

Utah JumpStart Coalition

7-10
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 JumpStart Coalition gratefully acknowledges the following organizations that have created the resources identified in this toolkit:

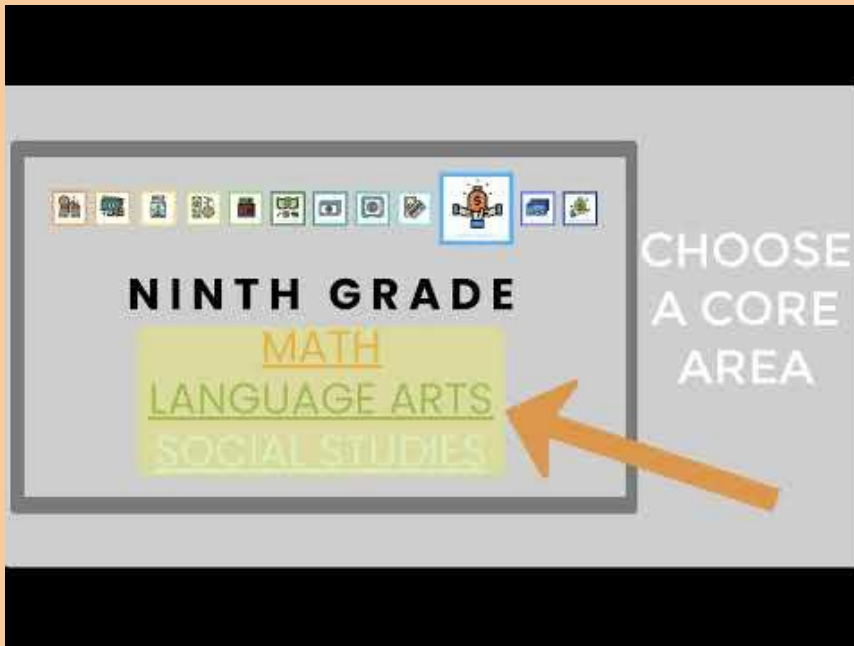
- [Finance in the Classroom](#)
- [Utah Education Network](#)
- [Econedlink](#)
- [US Mint](#)
- [Practical Money Skills](#)
- [Take Charge America](#)
- [Federal Reserve Bank of St. Louis](#)
- [University of Missouri - St. Louis](#)
- [Scholastic](#)
- [Tinker Federal Credit Union](#)
- [TeacherVision](#)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



Utah JumpStart Coalition

7-10 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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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"/>



SEVENTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

SEVENTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	The Power of Compound Interest	<p>Complete the worksheet to become familiar with the concept of Compound Interest. Watch the video linked in the worksheet and complete the activities provided to learn about the purpose of saving and the role of compound interest in a savings plan.</p>
CATEGORY	Saving and Financial Investments	
STANDARD	CCSS.MATH.CONTENT.7.RP.A.3	
OTHER	Video on Compound Interest	



SEVENTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Into to Insurance <ul style="list-style-type: none"> • Teacher Guide • Student Guide See pages 5–9 for Math activity	Students will engage with an online interactive, and infographic, and a video to predict the consequences of accepting risk with insufficient or no insurance. They will be able to identify the importance of risk management and be aware of tools that help manage the risk of financial loss through avoidance, acceptance, control, reduction and transfer of risk through insurance.
CATEGORY	Insurance	
STANDARD	CCSS.MATH.CONTENT.7.RP.A.3	
OTHER	Interactive : What’s Your Stuff Worth? EdPuzzle : Intro to Insurance	

SEVENTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Risky Business	<p>When gambling, you are taking a chance with your with your personal finances; you are risking your money or something else of value on an activity with an uncertain outcome. Whether buying lottery or scratch tickets, betting on sports or horses, playing cards or slot machines, you risk losing your money because you have no control over what happens. If placing a bet or buying a lottery ticket is anything more than just fun for you, and if you are using money you cannot afford to lose, then you should walk away and not play. Students will explore probability versus predictability.</p>
CATEGORY	Consequences of Gambling	
STANDARD	CCSS.MATH.CONTENT.7.SP.C.7	
OTHER	**March is Problem Gambling Awareness Month	



SEVENTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Stock Purchases and Commission	This short lesson teaches students how to find commission on stock purchases. The lesson includes a PowerPoint presentation as well as worksheets and answer keys.
CATEGORY	Savings & Financial Investments	
STANDARD	CCSS.MATH.CONTENT.7.RP.A.3	
OTHER	Interactive : What's Your Stuff Worth? EdPuzzle : Intro to Insurance	



SEVENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Problem Gambling Essay	<p>Write an essay with logical reasoning and relevant evidence and credible sources to demonstrate your understanding of the hazards of gambling.</p> <p>Resources:</p> <ul style="list-style-type: none"> • Review Youth Gambling Survey Results • Read the 8 Signs of Problem Gambling • Watch the TED Talk The Story of One Man's Video Gaming Addiction
CATEGORY	Consequences of Gambling	
STANDARD	CCSS.ELA-LITERACY.W.7.1.B	
OTHER	**March is Problem Gambling Awareness Month	



SEVENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Including Charity Donations in Your Budget	<p>This activity guides students through a series of brainstorming activities to help them identify worthy charities based on the reasons people should support charities.</p> <p>Students will learn how to select a charity and review the charity's history, impact, and people running it.</p>
CATEGORY	Charitable Giving	
STANDARD	SS.4.3	
OTHER		



SEVENTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Reflections on Charitable Contributions	<p>Activity 1:</p> <p>Have students write an essay on a charitable event or activity they have been involved with or know about.</p> <p>Activity 2:</p> <p>Have students research Utah philanthropists (e.g., Jon M. Huntsman, James L. Sorenson, George S. and Delores Dore Eccles) and write about their lives and their contributions.</p>
CATEGORY	Charitable Giving	
STANDARD	CCSS.ELA-LITERACY.W.7.2	
OTHER		



SEVENTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Reflections on Charitable Contributions	<p>Activity 1:</p> <p>Have students write an essay on a charitable event or activity they have been involved with or know about.</p> <p>Activity 2:</p> <p>Have students research Utah philanthropists (e.g., Jon M. Huntsman, James L. Sorenson, George S. and Delores Dore Eccles) and write about their lives and their contributions.</p>
CATEGORY	Charitable Giving	
STANDARD	UT.7.6.1	
OTHER		



SEVENTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Servants of the Community	Students will read biographical information on two Utah philanthropists and identify characteristics that helped them become “best friends” to their communities due to their service to those around them. Students brainstorm ways they can make an impact on their communities.
CATEGORY	Charitable Giving	
STANDARD	UT.7.2.3 UT.7.6.1	
OTHER	<ul style="list-style-type: none"> • Lowell Bennion • Thomas Duncombe Dee • Kids Making a Difference 	



SEVENTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	The Bartering System	Students will role play a stagnant economy and then role play an emerging economy. Students will recognize the way in which different people assign different monetary values to objects.
CATEGORY	Supply and Demand	
STANDARD	UT.5.3	
OTHER	Utah Historical Quarterly 1963 - See page 36	

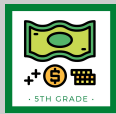


SEVENTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Supply & Demand of Toy Fads	<p>Have students draw D&S of the thing they thought of that they wanted in the warm-up activity. Show what happened when it got close to the holidays. Did the price go up? Discuss as a class.</p> <p>Have students think about something they have wanted and the factors that affected the market for it. Have students complete an exit ticket answering the questions below in their journals or on a piece of paper.</p> <ol style="list-style-type: none"> 1. Was it a hot item? 2. Did they get it? 3. Why or why not? 4. Were their parents willing to pay the price? Not willing? 5. Could they not find it (i.e., shortage)?
CATEGORY	Supply & Demand	
STANDARD	UT.7.6.1	
OTHER	Supply & Demand of Toy Fads YouTube Video - Haven excited to shop! Supply & Demand Part 1	





EIGHTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

EIGHTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Tic Tac Taxes	Students will be able to understand the reason for taxes and evaluate which goods and services are provided by business and which by governments.
CATEGORY	Taxes	
STANDARD	Standard 8.MP.1	
OTHER	Goods and Services Cards Business and Government Cards	



EIGHTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Family Income	<p>Have each student estimate first, then determine the actual total yearly family income using the data provided on the worksheets.</p> <p>Following the worksheet exercise, conduct a class discussion for students to express their feelings about potentials for income.</p>
CATEGORY	Career Management and Income	
STANDARD	Standard 8.MP.1	
OTHER	Anatomy of a Paycheck Video	



EIGHTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Math and Taxes: A Pair to Count On	Students examine careers and reflect on how workers use math in their occupations. They study selected occupations, learning about the work skills (human capital) that different workers possess and salaries that those workers earn. Next, students learn about how taxes are paid on income that people earn and how income tax is calculated.
CATEGORY	Career Management and Income	
STANDARD	Standard 8.MP.1	
OTHER		



EIGHTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Why We Pay Taxes <ul style="list-style-type: none"> • Student Guide • Teacher Guide 	<p>Students learn the basics of federal income tax and how the government spends tax money. They learn the terms mandatory spending, discretionary spending, and interest on debt. Students will practice applying what they learn by using the provided “decks” to identify how federal tax dollars were spent in different categories in the federal budget.</p> <p>To view Teacher Guides, please see NGPF Answer Key that you can access with your NGPF Teacher Account.</p>
CATEGORY	Taxes	
STANDARD	Standard 8.MP.1	
OTHER	EdPuzzle Video - Where Do My Taxes Go?	



EIGHTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Young Entrepreneurs <ul style="list-style-type: none"> See Activity #2 on page 6 	<p>Students watch a video on young entrepreneurs and complete the hypothetical: Your parents are going to loan you the start-up capital for your new business. If they loan you \$2,500 and you have to pay back \$50 per month, how long will it take you to pay them back? If they decide to charge 5% annual interest, how long will it take you to pay them back if you're still paying only \$50 per month? If they are charging 5% annual interest, how much money will they be given when you have finished paying off their loan?</p>
CATEGORY	Entrepreneurship	
STANDARD	Standard 8.MP.1	
OTHER	Biz Kids Video - Karimkhani Sisters	





EIGHTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Middle School Career Exploration Project	Students will learn about a variety of careers and the skills needed in order to successfully gain employment in different career areas (career clusters). Students will ultimately research a career that interests them.
CATEGORY	Career Management & Income	
STANDARD	CCSS.ELA-LITERACY.WHST.6-8.7	
OTHER	Link to FREE Career Research activity	





EIGHTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Handling a Lost or Stolen Credit Card	<p>A lost or stolen ATM, debit, or credit card or card number can result in unauthorized uses. Unauthorized uses happen when someone makes purchases or withdrawals using your card or card number without your permission.</p> <p>Using the web pages provided, students will research at least three steps to take if a person's ATM, credit, or debit card or card number is lost or stolen.</p> <p>Students will summarize their research.</p>
CATEGORY	Identity Fraud and Theft	
STANDARD	CCSS.ELA-LITERACY.RI.8.2	
OTHER	Student Worksheet	





EIGHTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Young Entrepreneurs	Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$. Have students create a class Dictionary of Financial Terms using Biz Term\$. Have students start their own Journal of Personal Financial Education and continue to add to it.
CATEGORY	Entrepreneurship	
STANDARD	CCSS.ELA-LITERACY.WHST.6-8.2.A	
OTHER	Biz Kids Video - Karimkhani Sisters	





EIGHTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Hello Working World	Students will learn about the options of the working world. Students will record their data in a graphic organizer and create appropriate constructive responses.
CATEGORY	Taxes	
STANDARD	SS.8.5.4	
OTHER	Hello Working World Student Worksheet Helpful background information on taxes for teacher use	



EIGHTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Young Entrepreneurs	<p>Have students research well-known entrepreneurs, then compare and contrast their businesses and their personal characteristics. As a class, create a poster board for each entrepreneur that uses pictures and diagrams, as well as words, to describe who they are and how they got started in business. Display these posters around the classroom as inspiration for students to think about starting their own businesses.</p>
CATEGORY	Entrepreneurship	
STANDARD	SS.8.3.3	
OTHER	Biz Kids Video - Karimkhani Sisters	



EIGHTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Avoiding Identity Theft	<p>Students will learn what identity theft is and how to protect themselves from falling victim to it. They learn about the benefit of having strong passwords to protect their identity and how cybercriminals target people online.</p> <ul style="list-style-type: none"> • Student Guide • Teacher Guide <p>To view Teacher Guides, please see NGPF Answer Key that you can access with your NGPF Teacher Account.</p>
CATEGORY	Identity Fraud & Theft	
STANDARD	SS.5.5	
OTHER	NBC News Report on Identity Theft EdPuzzle Video: Protecting Yourself from Identity Theft	

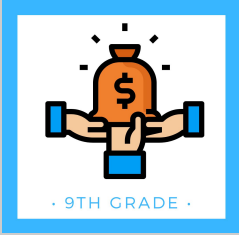


EIGHTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	The Fiscal Ship	<p>“The Fiscal Ship challenges you to put the federal budget on a sustainable course. Measured as a share of gross domestic product, the federal debt is higher than at any time since the end of World War II and projected to climb to unprecedented levels. America is looking at a permanent, growing mismatch between revenues and spending, and policymakers are faced with difficult decisions about how to reconcile important government priorities.” But budget decisions aren’t only about fiscal sustainability. They also shape the kind of country we live in. To win the game, you need to find a combination of policies that match your values and priorities AND set the budget on a sustainable course.”</p>
CATEGORY	Monetary and Fiscal Policy	
STANDARD	SS.8.5.3	
OTHER	Link to Fiscal Ship Game Fiscal Ship Handout Packet	





NINTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

NINTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Buying a Home	<p>Students will compare renting to buying a home. Using the exercise sheet, have students compute the monthly mortgage payment for the situations on the activity sheet. As a follow-up, discuss the following: What factors affect changing mortgage rates in our economy? What are the advantages of a 15-year mortgage over a 30-year mortgage? What are the disadvantages?</p>
CATEGORY	Renting & Buying a Home	
STANDARD	CCSS.MATH.8.MP.4	
OTHER	Supporting Presentation Student Guide See Activities 5.1 & 5.4	

NINTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Math of House Buying	<p>Apply mathematics to solve problems arising in everyday life, society, and the workplace. Make assumptions and approximations, identifying important quantities to construct a mathematical model. Routinely interpret mathematical results in the context of the situation and reflect on whether the results make sense, possibly improving the model if it has not served its purpose.</p>
CATEGORY	Renting & Buying a Home	
STANDARD	CCSS.MATH.8.MP.4	
OTHER	Student Worksheets	

NINTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	The Cost of College: Financing Your Education	<p>“When considering their options after high school, many teens have an idea what they’d like to do, but don’t think about the factors that go into such a big decision. College is expensive, but choosing not to attend can be expensive too (in terms of its impact on career opportunities and on your future salary). In this lesson, students will examine options for financing their education, discuss college choices and learn ways to manage their money wisely during their college years.”</p>
CATEGORY	Career Management & Income	
STANDARD	Statistics and Probability: Making Inferences and Justifying Conclusions	
OTHER	Student Worksheet: My Life, My Decision: Researching College Options	

NINTH GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Spending Plan Shake-Up See pages 16-17	<p>The Spending Plan Shake-Up allows students to experience the steps in creating and sticking to a budget. Teachers will need a teacher account to the Take Charge Today curriculum, which is free and easy to access.</p> <p>After completing Spending Plan Shake-Up, students apply what they learned to an actual budget with dollar amounts.</p>
CATEGORY	Budgeting	
STANDARD	CCSS.MATH.8.MP.4	
OTHER	Alternate - The Bean Game Spending Plan worksheet	



NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Money Personality	<p>Students will explore their own personal goals, values and priorities by watching a video and completing the worksheets available in the student guide. They will take a money personality assessment to help them identify important behaviors. They complete a values assessment and reflect on their values and how they relate to their financial decisions. Students write a summary statement of what they learn about themselves.</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	Values, Priorities & Goals	
STANDARD	CCSS.ELA-LITERACY.W.9-10.1	
OTHER		





NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Managing High Levels of Debt	To help students identify the consequences of debt, they will read the material provided then imagine they are the judge as to whether or not a person should file bankruptcy based on individual scenarios. Student worksheets included in main link.
CATEGORY	Bankruptcy	
STANDARD	CCSS.ELA-LITERACY.RI.9-10.4	
OTHER		





NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Reflecting on What's Worth Saving For	Using the strategies of reflective writing, students create a personal statement sharing their hopes and dreams of things they would like to have or accomplish in the future.
CATEGORY	Values, Priorities & Goals	
STANDARD	CCSS.ELA-LITERACY.W.9-10.1	
OTHER	Student Worksheet	



NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Composing Song and Verse About Paying for College	<p>As they plan for life after high school, students and their parents can benefit from accessing trusted sources of information about ways to pay for post-secondary education. Financial aid, which may include grants, work-study, loans, and scholarships, can help pay for college or other post-secondary programs.</p> <p>Students will learn about their financial aid options, then create a song, rap, or poem about ways people pay for secondary education.</p>
CATEGORY	Career Management & Income	
STANDARD	CCSS.ELA-LITERACY.W.9-10.1	
OTHER	Student Worksheet	

NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Asking for a Raise	<p>Students will learn that when they are employees, it is helpful to be able to ask for a raise when they feel they deserve one.</p> <p>Students will use persuasive writing, to compose a letter to a hypothetical boss to ask for a raise. Writing the request prior to a discussion can help you carefully choose your words and make your argument in a logical and compelling way.</p>
CATEGORY	Career Management & Income	
STANDARD	CCSS.ELA-LITERACY.W.9-10.1	
OTHER	Student Worksheet	



NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	How E-Commerce Influences Consumer Choice - See Part 3	<p>Students will conduct a survey among 5-10 adults to help them draw some conclusions about how people interact with online shopping.</p> <p>When the survey is complete, students write a summary of their findings and share the summaries with the class.</p>
CATEGORY	Online Commerce	
STANDARD	CCSS.ELA-LITERACY.SL.9-10.4	
OTHER		



NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	A Plan for All Seasons	<p>In this lesson, students will now get down to the nitty-gritty of launching a business: Creating a viable business plan to share with potential investors.</p> <p>Once students create their business plan, they will present it to the class.</p>
CATEGORY	Business Plan Creation	
STANDARD	CCSS.ELA-LITERACY.SL.9-10.4	
OTHER	Small Business Administration How to Write a Business Plan	



NINTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Dirk Avoids Five Financial Disasters	Students experience an interactive adventure about financial disasters that can happen to new servicemembers then work as a group to write a short, persuasive speech about how to avoid those disasters.
CATEGORY	Budgeting	
STANDARD	CCSS.ELA-LITERACY.SL.9-10.4	
OTHER	Student Worksheet	



NINTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Business Plan Creation	<p>Students will view a video and use the provided worksheet to brainstorm ideas to make a business plan.</p> <p>Topics covered on how to create a business plan video:</p> <ol style="list-style-type: none"> 1. Define your vision 2. Set goals and objectives 3. Devine your unique selling proposition 4. Know your market 5. Know your customer 6. Research demand for the product 7. Set marketing goals 8. Determine profit margin 9. Take action
CATEGORY	Business Plan Creation	
STANDARD	WG Standard 5.5	
OTHER	<p>Video: How To Write a Business Plan To Start Your Own Business</p> <p>One Page Business Plan</p>	

NINTH 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.



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.

HOW TO USE THIS RESOURCE (VIDEO)



· KINDERGARTEN ·



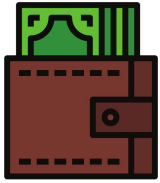
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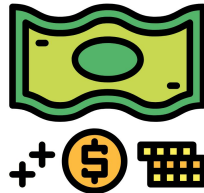
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· 3RD GRADE ·



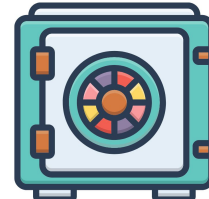
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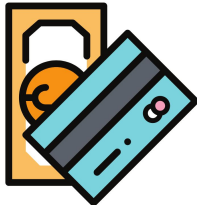
· 5TH GRADE ·



· 6TH GRADE ·



· 7TH GRADE ·



· 8TH GRADE ·



· 9TH GRADE ·



· 10TH GRADE ·



· 11TH-12TH GRADE ·

Utah JumpStart Coalition

7-10 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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