

Joyce Kilmer School

# Financial Literacy

Semester cycle course

Twice per week | 40 classes

**Middle School Grade 7**

## **Course Objective**

Students will gain career, money management, investing, tax, checking/savings accounts, and credit skills. They will learn about our society and the various business opportunities, applications, and technologies. The students will gain a new perspective on the tools they need to be successful with money. Our financial literacy class will allow students to transition from school to work successfully.

## **Course Standard**

### **NJSLS 9.1 Personal Financial Literacy**

To support the path towards postsecondary success, students require opportunities to understand and develop both career awareness and personal financial literacy. Standard 9.1 Personal Financial Literacy outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially secure and successful lives. In meeting these expectations, New Jersey students will acquire the necessary knowledge and skills to not only achieve personal success, but also find and maintain financial wellness.

**FINANCIAL LITERACY  
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EARN, SPEND, SAVE & INVEST, BORROW, PROTECT**

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## Day 1: Pretest

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to apply previous knowledge of financial concepts on a pretest.

### Activities:

- Students will take a pretest to determine what they know about financial literacy.

### Materials:

1. Pretest
- 

## Day 2: Money

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to identify the importance of money.

### Activities:

- Students will read chapter one, *Money, Money, Money*, in *How to Manage Your Cash Smart Money*.
- Students will take notes on the chapter and analyze the key concepts.
- Students will have a class discussion about the chapter.

### Materials:

1. *How to Manage Your Cash Smart Money*
- 

## Day 3: How to Earn Money

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to explain various ways to earn money.

### Activities:

- Students will read chapter two, *In the Money*, in *How to Manage Your Cash Smart Money*.
- Students will take notes on the chapter and analyze the key concepts.
- Students will have a class discussion about the chapter.

### Materials:

1. *How to Manage Your Cash Smart Money*
-

## Day 4: Careers & Jobs

### Standards:

- 9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.
- 9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.

**Objective:** Students will be able to identify and assess the skills and experience needed for a variety of careers. Students will be able to examine the impact of education and other opportunities like internships on career trajectory. Students will be able to create a path for advancing in a career field.

### Activities:

- Teacher will follow the lesson 1 guide from FDIC Money Smart program. The first lesson in the middle school series will engage students in income-earning research as they explore career opportunities and investigate how education and training increase their earning power.

### Materials:

1. [Lesson 1](#)
- 

## Day 5: Job Research

### Standards:

- 9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.
- 9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.

**Objective:** Students will be able to identify and assess the skills and experience needed for a variety of careers.

### Activities:

- Students will research various jobs.
- Students will create a document that includes the following information about three jobs of their choice.
  - Job Title
  - Education needed to obtain the job
  - Job description
  - Salary
  - Availability

### Materials:

1. Chromebook
-

## Day 6: Job Research

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to identify and assess the skills and experience needed for a variety of careers.

### Activities:

- Students will research various jobs.
- Students will create a document that includes the following information about three jobs of their choice.
  - Job Title
  - Education needed to obtain the job
  - Job description
  - Salary
  - Availability

### Materials:

1. Chromebook
- 

## Day 7: Introduction to Taxes

### Standards:

- 9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
- 9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income.
- 9.1.8.EG.2: Explain why various sources of income are taxed differently.
- 9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.

**Objective:** Students will be able to understand and explain the purpose of federal income and state tax and how it affects personal income. Students will apply mathematical skills and concepts to tax brackets and personal income. Students will be able to describe and evaluate the importance of the current federal income tax system.

### Activities:

- Teacher will follow the lesson 2 guide from FDIC Money Smart program. Following the module on careers with an overview of income and taxes is a natural progression for learners to grasp how a paycheck works, and the government's role in income.

### Materials:

1. [Lesson 2](#)
-

## Day 8: Financial Goals

### Standards:

- 9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.

**Objective:** Students will be able to identify and explain needs and wants. Students will be able to identify their own financial values and apply those values to their financial goals. Students will be able to create a financial goal and develop the process to achieve it, factoring in possible barriers to that goal. Students will be able to understand and explain the importance of creating financial goals.

### Activities:

- Teacher will follow the lesson 3 guide from FDIC Money Smart program. Using student-centered learning, the module's focal point will be on the learners, their goals, and strategically building financial decision-making skills that will become an important part of their financial toolbox.

### Materials:

1. [Lesson 3](#)
- 

## Day 9: Where to Put Your Money

### Standards:

- 9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.

**Objective:** Students will be able to explain various places to put their money such as checking accounts and savings accounts.

### Activities:

- Students will read chapter three, *Where to Put Your Money*, in *How to Manage Your Cash Smart Money*.
- Students will take notes on the chapter and analyze the key concepts.
- Students will have a class discussion about the chapter.

### Materials:

1. *How to Manage Your Cash Smart Money*
- 

## Day 10: Check Writing

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate proficiency in writing checks, including accurately filling out essential fields such as the date, payee, amount in numbers and words, and signing the check, thereby developing practical skills in financial literacy.

### Activities:

- Students will practice writing checks to various people for different amounts of money.

### Materials:

1. Check writing activity slides

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## Day 11: Check Register

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate proficiency in managing personal finances by accurately creating and maintaining a comprehensive check register, showcasing their understanding of financial transactions, account reconciliation, and responsible budgeting.

### Activities:

- Students will practice writing check registers to show financial transactions and account reconciliation.

### Materials:

1. Check register slides
- 

## Day 12: Checking Activity

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate proficiency in writing checks, including accurately filling out essential fields such as the date, payee, amount in numbers and words, and signing the check, thereby developing practical skills in financial literacy. Students will demonstrate proficiency in managing personal finances by accurately creating and maintaining a comprehensive check register, showcasing their understanding of financial transactions, account reconciliation, and responsible budgeting.

### Activities:

- Students will write checks and complete check registers during an online activity.

### Materials:

1. Check register & check writing activity slides
- 

## Day 13: Checking Review

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate proficiency in writing checks, including accurately filling out essential fields such as the date, payee, amount in numbers and words, and signing the check, thereby developing practical skills in financial literacy. Students will demonstrate proficiency in managing personal finances by accurately creating and maintaining a comprehensive check register, showcasing their understanding of financial transactions, account reconciliation, and responsible budgeting.

**Activities:**

- Students will work on a checking review activity.

**Materials:**

1. Checking Review
- 

**Day 14: Checking Test****Standards:**

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate proficiency in writing checks, including accurately filling out essential fields such as the date, payee, amount in numbers and words, and signing the check, thereby developing practical skills in financial literacy. Students will demonstrate proficiency in managing personal finances by accurately creating and maintaining a comprehensive check register, showcasing their understanding of financial transactions, account reconciliation, and responsible budgeting.

**Activities:**

- Students will take a test on checking.

**Materials:**

1. Test
- 

**Day 15: Smart Shopping****Standards:**

- 9.1.8.CP.1: Compare prices for the same goods or services.
- 9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.
- 9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.
- 9.1.8.RM.3: Evaluate the need for different types of warranties.
- 9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.

**Objective:** Students will be able to consider the role of needs and wants in decision making. Students will be able to evaluate the credibility and motivation of marketing and advertising. Students will be able to distinguish the best value of goods and services. Students will be able to define and apply opportunity cost to purchases.

**Activities:**

- Teacher will follow the lesson 4 guide from FDIC Money Smart program. Using student-centered learning, the module's focal point will be on the learners, their goals, and strategically building financial decision-making skills that will become an important part of their financial toolbox. Building on prior buying decision knowledge, the shopping smart lesson will use research to help learners explore how to find the best value for goods and services. Using examples relevant to their lives, students will also explore the impact of advertising on their shopping decisions.

**Materials:**

1. [Lesson 4](#)



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## Day 16: Savvy Shopper

### Standards

- 9.1.8.CP.1: Compare prices for the same goods or services.

**Objective:** Students will be able to explain different ways to save versus spend money.

### Activities:

- Students will read chapter five, *Spending Wisely* in *How to Manage Your Cash Smart Money*.
- Students will take notes on the chapter and analyze the key concepts.
- Students will have a class discussion about the chapter.

### Materials:

1. *How to Manage Your Cash Smart Money*
- 

## Day 17: Marketing

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.1.8.EG.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.
- 9.1.8.FP.6: Compare and contrast advertising messages to understand what they are trying to accomplish.
- 9.1.8.FP.7: Identify the techniques and effects of deceptive advertising.

**Objective:** Students will be able to develop a compelling marketing advertisement that effectively communicates the key features and benefits of the financial literacy product, aiming to engage and educate the target audience.

### Activities:

- Create an advertisement to market a product to other students their age.
- Create the advertisement on a google doc and turn it in upon completion.
- The product does not need to be made up. It can certainly be an existing product that is on the market.
- Students will include a brief description of the product and other important details.

### Materials:

1. Google Classroom/Google Docs
- 

## Day 18: Reality Check Activity

### Standards:

- 9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.
- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.

- 9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.

**Objective:** Students will be able to make realistic financial decisions within a budget. The goal is to enhance their understanding of financial management, including savings, housing, utilities, and food expenses, fostering practical skills for responsible and informed financial decisions in the real world.

**Activities:**

- Students will go through the Reality Check slides and make financial decisions.
- If students do not land within the budget, they must start over and make different decisions.

**Materials:**

1. [Reality Check Game](#)
- 

**Day 19:** Reality Check Activity

**Standards:**

- 9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.
- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.

**Objective:** Students will be able to make realistic financial decisions within a budget. The goal is to enhance their understanding of financial management, including savings, housing, utilities, and food expenses, fostering practical skills for responsible and informed financial decisions in the real world.

**Activities:**

- Students will go through the Reality Check slides and make financial decisions.
- If students do not land within the budget, they must start over and make different decisions.

**Materials:**

1. [Reality Check Game](#)
-

## Day 20: Cash Flow & Budgeting

### Standards:

- 9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
- 9.1.8.PB.3: Explain how to create budget that aligns with financial goals.
- 9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).
- 9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.
- 9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.

**Objective:** Students will be able to explain the purpose and value of budgeting. Students will be able to explain the budget categories: fixed expenses, variable expenses, and discretionary expenses. Students will be able to create a budget accounting for income, expenses, and unexpected scenarios.

### Activities:

- Teacher will follow the lesson 5 guide from FDIC Money Smart program. Learners continue to explore the concept of budgeting through a close examination of cash flow. The central purpose of the lesson is for learners to identify sources of income and expenses, and then to apply those concepts to a budget to demonstrate cash flow.

### Materials:

1. [Lesson 5](#)
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## Day 21: Importance of Saving

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to understand and explain the importance of saving money. Students will be able to evaluate methods for saving money, both for a scenario and in their own lives.

### Activities:

- Teacher will follow the lesson 6 guide from FDIC Money Smart program. Learners explore savings at a deeper level in Lesson 6 by debating when an emergency fund is applicable and discussing how to plan for special purchases and how to set and achieve long-term financial goals. Using collaborative learning, students will craft savings strategies that lead to positive savings habits and demonstrate how financial institutions can help grow money.

### Materials:

1. [Lesson 6](#)
- 

## Day 22: Super Savers

### Standards:

- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.

**Objective:** Students will be able to showcase a clear understanding of financial concepts such as saving money.

**Activities:**

- Students will review the topic of saving money.
- Students will read the slideshow and complete the table at the end to explain how to handle each savings situation.

**Materials:**

1. Super Saver Slide Show
- 

**Day 23: Super Savers**

**Standards:**

- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.

**Objective:** Students will be able to showcase a clear understanding of financial concepts such as saving money.

**Activities:**

- Students will review the topic of saving money.
- Students will read the slideshow and complete the table at the end to explain how to handle each savings situation.

**Materials:**

1. Super Saver Slide Show
- 

**Day 24: Saving Options**

**Standards:**

- 9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.

**Objective:** Students will be able to evaluate and differentiate a variety of banking and savings options. Students will be able to identify the benefits of creating a savings account. Students will be able to understand compound interest and how it can increase savings.

**Activities:**

- Teacher will follow the lesson 7 guide from FDIC Money Smart program. While students are beginning to formulate their knowledge of spending and saving, incorporate helping the less fortunate/those in need as part of a financial plan. Students will discover why they may choose to include charitable giving as part of a budget. They will also be reminded how time has an opportunity cost, so even if they don't have money to donate, they can support charitable causes through volunteering.

**Materials:**

1. [Lesson 7](#)

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## Day 25: Investing Options

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to understand investment growth, losses, reward, and risk by developing and tracking a stock portfolio. Students will be able to demonstrate a general understanding of investment vehicles, like bonds, stocks, and mutual funds. Students will be able to create investment tips for an adult audience.

### Activities:

- Teacher will follow the lesson 8 guide from FDIC Money Smart program. This lesson will explore the concepts of interest and investments helping learners make initial discoveries about how their money can grow overtime.

### Materials:

1. [Lesson 8](#)
- 

## Day 26: Stash Your Cash

### Standards:

- 9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.
- 9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.

**Objective:** Students will be able to apply knowledge of compound interest to complete an activity called Stash Your Cash.

### Activities:

- Students will read through the slideshow and complete the compound interest table. Students must multiply by .05 when calculating the interest.

### Materials:

1. Stash Your Cash Slideshow
- 

## Day 27: Quiz

### Standards:

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will be able to demonstrate knowledge of saving, investing, and spending money on a quiz.

### Activities:

- Students will take a quiz on saving, investing, and spending money.

**Materials:**

1. Quiz
- 

**Day 28: Credit & Debt****Standards:**

- 9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
- 9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.
- 9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
- 9.1.8.CP.4: Summarize borrower's credit report rights.
- 9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.
- 9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).

**Objective:** Students will be able to understand how to build credit and practices that may hurt credit. Students will be able to identify the economic benefits of good credit. Students will be able to discuss the consequences of debt.

**Activities:**

- Teacher will follow the lesson 9 guide from FDIC Money Smart program. As students gain additional understanding of borrowing and lending, analyzing the cost of borrowing becomes a critical skill to practice. In this lesson, learners demonstrate their understanding of credit by recognizing how to manage and damage credit, qualifications for a credit candidate, and how credit cards fit into the larger discussion on credit.
- If time permits, students will write a letter to their future selves about debt and credit. Students should also remind themselves in the letter about strategies to maintain good credit.

**Materials:**

1. [Lesson 9](#)
- 

**Day 29: Protecting Yourself****Standards:**

- 9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.

**Objective:** Students will be able to create a trifold informative brochure on identity theft and prevention methods. Students will be able to apply information about identity theft and prevention in realistic role-plays.

**Activities:**

- Teacher will follow the lesson 10 guide from FDIC Money Smart program. Learners will research issues of identity theft and understand consumer protection by role-playing different identity theft scenarios and creating an informative brochure to share what they've learned with others.

- Students will be presenting these trifolds during the next class.

**Materials:**

1. [Lesson 10](#)
- 

**Day 30: Identity Theft Presentations**

**Standards:**

- 9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.

**Objective:** Students will be able to create a trifold informative brochure on identity theft and prevention methods. Students will be able to apply information about identity theft and prevention in realistic role-plays. Students will present their trifolds to the class.

**Activities:**

- Students will present their trifolds on identity theft to the class.

**Materials:**

1. Identity Theft Trifolds
- 

**Day 31: Financial Risk & Stock Project**

**Standards:**

- 9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
- 9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Identify methods to protect oneself from unwanted financial risk. Create a risk management plan for a purchase. Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

**Activities:**

- Teacher will follow the lesson 11 guide from FDIC Money Smart program. This lesson will explore the basic principles of financial risk, engaging students in initial risk-management debates about insurance and emergency savings.
- Introduce the stock project: Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

**Materials:**

1. [Lesson 11](#)
  2. Stock project spreadsheet
  3. Stock exchange website
- 

### Day 32: Stock Project

#### Standards:

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

#### Activities:

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

#### Materials:

1. Stock project spreadsheet
  2. Stock exchange website
- 

### Day 33: Stock Project

#### Standards:

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

#### Activities:

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

#### Materials:

1. Stock project spreadsheet
2. Stock exchange website



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## Day 34: Stock Project

### Standards:

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

### Activities:

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

### Materials:

1. Stock project spreadsheet
  2. Stock exchange website
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## Day 35: Stock Project

### Standards:

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

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- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

### Materials:

4. Stock project spreadsheet
  5. Stock exchange website
- 

## Day 36: Stock Project

### Standards:

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

**Activities:**

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

**Materials:**

1. Stock project spreadsheet
  2. Stock exchange website
- 

**Day 37: Stock Project**

**Standards:**

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

**Activities:**

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

**Materials:**

1. Stock project spreadsheet
  2. Stock exchange website
- 

**Day 38: Stock Project**

**Standards:**

- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

**Objective:** Students will be able to understand fundamental financial concepts, such as researching and evaluating stocks, interpreting financial statements, and making informed investment decisions. Students will develop critical thinking skills by analyzing market trends, assessing risks, and communicating their findings effectively.

**Activities:**

- Students will be given a budget of \$10,000. They will need to purchase 5 stocks.
- Students will monitor the stocks for eight class days and keep track of the data in a spreadsheet.
- Students will complete a detailed explanation of the change in their stocks over the course of time.

**Materials:**

1. Stock project spreadsheet
  2. Stock exchange website
- 

**Day 39: Review**

**Standards:**

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate their understanding of financial literacy key concepts such as earning, saving, investing, protecting, and spending money.

**Activities:**

- Students will complete a review on key financial concepts.

**Materials:**

1. Review activity
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**Day 40: Test**

**Standards:**

- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

**Objective:** Students will demonstrate their understanding of financial literacy key concepts such as earning, saving, investing, protecting, and spending money.

**Activities:**

- Students will take a final exam on financial concepts.

**Materials:**

1. Final Exam