



MoneyMasters

financial literacy program

Curriculum guide



MoneyMasters

BY MODERN WOODMEN

Program summary

The mission of the course is to provide students from kindergarten through 12th grade with financial literacy and personal finance education to help them thrive and meet their financial and personal goals. The course will present concepts that align with the National Standards in K-12 Personal Finance Education, published by the Jump\$tart Coalition for Personal Financial Literacy and Common Core State Standards.

Overview

The course primarily aims to improve student knowledge of financial literacy concepts and individual behaviors toward financial management. The course is designed as best-in-class blended learning, which pairs interactive and engaging digital sequences with in-class discussions, extension activities and opportunities to engage a wider community to support students' understanding of and behaviors with personal finance.

The course has four grade bands (K-2, 3-5, 6-8 and 9-12). Each band has 5 blended learning lessons composed of an online sequence (for K-2, a video) and teacher-facilitated lessons. The digital sequences (or videos) kick off lessons by building background knowledge and engaging students in problem-based scenarios, which they will debrief together. The teacher-facilitated lessons extend the digital learning through class discussions, checks for understanding and extension activities.

Standards

Each of the 5 lessons centers on one personal finance domain in the Jump\$tart National Standards: spending and saving, credit and debt, employment and income, investing, and risk and insurance. By addressing each domain in the

lessons, students will be equipped with a comprehensive understanding of personal finance.

This curriculum guide also identifies the Common Core State Standards (CCSS) to which each lesson plan aligns. The standard code is listed in the detailed lesson description section. For a summary of each standard, review the list of Jump\$tart standards beginning on page 11 and CCSS starting on page 15.

Educators can download a list of the specific in-class and take-home activities aligned with the CCSS within the Detailed Common Core State Standards Alignment document available as an offline resource within the MoneyMasters program site.

Key learning objectives

This course will teach students to ...

- Develop a plan for spending and saving.
- Explain how investing may build wealth and help meet financial goals.
- Identify common types of risks and basic risk management methods.
- Recognize the responsibilities associated with personal financial decisions.

Throughout the course, students will ...

- Apply strategies to monitor income and expenses, plan for spending and save for future goals.
- Develop strategies to control and manage credit and debt.
- Use a career plan to develop personal income potential.
- Implement a diversified investment strategy that is compatible with personal financial goals.
- Apply appropriate and cost-effective risk management strategies.
- Apply reliable information and systematic decision making to personal financial decisions.



GRADES K-2 | PLANNING FOR TODAY

Detailed course outline

Lesson 1: Buying Something Special

Overview

In this sequence, students will be introduced to concepts of establishing financial goals, be exposed to the basics of informed shopping practices, evaluate their finances and determine if they want to save in order to meet a goal.

Learning objectives

- Explain why people save money.
- Identify the name and value of coins.
- Define delayed gratification.

Standards

JumpStart

Spending and Saving

- Standards 1b, 1c, 1d, 3a, 4a, 4d

Financial Decision Making

- Standard 4a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RL.K.5
- CCSS.ELA-LITERACY.RL.1.4, **RL.1.10**
- CCSS.ELA-LITERACY.RL.2.10
- CCSS.ELA-LITERACY.SL.K.1, SL.K.2, SL.K.6
- CCSS.ELA-LITERACY.SL.1.1, SL.1.2, SL.1.6
- CCSS.ELA-LITERACY.SL.2.1, SL.2.2, SL.2.6
- CCSS.ELA-LITERACY.W.K.8
- CCSS.ELA-LITERACY.W.1.8
- CCSS.ELA-LITERACY.W.2.8

Math

- CCSS.MATH.CONTENT.K.MD.A.1, K.MD.B.3
- CCSS.MATH.CONTENT.1.OA.A.1
- CCSS.MATH.CONTENT.2.MD.C.8
- CCSS.MATH.PRACTICE.MP4, SMP.7

Lesson 2: Borrowing from Your Friends

Overview

In this sequence, students will be introduced to concepts of borrowing and lending and the responsibilities associated with both. It explores the benefits and consequences and reasons why people may need to borrow items or money. Students make a profile of a responsible borrower as a concluding activity.

Learning objectives

- Explain the difference between borrowing and buying.
- Identify examples of a responsible borrower.
- Explain how borrowing can affect trust.

Standards

JumpStart

Credit and Debt

- Standards 1a, 1b, 2a, 3a

Financial Decision Making

- Standard 6a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.K.1, SL.K.2, SL.K.6
- CCSS.ELA-LITERACY.SL.1.1, SL.1.2, SL.1.6
- CCSS.ELA-LITERACY.SL.2.1, SL.2.2, SL.2.6
- CCSS.ELA-LITERACY.W.K.2
- CCSS.ELA-LITERACY.W.1.1
- CCSS.ELA-LITERACY.W.2.1

Math

- CCSS.MATH.CONTENT.K.G.A.2
- CCSS.MATH.PRACTICE.MP4

Lesson 3: Learn to Earn

Overview

In this sequence, students will be introduced to concepts of earning money to meet their financial goals. They will identify familiar sources of income, such as allowance and earning money for chores or small jobs. They will also explore how to sell items and branch into being their own entrepreneur to raise funds to meet their goals.

Learning objectives

- Identify ways to earn money.
- Explain the difference between a producer and a consumer.
- Identify a good versus a service.

Standards

JumpStart

Employment and Income

- Standards 2a, 2b

Financial Decision Making

- Standard 5a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.K.1, SL.K.2, SL.K.6
- CCSS.ELA-LITERACY.SL.1.1, SL.1.2, SL.1.6
- CCSS.ELA-LITERACY.SL.2.1, SL.2.2, SL.2.6
- CCSS.ELA-LITERACY.W.K.8
- CCSS.ELA-LITERACY.W.1.8
- CCSS.ELA-LITERACY.W.2.8

Math

- CCSS.MATH.PRACTICE.MP4

Lesson 4: Save for the Future or for Others

Overview

In this sequence, students will revisit the concept of saving – but now in a bank. They will learn how to open a savings account and explore its benefits and drawbacks. They will also be challenged to think about setting aside some amount of money to donate to others.

Learning objectives

- Describe the benefits of putting money in a savings account.
- Identify a charitable organization.

Standards

JumpStart

Spending and Saving

- Standards 1e, 1f, 2a

Financial Decision Making

- Standard 1a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.K.1, SL.K.2, SL.K.3, SL.K.6
- CCSS.ELA-LITERACY.SL.1.1, SL.1.2, SL.1.3, SL.1.6
- CCSS.ELA-LITERACY.SL.2.1, SL.2.2, SL.2.3, SL.2.6
- CCSS.ELA-LITERACY.W.K.7
- CCSS.ELA-LITERACY.W.1.7
- CCSS.ELA-LITERACY.W.2.7

Math

- CCSS.MATH.PRACTICE.MP4

Lesson 5: Safety First

Overview

In this sequence, students will learn about the importance of protecting themselves and the things they have spent their hard-earned money on.

Learning objectives

- Define risk.
- Explain how protection is a good investment.

Standards

JumpStart

Risk and Insurance

- Standards 1a, 2b, 3a

Financial Decision Making

- Standard 7a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.K.1, SL.K.2, SL.K.4, SL.K.6
- CCSS.ELA-LITERACY.SL.1.1, SL.1.2, SL.1.4, SL.1.6
- CCSS.ELA-LITERACY.SL.2.1, SL.2.2, SL.2.4, SL.2.6



GRADES 3-5 | PLANNING FOR TOMORROW

Detailed course outline

Lesson 1: A Plan and Some Patience

Overview

In this sequence, the main character is upset because they do not have enough money to buy the big toy they want. The sequence shows the learner how this character spent a lot of money on smaller purchases, like toys and snacks. The lesson shows that getting what you want requires establishing a goal and making a plan to reach that goal. Topics covered include needs versus wants, making a rudimentary budget and evaluating spending to meet goals.

Learning objectives

- Identify needs versus wants.
- Define opportunity costs.
- Explain how saving can improve financial options.
- Create a plan for a personal financial goal.

Standards

JumpStart

Spending and Saving

- Standards 1a, 1b, 3c, 4a, 4b

Financial Decision Making

- Standards 4a, 4b, 4d

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.3.4, RI.3.5, RI.3.7
- CCSS.ELA-LITERACY.RI.4.4, RI.4.7
- CCSS.ELA-LITERACY.RI.5.4
- CCSS.ELA-LITERACY.SL.3.1, SL.3.2, SL.3.6
- CCSS.ELA-LITERACY.SL.4.1, SL.4.4, SL.4.6
- CCSS.ELA-LITERACY.SL.5.1, SL.5.2, SL.5.4, SL.5.6

Math

- CCSS.MATH.CONTENT.3.OA.D.8
- CSS.MATH.CONTENT.4.OA.A.3
- CCSS.MATH.CONTENT.5.NBT.B.7
- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP4

Lesson 2: Watch Your Money Grow!

Overview

In this sequence, the main character feels better now that they have a plan to save for the big toy, but they feel a little upset that it's going to take so long. They are tempted to spend the money from their piggy bank. This sequence explores the benefits of putting money in a financial institution. Topics covered will include opening a savings account, interest and compound interest.

Learning objectives

- Define interest.
- Explain the difference between simple interest and compound interest.
- Explain the benefits and drawbacks of a simple savings account.

Standards

JumpStart

Investing

- Standards 1b, 1c, 1d, 2a, 2b

Financial Decision Making

- Standards 4a, 4d

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.3.4, RI.3.5, RI.3.7
- CCSS.ELA-LITERACY.RI.4.4, RI.4.7
- CCSS.ELA-LITERACY.RI.5.4
- CCSS.ELA-LITERACY.SL.3.1, SL.3.2, SL.3.3, SL.3.6
- CCSS.ELA-LITERACY.SL.4.1, SL.4.2, SL.4.4, SL.4.6
- CCSS.ELA-LITERACY.SL.5.1, SL.5.2, SL.5.4, SL.5.6

Math

- CCSS.MATH.CONTENT.3.OA.D.8
- CSS.MATH.CONTENT.4.OA.A.3
- CCSS.MATH.CONTENT.5.NBT.B.7
- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP7

Lesson 3: To Borrow or Not to Borrow

Overview

In this sequence, the main character meets a peer who has the toy they are saving up for. They ask to borrow it, which begins an exploration into the personal qualities needed to borrow significant items. But the character is not satisfied with borrowing; they still want to own it. They get the idea of borrowing money to buy the big toy. Their parents see this as a learning opportunity and revisit the financial institution to learn how borrowing money works. The lesson covers credit, credit history, interest and compound interest, and the pitfalls of borrowing money.

Learning objectives

- Define credit history.
- Explain how a credit card works.
- Determine the best situation to borrow versus having to buy.

Standards

JumpStart

Credit and Debt

- Standards 1a, 1c, 1d, 2a, 2b, 3a

Financial Decision Making

- Standard 1a

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.3.4, RI.3.5, RI.3.7
- CCSS.ELA-LITERACY.RI.4.4, RI.4.7
- CCSS.ELA-LITERACY.RI.5.4
- CCSS.ELA-LITERACY.SL.3.1, SL.3.2, SL.3.6
- CCSS.ELA-LITERACY.SL.4.1, SL.4.2, SL.4.4, SL.4.6
- CCSS.ELA-LITERACY.SL.5.1, SL.5.2, SL.5.4, SL.5.6

Math

- CCSS.MATH.CONTENT.3.OA.D.8
- CSS.MATH.CONTENT.4.OA.A.3
- CCSS.MATH.CONTENT.5.NBT.B.7
- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP4

Lesson 4: Earn More to Grow More

Overview

In this sequence, the character is looking for additional ways to earn money. They get curious about how their parents earn money and why they decided on the jobs they have. The main character learns the difference between a job and a career and is encouraged to be an entrepreneur to help neighbors with tasks around their homes. Topics covered include wages, salary, specialization and negotiating a fair wage before doing work.

Learning objectives

- Explain the difference between a career and job.
- Identify money-making opportunities.
- Define entrepreneur.
- Explain why specialization is important for entrepreneurial success.

Standards

JumpStart

Employment and Income

- Standards 1a, 1b, 1c, 1d, 1e, 1f
- Standards 2a, 2b, 2c

Financial Decision Making

- Standard 5b

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.3.1, RI.3.2, RI.3.4, RI.3.5, RI.3.6, RI.3.7
- CCSS.ELA-LITERACY.RI.4.4, RI.4.7
- CCSS.ELA-LITERACY.RI.5.4, RI.5.7
- CCSS.ELA-LITERACY.SL.3.1, SL.3.2, SL.3.3, SL.3.4, SL.3.6
- CCSS.ELA-LITERACY.SL.4.1, SL.4.3, SL.4.4, SL.4.6
- CCSS.ELA-LITERACY.SL.5.1, SL.5.2, SL.5.4, SL.5.6

Math

- CCSS.MATH.CONTENT.3.OA.D.8
- CSS.MATH.CONTENT.4.OA.A.3
- CCSS.MATH.CONTENT.5.NBT.B.7
- CCSS.MATH.PRACTICE.MP4

Lesson 5: Taking Care of What is Important

Overview

In this sequence, the main character has earned money around the neighborhood but was injured while trimming a neighbor's bushes. The character learns about risk and how to minimize it and explores the importance of insurance.

Learning objectives

- Define risk.
- Explain the importance of insurance.
- Identify how insurance transfers risk.
- Identify ways to reduce risk in your own life.

Standards

JumpStart

Risk Management and Insurance

- Overall Competency – a, b
- Standards 1a, 1b, 1c, 2a, 2b, 3a

Financial Decision Making

- Standard 1

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.3.4, RI.3.5, RI.3.7
- CCSS.ELA-LITERACY.RI.4.4, RI.4.7
- CCSS.ELA-LITERACY.RI.5.4
- CCSS.ELA-LITERACY.SL.3.1, SL.3.2, SL.3.6
- CCSS.ELA-LITERACY.SL.4.1, SL.4.4, SL.4.6
- CCSS.ELA-LITERACY.SL.5.1, SL.5.2, SL.5.4, SL.5.6

Math

- CCSS.MATH.CONTENT.3.OA.D.8
- CSS.MATH.CONTENT.4.OA.A.3
- CCSS.MATH.CONTENT.5.NBT.B.7
- CCSS.MATH.PRACTICE.MP4

GRADES 6-8 | PLANNING FOR YOUR FINANCIAL FUTURE

Detailed course outline

Lesson 1: Make a Plan!

Overview

In this sequence, learners help a character plan for a big purchase while learning about the importance of setting goals, making a budget and opening a savings account to accomplish their financial goals.

Learning objectives

- Identify needs versus wants.
- Define opportunity costs.
- Create a personal budget.
- Analyze the benefits of having a savings account.
- Explain an interest-bearing account.

Standards

JumpStart

Spending and Saving

- Standards 1a, 1e, 3a, 4a, 4b

Financial Decision Making

- Standards 4b, 4e

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.6.1, SL.6.2, SL.6.6
- CCSS.ELA-LITERACY.SL.7.1, SL.7.2, SL.7.4, SL.7.6
- CCSS.ELA-LITERACY.SL.8.1, SL.8.2, SL.8.6
- CCSS.ELA-LITERACY.W.6.10
- CCSS.ELA-LITERACY.W.7.10
- CCSS.ELA-LITERACY.W.8.10

Math

- CCSS.MATH.CONTENT.6.RP.A.3
- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP6

Lesson 2: There Are No Shortcuts

Overview

In this sequence, the main character is impatient to buy her cell phone and interested in finding a faster way to get it. She wants her parents to buy it on their credit card and for her to pay them back. A friend educates her on credit, debt and compound interest, and she learns the true cost of using a credit card for her purchase.

Learning objectives

- Define compound interest.
- Determine the best instances to use credit cards.
- Explain disadvantages of using credit cards.
- Identify examples of delayed gratification.

Standards

JumpStart

Credit and Debt

- Standards 1a, 1c, 1d, 2b

Financial Decision Making

- Standards 4d, 4e

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.6.1, SL.6.2, SL.6.6
- CCSS.ELA-LITERACY.SL.7.1, SL.7.2, SL.7.4, SL.7.6
- CCSS.ELA-LITERACY.SL.8.1, SL.8.2, SL.8.6
- CCSS.ELA-LITERACY.W.6.10
- CCSS.ELA-LITERACY.W.7.10
- CCSS.ELA-LITERACY.W.8.10

Math

- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP6

Lesson 3: Learn and Earn

Overview

In this sequence, our main character is frustrated by the slow pace of her financial plan to buy a cell phone, which requires her to rely on money from her allowance, her birthday and holidays. Since her parents refused to put the cell phone on their credit card, she decides to look for opportunities to earn her own money through other entrepreneurial endeavors. In the process, she learns about earnings, taxes, and how she can position herself for greater earnings by improving her employable skills.

Learning objectives

- Define taxes and explain their purpose.
- Explain the relationship between supply and demand.
- Identify the activities of an entrepreneur.
- Explain the relationship between wages, skills and experience.

Standards

JumpStart

Employment and Income

- Standards 1a, 3d, 3e

Financial Decision Making

- Standard 4e

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.6.7
- CCSS.ELA-LITERACY.SL.6.1, SL.6.2, SL.6.6
- CCSS.ELA-LITERACY.SL.7.1, SL.7.2, SL.7.6
- CCSS.ELA-LITERACY.SL.8.1, SL.8.2, SL.8.6
- CCSS.ELA-LITERACY.W.6.10
- CCSS.ELA-LITERACY.W.7.10
- CCSS.ELA-LITERACY.W.8.10

Math

- CCSS.MATH.PRACTICE.MP4

Lesson 4: Investing in a Better Future

Overview

In this sequence, the character is excited to earn enough money to buy the cell phone early. She now focuses on a series of additional financial goals. Her parents encourage her to explore more advanced investment opportunities to reach her goal faster, while also emphasizing the value of donating (sharing) with charitable organizations.

Learning objectives

- Contrast investing from saving.
- Explain factors that contribute to investment decisions.
- Describe how compound interest works and is best over the long term.

Standards

JumpStart

Investing

- Standards 1a, 1b, 1c, 1d, 2h, 3a

Financial Decision Making

- Standard 4e

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.6.7
- CCSS.ELA-LITERACY.SL.6.1, SL.6.2, SL.6.6
- CCSS.ELA-LITERACY.SL.7.1, SL.7.2, SL.7.6
- CCSS.ELA-LITERACY.SL.8.1, SL.8.2, SL.8.6
- CCSS.ELA-LITERACY.W.6.10
- CCSS.ELA-LITERACY.W.7.10
- CCSS.ELA-LITERACY.W.8.10

Math

- CCSS.MATH.CONTENT.6.RP.A.3
- CCSS.MATH.CONTENT.7.RP.A.3
- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP6

Lesson 5: Dealing with Setbacks

Overview

In this sequence, the character is frustrated when she runs into an issue with her cell phone. Her parents model smart consumers by explaining her rights and noting that the phone is still under warranty. She also learns about cell phone insurance, what insurance is, how it functions, and why it's important.

Learning objectives

- List the rights of consumers.
- Explain the purpose of insurance.
- Describe how insurance functions.
- Identify the appropriate insurance policy for a given loss.

Standards

JumpStart

Risk Management

- Standards 1a, 1b, 1c, 2b, 2c, 3a

Financial Decision Making

- Standards 3d, 4e

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.RI.6.7
- CCSS.ELA-LITERACY.SL.6.1, SL.6.2, SL.6.6
- CCSS.ELA-LITERACY.SL.7.1, SL.7.2, SL.7.6
- CCSS.ELA-LITERACY.SL.8.1, SL.8.2, SL.8.6
- CCSS.ELA-LITERACY.W.6.10
- CCSS.ELA-LITERACY.W.7.10
- CCSS.ELA-LITERACY.W.8.10

Math

- CCSS.MATH.PRACTICE.MP4



GRADES 9-12 | PLANNING FOR THE REAL WORLD

Detailed course outline

Playlist: Personal Finance for All

This digital playlist is accompanied by written lesson plans available in the offline resources area. There are two additional playlists without corresponding lesson plans. (See page 10 for a list of modules included in additional playlists.)

Sequence name: Creating a Budget

Learning objectives

- Identify income streams and expenses.
- Classify and bucket expenses that highlight needs and wants.
- Create and evaluate a budget by doing an inventory of income and expenses.
- Develop a sound budget based on needs, savings, living costs and wants.
- Apply strategies to monitor and stick to a personal budget.

Standards

JumpStart

Spending and Saving

- Standards 1, 2, 4

Financial Decision Making

- Standard 1

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.9-10.1, SL.9-10.2, SL.9-10.6
- CCSS.ELA-LITERACY.SL.11-12.1, SL.11-12.2, SL.11-12.6
- CCSS.ELA-LITERACY.W.9-10.10
- CCSS.ELA-LITERACY.W.11-12.10

Math

- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP7

Sequence name: Checking Account

Learning objectives

- Understand the purpose of checking accounts compared to other account options.
- Know the typical fees, account minimums and features of checking accounts.
- Understand how to open and use a checking account.
- Know how to keep a checking account secure.

Standards

JumpStart

Spending and Saving

- Standard 3

Financial Decision Making

- Standard 1

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.9-10.1, SL.9-10.2, SL.9-10.6
- CCSS.ELA-LITERACY.SL.11-12.1, SL.11-12.2, SL.11-12.6
- CCSS.ELA-LITERACY.W.9-10.10
- CCSS.ELA-LITERACY.W.11-12.10

Math

- CCSS.MATH.PRACTICE.MP4

Sequence name: Savings Account

Learning objectives

- Classify traditional savings vehicles/types as related to reaching short- and long-term personal goals.
- Understand interest, fees and account terms and how each can impact savings goals.
- Evaluate interest, fees and account terms to choose a savings vehicle/type that is aligned with a personal savings plan.
- Evaluate and select saving strategies that are aligned with personal savings goals.

Standards

JumpStart

Spending and Saving

- Standards 1, 4

Financial Decision Making

- Standard 1

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.9-10.1, SL.9-10.2, SL.9-10.6
- CCSS.ELA-LITERACY.SL.11-12.1, SL.11-12.2, SL.11-12.6
- CCSS.ELA-LITERACY.W.9-10.10
- CCSS.ELA-LITERACY.W.11-12.10

Math

- CCSS.MATH.PRACTICE.MP1
- CCSS.MATH.PRACTICE.MP3
- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP7

Sequence name: Paying for College

Learning objectives:

- Understand different ways to pay for college.
- Calculate unexpected college costs.
- Identify tools to help build college savings.
- Know student-aid options to help pay for college.
- Calculate out-of-pocket costs and estimated student aid.
- Calculate amount of savings needed for college.

Standards

JumpStart

Credit and Debt

- Standard 1

Investing

- Standard 1

Financial Decision Making

- Standard 5

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.9-10.1, SL.9-10.2, SL.9-10.6
- CCSS.ELA-LITERACY.SL.11-12.1, SL.11-12.2, SL.11-12.6
- CCSS.ELA-LITERACY.W.9-10.10
- CCSS.ELA-LITERACY.W.11-12.10

Math

- CCSS.MATH.PRACTICE.MP4
- CCSS.MATH.PRACTICE.MP7

Sequence name: Identity Protection

Learning objectives:

- Describe how stolen identity occurs and the financial impact to victims.
- Apply strategies to protect identity.
- Recognize signs of identity theft.
- Take steps to report crime and mitigate damage.

Standards

JumpStart

Risk Management and Insurance

- Standard 1

Financial Decision Making

- Standard 7

Common Core State Standards

English Language Arts

- CCSS.ELA-LITERACY.SL.9-10.1, SL.9-10.2, SL.9-10.6
- CCSS.ELA-LITERACY.SL.11-12.1, SL.11-12.2, SL.11-12.6
- CCSS.ELA-LITERACY.W.9-10.10
- CCSS.ELA-LITERACY.W.11-12.10

Playlist: Deeper Dive

This playlist includes digital modules only. There are no lesson plans available.

1. Building Emergency Savings
2. Mobile and Online Banking
3. Preventing Overdraft Fees
4. Apply strategies to monitor and stick to a personal budget.

Playlist: Finance for Juniors and Seniors

This playlist includes digital modules only. There are no lesson plans available.

1. Taxes: The Basics
2. Debt Management
3. Credit Cards
4. Credit Scores and Reports
5. Shopping for Insurance
6. Budget Hacks for College (Seniors)



JUMP\$TART STANDARDS in K-12 FOR PERSONAL FINANCE EDUCATION

Overall Competencies

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

Credit and Debt: Develop strategies to control and manage credit and debt.

Employment and Income: Use a career plan to develop personal income potential.

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

Risk Management and Insurance: Apply appropriate and cost-effective risk management strategies.

Financial Decision Making: Apply reliable information and systematic decision making to personal financial decisions.

PLANNING FOR TODAY (GRADES K-2)

Lesson 1: Buying Something Special

Spending and Saving

- Standard 1
 - b. Share an experience of waiting to have enough money to buy something.
 - c. Predict possible spending decisions in advance of a family trip or other special occasion.
 - d. Tell about a personal savings goal in terms of a special occasion in the near future, such as a gift or special event.
- Standard 3
 - a. Sort coins and paper money by appearance and name.
- Standard 4
 - b. Assemble a grocery or other shopping list for the family.
 - d. Explain why comparable store items might be offered at different prices.

Financial Decision Making

- Standard 4
 - 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.

Lesson 2: Borrowing from Your Friends

Credit and Debt

- Standard 1
 - a. Explain why something borrowed must be returned.
 - b. Explain the difference between buying and borrowing.
- Standard 2
 - a. Explain how to take care of something borrowed.
- Standard 3
 - a. Identify actions a borrower can take to satisfy a lender when a borrowed item is lost or damaged.

Financial Decision Making

- Standard 6
 - a. Give reasons for keeping promises between friends or family members.

Lesson 3: Learn to Earn

Employment and Income

- Standard 2
 - a. Discuss special household tasks that might be suitable opportunities to earn money.
 - b. List occasions when people might receive money gifts.

Financial Decision Making

- Standard 5
 - a. Negotiate with other students and the teacher on classroom chores and privileges.

Lesson 4: Save for the Future or for Others

Spending and Saving

- Standard 1
 - e. Explain why money saved in a bank or credit union is still a personal belonging.
 - f. Show how to add money to and withdraw money from a personal account in a bank or credit union.
- Standard 2
 - a. Create a way to keep track of money saved for future spending.

Financial Decision Making

- Standard 1
 - b. Share an experience about deciding not to spend money.

Lesson 5: Safety First

Risk and Insurance

- Standard 1
 - c. Given an age-appropriate activity such as riding a bicycle, recommend ways to reduce and avoid potential risks.
- Standard 2
 - b. Describe how valuable items might be damaged or lost and ways to protect them.
- Standard 3
 - a. List ways that children can protect themselves from injury.

Financial Decision Making

- Standard 7
 - a. Explain the reasons for not sharing personal information with strangers.

PLANNING FOR TOMORROW (GRADES 3-5)

Lesson 1: A Plan and Some Patience

Spending and Saving

- Standard 1
 - a. Explain how saving money can improve financial well-being.
 - b. Create a way to keep track of money spent.
- Standard 3
 - c. Verify the total cost of a purchase that includes multiple items.
- Standard 4
 - a. Compare prices for the same item from two different sources.
 - b. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.

Financial Decision Making

- Standard 4
 - a. Explain how limited personal financial resources affect the choices people make.
 - b. Rank personal wants in order of importance.
 - d. Devise a plan to achieve a specific, measurable goal.

Lesson 2: Watch Your Money Grow!

Investing

- Standard 1
 - b. Calculate simple interest earnings.
 - c. Calculate compound interest earnings.
 - d. Explain the benefit of a compound rate of return.
- Standard 2
 - a. Give an example of an investment that allows relatively quick and easy access to funds (liquidity).
 - b. Compare the main features and rates of return on basic deposit accounts at local financial institutions.

Financial Decision Making

- Standard 4
 - a. Explain how limited personal financial resources affect the choices people make.
 - d. Devise a plan to achieve a specific, measurable goal.

Lesson 3: To Borrow or Not to Borrow

Credit and Debt

- Standard 1
 - a. Identify situations when people might pay for certain items in small amounts over time.
 - c. Explain why financial institutions lend money.
 - d. Explain why using a credit card is a form of borrowing.
- Standard 2
 - a. Describe the qualities that would be desirable in a person who borrows a favorite personal possession.
 - b. Give examples of reasonable conditions to set for the use of borrowed personal property.
- Standard 3

- a. Relate overspending to potential borrowing problems.

Financial Decision Making

- Standard 1
 - a. Predict the consequences of spending decisions.

Lesson 4: Earn More to Grow More

Employment and Income

- Standard 1
 - a. Explain the difference between a career and a job.
 - b. Identify various jobs within a specific career.
 - c. Give an example of how an individual's interests, knowledge and abilities can affect job and career choice.
 - d. Give examples of careers related to a personal interest.
 - e. Examine jobs related to a career of interest.
 - f. Give examples of local entrepreneurs.
- Standard 2
 - a. Identify jobs children can do to earn money.
 - b. Explain the difference between a wage and salary.
 - c. Give examples of sources of income other than a wage or salary.

Financial Decision Making

- Standard 5
 - b. Demonstrate how to negotiate an acceptable trade of goods and services between family members or friends.

Lesson 5: Taking Care of What is Important

Risk Management and Insurance

- Overall Competency
 - a. Risk is a part of daily life.
 - b. People have choices for dealing with risk.
- Standard 1
 - a. Give examples of risks that individuals and households face.
 - b. Estimate the losses and costs associated with certain physical and financial risks.
 - c. Justify reasons for keeping money in a depository institution.
- Standard 2
 - a. List responsibilities that homeowners and renters have for the safety of other people.
 - b. List actions that homeowners and renters can take to reduce physical risks to themselves and others.
- Standard 3
 - a. Justify reasons to have health insurance.

Financial Decision Making

- Standard 1:
 - Recognize the responsibilities associated with personal financial decisions.

PLANNING FOR YOUR FINANCIAL FUTURE (GRADES 6-8)

Lesson 1: Make a Plan!

Spending and Saving

- Standard 1
 - a. Assess how spending priorities reflect goals and values.
 - e. Compare the advantages and disadvantages of saving for financial goals.
- Standard 3
 - a. Compare and contrast different types of local financial institutions and the services they provide.
- Standard 4
 - a. Evaluate the relationship between spending practices and achieving financial goals.
 - b. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.

Financial Decision Making

- Standard 4
 - b. Every spending decision has an opportunity cost.
 - e. Give examples of how decisions made today can affect future opportunities.

Lesson 2: There Are No Shortcuts

Credit and Debt

- Standard 1
 - a. Assess whether a specific purchase justifies the use of credit.
 - c. Explain how interest rate, compounding frequency and loan length affect the cost of using credit.
 - d. Calculate the total cost of repaying a loan under various rates of interest and over different periods.
- Standard 2
 - b. Weigh the potential payoffs of a positive borrowing reputation versus the potential consequences of a poor borrowing reputation.

Financial Decision Making

- Standard 4
 - d. Give examples of how decisions made today can affect future opportunities.
 - e. A key to financial wellbeing is to spend less than one earns.

Lesson 3: Learn and Earn

Employment and Income

- Standard 1
 - a. Give an example of how education and training can affect lifetime income.
- Standard 3
 - d. Calculate how payroll deductions affect take home pay.
 - e. Summarize Social Security, Medicare and Affordable Care Act benefits.

Financial Decision Making

- Standard 4
 - e. Give examples of how decisions made today can affect

future opportunities.

Lesson 4: Investing in a Better Future

Investing

- Standard 1
 - a. Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns.
 - b. Devise an investment plan for accumulating money for a major expense such as a college education or the down payment on a car.
 - c. Compare gambling and other games of chance with investments as a means of building wealth.
 - d. Define the time value of money and explain how money invested regularly over time may grow exponentially.
- Standard 2
 - h. Select appropriate investments for accumulating money for a major financial goal such as a college education.
- Standard 3
 - a. Demonstrate how to open a basic deposit account at a financial institution or brokerage firm.

Financial Decision Making

- Standard 4
 - e. Give examples of how decisions made today can affect future opportunities.

Lesson 5: Dealing with Setbacks

Risk Management

- Standard 1
 - a. Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction and transfer through insurance.
 - b. Predict the consequences of accepting risk with insufficient or no insurance.
 - c. Illustrate how to use insurance to share the risk of financial loss.
- Standard 2
 - b. Categorize the kinds of expenses that typical auto insurance policies cover.
 - c. Categorize the kinds of expenses that typical renters' policies and typical homeowners' policies cover.
- Standard 3
 - a. Categorize the kinds of expenses that health insurance can cover.

Financial Decision Making

- Standard 3
 - d. Outline the information needed to resolve a specific consumer complaint.
- Standard 4
 - e. Give examples of how decisions made today can affect future opportunities.

PLANNING FOR THE REAL WORLD (GRADES 9-12)

Playlist: Personal Finance for All

Sequence name: Creating a Budget

Spending and Saving

- Standard 1: Develop a plan for spending and saving.
- Standard 2: Develop a system for keeping and using records.
- Standard 4: Apply consumer skills to spending and saving decisions.

Financial Decision Making

- Standard 1: Recognize the responsibilities associated with personal financial decisions.

Sequence name: Checking Accounts

Spending and Saving

- Standard 3: Describe how to use different payment methods.

Financial Decision Making

- Standard 1: Recognize the responsibilities associated with personal financial decisions.

Sequence name: Savings Accounts

Spending and Saving

- Standard 1: Develop a plan for spending and saving.
- Standard 4: Apply consumer skills to spending and saving decisions.

Financial Decision Making

- Standard 1: Recognize the responsibilities associated with personal financial decisions.

Sequence name: Paying for College

Credit and Debt

- Standard 1: Analyze the costs and benefits of various types of credit.

Investing

- Standard 1: Explain how investing may build wealth and help meet financial goals.

Financial Decision Making

- Standard 5: Apply communication strategies when discussing financial issues.

Sequence name: Identity Protection

Risk Management and Insurance

- Standard 1: Identify common types of risks and basic risk management.

Financial Decision Making

- Standard 7: Control personal information.



COMMON CORE STATE STANDARDS

PLANNING FOR TODAY (GRADES K-2)

CCSS.MATH.CONTENT.1.OA.A.1

Use addition and subtraction within 20 to solve word problems involving situations of adding to, taking from, putting together, taking apart, and comparing, with unknowns in all positions.

CCSS.MATH.CONTENT.2.MD.C.8

Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies, using \$ and ¢ symbols appropriately. Example: If you have 2 dimes and 3 pennies, how many cents do you have?

CCSS.MATH.CONTENT.K.G.A.2

Correctly name shapes regardless of their orientations or overall size.

CCSS.MATH.CONTENT.K.MD.A.1

Describe measurable attributes of objects, such as length or weight. Describe several measurable attributes of a single object.

CCSS.MATH.CONTENT.K.MD.B.3

Classify objects into given categories; count the numbers of objects in each category and sort the categories by count.

CCSS.ELA-LITERACY.RL.1.10

With prompting and support, read prose and poetry of appropriate complexity for grade 1.

CCSS.ELA-LITERACY.RL.1.4

Identify words and phrases in stories or poems that suggest feelings or appeal to the senses.

CCSS.ELA-LITERACY.RL.2.10

By the end of the year, read and comprehend literature, including stories and poetry, in the grades 2-3 text complexity band proficiently, with scaffolding as needed at the high end of the range.

CCSS.ELA-LITERACY.RL.K.5

Recognize common types of texts (e.g., storybooks, poems).

CCSS.ELA-LITERACY.SL.1.1

Participate in collaborative conversations with diverse partners about grade 1 topics and texts with peers and adults in small and larger groups.

CCSS.ELA-LITERACY.SL.1.2

Ask and answer questions about key details in a text read aloud or information presented orally or through other media.

CCSS.ELA-LITERACY.SL.1.3

Ask and answer questions about what a speaker says in order to gather additional information or clarify something that is not understood.

CCSS.ELA-LITERACY.SL.1.4

Describe people, places, things, and events with relevant details, expressing ideas and feelings clearly.

CCSS.ELA-LITERACY.SL.1.6

Produce complete sentences when appropriate to task and situation. (See grade 1 Language standards 1 and 3 here for specific expectations.)

CCSS.ELA-LITERACY.SL.2.1

Participate in collaborative conversations with diverse partners about grade 2 topics and texts with peers and adults in small and larger groups.

CCSS.ELA-LITERACY.SL.2.2

Recount or describe key ideas or details from a text read aloud or information presented orally or through other media.

CCSS.ELA-LITERACY.SL.2.3

Ask and answer questions about what a speaker says in order to clarify comprehension, gather additional information, or deepen understanding of a topic or issue.

CCSS.ELA-LITERACY.SL.2.4

Tell a story or recount an experience with appropriate facts and relevant, descriptive details, speaking audibly in coherent sentences.

CCSS.ELA-LITERACY.SL.2.6

Produce complete sentences when appropriate to task and situation in order to provide requested detail or clarification.

CCSS.ELA-LITERACY.SL.K.1

Participate in collaborative conversations with diverse partners about kindergarten topics and texts with peers and adults in small and larger groups.

CCSS.ELA-LITERACY.SL.K.2

Confirm understanding of a text read aloud or information presented orally or through other media by asking and answering questions about key details and requesting clarification if something is not understood.

CCSS.ELA-LITERACY.SL.K.3

Ask and answer questions in order to seek help, get information, or clarify something that is not understood.

CCSS.ELA-LITERACY.SL.K.4

Describe familiar people, places, things, and events and, with prompting and support, provide additional detail.

CCSS.ELA-LITERACY.SL.K.6

Speak audibly and express thoughts, feelings, and ideas clearly.

CCSS.MATH.PRACTICE.MP4

Use math knowledge to solve problems that arise in everyday life.

CCSS.MATH.PRACTICE.MP7

Look for and make use of math patterns and structures.

CCSS.ELA-LITERACY.W.1.1

Write opinion pieces in which they introduce the topic or name the book they are writing about, state an opinion, supply a reason for the opinion, and provide some sense of closure.

CCSS.ELA-LITERACY.W.1.7

Participate in shared research and writing projects (e.g., explore a number of "how-to" books on a given topic and use them to write a sequence of instructions).

CCSS.ELA-LITERACY.W.1.8

With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.

CCSS.ELA-LITERACY.W.2.1

Write opinion pieces in which they introduce the topic or book they are writing about, state an opinion, supply reasons that support the opinion, use linking words to connect opinion and reasons, and provide a concluding statement or section.

CCSS.ELA-LITERACY.W.2.7

Participate in shared research and writing projects (e.g., read a number of books on a single topic to produce a report; record science observations).

CCSS.ELA-LITERACY.W.2.8

Recall information from experiences or gather information from provided sources to answer a question.

CCSS.ELA-LITERACY.W.K.2

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.

CCSS.ELA-LITERACY.W.K.7

Participate in shared research and writing projects (e.g., explore a number of books by a favorite author and express opinions about them).

CCSS.ELA-LITERACY.W.K.8

With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.

PLANNING FOR TOMORROW (GRADES 3-5)

CCSS.MATH.CONTENT.3.OA.D.8

Solve two-step word problems using the four operations. Represent these problems using equations with a letter standing for the unknown quantity. Assess the reasonableness of answers using mental computation and estimation strategies including rounding.

CSS.MATH.CONTENT.4.OA.A.3

Solve multistep word problems posed with whole numbers and having whole-number answers using the four operations, including problems in which remainders are interpreted. Represent the problems using equations with a letter standing for the unknown quantity.

CCSS.MATH.CONTENT.5.NBT.B.7

Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction. Relate the strategy to a written method.

CCSS.ELA-LITERACY.RI.3.1

Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.

CCSS.ELA-LITERACY.RI.3.2

Determine the main idea of a text; recount the key details and explain how they support the main idea.

CCSS.ELA-LITERACY.RI.3.4

Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 3 topic or subject area.

CCSS.ELA-LITERACY.RI.3.5

Use text features and search tools (e.g., key words, sidebars, hyperlinks) to locate information relevant to a given topic efficiently.

CCSS.ELA-LITERACY.RI.3.6

Distinguish their own point of view from that of the author of a text.

CCSS.ELA-LITERACY.RI.3.7

Use information gained from illustrations (e.g., maps, photographs) and the words in a text to demonstrate understanding of the text (e.g., where, when, why, and how key events occur).

CCSS.ELA-LITERACY.RI.4.4

Determine the meaning of general academic and domain-specific words or phrases in a text relevant to a grade 4 topic or subject area.

CCSS.ELA-LITERACY.RI.4.7

Interpret information presented visually, orally or quantitatively (e.g., in charts, graphs, diagrams, timelines or interactive elements on Web pages). Explain how the information contributes to an understanding of the text in which it appears.

CCSS.ELA-LITERACY.RI.5.4

Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 5 topic or subject area.

CCSS.ELA-LITERACY.RI.5.7

Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.

CCSS.ELA-LITERACY.SL.3.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 3 topics and texts, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.3.2

Determine the main ideas and supporting details of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.

CCSS.ELA-LITERACY.SL.3.3

Ask and answer questions about information from a speaker, offering appropriate elaboration and detail.

CCSS.ELA-LITERACY.SL.3.4

Report on a topic or text, tell a story, or recount an experience with appropriate facts and relevant, descriptive details, speaking clearly at an understandable pace.

CCSS.ELA-LITERACY.SL.3.6

Speak in complete sentences when appropriate to task and situation in order to provide requested detail or clarification.

CCSS.ELA-LITERACY.SL.4.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 4 topics and texts, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.4.2

Paraphrase portions of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.

CCSS.ELA-LITERACY.SL.4.3

Identify the reasons and evidence a speaker provides to support particular points.

CCSS.ELA-LITERACY.SL.4.4

Report on a topic or text, tell a story, or recount an experience in an organized manner, using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.

CCSS.ELA-LITERACY.SL.4.6

Differentiate between contexts that call for formal English (e.g., presenting ideas) and situations where informal discourse is appropriate (e.g., small-group discussion); use formal English when appropriate to task and situation.

CCSS.ELA-LITERACY.SL.5.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.5.2

Summarize a written text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.

CCSS.ELA-LITERACY.SL.5.4

Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.

CCSS.ELA-LITERACY.SL.5.6

Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.

CCSS.MATH.PRACTICE.MP1

Make sense of problems by analyzing givens, constraints, relationships and goals; and persevere in solving them.

CCSS.MATH.PRACTICE.MP3

Construct viable arguments and critique the reasoning of others.

CCSS.MATH.PRACTICE.MP4

Use math knowledge to solve problems that arise in everyday life.

CCSS.MATH.PRACTICE.MP7

Look for and make use of math patterns and structures.

PLANNING FOR YOUR FINANCIAL FUTURE (GRADES 6-8)

CCSS.MATH.CONTENT.6.RP.A.3

Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.

CCSS.MATH.CONTENT.7.RP.A.3

Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.

CCSS.ELA-LITERACY.RI.6.7

Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.

CCSS.ELA-LITERACY.SL.6.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.6.2

Interpret information presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how it contributes to a topic, text, or issue under study.

CCSS.ELA-LITERACY.SL.6.6

Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.

CCSS.ELA-LITERACY.SL.7.4

Present claims and findings, emphasizing salient points in a focused, coherent manner with pertinent descriptions, facts, details, and examples; use appropriate eye contact, adequate volume, and clear pronunciation.

CCSS.ELA-LITERACY.SL.7.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.7.2

Analyze the main ideas and supporting details presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how the ideas clarify a topic, text, or issue under study.

CCSS.ELA-LITERACY.SL.7.6

Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grade 7 Language standards 1 and 3 here for specific expectations.)

CCSS.ELA-LITERACY.SL.8.1

Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 8 topics, texts, and issues, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.8.2

Analyze the purpose of information presented in diverse media and formats (e.g., visually, quantitatively, orally) and evaluate the motives (e.g., social, commercial, political) behind its presentation.

CCSS.ELA-LITERACY.SL.8.6

Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.

CCSS.MATH.PRACTICE.MP1

Make sense of problems by analyzing givens, constraints, relationships and goals; and persevere in solving them.

CCSS.MATH.PRACTICE.MP3

Construct viable arguments and critique the reasoning of others.

CCSS.MATH.PRACTICE.MP4

Use math knowledge to solve problems that arise in everyday life.

CCSS.MATH.PRACTICE.MP6

Communicate definitions and reasoning in a precise manner.

CCSS.ELA-LITERACY.W.6.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

CCSS.ELA-LITERACY.W.7.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

CCSS.ELA-LITERACY.W.8.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

PLANNING FOR THE REAL WORLD (GRADES 9-12)

CCSS.ELA-LITERACY.SL.11-12.1

Initiate and participate effectively in collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

CCSS.ELA-LITERACY.SL.11-12.2

Integrate multiple sources of information presented in diverse formats (e.g., visually, quantitatively, orally). Make informed decisions and solve problems, evaluate the credibility and accuracy of each source and note any discrepancies among the data.

CCSS.ELA-LITERACY.SL.11-12.6

Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.

CCSS.ELA-LITERACY.SL.9-10.1

Initiate and participate effectively in collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

CCSS.ELA-LITERACY.SL.9-10.2

Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.

CCSS.ELA-LITERACY.SL.9-10.6

Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.

CCSS.MATH.PRACTICE.MP1

Make sense of problems by analyzing givens, constraints, relationships and goals; and persevere in solving them.

CCSS.MATH.PRACTICE.MP3

Construct viable arguments and critique the reasoning of others.

CCSS.MATH.PRACTICE.MP4

Use math knowledge to solve problems that arise in everyday life.

CCSS.MATH.PRACTICE.MP7

Look for and make use of math patterns and structures.

CCSS.ELA-LITERACY.W.11-12.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

CCSS.ELA-LITERACY.W.9-10.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

GETTING STARTED WITH MONEYMASTERS

Follow the steps below to access the Modern Woodmen MoneyMasters Financial Literacy Program website.

1. Locate the email invitation sent by your local Modern Woodmen representative. (An invitation from a local Modern Woodmen representative is required.)
2. Find the appropriate program (grade) level for your students.
3. Click on "Get Started."
4. Click "Login with Email Address."
5. Select "Register" and follow the steps to create your log-in credentials.
6. Once registered, use your log-in credentials to access the website content.

Accessing the Content

All MoneyMasters content can be found under the Financial Education Content section. The Quick Start Guide will show you how to navigate the website. The Leader (Teacher) Guide will help you understand how the lessons are structured. Both guides are available in the Teacher Resources area. The digital sequences, lesson plans and supplemental material are available within each of the program (grade) levels.

Financial Education Content



Teacher Resources

This section contains a Quick Start Guide, Leader (Teacher) Guide and Curriculum Guide. The Leader Guide summarizes the structure and primary activities included in each lesson plan. The Curriculum Guide provides a description of each lesson, lesson objectives and JumpStart National Standards in K-12 Personal Finance Education.

[Get started ▶](#)



Planning for Today (Grades K - 2)

Designed for early learners in Grades K-2, the engaging animated videos in this playlist cover financial basics like establishing financial goals, borrowing and lending, earning money and saving.

[Get started ▶](#)



Planning for Tomorrow (Grades 3 - 5)

Recommended for students in Grades 3-5, this playlist tackles earning, saving and spending money, credit and debt, jobs and more.

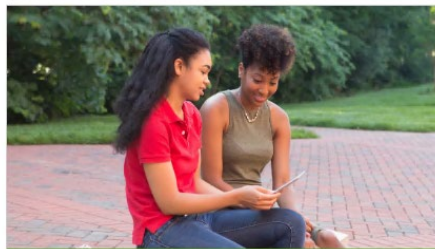
[Get started ▶](#)



Planning for Your Financial Future (Grades 6 - 8)

Aimed for middle-school students in Grades 6-8, this playlist addresses topics like needs versus wants, compound interest, entrepreneurship and investments.

[Get started ▶](#)



Planning for the Real World (Grades 9 - 12)

Geared for high school students, this playlist covers budgeting; checking and savings accounts; paying for college; and identity protection.

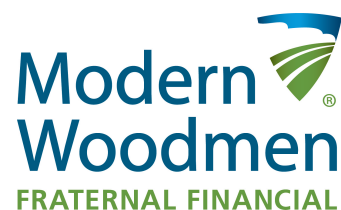
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About us

Modern Woodmen of America is a member-owned fraternal financial services organization. We secure futures with financial guidance and products. We touch lives with fraternalism. Since 1883, Modern Woodmen has brought people together, supported families and strengthened communities nationwide. Modern Woodmen – touching lives, securing futures.

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