

Utah JumpStart Coalition

**10th Grade
FINANCIAL &
ECONOMIC
LITERACY
TOOLKIT**



utahjumpstart.org



Utah JumpStart Coalition

7-10 FINANCIAL & ECONOMIC LITERACY TOOLKIT

utahjumpstart.org

This guide identifies lesson plans and activities that meet [Utah's General Financial Literacy Strands and Standards.](#)

The Utah Jump\$tart Coalition gratefully acknowledges the following organizations that have created the resources identified in this toolkit:

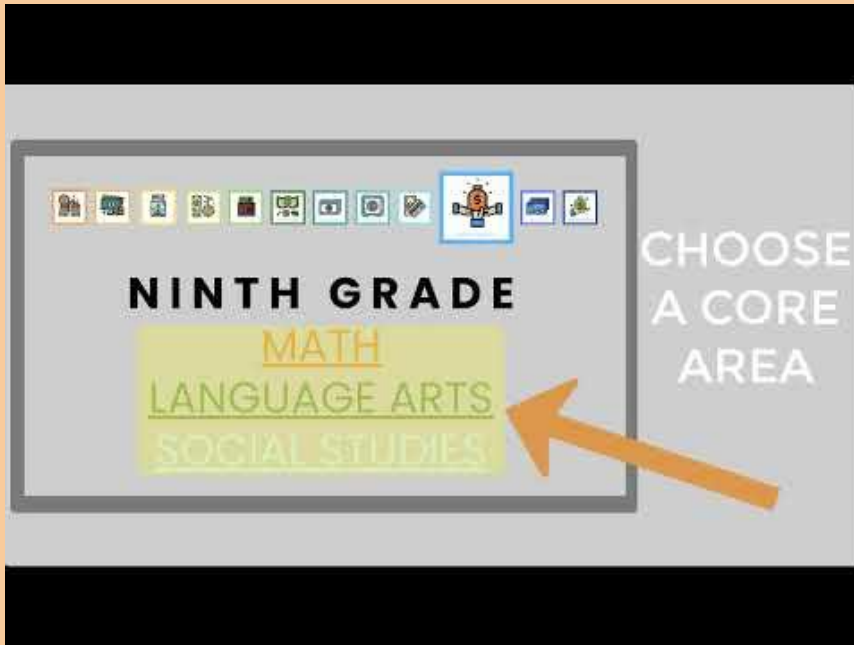
- [Finance in the Classroom](#)
- [Utah Education Network](#)
- [Econedlink](#)
- [US Mint](#)
- [Practical Money Skills](#)
- [Take Charge America](#)
- [Federal Reserve Bank of St. Louis](#)
- [University of Missouri - St. Louis](#)
- [Scholastic](#)
- [Tinker Federal Credit Union](#)
- [TeacherVision](#)
- [Better Lesson](#)



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How to Use the 7-10 Toolkit

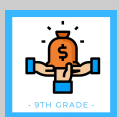
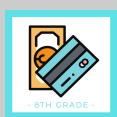
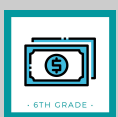
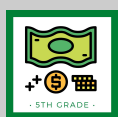
The brief introductory video introduces the K-6 Financial & Economic Literacy Toolkit and how to identify lesson plans and activities that meet a Utah math, language arts or social studies requirement while introducing a financial concept.

FINANCIAL & ECONOMIC LITERACY

CONCEPT MATRIX



<i>Help using this tool (VIDEO).</i>	K	1	2	3	4	5	6	7	8	9	10	11-12
Values, Culture & Economic Forces												
Scarcity and Choices	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>
Coin Recognition & Counting*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
Monetary and Fiscal Policy									<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Opportunity Cost & Tradeoffs		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>
Economic Reasoning			<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>
Supply & Demand			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Values, Priorities & Goals*				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Free Markets & Prices	<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Career Preparation, Sources of Income and Earning Power												
Career Management & Income	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Entrepreneurship					<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Business Plan Creation					<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>		
Taxes				<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Productivity		<input checked="" type="checkbox"/>										
Saving Methods and Investment Strategies												
Saving & Financial Investments	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Insurance							<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Banking & Financial Services			<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Retirement Planning												<input checked="" type="checkbox"/>
Money Management												
Budgeting				<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Charitable Giving				<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Online Commerce						<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Renting & Buying a Home									<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Loans & Borrowing Money			<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consequences of Gambling								<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Identity Fraud & Theft							<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Bankruptcy									<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



TENTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

TENTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Loan Basics	<p>This lesson will help students understand the concept of borrowing and repaying a loan. They will calculate variable interest rates over a variety of time periods. They will understand how the length of the loan affects the cost of using credit.</p> <p>The accompanying videos will help basics understand the basics of loans and borrowing.</p> <ul style="list-style-type: none"> • Teacher Guide • Student Guide <p>To view Teacher Guides, please see NGPF Answer Key that you can access with your NGPF Teacher Account.</p>
CATEGORY	Loans & Borrowing	
STANDARD	CCSS.MATH.CONTENT.HSS.MD.B.5	
OTHER	<p>Video: Loan Basics</p> <p>Video: Your Score Can Do More</p> <p>Video: Understanding Different Kinds of Loans</p>	

TENTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Bank or Bust	<p>If students knew what banks or credit unions could do for their money, they may think twice about where to stash their cash. In this lesson, students will learn about the different types of financial institutions available and assess which option may work best for them.</p> <p>They will explore savings opportunities, bank fees and technology-enhanced banking services; and then determine which services they value the most and why.</p> <ul style="list-style-type: none"> • Teacher Guide • Student Guide
CATEGORY	Banking & Financial Services	
STANDARD	CCSS.MATH.CONTENT.HSS.MD.B.5	
OTHER	Video: Are credit unions better than big banks?	



TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Bust-An-Ad - See pages 11-17	Students analyze and examine advertisements that glamorize casinos, gambling and online gaming/betting and create a digital media “adbuster” to educate teens about the risks associated with gambling. Digital media format options include textual, audio, visual, graphical and interactive elements of their choice.
CATEGORY	Consequences of Gambling	
STANDARD	CCSS.ELA-LITERACY.SL.9-10.5	
OTHER	**March is Problem Gambling Awareness Month	





TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Bankruptcy Basics & Vocabulary	<p>Students will learn about Bankruptcy, how it works, and how to avoid it by completing an EdPuzzle.</p> <ul style="list-style-type: none">• Link to EdPuzzle on Bankruptcy <p>Students then write a persuasive essay on being for or against bankruptcy based on assignment by the teacher.</p>
CATEGORY	Bankruptcy	
STANDARD	CCSS.ELA-LITERACY.RH.9-10.4	
OTHER		





TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Financial Responsibility and Lending	<p>This lesson teaches high school students about the role of banks and the decisions they make to determine when to lend money. Students learn about the components of creditworthiness, including how banks decide who it is safe to lend money to. Students are then introduced to the basics of credit risk.</p> <p>Ask students to give supporting reasons for why they think one business is more creditworthy than another.</p>
CATEGORY	Banking and Financial Services	
STANDARD	CCSS.ELA-LITERACY.WHST.9-10.8	
OTHER	<ul style="list-style-type: none">• Teacher Guide• Student Loan Scenario Organizer	





TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Reading About Insurance	By analyzing a text about insurance, students learn ways they can protect themselves from risk and avoid high costs when something goes wrong.
CATEGORY	Insurance	
STANDARD	CCSS.ELA-LITERACY.WHST.9-10.8	
OTHER	<ul style="list-style-type: none">• Student Worksheet• Student Handout	



TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Evaluating Savings Scenarios	<p>By analyzing real-world scenarios, students practice making informed decisions about savings tools to meet financial situations and needs. Saving is part of financial planning. There are many different savings tools for storing money. It is important to weigh the benefits and risks of each tool and determine which ones can meet personal financial goals.</p> <p>After completing the lesson, students will research further savings options and write a summary statement about their preferred savings tool.</p>
CATEGORY	Banking and Financial Services	
STANDARD	CCSS.ELA-LITERACY.WHST.9-10.8	
OTHER	<ul style="list-style-type: none"> • Student Worksheet • Student Handout 	



TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Risk Management and Insurance	After reading material that teaches students about insurance and risk, students will read an insurance policy to highlight and summarize what is covered, the coverage limit, and two or three conditions for coverage.
CATEGORY	Insurance	
STANDARD	CCSS.ELA-LITERACY.RH.9-10.4	
OTHER	Sample Insurance Policy	





TENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Jump\$Tart Credit Escape Room	<p>Allow students to work through the escape room, problem solving through real world computation and situations in a fun and challenging sequence.</p> <p>Watch student for development of key understanding. Notice opportunities to encourage student to persevere through difficult or new obstacles; achieving success after experiencing failure. Hints are provided for each question.</p> <p>When finished with escape room, students read the following article to apply what they learned: Credit Card Basics</p>
CATEGORY	Loans and Borrowing Money	
STANDARD	CCSS.ELA-LITERACY.RI.9-10.4	
OTHER	Escape Room Form - Student Use	



TENTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Smooth Sailing: Exploring Insurance and Estate Planning	<p>By the end of the lesson, students will understand that while life always involves personal and financial risks, these risks can be minimized and their assets protected with the right level of preparation.</p> <ul style="list-style-type: none"> • Teacher Guide See Page 3 - Types of Insurance See Page 4 - Perfect Match • Student Guide See pages 2-4
CATEGORY	Insurance	
STANDARD		
OTHER		

TENTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Bankruptcy Basics	Bankruptcy is a federal court proceeding designed to help individuals address debt problems and to provide fair treatment to creditors.
CATEGORY	Bankruptcy	Review the Common Causes of Bankruptcy and Consequences & Negative Effects of Bankruptcy (slides 27-28) in the PowerPoint provided in the complete lesson.
STANDARD	CCSS.ELA-LITERACY.RI.9-10.4	Guide a discussion as outlined in step 36-40 on page 10 of the lesson guide.
OTHER		Have students write hypothetical scenarios that relate to either the causes or consequences of bankruptcy. Share with the class.

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