

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

Standard

Click the link to jump to the resources by STANDARD.

- [Spending & Saving](#)
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- [Employment and Income](#)
- [Investing](#)
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- [Financial Decision Making](#)

Resources

- [Annuity](#): Information covering how parents can talk to kids about money; includes links to lessons, apps and games.
- [Budget Challenge](#): A simulated road test for Personal Finance (no longer a free resource).
- [Claim Your Future](#): An interactive educational activity that encourages students to explore education after high school, future careers, and money management.
- [Discovery Education Pathway to Financial Success](#): This program is designed for students and their families to explore comprehensive financial literacy resources to gain the tools and skills necessary to make sound financial decisions and achieve personal goals.
- [Hands on Banking](#): This online learning center 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 (paid resource).
- [Money Skill](#): A free money management course teaching skills such as budgeting and the 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 and practical information to people at all financial stages.

- [NextGen Personal Finance](#): NGPF provides curriculum options, resources, student games, activities and resources, as well as professional development for educators.
- [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.
- [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](#)
- [Global Financial Literacy Excellence Center Micro Credentials through Digital Promise](#)
- [IRS Link and Learn Taxes Self-Paced Training for Volunteers](#)
- [Jump\\$tart National Conference](#)
- [Jump\\$tart Vermont Conference](#)
- [MyMoney.Gov Resources for Teachers](#)
- [National Business Educator Association National Conference](#)
- [NCEE National Conference](#)
- [NGPF Conferences](#)
- [NGPF FinCamp](#)
- [NGPF Virtual PD](#)
- [NGPF Teacher Toolkit](#)
- [NGPF Webinars](#)
- [Overview of training opportunities](#)
- [Summer Institute Champlain College](#)
- [W!se Financial Literacy Certification](#)

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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Students will develop a plan for spending and saving.</p> <p>A. Assess how spending priorities reflect goals and values.</p> <p>B. Analyze how spending and saving behavior can affect overall well-being.</p> <p>C. Discuss the components of a personal spending plan, including income, planned saving and expenses.</p> <p>D. Compare saving strategies, including “Pay Yourself First” and comparison shopping.</p> <p>E. Compare the advantages and disadvantages of saving for financial goals.</p>	<p><i>Content connections accepted from the field</i></p> <p>bizkid\$ Saving and Investing For Your Future</p> <p>Rich kid Smart kid - pay yourself first</p> <p>Math Games - Better Buy</p> <p>Kahoot - grocery shopping</p> <p>NGPF - Unit Price</p> <p>EverFi’s Free Online Course - Vault</p> <p>EverFi’s Free Online Course - FutureSmart</p> <p>It’s Your Paycheck - compound interest and the rule of 72</p>	<p><i>Content connections accepted from the field</i></p>	<p>What terminology must we learn to be able to communicate about finances? (WPI has online fin lit courses that are free)</p> <p>FACS 1.0 and 2.6 What leadership skills affect the success of a long-term financial plan? (article to generate discussion)</p>	<p><u>A and B:</u> Activity - Earning, Spending and Saving Worksheet (modified from Nextgen Personal Finance)</p> <p><u>C-H</u> Argument Writing Provide students with a list of important terms and ask students to re-write formal definitions for each term in their own words to demonstrate comprehension.</p> <p>Use terms to create CER/ICE response about the best plan for them.</p> <p>Language Arts Lesson Plan: Paying Yourself First - Save with Me! (Discover Card)</p>	<p><u>A, B, C, D</u> BRMS PLP Program for 7th Grade - Values and Money Activity to be developed Fall of 2019 - implementation Spring of 2020</p> <p><u>A, B, C, D</u> BRMS PLP Program for 8th Grade - Budget/Cost of Living Activity</p>	<p><i>Content connections accepted from the field</i></p>

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>F. Illustrate how inflation can affect spending power over time.</p> <p>G. Justify the value of an emergency fund.</p> <p>H. Explain why saving is a prerequisite to investing.</p>				<p>Videos: Delayed Gratification and Interest and How can you get the most from your money?</p>		
<p>Standard 2. Develop a system for keeping and using financial records.</p> <p>A. Prepare a personal property inventory, including descriptions, locations and estimates of value.</p> <p>B. Develop a system for organizing personal financial records, both paper and electronic.</p> <p>C. Investigate ways to secure vital personal financial data and records.</p>	<p><i>Content connections accepted from the field</i></p> <p>TheMint - checkbook register</p> <p>Corporate Finance Institute - types of assets</p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 2.0</p> <p>What criteria should be used to determine what financial decisions are necessary? (60 min Lesson Plan on financial records linked to multiple standards)</p> <p>FACS 2.4</p> <p>The Top Five Easiest Ways to Protect Your Data, Your Money, and Your Family</p>	<p>A: Procedure Writing - develop plan to record personal property</p> <p>B and C: Evaluate techniques for stealing personal financial information and best methods to confront</p> <p>C. TD Bank Securing Financial records - develop into a reading lesson</p>	<p>Checks and Balances-Activity</p> <p>Give middle schoolers practice balancing a checking account by using addition and subtraction.</p>	<p><i>Content connections accepted from the field</i></p>

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 3. Describe how to use different payment methods.</p> <p>A. Compare and contrast different types of local financial institutions and the services they provide.</p> <p>B. Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payment systems.</p> <p>C. Verify sales receipts for accuracy, including calculations, sales tax and any fees.</p>	<p>Debit card vs. Credit card - pros and cons</p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 2.5</p> <p>What are the consequences of the interrelationship between the economic system and consumer decisions and actions?</p> <p>(Find activities to engage students on these topics!)</p> <p>Debit Vs. Credit Card lesson</p> <p>Teaching Kids About Sales Tax</p>	<p>ANALYZE: Why Do Celebrities Go Bankrupt?</p> <p>ICE/CER Response: How does lack of understanding of banking lead to financial trouble?</p> <p>NGPF Lesson 1.4 Online and Mobile Banking (may need to be preceded by Lesson 1.3 Classic Checking)</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>

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 4. Apply consumer skills to spending and saving decisions.</p> <p>A. Evaluate the relationship between spending practices and achieving financial goals.</p> <p>B. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p> <p>C. When making a consumer decision, consider a range of spending and non-spending alternatives.</p> <p>D. Illustrate the effect of inflation on buying power.</p> <p>E. Investigate a private charitable organization and its purpose.</p>	<p>EverFi's Free Online Course - Vault</p> <p>EverFi's Free Online Course - FutureSmart</p> <p>Corporate Finance Institute - Inflation</p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 2.6</p> <p>What resources do we have to reach our financial goals?</p> <p>(living paycheck to paycheck)</p> <p>How do we eliminate or minimize the roadblocks to financial planning?</p> <p>(Lesson plan including social media ad techniques to get kids interested)</p> <p>FACS 2.5</p> <p>What do our actions mean about personal responsibility for use of resources?</p> <p>(barter/trade discussion starter)</p> <p>What alternatives may be considered in the determination of individual and family consumer actions?</p> <p>U.S. Inflation Calculator</p> <p>Market Basket Data</p> <p>Cold War Data</p> <p>Charity rating site</p> <p>(Links to support inflation concept)</p>	<p>A. Needs vs Wants</p> <p>NGPF Needs vs Wants</p> <p>Worksheet - MS-3.2</p> <p>Use Resource 2 to evaluate a cartoon</p> <p>B. Exploring the Influence of Advertisements</p> <p>Consumer Financial Protection Bureau</p> <p>C. Comparison Shopping</p> <p>NGPF Student Activity Packet</p> <p>Worksheet - MS 2.1</p> <p>Compare Sweatshirt activity</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>

Credit and Debt

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

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Analyze the costs and benefits of various types of credit.</p> <p>A. Assess whether a specific purchase justifies the use of credit.</p> <p>B. Explain how debit cards differ from credit cards.</p> <p>C. Explain how interest rate, compounding frequency and loan length affect the cost of using credit.</p> <p>D. Calculate the total cost of repaying a loan under various rates of interest and over different periods.</p> <p>E. Discuss potential consequences of using “easy access” credit.</p> <p>F. Explain how individuals use debt as an investment.</p>	<p>Bankrate - interest calculator</p> <p>Practical Money Skills - Credit</p>	<p>D2.Eco.10.3-5. Explain what interest rates are.</p> <p>D2.Eco.10.6-8. Explain the influence of changes in interest rates on borrowing and investing.</p> <p>Interest Rates and How They Work</p> <p>What are Interest Rates & How Does Interest Work?</p> <p>Do lower interest rates increase investment spending?</p> <p>How Interest Rates Affect the U.S. Markets</p> <p>Federal Funds Rate, History with it's Highs, Lows, and Charts</p> <p>Current Federal Reserve Interest Rates and Why They Change</p>	<p>(FACS 2.1.2 Examine how individuals and families make choices to satisfy needs and wants.</p> <p>FACS 2.5 Analyze interrelationships between the economic system and consumer actions.)</p> <p>Time Value of Money: A Simple Guide</p> <p>Making A Purchase</p>	<p>Language Arts Lesson Plan: Credit cards - How are they different? (Discover Card)</p> <p>Video - How to make credit interesting for students (Discover Card)</p>	<p>Better Money Habits Middle School Lesson: Credit and Debit: Two Very Different Cards</p> <p>Video: Debit & Credit Cards</p>	<p><i>Content connections accepted from the field</i></p>

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Summarize a borrower’s rights and responsibilities related to credit reports.</p> <p>A. Recommend ways that a person can regain a lender’s trust after losing or damaging borrowed personal property.</p> <p>B. Weigh the potential payoffs of a positive borrowing reputation versus the potential consequences of a poor borrowing reputation.</p>	<p>Practical Money Skills - Credit</p>	<p><i>Content connections accepted from the field</i></p>	<p>(FACS 2.3 Analyze policies that support consumer rights and responsibilities.)</p> <p>Interesting video, 5 min. about protection in European Union - great starter to have students research USA protections to compare!</p> <p>A Unit of Lesson Plans and activities on “Becoming a Responsible Consumer.”</p>	<p>A. Credit Scores NGPF Credit Scores Unit Worksheet - MS 4.4</p> <p>B. Building a Good Borrowing Reputation Consumer Financial Protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 3. Apply strategies to avoid or correct debt management problems.</p> <ul style="list-style-type: none"> A. Identify indicators of excessive debt. B. Predict possible consequences of excessive debt. C. Recommend actions that a borrower could take to reduce or better manage excessive debt. 	<p>Practical Money Skills - Credit</p>	<p><i>Content connections accepted from the field</i></p>	<p>(FACS 2.5.4 Determine practices that allow families to maintain economic self-sufficiency.</p> <p>FACS 15.0 Evaluate the impact of parenting roles and responsibilities on strengthening the well-being of individuals and families.)</p> <p>Have students take the role of parents and try activities based on these resources:</p> <p>15 Ways to Teach Kids About Money</p> <p>20 Critical Tips for Teaching your Kids About Debt and Lending</p>	<p>A - C. Good, Bad and the Ugly Bizkids Lesson about Excessive Debt, how to avoid and correct</p> <p>D. How to Avoid Excessive Debt Reading and Lesson Consumer Financial Protection Bureau</p>		
<p>Standard 4. Summarize major consumer credit laws.</p> <p>NO Indicators for Middle School</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></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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Employment

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

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Explore job and career options.</p> <p>A. Give an example of how education and training can affect lifetime income.</p> <p>B. Match personal skills and interests to various career options.</p> <p>C. Compare the education and training requirements, income potential and primary duties of at least two jobs of interest.</p> <p>D. Compare the costs of post-secondary education with the potential increase in income from a career of choice.</p> <p>E. Devise a strategy to minimize the costs of postsecondary education.</p> <p>F. Identify individuals who could provide positive job references.</p> <p>G. Complete an age-appropriate, part-time job application.</p>	<p>Dream Today/ Job Tomorrow - Federal Reserve</p> <p>Do You Know The Job Possibilities - NGPF</p> <p>Federal Reserve- college and career resources</p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 1.1.3 Analyze ways that individual career goals can enhance the family’s capacity to meet goals for all family members.</p> <p>Invest in Yourself concept; Using this idea students could personalize a slide presentation.</p> <p>Relationship between college and lifetime earnings from the Social Security Administration</p>	<p>Language Arts Lesson Plan: Career Planning 101 (Discover Card)</p> <p>Video: Planning for Future Careers (Discover Card)</p> <p>A. Increasing your earning potential Consumer Financial Protection Bureau</p> <p>G. Applying for a Job Consumer Financial Protection Bureau</p>	<p>Junior Achievement-Job Inspire</p> <p>Match volunteer roles with future jobs and brainstorm ways that different school subjects can prepare middle schoolers for different jobs.</p>	<p><i>Content connections accepted from the field</i></p>
<p>Standard 2. Compare sources of personal income and compensation.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>NexGen, Value of Higher Ed</p>	<p>A. Explaining the difference between earned and unearned income</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>A. Explain the difference between earned and unearned income and give an example of each.</p> <p>B. Give an example of a situation that qualifies for a government transfer payment.</p> <p>C. Explore how local government services assist people, such as those who are unemployed, elderly, disabled or low-income.</p>			<p>Teacher guide for earned/unearned income</p> <p>FACS 15.3 Evaluate external support systems that provide services for parents.</p> <p>Countless options for students to explore just by Googling support services for unemployed, elderly, disabled.</p>	<p>Consumer Financial Protection Bureau</p> <p>B and C. Paying for Government Services pwc financial Literacy Resources</p>		
<p>Standard 1. Explain how investing may build wealth and help meet financial goals.</p> <p>A. Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns.</p> <p>B. Devise an investment plan for accumulating money for a major expense such as a college education or the down payment on a car.</p> <p>C. Compare gambling and other games of chance with investments as a means of building wealth.</p> <p>D. Define the time value of money and explain how money invested regularly over time</p>	<p>Pros-and-cons-of-saving-and-investing - Federal Reserve</p>	<p>The Stock Market Game helps students learn the basics of investing through the management of an online investment portfolio.</p> <p>Practical Money Skills: Saving and Investing Lesson</p>	<p>(FACS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.)</p> <p>Ducksters- various financial literacy learning sites</p> <p>Federal Reserve Bank of St. Louis Curriculum</p>	<p>B, D, E. NGPF Unit: Investing Unit Plan with Links</p> <p>B. Understanding College Costs</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>may grow exponentially.</p> <p>E. Calculate and compare the time value of money in the following situations:</p> <ul style="list-style-type: none"> • Given a rate of return and number of years, calculate the future value of a lump sum investment. • Given a rate of return and number of years, calculate the lump sum amount an investor must invest today to reach a specific financial goal at a future date. • Given a rate of return, number of years and frequency of periodic payments, calculate the end (future) value of an investment. • Given a rate of return, number of years and frequency of payments, calculate the periodic payment amount needed to reach a specific investment goal. 						

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Evaluate investment alternatives.</p> <p>A. Explain the difference between stocks and bonds.</p> <p>B. Give examples of investments for current income and investments for future growth.</p> <p>C. Compare investing in individual stocks and bonds with investing in mutual funds and exchange traded funds.</p> <p>D. Use online data to compare investment performance of selected mutual funds and exchange-traded funds over different time periods.</p> <p>E. Discuss the potential benefits of a long-term investing strategy.</p> <p>F. Suggest types of investments appropriate for people who have a low risk tolerance for investment volatility.</p> <p>G. Illustrate the benefits of tax-advantaged investments for young people.</p> <p>H. Select appropriate investments for accumulating money for a major financial goal such as a college education.</p>	<p>What is the Stock Market - The Mint</p>	<p>The Stock Market Game helps students learn the basics of investing through the management of an online investment portfolio.</p> <p>Practical Money Skills: Saving and Investing Lesson</p>	<p><i>Content connections accepted from the field</i></p>	<p>A, C, E, F NGPF Unit: Investing Unit Plan with Links</p> <p>H. How to pay for college Consumer Financial protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 3. Demonstrate how to buy and sell investments.</p> <p>A. Demonstrate how to open a basic deposit account at a financial institution or brokerage firm.</p> <p>B. Explain how stock markets facilitate the buying and selling of securities.</p> <p>C. Interpret the financial market price quotations of a stock, a mutual fund and an exchange-traded fund.</p> <p>D. Describe how to buy and sell individual stocks, mutual fund shares and exchange-traded fund shares.</p> <p>E. Discuss reasons why some investors sell stocks when the stock market is falling (panic selling) and buy when prices are rising (exuberant buying).</p> <p>F. Calculate the average cost per share of an investment using a dollar cost averaging strategy</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>A. How to open a savings account NGPF Middle School Unit - Worksheet 5.4</p> <p>B, C, D, E. Investing Unit Plan NGPF Middle School Unit E. Lesson 8: Money doesn't grow on trees FDIC Smart Money Program (downloadable files)</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>
<p>Standard 4. Investigate how agencies protect investors and regulate financial markets and products.</p> <p>A. Research federal government depository insurance coverage</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>and limits related to consumer bank and credit union accounts.</p> <p>B. Explain how federal and state regulators help protect investors.</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Explain how investing may build wealth and help meet financial goals.</p> <p>A. Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns.</p> <p>B. Devise an investment plan for accumulating money for a major expense such as a college education or the down payment on a car.</p> <p>C. Compare gambling and other games of chance with investments as a means of building wealth.</p> <p>D. Define the time value of money and explain how money invested regularly over time may grow exponentially.</p> <p>E. Calculate and compare the time value of money in the following situations:</p>	<p>Pros-and-cons-of-saving-and-investing - Federal Reserve</p>	<p>The Stock Market Game</p> <p>The Stock Market Game helps students learn the basics of investing through the management of an online investment portfolio.</p> <p>Practical Money Skills: Saving and Investing Lesson</p>	<p>FACS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.</p> <p>Ducksters- various financial literacy learning sites</p> <p>Federal Reserve Bank of St. Louis Curriculum</p>	<p>B, D, E.</p> <p>NGPF Unit: Investing</p> <p>Unit Plan with Links</p> <p>A. Understanding College Costs</p> <p>(pwc Financial Literacy Resources)</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Explain how investing may build wealth and help meet financial goals. (cont.)</p> <ul style="list-style-type: none"> • Given a rate of return and number of years, calculate the future value of a lump sum investment. • Given a rate of return and number of years, calculate the lump sum amount an investor must invest today to reach a specific financial goal at a future date. • Given a rate of return, number of years and frequency of periodic payments, calculate the end (future) value of an investment. • Given a rate of return, number of years and frequency of payments, calculate the periodic payment amount needed to reach a specific investment goal. 						

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Evaluate investment alternatives.</p> <p>A. Explain the difference between stocks and bonds.</p> <p>B. Give examples of investments for current income and investments for future growth.</p> <p>C. Compare investing in individual stocks and bonds with investing in mutual funds and exchange traded funds.</p> <p>D. Use online data to compare investment performance of selected mutual funds and exchange-traded funds over different time periods.</p> <p>E. Discuss the potential benefits of a long-term investing strategy.</p> <p>F. Suggest types of investments appropriate for people who have a low risk tolerance for investment volatility.</p> <p>G. Illustrate the benefits of tax-advantaged investments for young people.</p>	<p>what-is-the-stock-market - The Mint</p>	<p>The Stock Market Game</p> <p>The Stock Market Game helps students learn the basics of investing through the management of an online investment portfolio.</p> <p>Practical Money Skills: Saving and Investing Lesson</p>	<p><i>Content connections accepted from the field</i></p>	<p>A, C, E, F</p> <p>NGPF Unit: Investing</p> <p>Unit Plan with Links</p> <p>H. How to pay for college</p> <p>Consumer Financial protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Evaluate investment alternatives.</p> <p>H. Explain the difference between stocks and bonds.</p> <p>I. Give examples of investments for current income and investments for future growth.</p> <p>J. Compare investing in individual stocks and bonds with investing in mutual funds and exchange traded funds.</p> <p>K. Use online data to compare investment performance of selected mutual funds and exchange-traded funds over different time periods.</p> <p>L. Discuss the potential benefits of a long-term investing strategy.</p> <p>M. Suggest types of investments appropriate for people who have a low risk tolerance for investment volatility.</p> <p>N. Illustrate the benefits of tax-advantaged investments for young people.</p>	<p>what-is-the-stock-market - The Mint</p>	<p>The Stock Market Game</p> <p>The Stock Market Game helps students learn the basics of investing through the management of an online investment portfolio.</p> <p>Practical Money Skills: Saving and Investing Lesson</p>	<p><i>Content connections accepted from the field</i></p>	<p>A, C, E, F</p> <p>NGPF Unit: Investing</p> <p>Unit Plan with Links</p> <p>H. How to pay for college</p> <p>Consumer Financial protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Evaluate investment alternatives. (Cont.)</p> <p>O. Select appropriate investments for accumulating money for a major financial goal such as a college education.</p>						
<p>Standard 3. Demonstrate how to buy and sell investments.</p> <p>A. Demonstrate how to open a basic deposit account at a financial institution or brokerage firm.</p> <p>B. Explain how stock markets facilitate the buying and selling of securities.</p> <p>C. Interpret the financial market price quotations of a stock, a mutual fund and an exchange-traded fund.</p> <p>D. Describe how to buy and sell individual stocks, mutual fund shares and exchange-traded fund shares.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>A. How to open a savings account NGPF Middle School Unit - Worksheet 5.4</p> <p>B, C, D, E. Investing Unit Plan NGPF Middle School Unit</p> <p>E. Lesson 8: Money doesn't grow on trees FDIC Smart Money Program (downloadable files)</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 3. Demonstrate how to buy and sell investments. (cont.)</p> <p>E. Discuss reasons why some investors sell stocks when the stock market is falling (panic selling) and buy when prices are rising (exuberant buying).</p> <p>Calculate the average cost per share of an investment using a dollar cost averaging strategy.</p>						
<p>Standard 4. Investigate how agencies protect investors and regulate financial markets and products.</p> <p>A. Research federal government depository insurance coverage and limits related to consumer bank and credit union accounts.</p> <p>B. Explain how federal and state regulators help protect investors.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></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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Risk Management and Insurance

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

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Identify common types of risks and basic risk management methods.</p> <p>A. Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction and transfer through insurance.</p> <p>B. Predict the consequences of accepting risk with insufficient or no insurance.</p> <p>C. Illustrate how to use insurance to share the risk of financial loss.</p> <p>D. Discuss factors that affect insurance premiums.</p> <p>E. Investigate a specific product safety recall.</p>	<p>Playinsure</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>A, C. Protecting your home Consumer Financial 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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Justify reasons to use property and liability insurance.</p> <p>A. Investigate the use of liability insurance to cover accidental bodily harm or damage to another person’s property.</p> <p>B. Categorize the kinds of expenses that typical auto insurance policies cover.</p> <p>C. Categorize the kinds of expenses that typical renters’ policies and typical homeowners’ policies cover.</p>	<p>Playinsure</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>A. Protecting yourself against risk Consumer Financial Protection Bureau</p> <p>B. Learning about the Good Student Discount Consumer Financial Protection Bureau</p> <p>C. Playing an insurance game Consumer Financial Protection Bureau</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>
<p>Standard 3. Justify reasons to use health, disability, long-term care and life insurance.</p> <p>A. Categorize the kinds of expenses that health insurance can cover.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></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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Financial Decision Making

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

Indicators and Learning Targets	Math	Social Studies	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 1. Recognize the responsibilities associated with personal financial decisions.</p> <p>A. Analyze money-handling decisions that young adults commonly face.</p> <p>B. Compare the benefits of financial responsibility with the consequences of financial irresponsibility.</p> <p>C. Predict how influences such as current fashion trends, peer pressure and procrastination can affect financial decisions.</p>	<p>Why Do Celebrities Go Bankrupt? NGPF</p>	<p>Money Fit: My Life Choices Student Simulation</p> <p>A game of financial choice and consequence. Great for middle and high school and even college students! My Life My Choices™ provides a safe and fun environment for you to get a deep understanding of how your personal values and priorities can affect your bill paying account balance.</p>	<p>FACS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.</p> <p>FACS 2.4.2 Examine how media and technological advances impact family and consumer decisions.</p>	<p>Language Arts Lesson Plan: Behavioral Economics and Financial Decisions (Discover Card)</p> <p>Video: Budgeting and Financial Goals (Discover Card)</p> <p>A. Using Idioms to promote saving Consumer Financial Protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 2. Use reliable resources when making financial decisions.</p> <p>A. Analyze the strengths and weaknesses of various online and printed sources of product information.</p> <p>B. Devise a way to test an advertising claim.</p> <p>C. Determine whether information sources are accurate and reliable when comparing products and services.</p> <p>D. Describe a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data and discounts.</p> <p>E. Investigate types of consumer fraud, including online scams and phone solicitations.</p>	<p><i>Content connections accepted from the field</i></p>	<p>Teach SWOT Analysis Use this tool to teach your students SWOT analysis where they can work to identify strengths, weaknesses, opportunities, and threats surrounding various products and services.</p> <p>Searching for Savings Activity Teach middle schoolers smart strategies for looking online to find and use money-saving coupons and sales.</p>	<p>FACS 3.5 Demonstrate skills needed for product development, testing, and presentation. (Reverse engineering as such)</p> <p>5 Golden Rules of Advertising - video</p> <p>How Advertising Rewires Kids' Brains -video</p> <p>5 Ads to Critique</p> <p>Persuasive Ad Techniques</p> <p>Many FACS topics in his piece.</p>	<p>A. Examining the statistics on fraud and identity Theft Consumer Financial Protection Bureau</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 3. Summarize major consumer protection laws.</p> <p>A. Give examples of behaviors that make consumers vulnerable to fraud.</p> <p>B. Describe the consumer protection agencies and their responsibilities in one’s state and community.</p> <p>C. Give examples of unfair or deceptive business practices that consumer protection laws prohibit.</p> <p>D. Outline the information needed to resolve a specific consumer complaint.</p>	<p><i>Content connections accepted from the field</i></p>	<p>Practical Money Skills: Consumer Awareness Lesson</p>	<p>FACS 2.5.3 Examine economic impacts of laws and regulations that pertain to consumers and providers of services.</p> <p>FACS 3.2 Analyze factors that impact consumer advocacy.</p> <p>NexGen Financial Literacy Resource (among many)</p>	<p>A. Protecting Yourself from Identity Theft Consumer Financial Protection Bureau</p> <p>B, C, D. Utah Education Network Consumer, Products, Laws and Agencies Multiple downloadable lessons with worksheets</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.</p> <p>A. Apply systematic decision making to setting and achieving financial goals.</p> <p>B. Prioritize personal financial goals.</p> <p>C. Determine the cost of achieving a financial goal.</p> <p>D. Evaluate the results of a financial decision.</p> <p>E. Give examples of how decisions made today can affect future opportunities.</p>	<p><i>Content connections accepted from the field</i></p>	<p>Buying a Car Activity</p> <p>Let students see the expenses of owning a car and use an online loan calculator to estimate monthly payments for different car options. (Can be adapted for middle school use).</p>	<p>FACS 3.3 Analyze factors in developing a long-term financial plan.</p> <p>Teacher's Guide</p>	<p>A, B, D. Lesson 3: Designing Dreams</p> <p>FDIC Smart Money Program</p> <p>(downloadable files)</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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 5. Apply communication strategies when discussing financial issues.</p> <p>A. Analyze how discussing important financial matters with household members can help reduce conflict.</p> <p>B. Assess differences among peer values and attitudes about money.</p> <p>C. Demonstrate how to negotiate a fee for services such as babysitting or lawn care.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 13.3 Demonstrate communication skills that contribute to positive relationships.</p> <p>Family Money Woes</p> <p>Teacher Lessons around Values and Money</p> <p>Negotiating a Babysitting Fee</p> <p>Sales Approach!</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>
<p>Standard 6. Analyze the requirements of contractual obligations.</p> <p>A. Categorize the types of rights and responsibilities typically found in employee handbooks.</p> <p>B. Devise a family agreement that establishes the terms of use of a personal cell phone or the family car.</p>	<p><i>Content connections accepted from the field</i></p>	<p><i>Content connections accepted from the field</i></p>	<p>FACS 13.0 Demonstrate respectful and caring relationships in the family, workplace, and community.</p> <p>What is an Employment Contract?</p> <p>(Cell Phone) Contract</p>	<p><i>Content connections accepted from the field</i></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	Family and Consumer Science	Language Arts	PLP	Special Education
<p>Standard 7. Control personal information.</p> <p>A. Investigate ways that thieves fraudulently obtain personal information.</p> <p>B. Predict problems that might occur to a victim of identity theft.</p> <p>C. Apply strategies for creating and maintaining strong online passwords.</p> <p>D. Recommend ways to use social media safely.</p>	<i>Content connections accepted from the field</i>	<i>Content connections accepted from the field</i>	<p>FACS 2.6 How do we eliminate or minimize the roadblocks to financial planning?</p> <p>Teacher lesson with many video options</p>	<p>NGPF Middle School Unit #7: Protecting Yourself Overview document with links</p> <p>A. Protecting Yourself from Identity Theft Consumer Financial Protection Bureau</p>	<i>Content connections accepted from the field</i>	<i>Content connections accepted from the field</i>
<p>Standard 8. Use a personal financial plan.</p> <p>A. Differentiate between assets and liabilities.</p> <p>B. Construct a student's net worth statement.</p>	Wants vs. Needs - Middle School Edition NGPF	<p>Know Your Worth Lesson Plan Students will analyze families' finances to identify assets and liabilities. They will use this information to calculate the families' net worth and learn the benefits of having a positive net worth. Students will work with other students to devise a plan to increase the families' net worth.</p>	<p>FACS 2.6.1 Examine the need for personal and family planning.</p> <p>Net Worth Calculator: Find Your Net Worth</p>	<i>Content connections accepted from the field</i>	<i>Content connections accepted from the field</i>	<i>Content connections accepted from the field</i>

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