Masters Teacher Training 6 - 12
Why do we exist?

2004: Legislation established the Financial Literacy Public-Private Partnership (FLPPP)

2009: Legislation renamed FLPPP to the Financial Education Public-Private Partnership (FEPPP)

2011: Legislation encouraged school districts to adopt the National Jump$tart Standards in Personal Finance

2015: The legislation directs OSPI to integrate National Jump$tart Standards

2016: FEPPP facilitated in partnership with OSPI adoption of Washington State Financial Education Learning Standards
Who are we?

- FEPPP was created by the legislature to bring together public and private stakeholders
- FEPPP’s primary role is to promote personal financial education
- FEPPP is administratively housed at OSPI
- FEPPP provides professional development opportunities at no cost
- FEPPP provides instructional material at no cost
Questions?
Follow us on Twitter: FEPPP@WA_FEPPP
Tracy Godat, Executive Director FEPPP

tracy.godat@k12.wa.us
www.feppp.org
Spending Your Way to Wealth
Paul Heys

Experience

Founding Director: Commercial Bank – (1978 – 1988)
Author/Lecturer - (1998 – present)

Financial Literacy Classroom

2004

Flight Instructor: (classroom & cockpit)

2009
The Psychology of Spending, Investing & Wealths

Paul Heys

Definitions

Wealth: An abundance of things of value

Spending: An exchange of one thing of value for something else of perceived greater value
Earnings:

A Primary Source of Financial Wealth

Age 27

minimum wage for 40 years = $3,547,000
SPENDING YOUR WAY to WEALTH
Setting Your Compass Course to Steer in the Direction of True Wealth
PAUL HEYS
Foreword by Ronald E. Smith, Ph.D.
THE FINAL CHAPTER

Spending can be the cause of wealth

or

Spending can be the cause of wealth forfeiture & regret

Its Your Choice
People in the audience wondered why Johnson had greater financial wealth than they did when he always viewed things so differently.
RULE OF 72

Rule of thumb to determine length of time for something to double

If growth rate is expected to be 10% Divide 72 by 10 = 7.2 years

If growth rate is expected to be 7.2% Divide 72 by 7.2 = 10 years
Financial Forecast Question

The Dow Jones Industrial Average (DOW) is currently about 25,000. Average yearly gain over many many years ≈10%.

What level will the Dow be in 50 years?

If something doubles in 7 years, it will double 7 times in 49 years.

Current 25,000 DOW x 7 = 175,000
(7 x 25,000)
Currently = 25,000
7 years = 50,000
14 years = 100,000
21 years = 200,000
28 years = 400,000
35 years = 800,000
42 years = 1,600,000
49 years = 3,200,000
Were we close?
Why Not?
Because We’re Normal
Start with a penny
Double it every day for 31 days
How much do you have?

<table>
<thead>
<tr>
<th>Day</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>$0.01</td>
</tr>
<tr>
<td>1</td>
<td>$0.02</td>
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<tr>
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<td>3</td>
<td>$0.08</td>
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<td>4</td>
<td>$0.16</td>
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<td>5</td>
<td>$0.32</td>
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<td>$0.64</td>
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<td>7</td>
<td>$1.28</td>
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<td>$2.56</td>
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<td>9</td>
<td>$5.12</td>
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<td>$10.24</td>
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<td>$20.48</td>
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<td>12</td>
<td>$40.96</td>
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<td>13</td>
<td>$81.92</td>
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<td>$164</td>
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<td>$328</td>
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<td>16</td>
<td>$655</td>
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<td>17</td>
<td>$1,311</td>
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<tr>
<td>18</td>
<td>$2,621</td>
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<tr>
<td>19</td>
<td>$5,243</td>
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<td>20</td>
<td>$10,486</td>
</tr>
<tr>
<td>21</td>
<td>$20,972</td>
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<td>$41,943</td>
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<td>23</td>
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</tr>
<tr>
<td>24</td>
<td>$167,772</td>
</tr>
<tr>
<td>25</td>
<td>$335,544</td>
</tr>
<tr>
<td>26</td>
<td>$671,089</td>
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<td>27</td>
<td>$1,342,177</td>
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<tr>
<td>28</td>
<td>$2,684,355</td>
</tr>
<tr>
<td>29</td>
<td>$5,368,709</td>
</tr>
<tr>
<td>30</td>
<td>$10,737,418</td>
</tr>
<tr>
<td>31</td>
<td>$21,474,836</td>
</tr>
</tbody>
</table>
QUESTION #1

A bat and a ball cost $1.10

The bat costs $1.00 more than the ball

How much does the ball cost?

.10 Cents  Right?

WRONG

.05 Cents
QUESTION #2

Mary’s father has five daughters: Their names are:

Nana, Nene, Nini, Nono, and ____?

What is the name of the 5th daughter?

MARY

Not Nunu
Why????

Because We’re Normal
introducing
Book Summary: *Thinking, Fast and Slow*

By Daniel Kahneman (Farrar, Straus and Giroux, NY: 2011)

Summary by Erik Johnson

Daniel Kahneman’s aim in this book is to make psychology, perception, irrationality, decision making, errors of judgment, cognitive science, intuition, statistics, uncertainty, illogical thinking, stock market gambles, and behavioral economics easy for the masses to grasp. Despite his charming and conversational style, this book was difficult for me because I am accustomed to thinking fast. As a service to my fellow automatic, intuitive, error-making, fast thinkers I offer this simple (dumbed down) summary of what is a very helpful book. Writing this summary taught me how to think harder, clearer, and with fewer cognitive illusions. In short, how to think slower. Now if only I’d do it.

INTRODUCTION

This book is about the biases of our intuition. That is, we assume certain things automatically without having thought through them carefully. Kahneman calls those assumptions heuristics\(^1\) (page 7). He spends nearly 500 pages listing example after example of how certain heuristics lead to muddled thinking, giving each a name such as “halo effect,” “availability bias,” “associative memory,” and so forth. In this summary I list Kahneman’s heuristics to a list of errors of judgment.\(^2\)

PART ONE: TWO SYSTEMS

CHAPTER ONE: THE CHARACTERS OF THE STORY

Our brains are comprised of two characters, one that thinks fast, System 1, and one that thinks slow, System 2. System 1 operates automatically, intuitively, involuntary, and effortlessly—like when we drive, read an angry facial expression, or recall our age. System 2 requires slowing down, deliberating, solving problems, reasoning, computing, focusing, concentrating, considering other data, and not jumping to quick conclusions—like when we calculate a math problem, choose where to invest money, or fill out a complicated form. These two systems often conflict with one another. System 1 operates on heuristics that may not be accurate.

---

1 Synonyms include “rules of thumb,” “presuppositions,” “cognitive illusions,” “bias of judgment,” “thinking errors,” “dogmatic assumptions,” “systematic errors,” “intuitive flaws.”

2 Kahneman did not number his list but I will do so for ease of understanding, citing page numbers as I go. My paragraph summaries are clear, but I of course encourage interested readers to go to the book itself to read up on each heuristic in more detail.
SPENDING YOUR WAY to WEALTH

Setting Your Compass Course to Steer in the Direction of True Wealth

PAUL HEYS
Foreword by Ronald E. Smith, Ph.D.

Grounded on Two Premises

We don’t know ourselves as well as we think we do

or

As well as we need to

&

Spending can be the Cause of wealth

Or

Spending can be the cause of wealth forfeiture & regret
Why Do We Spend?

Only One Reason

TO Satisfy A NEED OR A WANT
Why do we have needs and wants?

BECAUSE WE’RE NORMAL
We Spill (lose) Money When We Confuse Needs and Wants
What Makes Us Normal?

Our Biases
How We Frame Things
How Others Frame Things
Our Habits
Our Temperment
Our Tendencies
We Have One Brain
We’re All Different
Spilling Money

Think of it as *losing* money

Brand it as *losing* money
Spilling examples in the book
Tania

$1.68/day spent
$77,680 spent spilled in 40 years
$367,895 forfeited wealth
Paul

1978 Mercedes 300d
Cost $10,000 more than new one

Forfeited wealth (cost of spilling money)

=$500,000
Why We Spill (lose) Money When We Spend Our Biases

Confirmation, Framing, Knowledge, Group, Frequency, Availability, Hindsight Recency, Religious, Family, Location, Occupational, Educational, Possibility, Regional, Social, Gender, Racial, Prejudicial, Similarity, Material, Environmental, Temperature, Humidity, Altitude, Attitude, Spending, Saving, Hording, Collecting, Self-Serving, Vehicle, Brand, Negativity, Situational, Entertainment, Gambling, Investment, Attitude, Longevity, Climate, Familiarity, Sexual, Conversational, Recreational, Optimism/Pessimism, Day/Night, Time of Day, Height, Cultural, Food, Drink, Complexity, Material, Holding-Period, Sleep, Reading, Conversation, Superiority, Illusory-Superiority, Cognitive, Impatience, etc., etc, etc.
Why We Spill (lose) Money When We Spend
Our Habits

Thinking, Socializing, Walking, Working, Living, Friending, Reading, Writing, Sleeping, Washing, Pricing, Valuing, Buying, Selling, etc. etc. etc.
Why Do We Spill?

Because It’s Easy
Everybody Else Does It
Because We’re Normal
SPENDING YOUR WAY TO WEALTH

“Not since the Great Depression has such knowledge been so necessary as we continue to face the financial turmoil caused by the recent coronavirus pandemic.”

— Tyler R. Tichelaar, Ph.D., Author of Narrow Lives and The Best Place
### The Investorship Calculator

**Choose a category:** Latte / Coffee

**Enter an initial amount:** $3.65

**Choose a U.S. Treasury Obligation:** 10 year treasury obligation (approx. 2%)

**Calculate**

<table>
<thead>
<tr>
<th>Inflation</th>
<th>Selected U.S. Treasury Obligation</th>
<th>S&amp;P 500 index fund (Including Dividends)</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.75%</td>
<td>$258,027</td>
<td>$216,113</td>
<td>50</td>
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<tr>
<td>2%</td>
<td>$202,767</td>
<td>$172,786</td>
<td>45</td>
</tr>
<tr>
<td>10%</td>
<td>$157,375</td>
<td>$136,454</td>
<td>40</td>
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<tr>
<td></td>
<td>$120,236</td>
<td>$106,091</td>
<td>35</td>
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<td></td>
<td>$89,987</td>
<td>$80,809</td>
<td>30</td>
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<td>$65,477</td>
<td>$59,849</td>
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<td>$45,737</td>
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<td>$17,435</td>
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<td>$7,476</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$0</td>
<td>0</td>
</tr>
</tbody>
</table>
# THE INVESTORSHIP CALCULATOR

**Choose a Category**
- Miscellaneous/Other

**Enter an initial amount**
- 50

**Choose a U.S. Treasury Obligation**
- 10 year treasury obligation (appx. 2%)  

## Calculate

<table>
<thead>
<tr>
<th>Inflation</th>
<th>Selected U.S. Treasury Obligation</th>
<th>S&amp;P 500 index fund (Including Dividends)</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.75%</td>
<td>$503,562</td>
<td>$421,763</td>
<td>50</td>
</tr>
<tr>
<td>2%</td>
<td>$395,718</td>
<td>$2,636,812</td>
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<tr>
<td>10%</td>
<td>$266,303</td>
<td>$1,604,813</td>
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<td>$207,045</td>
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<tr>
<td>1995</td>
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<tr>
<td>1998</td>
<td>$80,000</td>
<td></td>
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</tr>
<tr>
<td>2000</td>
<td>$41,000</td>
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<td></td>
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<tr>
<td>2001</td>
<td>$75,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11/14/02</td>
<td>$73,300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4/28/04</td>
<td>$93,050</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8/12/20</td>
<td>$319,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
When Our Egos Take Control
(Dunning Kruger effect)
“Not since the Great Depression has such knowledge been so necessary as we continue to face the financial turmoil caused by the recent coronavirus pandemic.”
— Tyler R. Tichelaar, Ph.D., Author of Narrow Lives and The Best Place

SPENDING YOUR WAY to WEALTH

Setting Your Compass Course to Steer in the Direction of True Wealth

www.investorship.com
paul@investorship.com
(206) 281-8100

PAUL HEYS

Foreword by Ronald E. Smith, Ph.D.
Making Financial Education Engaging, Relevant, and Authentic
Making Financial Education Engaging, Relevant, and Authentic

1. Traditional Classroom Lessons—experiential component
2. Games/Activity-based Tools
3. Project-based Learning
4. Using Picture Books (yes, picture books)
5. $martPath
6. Puppets (really, not kidding)
Traditional Classroom Lessons

• Many good lessons
• Look for
  • Accurate definitions/use of terms
  • Standards-based (Jump$tart/state/CEE)
  • Assessments with rubrics self-contained
  • Easy set-up
  • Experiential
Sources:

EconEdLink

Making Personal Finance Decisions (St. Louis Fed and Minnesota Council on Economic Education)

Keys to Financial Success (Philadelphia Fed)

Consumer Financial Protection Bureau

On My Way (Alpaugh Family Economics Center)

Practical Money Skills

Econ LowDown: Online class for students
Games/Activity-based Tools

Arcade (NextGen)

Practical Money Skills

Consumer Financial Protection Bureau

Spent

Invest and Reinvest

The Mint
Project-based Learning

Using Project-based Learning (PBL) to teach personal finance gives context to content.

Key component of PBL is posing a challenging question or problem that requires sustained inquiry.
Using Traditional Lessons to Create Unit-Length Experience
(thanks to Sharon Berlage)

1. Create an “entry event”—a fictional situation, current event, or simulation that presents a problem to be solved and engages interest
2. Brainstorm as a class—what do we know? What do we need to know?
3. Class creates a “driving question”—guides student projects and connects the learning throughout the unit
4. Lessons, mini-lessons and activities are chosen to help students answer the “need to know” and “driving” questions
Example: Budgeting and Spending Unit

Entry Event—play game such as Spent or Payback to illustrate difficulties in living within your means

Generate know/need to know list/driving question (e.g., how to live within your means/develop a realistic budget)

Lessons/activities throughout centered on answering driving question

Students generate a plan, present to their parents, record conversations and submit to teacher
Example: Saving and Investing

Entry event was fictional inheritance:

Scenario:
You are 25 years old. You have a full-time job and your salary-based budget is working fairly well since you graduated. You are able to save for short term goals and put money into a retirement account. Congratulations!

One evening, your parents call to tell you some important news—both sad and a bit exciting. Your Great Aunt Mary (whom you have never met, but have heard about) has passed away at the age of 90. After a full life and a successful career, Great Aunt Mary has left money to her many children, nieces, nephews, grandchildren and even great-nieces and great-nephews. (Yes she was loaded). Your parents inform you that you have inherited $150,000. However, there are some stipulations attached to this inheritance.

1. You cannot use it to splurge on a fancy car or some other luxury.
2. You must use $100,000 of the inheritance in a combination of investments in an online account created for you.
3. The other $50,000 can be invested in another type of account and/or used to save for a house, etc.

The really exciting news is that if you invest your money wisely, you will earn an additional $50,000 one year from today (which is the end of this course). You will also have earned the right to spend your investments as you wish (although Great Aunt Mary’s will strongly encourages all heirs to spend, save and invest wisely).

WHAT IS YOUR DRIVING QUESTION?

What do you know? What do you need to know?
Using Picture Books

**Why?** Aren’t picture books for babies?
Yes, and...

**Examples:**
- Saving—*Alexander Who Used to Be Rich Last Sunday* by Ray Cruz
  *Chicken Sunday* by Patricia Pollacco

- Setting Goals—*Uncle Jed’s Barbershop* by James Ransome
  *The Girl and the Bicycle* by Mark Pett
  *A Chair for My Mother* by Vera B. Williams

Many more at [St. Louis Federal Reserve site](https://www.stlouisfed.org)
SmartPath: Platform and Puppets

Platform: K-8

Puppets: ?
Questions?

Julia.heath@uc.edu
Next Gen Personal Finance
Next Gen Personal Finance

Introduction

Free personal finance curriculum provided online

1. 9 different units and full year/semester/9-week/middle school courses

2. Found at ngpf.org

3. Arcade games, Interactives and Quiz Activities

4. Activities, Case Studies, Data Crunch, Math lessons, Questions of the Day

5. Online PD opportunities
Committed to Remote Resources

Because Next Gen Personal Finance has always been an online curriculum, it’s naturally easy to migrate from in-person to online distance learning

◦ Student Activities and lessons available in google docs for easy attachment to google classroom

◦ Videos and interactive games are already integrated into the student activities as hyperlinks

◦ All assessments are available in google forms for easy attachment to google classroom

◦ Teacher PD online to help with best practices for teaching remotely
Where to Find Specific Remote Resources

For Remote Teaching

◦ NGPF.org - Teacher PD – Teacher Toolkit – Teaching Remotely
◦ Virtual adaptations
◦ Podcasts
◦ Tutorials on common remote teaching platforms

For Pro Tip Videos

◦ NGPF.org - Teacher PD – Teacher Toolkit – Pro Tip Videos
◦ Excellent HOW TO videos to assist with planning, executing & modifying virtual lessons
Virtual Adaptations

Found under Teacher PD - Teacher Toolkit - Teaching Remotely

- Resources that have already been adapted for you to use to teach remotely.
- Provide Asynchronous and Synchronous Learning Environment Ideas
- Additional lessons available under Blog Posts: Adapt to Virtual Resources 2020
  - NGPF is continually creating and adding to their Virtual Adaption Series for additional resources with suggestions on how to facilitate in a virtual environment.
# Creative Assessment Alternative Ideas

<table>
<thead>
<tr>
<th>Plot the History of a Financial Product</th>
<th>Create an Infographic</th>
<th>Write a song</th>
<th>Construct a board game or children's book</th>
<th>Analyze a Case Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conduct an Interview</td>
<td>Build an Adobe Spark Page</td>
<td>Life After High School Project</td>
<td>Record a Tutorial using Flipgrid</td>
<td>Record Your Own Podcast</td>
</tr>
<tr>
<td>Construct a Reflective One Pager</td>
<td>Record Your Own Ted Talk</td>
<td>Animate Content using Artwork or Photography</td>
<td>Develop an Index Card of Key Concepts / Rules of Thumb</td>
<td>Present Students with Your Own Choice Board of Assessments</td>
</tr>
</tbody>
</table>

These options are presented to you in the format of a CHOICE BOARD.

Implementation idea: Offer your students a choice board of assessment options for your unit or topic!

Feel free to make a copy of this template to customize and use with your students.
Podcasts

To help us feel connected and supported Next Gen Personal Finance has several excellent podcasts on best practices for teaching remotely

1. Podcasts are short and relevant.
2. Podcasts are from many different financial experts and share a variety of thoughts.
3. New Podcasts are continually being added.
Video Tutorials on Common Remote Resources

Along with helping teachers with Personal Finance resources, NGPF realizes that curriculum is only 1 piece of the new virtual, online teaching puzzle.

They also have tutorials to help teachers with understanding common virtual platforms

1. Goggle Hangouts Meet Guide for Teachers, Student and Parents in 2020
2. Teach Online with Zoom – Beginner’s Tutorial
3. Using Nearpod in the Virtual Classroom
4. Learn How to Use Microsoft Teams – Beginner’s Tutorial
Online Professional Development

Along with helping teachers with teaching resources, NGPF provides free Online PD

1. All PD is FREE

2. Most classes are only 1 hour long

3. Classes to help with teaching remotely include
   - Psychology of Online Learning (Theory)
   - Psychology of Online Learning (Application)
   - NGPF + Google Classroom Helpdesk
   - Nearpod for Beginners (along with classes for Intermediate and Advanced Users)
   - Teach Like a (Virtual) Champion

4. 9 hour Certification courses on specific Personal Finance topics
Thank you

Any questions?

Remember to take advantage any of the Remote Learning Resources from Next Gen Personal Finance, your first step is to create a teacher account by going to ngpf.org

And here at FEPPP, we want you to know that we’re here for you and truly empathize with the difficult scenario you’re being placed in. Please be kind to yourself and to others around.
Using the Mint in Financial Education
Using Mint in Financial Education

Presented by

August 11th 2020

Dr. Ruben Rivera

rrivera@councilforeconed.org
EconEdLink Membership

You can now access CEE’s professional development webinars directly on EconEdLink.org! To receive these new professional development benefits, become an EconEdLink member. As a member, you will now be able to:

• Automatically receive a professional development certificate via e-mail within 24 hours after viewing any webinar for a minimum of 45 minutes
• Register for upcoming webinars with a simple one-click process
• Easily download presentations, lesson plan materials and activities for each webinar
• Search and view all webinars at your convenience
• Save webinars to your EconEdLink dashboard for easy access to the event

You may access our new Professional Development page here
Professional Development Certificate

To earn your professional development certificate for this webinar, you must:

• Watch a minimum of 45-minutes and you will automatically receive a professional development certificate via e-mail within 24 hours.

Accessing resources:

• You can now easily download presentations, lesson plan materials, and activities for each webinar from EconEdLink.org/professional-development/
Agenda

• Topical overview, context for content, slide outline etc
Goals

• Discover which Financial Fitness For Life Lesson Plans connect to the new Intuit Education Simulations

• Discover how to find the Intuit Education Simulations on EconEdLink website

• Learn how to setup the Mint platform for student and teacher accounts
Objectives

• Financial Fitness for Life and EconEdLink Overview (10 mins)
• Intuit Education Overview (5 mins)
• Mint Simulation Demo (40 mins)
• Educator Q&A (5 mins)
Ground Rules

• Please mute your mic

• Type questions into the chat during non Q&A

• During Q&A be careful not to talk over one another

• Be present

• HAVE FUN!
Financial Fitness for Life (9-12)

Financial Fitness for Life (3rd edition) helps you prepare students for life beyond the classroom by presenting lessons and activities based on real-world economics and personal finance concepts.

- Updated lesson plans with slides
- 1 new lesson plan for Paying Post-Secondary Education
- 17 ready-to-use EdTech tools
- 6 new activities using real-world tools in partnership with Intuit
Visit the collection on EconEdLink

http://econedlink.org/resources/collection/fffl-9-12/
6 new activities using Mint & TurboTax

econedlink.org/resources/collection/fffl-9-12/
Let’s

“Pause for the Cause”
Powering Future Prosperity For Those Who Need It Most
Introducing Mint & TurboTax Simulations

MINT AND TURBOTAX SIMULATIONS TESTED

- Developing financial behaviors using real world tools

KEY LEARNINGS FROM EXPERIMENTS APPLIED

- Experience needs and wants to delight teachers

STRATEGIC PARTNER SUPPORT

- Drive impact through program adoption
Introducing Mint & TurboTax Simulations

90% of Students
Confident in managing their personal finances

81% of Students
Discuss personal finances & taxes with their parents

96% of Students
Mint & TurboTax as part of their curriculum

*Surveys taken from ~350 educators and ~350 students
Your fictional financial life, in one place that’s easy to understand

• Easily create budgets
• Set life goals and monitor your progress
• Track and pay bills
• Understand your credit score and receive tips for improvement
• Analyze and develop spending behaviors
Materials for Mint Activity

Teacher Checklist

TEACHER CHECKLIST
COMPLETE THE FOLLOWING BEFORE TEACHING MINT

CREATE AN ACCOUNT TO LOG IN (AND OUT) OF MINT SUCCESSFULLY.
Action step: Follow the directions on Page 1 of the How-To Guide to log in. Create a fictional email address that ends in @intuit.education.com. Write down your email address and password for future access.

CONNECT TO THE BANK OF INTUIT.
Action step: Follow the directions on Page 2 of the How-To Guide to connect to the Bank of Intuit. This single account will import data from a fictional series of accounts, including checking, savings, credit card, and loans.

CONNECT TO CREDIT SCORE
Action step: Follow the directions on Page 3 of the How-To Guide to connect to TransUnion's credit scores for our fictional user. This is accessed through the CREDIT SCORE tab of Mint.

COMPLETE THE ‘INTRO TO MINT’ ACTIVITY
Action step: The Intro to Mint activity has been designed to guide students (and teachers) through Mint before beginning the curricular activities. Read the student section directions and complete the activity.

How-to Guide

INTRODUCTION TO MINT
TEACHER SECTION

Simulation Overview & Objectives
Digital Literacy Teach Mint
Est time for activity: 25 minutes

Overview
In order for students to have success navigating Mint.com using the Take Charge Today simulations, the opening activity will introduce students to Mint and the fictional user Scott. Students should complete the Step-by-Step Guide to accessing and connecting to Mint before this activity.

Objectives
1. Familiarize students with the Mint platform.
2. Introduce students to the fictional user Scott and understand his financial overview.

Take Charge Today Lesson Connection
www.take chargetoday.arizona.edu

After completing this introductory activity, students will have success with the following simulations connected with Take Charge Today lesson plans:

1. Budgeting for Income & Expense
2. Finding Your Net Worth (saving score)
3. Comparing Savings Accounts
4. Analyzing a Credit Report and Score
5. Evaluating Credit Card Offers

What Students Will Do
Teaching Instructions & Time to Complete

Students will do the following in this activity:
1. Go to Mint or Mint.com.
2. Log on using directions in the Step-By-Step Guide to access Mint as the fictional user Scott.
3. Navigate through the various tabs to answer questions on the worksheet.

Intro Simulation

Mint Step-by-step Guide to Log In to Mint

The following steps will allow you to connect to Mint as Scott, a fictional user you will follow through Mint activities. This setup should take only 5 minutes and you will only do this series of steps the first time you log on to Mint.

Step 1: sign into Mint
You'll use email address ending in @intuit.education.com

Step 2: connect to Scott's bank accounts.
Step 3: connect to Scott's credit history.

Go to www.Mint.com and click
Sign up Free

Create any ‘fake’ email address, but it must end in
@intuit.education.com
Example: Mysimulateduser@intuit.education.com

Step 1: sign into Mint

- Go to www.Mint.com and click Sign up Free.
- Create any ‘fake’ email address, but it must end in @intuit.education.com. Example: Mysimulateduser@intuit.education.com.
- Follow the directions on Page 1 of the How-To Guide to log in.

Step 2: connect to Scott's bank accounts.

- Follow the directions on Page 2 of the How-To Guide to connect to the Bank of Intuit. This single account will import data from a fictional series of accounts, including checking, savings, credit card, and loans.

Step 3: connect to Scott's credit history.

- Follow the directions on Page 3 of the How-To Guide to connect to TransUnion's credit scores for our fictional user. This is accessed through the CREDIT SCORE tab of Mint.
Let’s

“Pause for the Cause”
CEE Affiliates

A network of 200 nationwide affiliates

Provide professional development for K-12 teachers, advocate for including economics and personal finance in K-12 schools, conduct research, and forge partnerships.

https://www.councilforeconed.org/resources/local-affiliates/
Thank You to Our Sponsors!
The Conference is your pathway to learn about the opportunities to incorporate personal finance and economics into your K-12 classroom and to exchange ideas with hundreds of peers.

Register by August 15, 2020 to receive the early bird special discount: $79 Early Bird ($99 thereafter)

Register Today >>>
https://www.councilforeconed.org/events/conference
Budgeting from Take Charge Today
BUDGETING FROM TAKE CHARGE TODAY
PRESENTED BY TRUDY SULLIVAN
PRESENTER:

TRUDY SULLIVAN

GRANITE FALLS HIGH SCHOOL (Lucky 13th year of teaching!)

CONTACT ME:

tsullivan@gfalls.wednet.edu
Overview

- Quick overview of Take Charge Today website and resources.
- Lesson on budgeting using the Take Charge Today resources.
- Ask questions (or slow me down) at anytime!
- **NOTE:** A budgeting unit works best after you have covered, needs vs wants, opportunity costs, payroll deductions/net income, savings, investing, and depository institutions and banking.
TAKE CHARGE TODAY
Financial Education for a Better Future

takecharge.today.arizona.edu
What is TAKE CHARGE TODAY?

A project of The University of Arizona’s Take Charge America Institute (TCAI) for Consumer Financial Education and Research.

- Provides more than 40,000 educators nationwide with **FREE**, ready-to-teach classroom materials.
- Plus teacher training, newsletters, grants, online resources, and other tools.
- Lessons relate to money management for 7th through 12th graders.
Preparing, Planning and Paying for Higher Education

Help students compare higher education options with these lessons.
Lesson Plans For a Variety of Age Levels and Purposes

- Content Lessons
  - Introductory Level (grades 7-9)
  - Advanced Level (grades 10-12)
- Supplemental Lessons
  - Active Learning Tools
  - Service Learning
  - Visual Aids

• By Educators, For Educators
You must be logged in to download lesson plans!
Curriculum Units

- Take Charge of Your Financial Well-Being
- Saving and Investing
- Spending and Borrowing
- Managing Your Money
- Earning
- Receiving
- Distribution of Wealth
Click on a + sign to see the all lesson plans available for that topic.

Search for lessons by term. Option to narrow by curriculum type.
Content Lessons
Ready-to-teach Design

Lesson Facilitation

Vocabulary Activity
Anticipatory Set Options
Facilitation Guides
Conclusion Options
Assessment Options

Make the curriculum your own! Not every piece of material for each lesson needs to be used.

Note Taking Guide
Activity Based Review
PowerPoint Presentation
Worksheet
Project Based Assessment
Download materials individually or all at one time.

Websites and lesson plan resources to customize instruction.
Budgeting Lesson

TAKE CHARGE TODAY
To accomplish anything financially:

You have to spend less than you receive.

Two ways:

1. Receive more!
2. Spend less!
Now look what you've done... nickel and dined your father to death.
Did you know?

- Americans spend approximately $164.55 each day on average.
- A Subway sandwich usually has less than $2 worth of ingredients.
- If you purchase a soda a day for a year, you will have spent approximately $365.
- Latte each school day = $855 ($4.75 x 180) Ouch!
Consumer Spending in the United States

- April 2019
- Bureau of Labor Statistics
- https://howmuch.net/articles/consumer-spending-in-the-united-states

$19,884
33.1%

Total Spending
$60,060

*Report released by Bureau of Labor Statistics in April 2019

Article and Sources:
https://howmuch.net/articles/consumer-spending-in-the-united-states
Spending Less = A budget or spending plan!

Without a budget you will spend haphazardly -- meaning that you probably end up spending more on things you really don’t need.

- Will run out of money and will not be able to afford what is important to you.
- Usually end up in debt.
Don’t buy stuff you cannot afford!

https://www.nbc.com/saturday-night-live/video/dont-buy-stuff/n12020

Question: *How do you know if you can afford it?*
Answer: *A budget or spending plan!*
What is a Spending Plan?

An income and expense statement often referred to as a budget which records both planned and actual income and expenses over a period of time!

A BUDGET!
Why is a Spending Plan an important part of financial planning?

- Helps manage your money in a positive manner.
- Analyzes the opportunity costs of your trade-offs to maximize financial well-being.
- Helps you set and reach goals. (Needs and wants!)
- Increases net worth and helps keep you out of debt.
Steps to Creating a Spending Plan

Step 1 - Track Current Income and Expense

Step 2 - Personalize Your Spending Plan

Step 3 - Allocate Money to Each Category

Step 4 - Implement and Control

Step 5 - Evaluate and Make Adjustments
Spending Plan Guide

What variables may cause these percentages to be different?

- Saving and Investing 10%
- Insurance 7%
- Housing 30%
- Transportation 20%
- Food 15%
### Net Gain or Net Loss?

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenses</th>
<th>Net Gain or Net Loss</th>
</tr>
</thead>
</table>

#### Net Gain?  Net Loss?
- Add more money to savings or another expense
- Increase income
- Decrease expenses
- Both

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenses</th>
<th>Net Gain or Net Loss</th>
</tr>
</thead>
</table>

#### Table: Income and Expenses

<table>
<thead>
<tr>
<th>Spending Plan for:</th>
<th>Time Period:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Income</th>
<th>Planned Amount</th>
<th>Actual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages or salary before deductions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unearned Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from savings and investments to help pay expenses during this time period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Received Income from Government Programs</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Deductions Often Taken from Paychecks</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Health, automobile, home or renters, life</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Member Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication and Computers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone landline, cell phone, internet, cable/satellite television</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Costs Not Covered by Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing and Personal Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pet Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gifts and Charitable Contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student loan, credit card, other loan payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Net Gain or Net Loss (Income less Expenses)</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
Balancing Act

- A budget is like a balance scale. The two sides must be equal, or the balance is tipped.
- A balanced budget means you don’t spend more than you earn.
- You can’t be negative.
- Anything left over needs to go to your savings!
Savings = Financial Goal!

- The secret to saving money is called PYF or Pay Yourself First!
- Whenever you receive money immediately put a certain amount aside to use later to meet a short-term or long-term financial goal.
- Out of Site = Out of Mind
- Direct deposit into savings account or other liquid account.
- Recommend saving 5 to 10% of net income.
- Save at least 3-6 months worth of expenses for emergencies!
Tracking Spending Methods

- Carrying a small notebook and write down all expenses.
- Keep all receipts.
- Input information into a phone app.
- Free websites:
  - www.pearbudget.com
  - www.mint.com
  - Office 365 (Excel)
  - Google Sheets

What apps are available that you use? This could be a great research project!
Control Systems

- Money management computer software
- Web-based spending plan program
- Depository institution programs
- Check register system
- Envelope system
Summary

- A spending plan or budget is an important financial planning tool.
- Helps achieve goals.
- Make your spending plan work for you.
- Make sure to control, evaluate, and adjust your spending plan.
How to set a budget and stick to it!

https://www.youtube.com/watch?v=pZDxU74V924
Things to Remember:

- Each financial decision you make is an “opportunity cost” - the next best alternative given up when a choice is made.
- A budget or spending plan is NOT about depriving yourself. It is about getting what you really want and what is important.
- Fast forward 10 years – you WILL be earning more money? How will you manage it?
Congratulations!
You have been hired as a financial advisor for John and Tia Brown

Financial Advisor Information
Developed a Statement of Financial Position and Income and Expense Statement.

Your Job
Develop a spending plan for the Brown family

GOALS
- Increase the amount of their emergency savings fund.
- Pay more on their monthly car loan payment to pay the loan off faster.
- Spend less money dining out at restaurants.
- Spend less money on clothing every month.
Take Charge Today – Mint Simulation

- Take Charge Today has partnered with Intuit Education to create real-world simulations using Intuit's Mint.
- The Mint simulations are meant to be conclusion activities after teaching the Take Charge Today content lesson on the topic of saving, managing your money, and credit.
- Can be done in a 30-60 minute lesson or a 3-day simulation.

https://takechargetoday.arizona.edu/lessonplans/budgeting-income-and-expenses-simulation
Junior Achievement in 2020 - 2021
JA Virtual Workshop Opportunities

In partnership with Junior Achievement’s corporate partner volunteers, we’re excited to offer a new Virtual Workshop series to middle and high school students. Volunteers will choose two lessons from either workshop to deliver to students in a distance learning format. This opportunity will allow students to engage with professionals and learn more about finance and economics!

**High School Workshop:**

**JA Personal Finance**
- Savings
- Credit and debit
- Consumer protection

(*Volunteers will choose 2 lessons to deliver*)

**Middle School Workshop:**

**JA Global Marketplace**
- Business and Culture
- Global Trade
- Why Countries Specialize
- Trade Barriers

(*Volunteers will choose 2 lessons to deliver*)

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<td>10 mins</td>
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<td>Volunteers will utilize Mentimeter or distance learning platform chat tool to introduce themselves, their jobs, and their companies. Students will get a chance to introduce themselves and will get an overview of the workshop.</td>
</tr>
<tr>
<td>Session 1</td>
<td>45 mins</td>
<td>Program Lesson 1</td>
<td>Lesson will be delivered utilizing large group discussion as well as breakout groups to maximize student engagement and learning.</td>
</tr>
<tr>
<td>Break</td>
<td>10 mins</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>Session 2</td>
<td>45 mins</td>
<td>Program Lesson 2</td>
<td>Lesson will be delivered utilizing large group discussion as well as breakout groups to maximize student engagement and learning.</td>
</tr>
<tr>
<td>Closing</td>
<td>15 mins</td>
<td>Wrap Up</td>
<td>Closing</td>
</tr>
</tbody>
</table>

JA’s Corporate Partner Volunteers believe in the mission of JA and are dedicated to bringing experiential learning to students in their communities. Volunteers will be delivering JA curriculum while speaking about their own professional experiences to enrich the student learning experience. Volunteers will not market external company products or services to students while volunteering for JA.

For more information on how to get your students involved and learn about other virtual lesson options, contact:

Leah Katzer | Statewide Program Director | leahk@jawashington.org

jawashington.org
Junior Achievement of Washington

We at JA of Washington stand for social justice. We are committed to educating in a way that dismantles inequality, racism, and oppression and sparking honest conversations in our communities. The future we envision and for which we prepare our students cannot exist unless we become catalysts for change. We pledge to do better. We must all do better.
Session Agenda

• Why Junior Achievement
• What Junior Achievement Offers
• A quick look at some JA Programs
• JA’s 2020-21 Education Plan for Educators & Students
• JA Educational Centers – Virtual Options
Why Junior Achievement?

1 in 5 HOUSEHOLDS in the United States have ZERO OR NEGATIVE NET WORTH

39% of ADULTS cannot cover AN EMERGENCY EXPENSE OF $400 without selling something or borrowing money

60% of HOUSEHOLDS in the United States do not have SUFFICIENT SAVINGS to cover three months of expenses

26% of NON-RETIRED ADULTS in the United States have $0 RETIREMENT SAVINGS
Junior Achievement **inspires and prepares young people** to succeed in a global economy.

We are the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices.

**100+ years of commitment.**
Former JA students surveyed credit JA with

- Influencing Career Choices: 1 in 3
- Strengthening Skills:
  - Critical Thinking: 8 out of 10
  - Interpersonal Communication: 8 out of 10
  - Decision-making: 9 out of 10
  - Problem-solving: 9 out of 10
  - Teamwork: 9 out of 10
Junior Achievement of Washington

- 35,237 students served in 2019-2020
- 2,354 volunteers engaged in 2019-2020
What Junior Achievement offers
Three JA Pathways

1. Financial Literacy
2. Work & Career Readiness
3. Entrepreneurship
Variety of Instruction Models

- **In-person, face-to-face**
  in your classroom or at JA Education Center
- **Virtually**
  with a remote teacher
- **Independent, self-guided**
  student learning
There is a picture of a cartoon teacher or mentor.

Trained volunteers from the community bring personal and professional experiences and skills to help students make the connection between what they are learning in school and what they will need to exceed in work and life.

Connecting Learning to Real World
✓ Grades K-12
✓ Age-appropriate
✓ Hands-on
✓ Relates to Common Core Standards
✓ Reviewed by WA Financial Education Public-Private Partnership (FEPPP)
## Program Implementation Models

<table>
<thead>
<tr>
<th><strong>TRADITIONAL</strong></th>
<th><strong>JA-IN-A-DAY</strong></th>
<th><strong>JA EDUCATION CENTER</strong></th>
<th><strong>ADDITIONAL EXPERIENCES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteers teach weekly sessions</td>
<td>A one-day commitment 4 to 6 hours in-class only</td>
<td>Reality based learning experience</td>
<td>JA works with our corporate and community volunteers to bring diverse expertise into classrooms.</td>
</tr>
<tr>
<td>• Elementary grades: 5 sessions</td>
<td>Volunteers teach a modified traditional program in one day!</td>
<td>Teachers deliver JA lessons prior to an immersive simulation experience either at a JA Education Center or virtually.</td>
<td>• JA Job Shadow</td>
</tr>
<tr>
<td>• Middle grades: 6 to 7 sessions</td>
<td>Geared toward elementary programming</td>
<td>Volunteers support lesson delivery and guide students through the simulation.</td>
<td>• JA Company Program</td>
</tr>
<tr>
<td>• High school grades: 5 to 12 sessions</td>
<td></td>
<td><strong>JA BizTown</strong>® - a mini city where students get to manage businesses, vote and open bank accounts</td>
<td>• JA Career Fair</td>
</tr>
<tr>
<td>Each session is about 45 minutes in duration</td>
<td></td>
<td><strong>JA Finance Park</strong>® - students assume a persona of a provider for a family and must accommodate the needs of the family without overspending.</td>
<td>• JA Speaker Series</td>
</tr>
<tr>
<td>Delivery schedule and instruction format is agreed upon between volunteer and teacher.</td>
<td></td>
<td></td>
<td>• Special Events</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Virtual Workshops</td>
</tr>
<tr>
<td></td>
<td></td>
<td>These programs have 0-3 required, educator-led JA lessons pre and post experience.</td>
<td></td>
</tr>
</tbody>
</table>
# Program Delivery Models

<table>
<thead>
<tr>
<th><strong>Volunteer Led In-Person</strong></th>
<th><strong>Educator Led In-Person or Remote</strong></th>
<th><strong>Volunteer Led Remote</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>JA program led by volunteer visiting the classroom in-person (traditional delivery). The JA volunteer brings fun, hands-on program materials to the classroom to share with students.</td>
<td>JA program led by classroom educator in-person or remotely via collaboration platform like Zoom. To supplement the educator-led lesson, a virtual JA volunteer can join as a subject-matter expert, to share a story or lead a discussion. Program materials will be delivered to schools and/or educators will have access to digital resources such as videos and fillable PDF files.</td>
<td>JA program led by virtual volunteer “visiting the classroom” via collaboration platform like Zoom. If in-person class: Program materials delivered to school and educator distributes materials while volunteer leads student activities from the virtual platform. If virtual class: educator will manage set-up of virtual classroom and any break-out rooms on the virtual platform while volunteer delivers content. Additional resources such as videos and fillable PDF files are available to supplement lessons.</td>
</tr>
</tbody>
</table>
A quick look at some JA Programs
JA Virtual Student Workshop Opportunities!!!

Request a workshop at:

jawashington.org
Or
https://www.juniorachievement.org/web/ja-washington/request-a-program
Or Email:

LeahKatzer / leahk@jawashington.org

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**JA Virtual Workshop Opportunities**

In partnership with Junior Achievement's corporate partner volunteers, we're excited to offer a new Virtual Workshop series to middle and high school students. Volunteers will choose two lessons from either workshop to deliver to students in a distance learning format. This opportunity will allow students to engage with professionals and learn more about finance and economics!

### High School Workshop:
**JA Personal Finance**
- Savings
- Credit and debt
- Consumer protection

*(Volunteers will choose 2 lessons to deliver)*

### Middle School Workshop:
**JA Global Marketplace**
- Business and Culture
- Global Trade
- Why Countries Specialize
- Trade Barriers

*(Volunteers will choose 2 lessons to deliver)*

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<td>Introductions</td>
<td>Volunteers will utilize a group distance learning platform chat tools to introduce themselves, their jobs, and their company. Students will get a chance to introduce themselves and will get an overview of the workshop.</td>
</tr>
<tr>
<td>Session 1</td>
<td>65 mins</td>
<td>Program Lesson 1</td>
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</tr>
<tr>
<td>Break</td>
<td>10 mins</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>Session 2</td>
<td>65 mins</td>
<td>Program Lesson 2</td>
<td>Lesson will be delivered utilizing a large group discussion as well as breakout groups to maximize student engagement and learning.</td>
</tr>
</tbody>
</table>
| Closing | 15 mins | Wrap Up | Closing | Volunteers will summarize lessons and share insights from their professional experience. Students will be asked to complete a survey to evaluate learning and experience, administered by JA.

**JA's Corporate Partner Volunteers** believe in the mission of JA and are dedicated to bringing experiential learning to students in their communities. Volunteers will deliver JA curriculum while speaking about their own professional experiences to which the student learning experience. Volunteers will not market external company products or services to students while volunteering for JA.

For more information on how to get your students involved and learn about other virtual lesson options, contact:

Leah Katzer | Statewide Program Director | leahk@jawashington.org
JA BizTown®
Grades 4-6
Students learn how to earn money, spend wisely within a budget, save and invest, use credit cautiously, and protect personal finances.
Students operate a Web company in which success depends on decisions about price, marketing, R&D, and business practices and see how management decisions affect the bottom line
Students hear about a variety of career, work and education experiences from people from their community.
A quick look at JA Finance Park - Virtual
JA Finance Park® - Virtual

JA Finance Park helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. The program comprises several teacher-led, in class lessons and culminates in a hands-on, online budgeting simulation that is supported by volunteers.

The JA Finance Park Virtual simulation is undergoing a full redevelopment, with a brand-new simulation that offers two implementation options: “Entry Level” geared toward middle school and “Advanced” geared toward high school.

PROGRAM HIGHLIGHTS

“Entry Level”
• Introduces the concept of “adulting,” laying the groundwork for the future.
• In the Virtual simulation, a persona is randomly assigned, and students focus on creating a monthly budget.

“Advanced”
• Delves deeper into financial consequences of life choices and decisions impacting long-term goals.
• In the Virtual simulation, students “choose their own adult adventure,” and select a persona based on career and education choices. Students navigate financial decisions through various life stages, budgeting beyond one month.

PROGRAM DESCRIPTION
• JA Financial Literacy (primary) and JA Work and Career Readiness (secondary) Pathways
• Placement: Grades 7–12; “Entry Level” for middle school; “Advanced” for high school
• Duration: Varies; minimum 12 ICH; up to 36 ICH total based on either current or new “Advanced” curriculum
• Volunteers required either in the classroom or during simulation; options include presenting as a guest speaker, delivering extension activities, or participating with the Virtual simulation

*This document is for Junior Achievement internal use only. Content is subject to change.
ADVANCED CURRICULUM SUMMARY

JA Finance Park Advanced curriculum will equip students to:

• Determine how choice in career affects future finances and lifestyle
• Summarize the purpose of taxes and how they affect a person’s finances over time
• Analyze how saving impacts financial well-being and security
• Evaluate the risks and benefits of investing
• Explain the advantages and disadvantages of different payment methods over time
• Construct a budget to address long-term financial goals using hypothetical life situations
• Clarify how debt affects financial success

Note: The current JA Finance Park curriculum is remaining as is and can be used in conjunction with the new “Entry Level” Virtual simulation. Below is a sample of simulation activities, which can be used along with the new Advanced Virtual curriculum.

SIMULATION ACTIVITIES

In the new Advanced Virtual simulation, students will complete the following:

• Select their own avatar and interests
• Review information about career clusters to select their career path and education
• Set up to three savings goals for future items such as homeownership, dream car, etc.
• Research, shop, and pay for various categories
• Make financial decisions across multiple life stages
• Choose their future as it relates to marriage, having children or pets
• Track progress of their budgeting, spending, and saving through a financial health meter

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JA 2020-2021 Education Plan

Junior Achievement inspires and prepares young people to own their economic success. Our programs foster work-readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire students to dream big and reach for their potential.

We're Here For You
In a world that is rapidly changing, we want you to know that Junior Achievement’s commitment to you, your school, and your students remain unchanged.

We Can Help
There are a number of options in how you receive JA programs. We have created opportunities for virtual engagement with corporate and community volunteers and have developed digital options for synchronous and asynchronous learning.

Let Us Know
We encourage you to have a conversation with your JA Program Manager about which option best meets your needs. We’re ready to meet you where you are. You can find their email at the bottom of this page.

Volunteer Led
In-Person
- JA program led by volunteer visiting the classroom in-person (traditional delivery).
- The JA volunteer brings fun, hands-on program materials to the classroom to share with students.

Educator Led
In-Person or Remote
- JA program led by classroom educator in-person or remotely via collaboration platform like Zoom.
- To supplement the educator-led lesson, a virtual JA volunteer can join as a subject-matter expert, to share a story or lead a discussion.
- Program materials will be delivered to schools and/or educators will have access to digital resources such as videos and printable PDF files.

Volunteer Led
Remote
- JA program led by virtual volunteer “visiting the classroom” via collaboration platform like Zoom.
- If in-person class Program materials delivered to school and educator distributes materials while volunteer leads student activities from the virtual platform.
- If virtual class: educator will manage set-up of virtual classroom and any breakout rooms on the virtual platform with volunteer delivers content.
- Additional resources such as videos a printable PDF files are available to supplement lessons.

Please reach out to your local JA Program Manager to learn more about how we can help!
Leah Katzler | Statewide Program Director | Leah.K@jawashington.org

For Your Information
Request a program at:
jawashington.org
Or
https://www.juniorachievement.org/web//ja-washington/request-a-program

Contact your local JA Regional Program Manager:

Barbara Kinmark
Regional Program Manager, CW
(509) 853-1234
Elyssa Shepard
Regional Program Manager, NorWA & Snohomish County
(206) 226-9758
Connie Montoya
RP Coordinator, SEWA
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(253) 236-3587
Richard Perez
CW Capstone Mgr/CW Fund Raising, Capstone Yakima
(509) 853-1246

jawashington.org
Q & A and Takeaways

We Teachers
Resources and Links

Spending Your Way to Wealth
- Investorship
- Investorship Calculator

Making Financial Education Engaging, Relevant, and Authentic
- EconEdLink
- Making Personal Finance Decisions
- Keys to Financial Success
- Consumer Financial Protection Bureau
- On My Way
- Practical Money Skills
- Econ LowDown Arcade
- Practical Money Skills
- Consumer Financial Protection Bureau
- Spent
- Invest and Reinvest
- The Mint
- Project Based Learning (PBL)
- Payback
- 10 Picture Books to Read in the Middle School Classroom
- $martPath

Next Gen Personal Finance
- Next Gen Personal Finance

Using the Mint in Financial Education
- The Mint Professional Development
- Financial Fitness for Life 9-12
- CEE Affiliates
- Financial Literacy & Economic Education Conference

Budgeting from Take Charge Today
- Take Charge Today
- Consumer Spending in the US
- Don’t Buy Stuff Video
- The Pear Budget
- The Mint
- How to Set a Budget Video

Junior Achievement in 20-21
- Junior Achievement Washington
- Request a Program
- Trevor Smith Video
- Jodi Smith Video
- Dr. Zahra Karmali Video
Questions?

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