

## Financial Literacy [Jump\\$Start](#) Alignment to Curriculum – Kindergarten

### Standard

Click the link to jump to the resources by STANDARD.

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

### Resources

- [Annuity](#)
- [California Department of Education Financial Literacy Resources](#)
- [Care Curriculum](#)
- [Colorado Department of Education Financial Literacy Resources](#)
- [Econedlink](#)
- [Exploring Money in Pre-K](#)
- [Federal Reserve Education](#)
- [Financial Authority of Maine](#)
  - [Cash and Max coloring pages](#)
  - [Educator's Resource Guide](#)
- [Finance in the Classroom](#)

- [Junior Achievement Ourselves](#)
- [K-8 Money Book List](#)
- [Kiddynamics](#)
- [Maine Department of Education Financial Literacy Resources](#)
- [Maryland Department of Education Financial Literacy Resources](#)
- [Money As You Grow](#)
- [Money Mammals](#)
- [Practical Money Skills Lesson Plans](#)
- [Richkidsmartkid](#)
  - [Rich Kid Smart Kid Games K-2 - Game 3](#)
  - [Rich Kids Smart Kids Game 4](#)

### **Teacher Professional Development/Training**

- [Summer Institute Champlain College](#)
- [Jump\\$tart National Conference](#)
- [Jump\\$tart Vermont Conference](#)
- [NGPF Virtual PD \(Next Generation Personal Finance\)](#)
- [Global Financial Literacy Excellence Center Micro Credentials through Digital Promise](#)
- [FDIC Money Smart for Adults](#)
- [MyMoney.Gov Resources for Teachers](#)

## Books

- A Bargain for Frances by Russell Hoban
- A Bike Like Sergio's by Maribeth Boelts
- Adventures with Money Planet Zeee and the Money Tree Ally
- Alexander, Who Used to Be Rich Last Sunday Judith Viorst
- Bunny Money by Rosemary Wells
- Cloverleaf books - Money Basics series
- Curious George Saves His Pennies by Margret and H.A. Rey
- Just Saving My Money by Mercer Mayer
- Just Shopping with Mom by Mercer Mayer
- Mine!: A Counting Book About Sharing (Generous Kids)
- My Rows and Piles of Coins by Tololwa M. Mollel
- Ox-Cart Man by Donald Hall
- Sheep in a Shop by Nancy Shaw
- The Berenstain Bears' and Mama's New Job by Stan and Jan Berenstain
- The Berenstain Bears' Dollars and Sense by Stan and Jan Berenstain
- The Berenstain Bears Trouble with Money by Stan and Jan Berenstain
- Those Shoes by Maribeth Boelts
- Tia Isa Wants a Car by Meg Medina

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## Spending and Saving

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

### Big Ideas:

- A. Planning helps people make choices about how to use their money.
- B. Spending, saving, and sharing are ways to use money.

**Spending:** Different goods or services have different prices, in which people pay for in different ways. Some are available without fees.

**Saving:** Choosing not to spend money today in order to buy something in the future.

**Sharing:** Something shared that does not have to be returned is a gift. Something borrowed must be returned.

**Trading:** A trade is possible when both parties are satisfied with the benefits received (ex. People trade money to buy goods or services).

- C. Paper money and coins have different values.
- D. One way people help others is by giving money.
- E. People in a community share the cost of services available to everyone, such as police protection.

### By the end of Kindergarten students will:

**Indicator 1:** Develop a plan for spending and saving.

### Learning Targets:

- A. Brainstorm a list of uses for personal funds.

## Resources

| Content Areas:                         | Math   | Global Citizenship   | ELA-Reading & Writing  | Games  |
|--|--|--|--|--|
| <p><b>Connection to Standards:</b></p> | <p><a href="#">CCSS.MATH.CONTENT.K.CC.C.6</a><br/>Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies.</p> <p><a href="#">CCSS.MATH.CONTENT.K.MD.B.3</a><br/>Classify objects into given categories; count the numbers of objects in each category and sort the categories by count.</p> | <p><a href="#">D2.Eco.9.K-2</a>. Describe the role of banks in an economy.</p> <p><a href="#">D2.Eco.10.K-2</a>. Explain why people save.</p>  | <p><a href="#">CCSS.ELA-LITERACY.W.K.8</a><br/>With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.</p>  |  |
| <p><b>Lessons:</b></p>                 | <ul style="list-style-type: none"> <li>• <a href="#">Personal Finance, Language Arts, and Mathematics: Kindergarten</a></li> <li>• <a href="#">Kindergarten Math Activities</a></li> <li>• <a href="#">Alexander Used to Be Rich</a></li> <li>• <a href="#">Jesse's Big Change</a></li> <li>• <a href="#">Saving Activities - Math</a></li> <li>• <a href="#">Just Saving My Money</a></li> </ul>                        | <ul style="list-style-type: none"> <li>• <a href="#">Personal Finance, Language Arts, Math</a></li> <li>• <a href="#">Saving Makes Cents</a></li> <li>• <a href="#">Rich Kid Smart Kid Games</a></li> <li>• <a href="#">ST and LT Savings Goals</a></li> <li>• <a href="#">Saving Strawberry Farm</a></li> <li>• <a href="#">Saving</a></li> <li>• <a href="#">Money Metropolis</a></li> <li>• <a href="#">All I Really Need!</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">The Kids Money Book- Earning</a></li> <li>• <a href="#">One Cent, Two Cents, Old Cent. (Dr. Suess)</a></li> <li>• <a href="#">Spend, Save, or Donate: Penny Drive</a></li> <li>• <a href="#">The Kids Money Book</a></li> <li>• <a href="#">Money, Money, Honey Bunny</a></li> <li>• <a href="#">Financial Fables from the Fed</a></li> <li>• <a href="#">Federal Reserve Bank of St. Louis</a></li> <li>• <a href="#">Toys for Me: A Lesson on Choice</a></li> <li>• <a href="#">The ABCs of Saving</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Peter Pig's Money Counter</a></li> <li>• <a href="#">Cash Puzzler</a></li> <li>• <a href="#">Save Perry's Pennies</a></li> <li>• <a href="#">US Mint Games</a></li> </ul> |

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## **Credit and Debt**

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

### **Big Ideas**

- A. Sometimes people can borrow money or an item if they promise to return it.
- B. Borrowers have the responsibility to return items in good condition.

**By the end of Kindergarten students will:**

**Indicator 1: Analyze the costs and benefits of various types of credit.**

#### **Learning Targets:**

- A. Explain why something borrowed must be returned.
- B. Explain the difference between buying and borrowing.

**Indicator 2: Summarize a borrower's rights and responsibilities related to credit reports**

#### **Learning Targets:**

- A. Explain how to take care of something borrowed.

**Indicator 3: Apply strategies to avoid or correct debt management problems**

#### **Learning Targets:**

- A. Identify actions a borrower can take to satisfy a lender when a borrowed item is lost or damaged.

**Indicator 4: Summarize major consumer credit laws- No Kindergarten Benchmarks**

| Content Areas:                  | Math   | Global Citizenship  | ELA-Reading & Writing  | Games |
|---------------------------------|--|---|--|-------|
| <b>Connection to Standards:</b> | <a href="#">CCSS.MATH.CONTENT.K.CC.C.6</a><br>Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies. | <a href="#">D2.Eco.1.K-2</a> . Explain how scarcity necessitates decision making. | <a href="#">CCSS.ELA-LITERACY.RI.K.2</a><br>With prompting and support, identify the main topic and retell key details of a text.<br><br><a href="#">CCSS.ELA-LITERACY.W.K.2</a><br>Use a combination of drawing, dictating, and writing to compose informative/explanatory texts in which they name what they are writing about and supply some information about the topic.<br><br><a href="#">CCSS.ELA-LITERACY.W.K.8</a><br>With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question. |       |
| <b>Lessons:</b>                 |  | <a href="#">Money Activities</a>  | <ul style="list-style-type: none"> <li>• <a href="#">Community Helpers at Your Service</a></li> <li>• <a href="#">Goods &amp; Services</a></li> <li>• <a href="#">Bad Kitty Gets Goods and Services</a></li> </ul>   |       |

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## Employment and Income

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

### Big Ideas

- A. People have jobs that pay money.

**By the end of Kindergarten students will:**

**Indicator 1: Explore job and career options.**

### Learning Targets:

- A. Discuss tasks that an adult family member or friend does on the job.

**Indicator 2: Compare sources of personal income and compensation.**

### Learning Targets:

- A. Discuss special household tasks that might be suitable opportunities to earn money.

**Indicator 3: Analyze factors that affect net income. - No Kindergarten Benchmarks**

| Content Areas:                  | Math  | Global Citizenship   | ELA-Reading & Writing  | Games  |
|---------------------------------|---|--|--|--|
| <b>Connection to Standards:</b> | <a href="#">CCSS.MATH.CONTENT.K.MD.A.1</a><br>Describe measurable attributes of objects, such as length or weight. Describe several measurable attributes of a single object. | <a href="#">D2.Eco.3.K-2</a> . Describe the skills and knowledge required to produce certain goods and services.<br><a href="#">D2.Eco.6.K-2</a> . Explain how people earn income. | <a href="#">CCSS.ELA-LITERACY.SL.K.4</a><br>Describe familiar people, places, things, and events and, with prompting and support, provide additional detail. |  |
| <b>Lessons:</b>                 | <ul style="list-style-type: none"> <li>• <a href="#">Show Me the Money</a></li> <li>• <a href="#">1+1=Fun!</a></li> </ul>   | <ul style="list-style-type: none"> <li>• <a href="#">How Do You Get Money?</a></li> <li>• <a href="#">IA Ourselves</a></li> </ul>  | <ul style="list-style-type: none"> <li>• <a href="#">You Will Be A Star</a></li> </ul>   | <ul style="list-style-type: none"> <li>• <a href="#">Rich Kid Smart Kid - Jesse's Ice Cream Stand</a></li> </ul> |

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## **Investing – No Kindergarten Benchmarks**

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

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## **Risk Management and Insurance**

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

### **Big Ideas**

- A. There are ways to keep possessions, including money, safely at home and other places.

**By the end of Kindergarten students will:**

**Indicator 1: Identify common types of risks and basic risk management methods.**

### **Learning Targets:**

- A. Devise a system to keep track of personal items and small amounts of money at home.
- B. Establish safe ways to carry small amounts of money and personal items.
- C. Given an age-appropriate activity such as riding a bicycle, recommend ways to reduce and avoid potential risks.

**Indicator 2: Justify reasons to use property and liability insurance.**

### **Learning Targets:**

- A. List valuable items that households commonly own.
- B. Describe how valuable items might be damaged or lost and ways to protect them.

**Indicator 3: Justify reasons to use health, disability, long-term care and life insurance.**

**Learning Targets:**

List ways that children can protect themselves from injury.

| Content Areas:                  | Math   | Global Citizenship   | ELA-Reading & Writing   | Games |
|---------------------------------|--|--|---|-------|
| <b>Connection to Standards:</b> | <a href="#">CCSS.MATH.CONTENT.K.OA.A.2</a><br>Solve addition and subtraction word problems, and add and subtract within 10, e.g., by using objects or drawings to represent the problem. | <a href="#">D2.Eco.2.K-2</a> . Identify the benefits and costs of making various personal decisions. | <a href="#">CCSS.ELA-LITERACY.W.K.2</a><br>Use a combination of drawing, dictating, and writing to compose informative/explanatory texts in which they name what they are writing about and supply some information about the topic.<br><br><a href="#">CCSS.ELA-LITERACY.W.K.8</a><br>With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.<br><br><a href="#">CCSS.ELA-LITERACY.SL.K.4</a><br>Describe familiar people, places, things, and events and, with prompting and support, provide additional detail. |       |
| <b>Lessons:</b>                 |  |  |   |       |

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## Financial Decision Making

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

### Big Ideas:

- A. People have a limited amount of money to spend.
- B. Choosing not to spend money can sometimes be a good decision.
- C. People have different needs and wants.
- D. Each person's needs and wants can change, depending on circumstances and priorities.
- E. Money can be spent only once- after buying something a person needs more money to buy something else.
- F. People do some things for each other without being paid.

### By the end of Kindergarten students will:

**Indicator 1:** Recognize the responsibilities associated with personal financial decisions.

#### Learning Targets:

- A. Demonstrate spending by trading money for something else.
- B. Share experiences about deciding not to spend money.

**Indicator 2:** Use reliable resources when making financial decisions.

#### Learning Targets:

- A. Give an example of a purchase or an activity that did not meet expectations.

**Indicator 3:** Summarize major consumer protection laws - No Kindergarten Benchmarks

**Indicator 4:** Make criterion-based financial decisions by systematically considering alternatives and consequences.

**Learning Targets:**

- A. Explain why a choice may be necessary when desiring two items at the same time but having enough money to buy only one item.
- B. Give an example of something that could be a need for one person but not for another.
- C. Discuss how wants might differ, depending on individual circumstances such as age, where one lives and the time of year.

**Indicator 5: Apply communication strategies when discussing financial issues.**

**Learning Targets:**

- A. Respectfully discuss with other students and teachers to assign classroom chores and privileges.

**Indicator 6: Analyze the requirements of contractual obligations.**

**Learning Targets:**

- A. Give reasons for keeping promises between friends or family members.

**Indicator 7: Control personal information.**

**Learning Targets:**

- A. Explain the reasons for not sharing personal information with strangers.

**Indicator 8: Use a personal financial plan.**

**Learning Targets:**

Differentiate between possessions that belong to a specific family member and those that are available for everyone in the family to use.

| Content Areas:                         | Math   | Global Citizenship  | ELA-Reading & Writing  | Games   |
|--|--|---|--|---|
| <p><b>Connection to Standards:</b></p> | <p><a href="#">CCSS.MATH.CONTENT.K.OA.A.2</a><br/>Solve addition and subtraction word problems, and add and subtract within 10, e.g., by using objects or drawings to represent the problem.</p>                       | <p><a href="#">D2.Eco.1.K-2</a>. Explain how scarcity necessitates decision making.</p> <p><a href="#">D2.Eco.2.K-2</a>. Identify the benefits and costs of making various personal decisions.</p>  | <p><a href="#">CCSS.ELA-LITERACY.W.K.3</a><br/>Use a combination of drawing, dictating, and writing to narrate a single event or several loosely linked events, tell about the events in the order in which they occurred, and provide a reaction to what happened.</p> <p><a href="#">CCSS.ELA-LITERACY.W.K.8</a><br/>With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.</p> <p><a href="#">CCSS.ELA-LITERACY.SL.K.1</a><br/>Participate in collaborative conversations with diverse partners about <i>kindergarten topics and texts</i> with peers and adults in small and larger groups.</p> <p><a href="#">CCSS.ELA-LITERACY.SL.K.4</a><br/>Describe familiar people, places, things, and events and, with prompting and support, provide additional detail.</p> |   |
| <p><b>Lessons:</b></p>                 | <ul style="list-style-type: none"> <li>• <a href="#">What Is Money?</a></li> <li>• <a href="#">Counting Money</a></li> <li>• <a href="#">Kids &amp; Money</a></li> <li>• <a href="#">Budgeting Activity</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Finance in the Classroom</a></li> <li>• <a href="#">That's Not Fair, That's Not How We Share</a></li> <li>• <a href="#">Do You Really Need It?</a></li> <li>• <a href="#">How Do You Spend Money Wisely?</a></li> <li>• <a href="#">Needs and Wants</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">All I Really Need!</a></li> <li>• <a href="#">Money Activities - ELA</a></li> <li>• <a href="#">Monster Musical Chairs</a></li> <li>• <a href="#">Mad, Mad, Mad, Toy Craze</a></li> <li>• <a href="#">Messy Bessey's Holidays</a></li> <li>• <a href="#">The Wants &amp; Needs of Making A Difference</a></li> <li>• <a href="#">Financial Fables</a> - Olivia Owl</li> </ul>   | <ul style="list-style-type: none"> <li>• <a href="#">Trading Post Simulation</a></li> <li>• <a href="#">Fun For Kids</a></li> </ul> |

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