

Utah JumpStart Coalition

9th 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 JumpStart Coalition gratefully acknowledges the following organizations that have created the resources identified in this toolkit:

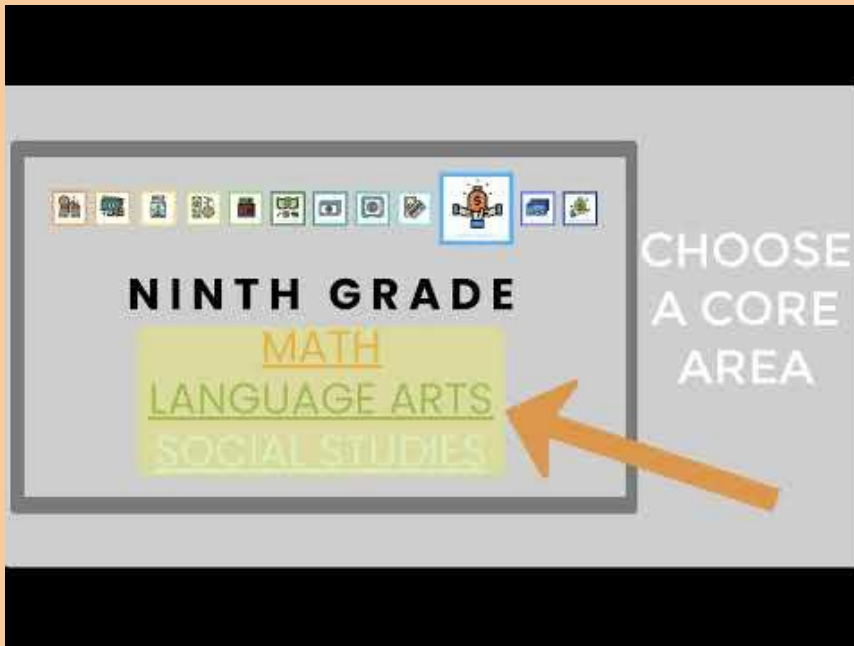
- [Finance in the Classroom](#)
- [Utah Education Network](#)
- [Econedlink](#)
- [US Mint](#)
- [Practical Money Skills](#)
- [Take Charge America](#)
- [Federal Reserve Bank of St. Louis](#)
- [University of Missouri - St. Louis](#)
- [Scholastic](#)
- [Tinker Federal Credit Union](#)
- [TeacherVision](#)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



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How to Use the 7-10 Toolkit

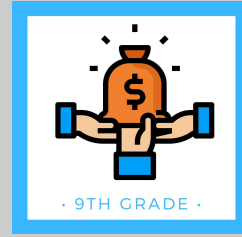
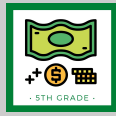
The brief introductory video introduces the K-6 Financial & Economic Literacy Toolkit and how to identify lesson plans and activities that meet a Utah math, language arts or social studies requirement while introducing a financial concept.

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"/>		<input checked="" type="checkbox"/>
Taxes				<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Productivity		<input checked="" type="checkbox"/>										<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"/>



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.

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7-10 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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HOW TO USE THIS RESOURCE (VIDEO)



· KINDERGARTEN ·



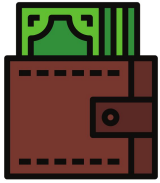
· 1ST GRADE ·



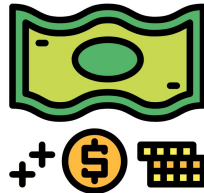
· 2ND GRADE ·



· 3RD GRADE ·



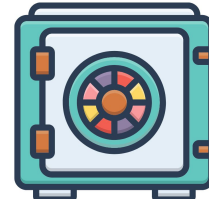
· 4TH GRADE ·



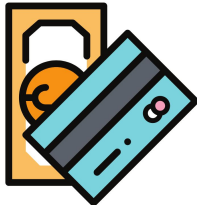
· 5TH GRADE ·



· 6TH GRADE ·



· 7TH GRADE ·



· 8TH GRADE ·



· 9TH GRADE ·



· 10TH GRADE ·



· 11TH-12TH GRADE ·