: 4.1 Basics of Managing Credit Junior Achievement Personal Finance Blended A. Session Four: Credit and		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			Debt B. Session Four: Credit and Debt D. Session Four: Credit and Debt Session Five: Consumer Protection		
<p>Standard 2. Summarize a borrower’s rights and responsibilities related to credit reports.</p> <p>A. Summarize online information about the Fair Credit Reporting Act.</p> <p>B. Explain the value of credit reports to borrowers and to lenders.</p> <p>C. Give examples of permissible uses of a credit report other than granting credit.</p> <p>D. Identify the primary</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 6.1 Your Credit History</p> <p>Full Year Course: 4.2 Credit History & Reports</p> <p>B. Semester Course: 6.1 Your Credit History</p> <p>Full Year Course: 4.1 Basics of Managing Credit 4.2 Credit History & Reports 8.7 Bankruptcy</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>organizations that maintain and provide consumer credit records.</p> <p>E. Categorize the information in a credit report and how long it is retained.</p> <p>F. Explain the rights that people have to examine their credit reports.</p> <p>G. Investigate ways that a negative credit report can affect a consumer’s financial options.</p> <p>H. Outline the process of disputing inaccurate credit report data.</p> <p>I. Summarize factors that affect a particular credit scoring system.</p> <p>J. Analyze how a credit score affects creditworthiness and the cost of credit.</p>			<p>C. Semester Course: 6.1 Your Credit History</p> <p>Full Year Course: 4.2 Credit History & Reports</p> <p>D. Semester Course: 6.1 Your Credit History</p> <p>Full Year Course: 4.1 Basics of Managing Credit 4.2 Credit History & Reports</p> <p>E. Semester Course: 6.1 Your Credit History 6.2 Read a Credit Report</p> <p>Full Year Course: 4.2 Credit History & Reports</p> <p>F. Semester Course: 6.1 Your Credit History</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>Full Year Course: 4.2 Credit History & Reports</p> <p>G. Semester Course: 6.3 Intro to Credit Scores</p> <p>6.4 Why Your Credit Score Matters</p> <p>Full Year Course: 4.2 Credit History & Reports</p> <p>8.7 Bankruptcy</p> <p>H. Semester Course: 6.2 Read a Credit Report</p> <p>Full Year Course: 4.2 Credit History & Reports</p> <p>I. Semester Course: 6.3 Intro to Credit Scores</p> <p>6.4 Why Your Credit Score Matters</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>Full Year Course: 4.3 Credit Scores</p> <p>J. Semester Course: 5.3 Young People & Credit Cards</p> <p>6.3 Intro to Credit Scores</p> <p>6.4 Why Your Credit Score Matters</p> <p>Full Year Course: 4.3 Credit Scores</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Four: Credit and Debt Session Five: Consumer Protection</p> <p>B. Session Four: Credit and Debt Session Five: Consumer Protection</p> <p>C. Session Four: Credit and</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			Debt D. Session Four: Credit and Debt E. Session Four: Credit and Debt Session Five: Consumer Protection F. Session Four: Credit and Debt Session Five: Consumer Protection G. Session Four: Credit and Debt H. Session Four: Credit and Debt		
Standard 3. Apply strategies to avoid or correct debt management problems. A. Develop a personal financial plan to manage debt, including working directly with lenders. B. Examine the types of services that consumer credit	<i>Content connections accepted from the field.</i>	<i>Content connections accepted from the field.</i>	A. Semester Course: 6.6 Debt Management Full Year Course: 3.5 Auto Loans & Leases 3.6 Student Loans	<i>Content connections accepted from the field.</i>	Cents and Sensibility: Money management guide for people with disabilities; useful for all students

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>counseling agencies offer.</p> <p>C. Investigate the purpose of bankruptcy and its possible negative effects on assets, employability and credit cost and availability.</p> <p>D. Investigate how student loan obligations differ from other kinds of debt.</p> <p>E. Research a financial institution’s debt reduction services.</p>			<p>4.4 Managing Debt</p> <p>B. Full Year Course: 4.4 Managing Debt</p> <p>8.7 Bankruptcy</p> <p>C. Full Year Course: 4.4 Managing Debt</p> <p>8.7 Bankruptcy</p> <p>D. Full Year Course: 3.6 Student Loans</p> <p>4.4 Managing Debt</p> <p>5.8 Repaying Your Student Loans</p> <p>6.6 Manage Your Educational Investments</p> <p>8.7 Bankruptcy</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			E. Full Year Course: 4.4 Managing Debt Junior Achievement Personal Finance Blended A. Session Four: Credit and Debt		
<p>Standard 4. Summarize major consumer credit laws.</p> <p>A. Summarize online information about the Equal Credit Opportunity Act.</p> <p>B. Research online information about consumer credit rights available from the Federal Trade Commission.</p> <p>C. Give examples of how the Consumer Financial Protection Bureau (CFPB) protects borrowers and provides information about credit</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 6.4 Why Your Credit Score Matters</p> <p>Full Year Course: 4.3 Credit Scores</p> <p>B. Full Year Course: 4.4 Managing Debt</p> <p>C. Full Year Course: 4.4 Managing Debt</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>issues.</p> <p>D. Research state agencies with responsibility for consumer protection.</p> <p>E. Describe debtors' and creditors' rights related to wage garnishment and repossession when an overdue debt is not paid.</p> <p>F. Give examples of legal and illegal debt collection practices covered by the Fair Debt Collection Practices Act.</p>			<p>D. Full Year Course: 4.4 Managing Debt</p> <p>E. Semester Course: 6.6 Debt Management</p> <p>Full Year Course: 4.4 Managing Debt</p> <p>8.7 Bankruptcy</p> <p>F. Full Year Course: 4.4 Managing Debt</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Four: Credit and Debt</p> <p>B. Session Five: Consumer Protection</p>		

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Employment and Income

Proficiency: Use a career plan to develop personal income potential.

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 1. Explore job and career options.</p> <p>A. Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>B. Discuss how non-income factors such as child-care options, cost of living and work conditions can influence job choice.</p> <p>C. Outline a career plan that aligns with personal interests, financial goals and desired lifestyle.</p> <p>D. Develop a résumé and cover letter for a specific job of interest.</p> <p>E. Describe the risks, costs and rewards of starting a business.</p>	<p>E. NGPF Number Chug: Break Even with Soap</p>	<p>A. This inquiry explores some of the dynamic changes occurring in the US labor markets through the investigation of the compelling question “Does it matter what I want to be when I grow up?” The importance of understanding labor markets in this inquiry is twofold: (1) students should be able to understand some of the changes that exist and persist in today’s labor markets, especially labor demand (or derived demand), and (2) students will benefit from understanding fluctuations in supply and demand and how they affect wages. While progressing through the inquiry, students should analyze the structural changes occurring in the labor markets and affirm or perhaps refocus their own career goals and pathways. In doing so, students can cement their theoretical understandings of supply and demand and the impact of market</p>	<p>A. Semester Course: 4.1 Paying for College 101</p> <p>Full Year Course: 9.1 Career Basics</p> <p>9.2 How Do I Get My First Job?</p> <p>5.1 Paying for College Basics</p> <p>10.1 The U.S. Tax System</p> <p>B. Full Year Course: 9.7 Once You’ve Got the Job Offer</p> <p>6.2 What’s the Cost of Living?</p> <p>C. Mini Unit: 1.1 Your First Job</p>	<p>A. Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training/ education.</p> <p>Begin with a “popcorn” discussion of job/career fields. Ask a student to “make a list”. As a class, choose 5-8 fields from the list. Introduce Employment and Income by showing this link: Will Your Job Be Done By A Machine?</p> <p>NGPF Careers: Semester Unit Plan & Assessments 9.0 in-depth coverage of Job & Career.</p> <p>NGPF: Mini Units: MU 1.0: Finding Work in High School</p> <p>MU 1.1 Your First Job</p>	<p>MoneyTalks: Should I Be Working?</p> <p>Biz Kid\$: Jobs, College, & Careers</p> <p>NGPF Mini Unit: Find Work During High School (modify as needed)</p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>F. Outline the main components of a business plan.</p>		<p>forces on their own career choices. Labor Market Inquiry (D2.Eco.5.9-12)</p>	<p>Full Year Course: 9.1 Career Basics</p> <p>Bonus Lessons: Entrepreneurship</p> <p>D. Mini Unit: 1.2 Resume & Cover Letter</p> <p>Mini Unit: 1.3 Networking & LinkedIn</p> <p>Full Year Course: 9.3 Creating a Resume and Cover Letter 9.4 Professional Profiles</p> <p>E. Bonus Lessons: Entrepreneurship</p> <p>F. Bonus Lessons: Entrepreneurship Junior Achievement Personal Finance Blended</p> <p>A. Session One: Earning,</p>	<p>MU 1.2 Resume and Cover Letter</p> <p>MU 1.3 Networking and Linked In</p> <p>MU 1.4 Interviewing</p> <p>NGPF: Semester Units: Unit Plan & Assessments 9.0</p> <p>9.1 Career Basics</p> <p>9.2 How Do I Get My First Job</p> <p>9.3 Creating Resume and Cover Letter</p> <p>9.6 Interviewing for a Job</p> <p>9.7 Once You've Got the Job Offer</p> <p>Case Study: Have Diploma! Got Job? .</p> <p>Additional Resources: 9.4 Professional Profiles 9.5 Networking, Informational Interviews, and Career Fairs</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>Employment, and Income</p> <p>B. Session One: Earning, Employment, and Income</p>	<p>Living Paycheck to Paycheck-an interactive game-includes an additional link to SPENT, an online game played individually.</p> <p>Alternative to 4 Year Colleges: includes several specific topics that can be catered to the student audience.</p> <p>MU-3.1 Alternatives to 4 year Colleges 101</p> <p>MU-3.2 Military Enlisting</p> <p>MU-3.3 The Military: Military Careers & Beyond</p> <p>MU-3.4 Entering the Workforce</p> <p>MU-3.5 Associate Degrees</p> <p>MU-3.6 Trade Schools</p> <p>MU-3.7 Apprenticeships and Internships</p> <p>MU-3.8 Your Productive Gap Year</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>MU-3.9 Make a Plan</p> <p>Compare sources of personal income and compensation after reading this article The Different Forms of Compensation</p> <p>B. Discuss how non-income factors such as child-care options, cost of living and work conditions can influence job choice. Show students how the cost of living varies state-by-state using this visual. How Does the Cost of Living Vary by State?</p> <p>INTERACTIVE: Students explore the cost of LOCAL Child Care options in their community. Students chart what the cost for Child Care would be for 5 days for an Infant, Toddler and/or Preschool Child looking at: Home Daycares, Child Care Centers and Preschools. Students analyze cost per week, cost per hour, meals</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>included or not, extra fees, and vacation pay.</p> <p>INTERACTIVE: Create a SIDE BY SIDE list with students of factors that happen that can affect income in a positive way such as: bonus, commission, promotion, compensation, etc., then what factors get subtracted from “take home pay” ie: dues, fines, liens, employee loan, membership. In addition, write and add post-it -notes to these lists of “non-income” factors that affect job choice in a positive, negative and neutral way. This activity could be done in 2-4 small groups. Students reconvene, share and discuss.</p> <p>NGPF: UBER GAME</p> <p>This is a situational game where students play the role of a full-time UBER DRIVER for a week. At the end, they will see if you made enough money to</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>pay the mortgage bill and compare to how other players did!</p> <p><i>OTHER GAMES:</i> To reinforce factors that affect income</p> <p>The board games PAYDAY, LIFE or ONCE UPON THIS ISLAND could be used for Differentiated Instruction and to reinforce factors that influence job choices and living situations.</p> <p>C. Outline a career plan that aligns with personal interests, financial goals and desired lifestyle.</p> <p>NGPF Career Mini Unit: Your First Job: MU-1 Find Work During High School</p> <p>MU 1.1 Your First Job</p> <p>Student Activity Packet</p> <p>In this MINI UNIT students</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>will explore Discussion Prompts, Video Clips, Reference Information and Vocabulary, News Articles, Activity Create a Practice Job Application</p> <p>Case Study: Have a Diploma. Got a Job?</p> <p>Who Will Make the Cut?</p> <p>D. Develop a résumé and cover letter for a specific job of interest.</p> <p>NGPF Career Mini Unit: Resume & Cover Letter MU-1.2 Resume and Cover Letter</p> <p>Student Activity Packet</p> <p>Videos: How to Write a Resume - Top 5 Tips</p> <p>How to Write a Cover Letter - Top 5 Tips</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>Article: A Recruiter’s Tips on Writing an Excellent Resume,</p> <p>Case Study: How to Write a Cover Letter - Case Studies</p> <p>Activities: ANALYZE: A High School Resume & Cover Letter, CREATE: A Resume & Cover Letter.</p> <p>Students learn how to use LinkedIn to network and make connections.</p> <p>NGPF Career Mini Unit: Networking & LinkedIn MU-1.3 Networking & LinkedIn</p> <p>Videos: What is LinkedIn</p> <p>LinkedIn for Students: Your Career Starts Here</p> <p>Biggest LinkedIn Profile Mistakes</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>Articles: How to Use LinkedIn as an Intern</p> <p>Secrets to a Great LinkedIn Profile by the CEO of LinkedIn Clean Up Your LinkedIn Profile 10 WORDS to not use on your LinkedIn Profile.</p> <p>E. Describe the risks, costs and rewards of starting a business.</p> <p>Go to NGPF BLOG Question of the Day What Percent of High School Students want to Start Their Own Business. This leads to recent data from 2014 about Business Entrepreneurship and an Activity Create A Business Idea. Continue with a BLOG post The 3 Top Reasons That Start-Up Companies Fail?</p> <p>Article: Why Startups Fail: 20 Most Common Reasons</p> <p>F. Outline the main components</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>of a business plan.</p> <p>Video: Writing a Business Plan Analyze a Sample Business Plans</p> <p>Quizlet on Careers</p>	
<p>Standard 2. Compare sources of personal income and compensation.</p> <p>A. Give examples of employee benefits and explain why they are forms of compensation.</p> <p>B. Differentiate between required employer contributions and additional benefits that an employer might offer.</p> <p>C. Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries.</p> <p>D. Explain the effect of inflation on income and purchasing</p>	<p>A. & C. NGPF Compare: Choosing Between Job Offers</p> <p>B. MoneyMath: Lesson 3 - Math and Taxes: A Pair To Count On</p> <p>C. NGPF Fine Print: Pay Stub</p> <p>D. NGPF Number Chug: Inflation of Groceries</p> <p>Bureau of Labor Statistics: CPI Inflation Activity</p>	<p>D. In this lesson, students will learn what inflation is and how it impacts financial decisions (e.g., the selection of investments) and lifestyles (e.g., a person’s standard of living today and in the future). Students will learn how to calculate past and future costs of goods and services, how inflation impacts different groups of people (e.g., savers and retirees), and how U.S. inflation rates have changed during the past 100 years.</p> <p>The Impact of Inflation (D2.Eco.12.9-12)</p>	<p>A. Full Year Course: 9.7 Once You’ve Got the Job Offer 6.1 Budgeting Basics</p> <p>B. Full Year Course: 9.7 Once You’ve Got the Job Offer</p> <p>C. Full Year Course: 9.7 Once You’ve Got the Job Offer 6.1 Budgeting Basics</p>	<p>A. Give examples of employee benefits and explain why they are forms of compensation. Harvard Business Review The Most Desirable Employee Benefits (2017). Scroll down to a graph that shows which benefits are most desirable by job seekers.</p> <p>B. Differentiate between required employer contributions and additional benefits that an employer might offer.</p> <p>List of Employee Benefits Benefits are listed by category. Not all employers offer these</p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>power.</p> <p>E. Calculate the future income needed to maintain a current standard of living.</p> <p>F. Identify typical sources of income in retirement.</p>	<p>E. CFPB Youth Financial Education Lesson: Tracking Income and Benefits</p>		<p>D. Full Year Course: 7.1 Investment Basics</p> <p>F. Full Year Course: 7.6 Investing for Retirement</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session One: Earning, Employment, and Income</p>	<p>benefits.</p> <p>Fine Print of Health Benefits</p> <p>Contains two short videos and comprehension questions.</p> <p>For further explanations and information on Benefits:</p> <p>Direct Deposit: How it Works: Direct Deposit - How Does It Work?</p> <p>Understanding Health Insurance</p> <p>Video: Health Insurance Explained</p> <p>Articles: Employer Health Insurance vs. Individual Plans</p> <p>How Age Affects Health Insurance Costs</p> <p>Investment/Retirement</p> <p>Video: What is a 401K</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>C. Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries.</p> <p>Compare Employee Benefits. Factors that Affect Income. Students Brainstorm other Factors that could be Sources of Income using a Graphic Organizer Worksheet.</p> <p>Printable Resources: Finance in the Classroom</p> <p>D. Explain the effect of inflation on income and purchasing power.</p> <p>NGPF: Full Year Course: 7.1 Investment Basics</p> <p>Video: What is Inflation?</p> <p>Analyze and Understanding Inflation worksheet</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>U.S. Inflation Calculator</p> <p>E. Calculate the future income needed to maintain a current standard of living.</p> <p>Careers Ranked by Highest Income - a quick survey to allow students to predict career income.</p> <p>Article: Does Personal Finance Still Work in Our Changing Economy</p> <p>Video: Standard of Living</p> <p>Cost of Living Worksheet</p> <p>How Much Income Do You Need to Have to Be Rich?</p> <p>Factors That Affect Income Income Matching Terms - done as a game, kahoot, quiz</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>F. Identify typical sources of income in retirement.</p> <p>Brainstorm (popcorn, post it notes, whiteboard etc.) with students on potential sources of Retirement Income then read: 10 Sources of Retirement Income</p>	
<p>Standard 3. Analyze factors that affect net income.</p> <p>A. Complete IRS form W-4 (Employee’s Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax.</p> <p>B. List circumstances that make it prudent to adjust the income tax withholding allowance.</p> <p>C. Differentiate between gross, net and taxable income.</p> <p>D. Complete IRS Form 1040EZ, Form 1040 and applicable</p>	<p>B. NGPF MATH Activity: Income Tax Brackets</p> <p>C. TD Bank Financial Education: Lesson 9 - Income Taxes</p> <p>CFPB Youth Financial Education Lesson: Calculating the numbers in your paycheck</p> <p>E. NGPF Activity: Missing Millions</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 1.3 The Tax Cycle & Job Paperwork</p> <p>Full Year Course: 10.2 Important Tax Forms</p> <p>B. Semester Course: 1.2 Teens and Taxes</p> <p>1.3 The Tax Cycle & Job Paperwork</p> <p>Full Year Course: 10.3 Do I Need to File a Tax Return?</p>	<p>A. Complete IRS form W-4 (Employee’s Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax.</p> <p>Begin with NGPF Worksheet Tax Forms and Their Purpose students will identify which form goes with the description.</p> <p>Video: What You Need to Know About Form W-4</p>	<p>Money Talks: Should I Be Working? - Tackling Taxes</p> <p>Scholastic.com: Scholastic: April 15th is Tax Day</p> <p>NGPF Semester Course: Taxes Unit (modify as needed)</p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>state income tax forms.</p> <p>E. Examine the benefits of participating in employer sponsored retirement savings plans and health care savings plans.</p>			<p>C. Semester Course: 9.1 Case Study: How Do I Budget? 1.1 Taxes and Your Pay Stub 1.4 How to File Your Taxes Full Year Course: 10.2 Important Tax Forms</p> <p>D. Semester Course: 1.4 How to File Your Taxes 1.5 Completing the 1040 Full Year Course: 10.4 Filing your Taxes</p> <p>E. Full Year Course: 9.7 Once You've Got the Job Offer 7.6 Investing for Retirement 11.2 Health Insurance 101 Junior Achievement Personal</p>	<p>Print blank W-4: IRS W-4 Form Reading the Fine Print on W-4. Complete pages 1 and 2 of the IRS W-4 Form. Students could use "generic information" provided on First Week on the Job Means Paperwork</p> <p>B. List circumstances that make it prudent to adjust the income tax withholding allowance. Cartoons and Tax Deductions read, review and reflect</p> <p>C. Differentiate between gross, net and taxable income. Fin Cap Friday - Tax Facts</p> <p>Refer to the Math Income Tax Brackets Activity with Personal Finance Topics and Interactive Video. Complete page 3 of W-4 form with the following income data: Higher Paying income is: \$53,465 and lower</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>Finance Blended</p> <p>A. Session One: Earning, Employment, and Income</p>	<p>paying income is: \$6,000 to determine the tax bracket a person would fall under.</p> <p>D. Complete IRS Form 1040EZ, Form 1040 and applicable state income tax forms.</p> <p>CALCULATE: Completing a 1040. In this activity, students sample W-2 forms to complete 1040 forms for five different characters.</p> <p>Preparing your 1040 resource. This lesson begins with a PowerPoint warm up exercise, Tutorial for 1040, Group Activity filling out a IRS 1040 form based off a provided W-2 form. This contains, "How To", Instructions and Answer Key.</p> <p>E. Examine the benefits of participating in employer sponsored retirement savings plans and health care savings plans.</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>Begin with NGPF Question of the Day! What percent of Americans are contributing to a retirement plan as a discussion question that leads into video explaining different types of investment means Investing 101: Stocks, Bonds, 401K, Cash, Portfolios, Asset Allocation, Etc to explain the benefits of employer sponsored retirement. Complete the Activity in pairs or solo Investing in your Retirement and answer follow up questions.</p> <p>Envision Your Retirement Bank</p> <p>Article: Retirement Savings for more information and WEB Pages on this topic.</p>	

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Investing

Proficiency: Implement a diversified investment strategy that is compatible with personal financial goals.

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 1. Explain how investing may build wealth and help meet financial goals.</p> <p>A. Compare strategies for investing as part of a comprehensive financial plan.</p> <p>B. Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans and personal investments.</p> <p>C. Give examples of how employer matching contributions to employer sponsored retirement savings plans and vesting schedules affect participating employees.</p> <p>D. Illustrate how the concept of</p>	<p>B. PBS: Can you Afford to Retire</p> <p>C. NGPF Investigate (retired lesson): 401(k) Missing Millions</p> <p>D. EngageNY: Buying a The Mathematics Behind a Structured Savings Plan</p> <p>CFPB Youth Financial Education Lesson Calculating Rate of Return</p> <p>NGPF <i>Calculate</i>: Rate of Return</p> <p>NGPF <i>Data Crunch</i>: Why Should You Start Saving at a Young Age?</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 7.6 What's Your Investment Strategy?</p> <p>Full Year Course: 7.5 Investment Strategies 7.6 Investing for Retirement</p> <p>B. Full Year Course: 7.6 Investing for Retirement</p> <p>C. Semester Course: 7.7 Types of Retirement Accounts</p> <p>Full Year Course: 7.6 Investing for Retirement</p> <p>D. Semester Course: 3.1 Save Early & Often 7.1 Why Should I Invest?</p>	<p><i>Content connections accepted from the field.</i></p>	<p>Practical Money Skills: Saving and Investing</p> <p>NGPF Semester Course: Investing Unit (modify as needed)</p> <p>Biz Kid\$: Saving and Investing</p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>the time value of money applies to retirement planning.</p> <p>E. Compare the consequences of delaying investment for retirement and benefits of investing early.</p>	<p>Money As You Learn Lesson: A Lifetime of Savings</p> <p>NGPF MATH Activity: Exponential Decay in Purchasing Power</p> <p>E. NGPF Calculate: Compound Interest</p> <p>NGPF Calculate: Your Retirement Savings Goals</p> <p>CFPB Youth Financial Education Lesson: Discovering the Benefits of Investing Early</p> <p>NGPF MATH Activity: Two Ways to Double Your Savings</p> <p>NGPF MATH Activity: Exponential Growth in Investments</p>		<p>1.2 Teens and Taxes</p> <p>Full Year Course: 2.2 Why We Save</p> <p>7.6 Investing for Retirement</p> <p>E. Semester Course: 3.1 Save Early & Often</p> <p>3.3 Strategies to Save</p> <p>7.1 Why Should I Invest?</p> <p>Full Year Course: 2.2 Why We Save</p> <p>7.1 Investment Basics</p> <p>7.5 Investment Strategies</p> <p>7.6 Investing for Retirement</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Eight: Investing B. Session Eight: Investing C. Session Eight: Investing D. Session Eight: Investing</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 2. Evaluate investment alternatives.</p> <p>A. Differentiate between diversification and asset allocation.</p> <p>B. Identify types of investments appropriate for different objectives such as liquidity, income and growth.</p> <p>C. Compare total fees for buying, owning and selling various types of stocks, bonds, mutual funds and exchange-traded funds.</p> <p>D. Investigate reasons to use retirement savings plans and health savings accounts.</p> <p>E. Compare the advantages of taxable, tax-deferred and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored</p>	<p>B. CFPB Youth Financial Education Lesson: Calculating Rate of Return</p> <p>NGPF MATH Activity: Standard Deviation in Stocks and Bonds</p> <p>C. NGPF Calculate: Investment Fees</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 7.3 Bonds, Diversification, & Asset Allocation</p> <p>Full Year Course: 7.5 Investment Strategies</p> <p>B. Semester Course: 7.3 Bonds, Diversification, & Asset Allocation</p> <p>Full Year Course: 7.1 Investment Basics 7.3 Bond Investing 7.4 Stock Investing 7.5 Investment Strategies</p> <p>C. Semester Course: 7.4 Investing in Funds</p> <p>Full Year Course: 7.4 Stock Investing</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
retirement vehicles.			<p>7.5 Investment Strategies</p> <p>D. Full Year Course: 2.2 Why We Save</p> <p>7.6 Investing for Retirement</p> <p>11.2 Health Insurance 101</p> <p>E. Semester Course: 7.7 Types of Retirement Accounts</p> <p>1.2 Teens and Taxes</p> <p>Full Year Course: 7.6 Investing for Retirement</p> <p>10.5 Dive Deeper into Taxes</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Eight: Investing</p>		

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 3. Demonstrate how to buy and sell investments.</p> <p>A. Give examples of how economic conditions and business factors affect the market value of a stock.</p> <p>B. Use various sources of information, including prospectuses, online resources and financial publications to gather data about specific investments.</p> <p>C. Devise an evaluation strategy for selecting investments that meet the objectives of a personal financial plan.</p> <p>D. Compare the advantages and disadvantages of buying and selling investments through various channels, including:</p> <ul style="list-style-type: none"> • direct purchase • employer-sponsored 	<p>A. NGPF Number Chug: Growth Rate of Stocks</p> <p>CFPB Youth Financial Education Lesson: Playing an investment game</p> <p>C. CFPB Youth Financial Education Lesson: Compare Stock Investments</p>	<p>A. After considering the costs, benefits, and realities of corporate social responsibility (CSR), students should be able to make claims supported by evidence as to whether corporations should develop a conscience beyond their bottom line. This inquiry embeds the Taking Informed Action sequence throughout. Corporate Social Responsibility (D2.Eco.10.9-12)</p>	<p>A. Semester Course: 7.2 What is a Stock?</p> <p>Full Year Course: 7.2 Intro to the Stock Market 7.5 Investment Strategies</p> <p>B. Semester Course: 7.2 What is a Stock?</p> <p>Full Year Course: 7.3 Bond Investing 7.4 Stock Investing</p> <p>C. Semester Course: 7.9 Start Investing</p> <p>Full Year Course: 7.3 Bond Investing 7.4 Stock Investing 7.5 Investment Strategies 7.6 Investing for Retirement</p> <p>D. Semester Course: 7.8 Robo-Advising</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<ul style="list-style-type: none"> retirement plans • investment professionals • investment clubs • online brokerages 			Full Year Course: 7.3 Bond Investing 7.4 Stock Investing 7.5 Investment Strategies Junior Achievement Personal Finance Blended A. Session Eight: Investing		
<p>Standard 4. Investigate how agencies protect investors and regulate financial markets and products.</p> <p>A. Identify warning signs of investment fraud.</p> <p>B. List steps that can be taken if a consumer is a victim of investment fraud.</p> <p>C. Identify the protections provided to investors by the Securities Investor Protection Corporation (SIPC).</p> <p>D. Use reputable government and industry sources to locate background</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Full Year Course: 8.2 Scams & Fraud</p> <p>E. Junior Achievement Personal Finance Blended A. Session Five: Consumer Protection</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>information about a local person who sells investments or provides investment advice.</p> <p>E. Summarize the types of information, assistance, and protection that individual investors can receive from:</p> <ul style="list-style-type: none"> • Securities and Exchange Commission • Financial Industry Regulatory Authority • Consumer Financial Protection Bureau • State Securities Administrators 					

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Risk Management and Insurance

Proficiency: Apply appropriate and cost-effective risk management strategies.

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
<p>Standard 1. Identify common types of risks and basic risk management methods.</p> <p>A. Give examples of circumstances in which self-insurance is appropriate.</p> <p>B. Evaluate the costs and benefits of an extended warranty.</p> <p>C. Recommend insurance for the types of risks that young adults might face.</p> <p>D. Investigate consequences of insurance fraud.</p> <p>E. Describe the functions of the agency or agencies that regulate insurance in one’s state of residence.</p>	<p>C. CFPB Youth Financial Education Lesson: Understanding how insurance works: A case study about Lucy</p> <p>CFPB Youth Financial Education Lesson: Understanding how insurance works: A case study about Omar</p>	<p><i>Content connections accepted from the field.</i></p>	<p>B. Full Year Course: 11.6 Other Types of Insurance</p> <p>C. Semester Course: 8.3 Health Insurance 101</p> <p>8.5 Other Types of Insurance</p> <p>Full Year Course: 6.2 What’s the Cost of Living?</p> <p>11.1 Insurance Fundamentals</p> <p>11.2 Health Insurance 101</p> <p>11.5 Home & Renters Insurance</p> <p>11.6 Other Types of Insurance</p> <p>D. Full Year Course: 8.2 Scams & Fraud</p>	<p><i>Content connections accepted from the field.</i></p>	<p>Practical Money Skills: Protecting Your Money</p> <p>Biz Kid\$: Adulging</p> <p>Modify as needed (or use the middle school curriculum): NGPF: Intro to Insurance</p> <p>Intro to Insurance - Middle School</p>

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
			<p>11.1 Insurance Fundamentals</p> <p>E. Full Year Course: 11.1 Insurance Fundamentals</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Five: Consumer Protection</p> <p>B. Session Seven: Risk Management</p>		
<p>Standard 2. Justify reasons to use property and liability insurance.</p> <p>A. Differentiate among the main types of auto insurance coverage.</p> <p>B. List factors that determine auto insurance premiums and the factors that cause them to change.</p> <p>C. Determine the legal</p>	<p>B. NGPF Number Chug: Auto Insurance Probability</p> <p>NGPF Data Crunch: How Much Do Auto Insurance Rates Vary By Age?</p> <p>E. & F. NGPF Data Crunch: How Do Renters and Homeowners Insurance Compare?</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 8.2 Auto Insurance</p> <p>8.6 Financial Impact of Insurance</p> <p>Full Year Course: 11.4 Auto Insurance</p> <p>B. Semester Course: 8.2 Auto Insurance</p>	<p><i>Content connections accepted from the field.</i></p>	<p>Finance in the Classroom: Types of Insurance Activity</p> <p>NGPF: Auto Insurance – (modify as needed)</p>

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
<p>minimum amounts of auto insurance coverage required in one's state of residence and the recommended optimal amounts.</p> <p>D. Calculate payment expected on an auto insurance claim after applying exclusions and deductibles.</p> <p>E. Identify the factors that influence the cost of homeowners' insurance.</p> <p>F. Analyze the factors that influence the cost of renters' insurance.</p> <p>G. Demonstrate how to complete an insurance application.</p> <p>H. Demonstrate how to file an insurance claim.</p>	<p>H. NGPF Data Crunch: What is the Frequency and Severity of Auto Insurance Claims?</p>		<p>Full Year Course: 11.4 Auto Insurance</p> <p>C. Semester Course: 8.2 Auto Insurance</p> <p>Full Year Course: 11.4 Auto Insurance</p> <p>D. Semester Course: 8.6 Financial Impact of Insurance</p> <p>Full Year Course: 11.4 Auto Insurance</p> <p>E. Full Year Course: 11.5 Home & Renters Insurance</p> <p>F. Semester Course: 8.6 Financial Impact of Insurance</p> <p>Full Year Course: 6.2 What's the Cost of Living?</p>		

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
			<p>11.5 Home & Renters Insurance</p> <p>G. Full Year Course: 11.5 Home & Renters Insurance</p> <p>H. Junior Achievement Personal Finance Blended</p> <p>A. Session Seven: Risk Management</p>		
<p>Standard 3. Justify reasons to use health, disability, long-term care and life insurance.</p> <p>A. Analyze the conditions under which it is appropriate for young adults to have life, health and disability insurance.</p> <p>B. Investigate the requirements for health insurance coverage.</p> <p>C. Identify government programs that provide</p>	<p>C. NGPF Project: Calculate Your Medical Expenses</p> <p>D. NGPF Interactive: Premiums and Worker Contributions for those with Employer-Sponsored Coverage</p> <p>NGPF Compare: Types of Health Insurance Plans</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 8.1 Intro to Insurance</p> <p>8.3 Health Insurance 101</p> <p>Full Year Course: 11.2 Health Insurance 101</p> <p>B. Semester Course: 8.3 Health Insurance 101</p>	<p><i>Content connections accepted from the field.</i></p>	<p>NGPF: Health Insurance – (modify as needed)</p>

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
<p>financial assistance for income loss due to illness, disability or premature death.</p> <p>D. Compare sources of health and disability insurance coverage, including employee benefit plans.</p> <p>E. Explain the purpose of long-term care insurance.</p>	<p>NGPF Project: Calculate Your Medical Expenses</p>		<p>Full Year Course: 6.5 Your Health: Insurance & Other Costs</p> <p>11.2 Health Insurance 101</p> <p>C. Semester Course: 8.5 Other Types of Insurance</p> <p>Full Year Course: 11.6 Other Types of Insurance</p> <p>D. Semester Course: 8.4 Finding a Health Insurance Plan</p> <p>8.6 Financial Impact of Insurance</p> <p>Full Year Course: 6.5 Your Health: Insurance & Other Costs</p> <p>11.3 Finding a Health Insurance Plan</p>		

Indicators and Learning Targets	Math	Social Studies	Business & Business Tech	Family and Consumer Science	Special Education
			E. Semester Course: 8.3 Health Insurance 101 Full Year Course: 11.2 Health Insurance 101		

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Financial Decision Making

Proficiency: Apply reliable information and systematic decision making to personal financial decisions.

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>Standard 1. Recognize the responsibilities associated with personal financial decisions.</p> <p>A. Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>B. Compare how financial responsibility is different for individuals with and without dependents.</p> <p>C. Consider how personal finance decisions might affect others.</p> <p>D. Develop a definition of wealth based on personal values, priorities and goals.</p>	<p>B. Cornell University Cooperative Extension: The Cost of Raising a Child: The Price is Right?</p> <p>C. NGPF Number Chug Covering Tax and Tip</p>	<p>C. This inquiry leads students through an investigation of fair trade. By investigating the compelling question “Is Fair Trade Fair?” students evaluate the rise of fair trade as it relates to several specialty industries; such as the coffee industry. The formative performance tasks build on knowledge and skills through the course of the inquiry and helps students obtain a foundational understanding of fair trade. Students also examine differences between fair and free trade, and finally analyze the costs of benefits of free trade. Students create an evidence-based argument about the overall fairness of fair trade. Fair Trade Inquiry</p> <p>(D2.Eco.2.9-12)</p>	<p>A. Semester Course: 8.5 Other Types of Insurance</p> <p>Full Year Course: 11.6 Other Types of Insurance</p> <p>C. Semester Course: 4.5 Financial Aid Packages</p> <p>Full Year Course: 5.5 Deciphering Your Financial Aid Package</p> <p>8.5 Family, Friends, & Money</p> <p>Bonus Lessons: Ethics</p> <p>Philanthropy</p> <p>D. Semester Course: MU2.1 Your Values and</p>	<p>CCFC.9-12. Analyzing the potential impact of career path decisions on balancing work and family.</p> <p>CCFC.9-12. Examining policies, issues and trends in the workplace and community that impact individuals and families.</p> <p>CFR.9-12. Identifying how media and technological advances impact family and consumer decisions.</p> <p>CFR.9-12. Determining practices that allow families to maintain economic self-sufficiency.</p> <p>CFR.9-12. Identify policies that support consumer rights and responsibilities.</p>	<p>The Game of Life (for purchase)</p> <p>Cents and Sensibility: Money management guide for people with disabilities; useful for all students.</p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
		<p>D. This inquiry leads students through an investigation of economics and the impact of new technologies on our world. By investigating the compelling question “Is the United States ready to be a cash free society?” students evaluate the advantages and disadvantages of abandoning the dollar for the new methods of payments.</p> <p>Cash Free Society</p> <p>(D2.Eco.5.9-12)</p>	<p>Money</p> <p>MU2.2 Social Media and Spending</p> <p>MU2.3 Your Money in Context</p> <p>Full Year Course: 6.7 Needs vs. Wants</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Two: Budgeting</p> <p>Session Three: Savings</p> <p>Session Five: Consumer Protection</p> <p>Session Six: Smart Shopping</p> <p>Session Eight: Investing</p> <p>B. Session One: Earning, Employment, and Income</p>	<p>A. Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>Start with a Question of the Day of Money Habits Behavioral Finance Influences. Use the last slide (#3) as a small group share. Explain that smart money management requires healthy financial habits that will change over time.</p> <p>Activity: Students learn about how habits work and then apply that knowledge to a financial habit that they would like to change. Analyze and Change a Bad Habit.</p> <p>Article: Five Factors that Influence Financial Decision Making</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>Session Two: Budgeting</p> <p>Session Three: Savings</p> <p>Session Five: Consumer Protection</p> <p>Session Six: Smart Shopping</p> <p>Session Eight: Investing</p> <p>C. Session One: Earning, Employment, and Income</p> <p>Session Eight: Investing</p>	<p>Video: The Influence of Influencers and use related content as applicable. Recap with how financial well-being changes over time depending on life’s circumstances. Ask students to create examples on post-it notes and do a “gallery walk” in the classroom.</p> <p>B. Compare how financial responsibility is different for individuals with and without dependents.</p> <p>Use a PSA to Inspire Saving Students choose a target group from the list. They market their PSA towards the group to inspire them to save and make financial directions for their goals. This project includes a “How To” link on creating perfect Public Service Announcements.</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>C. Consider how personal finance decisions might affect others. Financial Pitfalls - What's the Catch?</p> <p>Video: Ted Talk The Battle Between Your Present and Future Self</p> <p>D. Develop a definition of wealth based on personal values, priorities and goals. Living Paycheck to Paycheck and includes a Payday Simulation game SPENT. After students play the game, focus on the reflection questions that connect back to job, personal values and goals.</p>	
<p>Standard 2. Use reliable resources when making financial decisions.</p> <p>A. Evaluate whether financial information is objective,</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. (Also Spending & Saving 1.c, Credit & Debit 1.h, i)</p> <p>This inquiry leads students through an investigation of the</p>	<p>A. Semester Course: 4.2 Applying for FAFSA 4.3 Scholarships & Grants</p>	<p>A. Evaluate whether financial information is objective, accurate and current.</p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>accurate and current.</p> <p>B. Summarize factors to consider when selecting a professional financial advisor.</p> <p>C. Explain why an individual or household may want to consult with an attorney for financial advice or representation.</p> <p>D. Justify reasons to consult with a tax advisor or financial planner.</p>		<p>2007–2008 subprime-mortgage crisis that ultimately led to the Great Recession, the worst economic downturn in the United States since the Great Depression of the 1920s. The US Financial Crisis Inquiry Commission concluded that the “crisis was avoidable” and that entire sectors of the economy (e.g., financial institutions, banking regulators, policy makers, consumers) all contributed to “putting the financial system on a collision course with crisis.” In investigating a range of contemporary sources, students should develop a complex interpretation of the financial crisis and begin to evaluate the extent to which downturns in the business cycle can be pinned on any one economic sector.</p> <p>Great Recession</p> <p>(D2.Eco.10.9-12)</p>	<p>4.5 Financial Aid Packages</p> <p>Full Year Course: 5.2 FAFSA: Gateway to Financial Aid</p> <p>5.3 Scholarships & Grants: Free Money!</p> <p>5.5 Deciphering Your Financial Aid Package</p> <p>8.2 Scams & Fraud</p> <p>B. Full Year Course: 8.1 Financial Pitfalls Basics</p> <p>D. Full Year Course: 8.1 Financial Pitfalls Basics</p> <p>10.4 Filing your Taxes</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Two: Budgeting</p> <p>B. Session Three: Savings</p>	<p>There are many websites that include investing, money or finances in their titles, however how do you know which ones are reliable? Read this article that showed “viewers are more apt to evaluate a Website on its visual appeal - color and layout - versus its content. Reliable Financial Education Resource. Close with questions from Financial Pitfalls section #7</p> <p>B. Summarize factors to consider when selecting a professional financial advisor.</p> <p>Articles: How to Choose a Financial Planner</p> <p>Five Things To Look For When Picking A Financial Advisor.</p> <p>For reference in the class, the National Association of Professional Financial Advisors (NAPFA)</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>C. Session Four: Credit and Debt</p> <p>D. Session Six: Smart Shopping</p> <p>E. Session Seven: Risk Management</p> <p>F. Session Eight: Investing</p>	<p>C. Explain why an individual or household may want to consult with an attorney for financial advice or representation.</p> <p>Lawyers are drawn into working with financial advisors because of their client’s life changing decisions and events such as but not limited to: early retirement, divorce, legal representation of celebrity or athlete. In these situations an individual or household may need both legal and financial advice.</p> <p>Article: How Lawyers Work with Financial Advisors</p> <p>D. Financial and Tax Advisors help</p> <p>A Tax Planner or Advisor has intricate knowledge and expertise in the area of income tax law, codes and research. Their involvement in the Financial Planning center on the</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				income tax aspects of an individual's personal finances. Use part of this Full Year Course's information on a Deep Dive into Taxes Dive Deeper into Taxes - Section 4-6.	
<p>Standard 3. Summarize major consumer protection laws.</p> <p>A. Match state and federal consumer protection laws to descriptions of the issues that they address and the safeguards that they provide.</p> <p>B. Research where to find credible sources of up-to-date information about consumer rights and responsibilities.</p> <p>C. Investigate sources of assistance in resolving consumer disputes.</p> <p>D. Demonstrate formal consumer complaint</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>Junior Achievement Personal Finance Blended</p> <p>A. Session Five: Consumer Protection</p> <p>B. Session Five: Consumer Protection</p>	<p>A. High School Financial Literacy Lesson Plans - Ohio</p> <p>Provide students with a copy of the VT Consumer Protection Document to use as a resource, as the lesson references data from Ohio.</p> <p>How to Resolve Consumer Problems</p> <p>Use the module How to Resolve Consumer Problems, however refer to Vermont Consumer Laws because this lesson uses Ohio data. VT Consumer - Laws and Regulations</p>	<p>Biz Kid\$: Financial Basics</p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
procedures.				<p>B. VT Consumer - Laws and Regulations and use Vermont Consumer Protection Rules. Each student can explain and provide an example of selected rules. This can be done in poster, post-it note, PSA or other method. For more up to date information Federal Trade Commision for Consumer Alerts and Free Resources</p> <p>C. Consumer Rights and Responsibility Lesson Overview. The objectives of this lesson are: Summarize consumer rights; contrast consumer responsibilities and consumer rights; Explain the consumer complaint process. Resources for the lesson:</p> <p>Lesson Plan Vocabulary List Student Activity: How to Complain Letter Discussion Activity: Consumer</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
				<p>Rights and Responsibilities</p> <p>Video: ConsumerMan: How to Complain</p> <p>Consumer Action Handbook online. For the PowerPoint presentation, pre and post quiz go to Consumer Rights by Lifesmarts.org</p> <p>D. See entries above.</p>	
<p>Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.</p> <p>A. Describe how inflation affects financial decisions, including the price of goods and services.</p> <p>B. Analyze how sales and property taxes affect financial decisions, such as when buying a car or a</p>	<p>A. Money as You Learn Lesson: Rising Gas Prices</p> <p>State of NJ Department of Education & Rutgers The Impact of Inflation</p> <p>NGPF Math Activity Exponential Decay in Purchasing Power</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 3.2 The Challenges to Saving</p> <p>Full Year Course: 2.1 Saving Basics 7.1 Investment Basics</p> <p>B. Full Year Course: 10.1 The U.S. Tax System</p>	<p>Brush up on Financial Pitfalls Webinar provides content to review the “core concepts in Financial Pitfalls. There are PowerPoint slides that can be viewed in conjunction with the Webinar. (Teacher resource)</p> <p>A. Analyze and Understand Inflation Activity</p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>house.</p> <p>C. Develop a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift or inheritance.</p> <p>D. Develop a contingency plan to deal with events, such as a car breakdown or a phone loss that might affect personal finances on short notice.</p>			<p>C. Semester Course: 8.5 Other Types of Insurance</p> <p>Full Year Course: 11.6 Other Types of Insurance</p> <p>D. Semester Course: 3.1 Save Early & Often 3.2 The Challenges to Saving 8.5 Other Types of Insurance</p> <p>Full Year Course: 2.1 Saving Basics 2.2 Why We Save 11.4 Auto Insurance 11.6 Other Types of Insurance Junior Achievement Personal Finance Blended</p> <p>A. Session Six: Smart Shopping</p>	<p>Video: Understanding Inflation with Granny.</p> <p>B. Begin with a Question of the Day about Property Taxes Real Estate and Property Taxes. Discuss the pros and cons of buying a new or used car out of state, NH versus in Vermont and what you would or would not pay on taxes, plus registration fees. Sales Tax by State. If applicable, refer to the IRS Inflation Adjustments (2019 data) and how this applies to realistic scenarios by setting up situations for students to actually calculate.</p> <p>C. Red Carpet to Red Ink explores what happens if you don't pay taxes due to loss of income, forgetfulness and winnings. 17 Celebrities Convicted of Tax Evasion slide show for discussion. Follow up with how</p>	

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
			<p>B. Session Three: Savings</p> <p>C. Session Three: Savings</p>	<p>to mitigate if you don't pay taxes What Happens If You Don't Pay Taxes</p> <p>D. Article: 6 Steps to Recover from Financial Disasters. Students choose one of the 6 Steps indicated to recover and provide actionable steps. This can be done in small groups, large discussion or individual assignments with hypothetical and real life examples.</p>	
<p>Standard 5. Apply communication strategies when discussing financial issues.</p> <p>A. Assess the value of discussing individual and shared financial responsibilities with a roommate before moving in.</p> <p>B. Assess the value of sharing financial goals and personal</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Semester Course: 9.5 Budgeting with Roommates</p> <p>Full Year Course: 6.2 What's the Cost of Living?</p> <p>B. Full Year Course: 8.5 Family, Friends, & Money</p>	<p>Video: Sheldon Cooper's Roommate Agreement</p> <p>A. Budgeting with a Roommate Managing Finances with a Partner</p> <p>B. Romance and Finance - surveys millennials about their money</p>	<p>NGPF Semester Course: 9.5 Budgeting with Roommates</p>

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<p>finance information with a partner before combining households.</p> <p>C. Demonstrate how to negotiate the sales price of a major purchase such as a car or a motorcycle.</p> <p>D. Demonstrate how to negotiate employment conditions or compensation.</p>			<p>C. Semester Course: 5.6 Understanding Auto Loans</p> <p>Bonus Lessons: Purchasing a Used Car</p> <p>D. Full Year Course: 9.7 Once You've Got the Job Offer</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Two: Budgeting</p> <p>B. Session Three: Savings</p> <p>C. Session Six: Smart Shopping</p> <p>D. Session Eight: Investing</p>	<p>and love.</p> <p>The Real Relationship Test: Reconcile Your Finances.</p> <p>Article: Money and Marital Stress Couples Merging their Finances</p> <p>C. Article: Negotiation Advice for Buying a Car: Tips for Improving Your Negotiating Position.</p> <p>NGPF Podcast: Tim Talks to Internet Car Sales Manager with Tim Ranzetta, founder of Next Gen Personal Finance and Andrei Smith, the Internet Sales Manager for Audi. The entire podcast is 48 minutes, however listen to these segments:</p> <ul style="list-style-type: none"> ● 17:33~21:50 – Consumer psychology behind a car purchase ● 21:50~26:10 – 	

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				<p>Negotiating prices</p> <ul style="list-style-type: none"> • 26:28~28:05 – Insider tips in buying a car • 28:05~30:55 – Buyers who negotiate online <p>D. Videos: How to Negotiate Salary During a Job Offer</p> <p>How to Get a Job: How to Counter a Salary Proposal After a Job Offer</p>	
<p>Standard 6. Analyze the requirements of contractual obligations.</p> <p>A. Point out the factors that make a contract legal and binding.</p> <p>B. Summarize the terms of a credit card or other loan agreement.</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>	<p>B. Semester Course: 5.2 How Credit Cards Work</p> <p>5.4 Select a Credit Card</p> <p>5.5 Loan Fundamentals</p> <p>5.6 Understanding Auto Loans</p> <p>5.7 Student Loan Repayment</p>	<p><i>Content connections accepted from the field.</i></p>	<p><i>Content connections accepted from the field.</i></p>

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>C. Summarize the terms of a homeowners’ or renters’ insurance policy.</p> <p>D. Summarize the terms of a health insurance plan.</p> <p>E. Summarize tenant and landlord rights and responsibilities that are covered in the terms of a standard apartment lease agreement.</p> <p>F. Research the use of small claims court for the redress of a consumer dispute.</p> <p>G. Outline the steps to resolve an employee issue with an employer.</p>			<p>Full Year Course: 3.2 Intro to Credit Cards 3.3 Select a Credit Card 8.5 Family, Friends, & Money</p> <p>C. Semester Course: 8.6 Financial Impact of Insurance</p> <p>Full Year Course: 11.5 Home & Renters Insurance</p> <p>D. Semester Course: 8.4 Finding a Health Insurance Plan 8.6 Financial Impact of Insurance</p> <p>Full Year Course: 6.5 Your Health: Insurance & Other Costs 11.3 Finding a Health Insurance Plan</p>		

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			E. Semester Course: 9.4 Renting an Apartment F. Small Claims Court: Definition, Filing a Suit & Parameters Employee Evaluation Grievance Procedure Junior Achievement Personal Finance Blended A. Session Four: Credit and Debt B. Session Seven: Risk Management C. Session Eight: Investing		
Standard 7. Control personal information. A. Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission	<i>Content connections accepted from the field.</i>	<i>Content connections accepted from the field.</i>	A. Semester Course: 6.2 Read a Credit Report 6.5 Identity Theft Full Year Course:	<i>Content connections accepted from the field.</i>	Wow Zone: Identity Theft and Phishing Scams Practical Money Skills: Protecting Your Money

Indicators and Learning Targets	Math	Social Studies	Business and Business Tech	Family and Consumer Science	Special Education
<p>and relevant financial institutions.</p> <p>B. List entities that have a right to request certain personal financial data.</p> <p>C. Investigate consumer safeguards for mobile and online banking.</p>			<p>8.3 Identity Theft</p> <p>B. Consumer Financial Protection Bureau: Speaking publicly about consumer financial protection rights</p> <p>C. Semester Course: 6.5 Identity Theft</p> <p>2.4 Mobile Banking & Payment Apps</p> <p>Full Year Course: 8.3 Identity Theft</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Five: Consumer Protection</p> <p>B. Session Five: Consumer Protection</p> <p>C. Session Five: Consumer Protection</p>		<p>Biz Kid\$: Adulting</p> <p>NGPF: Semester Course: 6.5 Identity Theft (modify as needed)</p>

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<p>Standard 8. Use a personal financial plan.</p> <p>A. Illustrate the causes and effects of factors that affect net worth.</p> <p>B. Create a cash flow statement to illustrate cash inflows and outflows for a specific period.</p> <p>C. Develop a personal financial plan, including goals, spending-and saving plan, investing plan, insurance plan, a net worth statement and an estate plan.</p> <p>D. Devise a strategy to monitor the personal financial plan and make modifications as needed for changing circumstances.</p> <p>E. Identify the individuals and charitable organizations that are potential beneficiaries of</p>	<p>B. NGPF Project: Build a Basic Budget Spreadsheet</p> <p>C. CFPB Youth Financial Education Lesson: Analyzing Budgets</p> <p>D. CFPB Youth Financial Education Lesson: Understanding how much student debt you can afford</p>	<p><i>Content connections accepted from the field.</i></p>	<p>A. Consumer Financial Protection Bureau: Money Circle Toolkit</p> <p>B. Semester Course: 4.7 Budgeting During College 9.1 Case Study: How Do I Budget? 9.3 How to Create a Budget 9.5 Budgeting with Roommates</p> <p>Career Prep: Intro to Spreadsheets</p> <p>C. Semester Course: 3.1 Save Early & Often 3.3 Strategies to Save</p> <p>Full Year Course: 2.2 Why We Save 5.7 Budgeting in College</p>	<p>Leading Cause for Stress in Gen Z Consumers = Money and making Financial Goals. If curious the difference between Millennials and Gen Z explained in an infographic Millennial vs Gen Z and their outlook on jobs and finance.</p> <p>A. Video: How to Calculate Net Worth</p> <p>B. Video: Balance Sheet Recipe - how to create Balance Sheets</p> <p>C. Financial Advice for a Friend Financial Plan Worksheet</p> <p>D. Creating a Personal Financial Plan STAX</p>	<p>Biz Kid\$: Adulging</p> <p>Biz Kid\$: Financial Basics</p> <p>Practical Money Skills: Budgeting Your Money</p> <p>Modify lessons as needed: NGPF: Budgeting Unit</p>

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<p>personal property.</p> <p>F. List the main components of a simple will.</p> <p>G. Identify how money and property will be distributed in one’s state of residence when a person dies without a valid will.</p> <p>H. Explain the purpose of a durable power of attorney for health care (living will).</p>			<p>D. Hands on Banking: Personal Goal Setting</p> <p>E. Bonus Lessons: Philanthropy</p> <p>F. Teaching Students about a Last Will and Testament Lesson Plan</p> <p>G. Financial Security for All</p> <p>H. Practical Money Skills: Estate Planning</p> <p>Junior Achievement Personal Finance Blended</p> <p>A. Session Two: Budgeting Session Three: Savings</p> <p>B. Session Two: Budgeting</p>	<p>E. Compare Charities to determine how donations might be used towards the <i>mission</i> of the nonprofit, as opposed to administrative expenses.</p> <p>F. Videos: (Sign up for a 30 day free trial of Study.com)</p> <p>Estate Planning: Taxes, Trusts and Gifts (Sign up for a 30 day free trial of Study.com)</p> <p>How to Make a Will with Dave Ramsey</p> <p>Articles: What You Should Know About Wills and Trusts</p> <p>Sample of Last Will and Testament of John Doe</p> <p>Do Your Own Will (blank forms)</p> <p>Estate Planning: Taxes, Trusts &</p>	

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			<p>Session Three: Saving</p> <p>C. Session Two: Budgeting</p> <p>Session Three: Savings</p> <p>D. Session Three: Savings</p>	<p>Gifts - quiz</p> <p>G. Explain to students that without a valid will or any will, the deceased has no control over what they leave behind. The matter is settled in probate court, meanwhile all assets are frozen. The court will distribute the assets according to the state law versus the decedent's wishes.</p> <p>Video: Wills: Validity Changes in Probate and use the quiz that follows from this lesson Wills: Validity, Changes & Probate - quiz</p> <p>H. What is Power of Attorney? - Definition & Sample</p> <p>Video: Power of Attorney.</p> <p>These are forms for Power of Attorney and Advanced</p>	

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				<p>Directive: General Power of Attorney Vermont Advance Directive for Health Care</p> <p>A Vermont advance directive for health care is an estate planning document that lets a person choose a medical agent, select end-of-life wishes, and organ donations.</p>	

[TOP](#)

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