

Utah Jump\$tart Coalition

K-6 FINANCIAL & ECONOMIC LITERACY TOOLKIT



utahjumpstart.org



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This guide identifies lesson plans and activities that meet Utah's General Financial Literacy Strands and Standards.

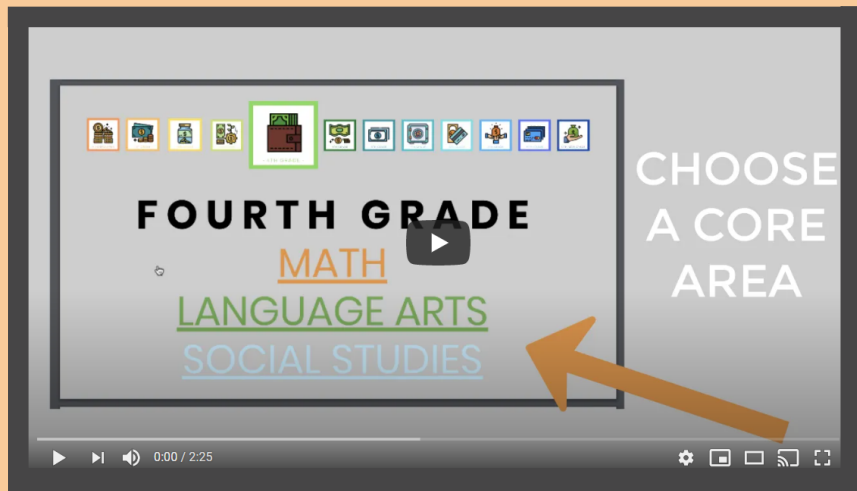
The Utah Jump\$tart Coalition gratefully acknowledges the following organizations that have created the resources identified in this toolkit:

- [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 K-6 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.

The full toolkit can be [downloaded here](#).

FINANCIAL & ECONOMIC LITERACY

Updated
August
2020

CONCEPT MATRIX



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



SECOND GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Big Banks and Piggy Banks</u>	<p>Advantages and disadvantages of saving at home or saving in a bank.</p> <p>Identify the advantages and disadvantages of saving at home or saving in a bank. Choose the appropriate savings place for having money easily available, having it earn interest, and having it be safe.</p> <p>Recognize that saving means not spending.</p>
CATEGORY	Loans & Borrowing Money	
STANDARD	2.NBT.1 2.NBT.5 2.NBT.6 2.MD.8	
OTHER	<u>Quiz</u>	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Great Graphs (click link then scroll down)	<p>Students will compare sets of coins and determine the value.</p> <p>Materials: Worksheet Time: 15-20 Minutes</p> <p>Students will compare sets of coins and determine which group is greater than, less than, or equal to the other according to the number and value of each set. Students will read and interpret a simple bar graph to answer questions.</p>
CATEGORY	Coin Recognition & Counting Economic Reasoning	
STANDARD	2.NBT.6 2.MD.8 2.MD.10	
OTHER	PDF	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Learning About Money (click link then scroll down)	<p>Materials: Variety of real coins, laminated large coins, chart paper, containers to make banks (boxes, jars, or bottles), stickers, markers, etc. for decorating banks, large 100 chart</p> <p>Time: 45 minutes</p> <p>This lesson's goal is to teach the children how to identify and count coins, learn about saving and the value of earning money.</p> <p>Circle Time - Open a brainstorming discussion on ways each student could earn money to save for something special. Share the history of the piggy bank, since the students will be making their own bank. Years ago, when metal was very expensive, people made their dishes and pottery from an inexpensive clay, called pygg. They would save their money in jars made of pygg. This is where the "piggy bank" comes from.</p> <p>Activity - Decorate a bank.</p> <p>Math - Working with a number chart 1-100, give each child a "nickel". Place the first nickel on the zero. As each child comes up, he or she will count to 5 and tape the nickel on the number 5. The next student counts five and tapes the nickel on the number 10.</p>
CATEGORY	Saving & Financial Investments	
STANDARD	2.NBT.1 2.NBT.2	
OTHER	PDF	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Let's Go Shopping</u>	<p>Students will create different coin combinations to buy their daily snack.</p> <p>Students will apply their knowledge of adding coins to a real life situation.</p> <p>Students will create different coin combinations to buy their snack.</p>
CATEGORY	Economic Reasoning	
STANDARD	2.NBT.5 2.NBT.6	
OTHER		



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Country Bears</u>	<p>Read "Country Bear's Good Neighbor" to open discussion about borrowing.</p> <p>Students will learn the importance of being a responsible borrower and lender as they learn about Country Bear who continually borrowed items from his neighbor who became concerned until Country Bear surprised her with a cake he had baked using the borrowed items!</p>
CATEGORY	Loans & Borrowing Money	
STANDARD	2.RL.1 2.RL.3	
OTHER	<u>PowerPoint</u>	



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Click, Clack, Moo</u>	<p>Perform a reader's theater and write opinion paragraphs.</p> <p>Students will read and perform the readers theater for <u>Click, Clack, Moo</u>. They will answer discussion questions about wants/needs and supply/demand then write an opinion piece about what they think the cows should spend their money on.</p>
CATEGORY	Supply & Demand	
STANDARD	2.W.1	
OTHER	<u>Discussion</u> <u>Reader's Theater</u>	



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Banks, Bankers, Banking</u>	<p>Students role-play bank positions to envision the purpose of banks.</p> <p>Students and teacher can rearrange classroom layout to resemble a bank lobby. Students will participate in role-playing different positions and tasks at a bank including: hiring employees, opening accounts, guarding money, and greeting patrons.</p>
CATEGORY	Banking & Financial Services	
STANDARD	2.SL.1	
OTHER	<u>Interactive Activity</u> <u>PDF</u>	





SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Savings Accounts and Interest</u>	Students will learn about money, banks, savings, and interest. Students share the book <u>Berenstain Bears' Trouble with Money</u> , by Stan and Jan Berenstain, to learn about saving money, banks, and interest.
CATEGORY	Saving and Financial Investments	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>Video</u>	



SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Ant and the Grasshopper</u>	<p>Discuss what characters had to give up to save for something else.</p> <p>After telling the story or reading the story from the PowerPoint, discuss the following questions about “The Ant and the Grasshopper” with students.</p> <ul style="list-style-type: none"> - What were the ants saving for? - What did the ants give up? [- What was the grasshopper’s opportunity cost? - What have you had to give up to get something else?
CATEGORY	Saving and Financial Investments	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>PowerPoint</u>	





SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Giving Vicki Credit</u>	Use an interactive story to explain credit, borrowing and lending. "Giving Vicki Credit" is an interactive story that explains credit, borrowing, and lending. Project the story and read out loud or have students take turns reading. There is an assessment at the end.
CATEGORY	Loans & Borrowing Money	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>Interactive Story</u>	



SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Goods and Services Centers</u>	<p>Discuss then conduct centers to explore producers and consumers.</p> <p>Use the PowerPoint to explain that producers are people who make goods or provide services. Producers receive income for their work. Consumers are people who buy services and goods. Consumers have many choices to make about what to buy. Consumers cannot buy everything they would like to because money is limited. People’s choices about which goods and services they want and need determine what producers make.</p> <p>Goods are physical objects that are made that can be weighed or measured.</p>
CATEGORY	Economic Reasoning	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>PowerPoint</u>	



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