



MONEY SMART 2.0  
**INTRODUCTION**  
for Grades 6-8



The National Theatre for Children

NTC Financial Literacy  
K-12 Curriculum

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# Welcome to Money Smart

Welcome to *Money Smart*, an exciting interactive exploration of the concepts of money. This standards-aligned, cross-curricular program is designed to promote financial understanding in children grades 6 through 8. You can use *Money Smart* to add engaging and enriching activities to Math, English Language Arts and Social Studies lessons while also helping your students build the foundation to become financially responsible adults.

## IN MONEY SMART YOU WILL FIND:

- Twelve Lessons with hands-on, cross-curricular activities that engage sixth- through eighth-grade students in discussing and exploring key financial concepts.
- Teacher Presentation Slides, which provide helpful visuals, as well as challenge exercises and reflective prompts to support the activities in each lesson.
- A Parent/Caregiver Guide with information about topics and terms being covered in class, conversation starters, online and literary sources, along with activities to try at home and around town.

Developing positive financial habits equips students with 21st-century skills and tools that last a lifetime. We hope you and your students enjoy learning about money and its many uses.

## GETTING STARTED

*Money Smart* provides a comprehensive, developmentally appropriate program for young students to build an understanding of key financial concepts.

There are many features that help make the *Money Smart* curriculum engaging, motivating and easy to use. Each lesson includes learning objectives, essential questions, supplies needed and preparation required, as well as the following features and components to support easy integration of *Money Smart* activities into your instructional day.

## STANDARDS

Each lesson promotes real-world connections through student-centered learning experiences and aligns to the following education standards and learning outcomes, including Common Core State Standards in Mathematics and English Language Arts. The Education Standards Chart identifies which standards are met in each lesson.

- Financial Literacy JumpStart Standards
- English Language Arts Common Core Standards
- Mathematics Common Core Standards
- National Standards for Financial Literacy by the Council for Economic Education
- Partnership for 21st-Century Skills

## GRADE LEVEL MODIFICATIONS

Please note the grade level modifications identified throughout lessons to differentiate learning experiences for sixth- through eighth-grade students. Modifications provide developmentally appropriate activity recommendations and extension opportunities.

## CLASS TIME

Each lesson plan includes an estimated time required to teach the lesson. Actual time required will vary from classroom to classroom. The estimation includes instructional time spent on the **Warm Up, Guided Exploration and Wrap Up**. Activities may also be taught as several short lessons over a period of days or weeks. **Expanded Information to Share** activities are included to extend financial literacy learning opportunities throughout the year and provide easy ways to integrate the topics into various content areas.

## ASSESSMENTS

A variety of assessments are integrated throughout each of the 12 lessons. Assessments are designed to build value, meaning and context around a topic, while providing teachers with opportunities to evaluate prior student knowledge and collect evidence their new understandings of lesson concepts and skills. Pre- (formative) and post- (summative) assessments are noted on the first page of each lesson. Assessments include discussions, reflections, questions and answers, reading, writing and problem-solving exercises. Assessments are aligned to standards so that teachers may track students' mastery. Student handouts are an especially useful form of written assessment.

## LESSON STRUCTURE

Each lesson is designed to include the following:

- **Warm Up** introduces students to the topic and sparks inquiry.
- **Guided Exploration** integrates cross-curricular and developmentally appropriate learning activities and assessments while focusing on the key financial literacy learning objectives of the lesson.
- **Wrap Up** provides a reflection question or activity to review lesson concepts and allow students to demonstrate their understanding.
- **Money Smart Tips** are provided throughout lessons to offer additional guidance, interesting and relevant financial facts, and additional ideas to help make *Money Smart* a success in your classroom.
- **Expanded Information to Share** provides teachers with additional opportunities to extend financial literacy concepts throughout the school year within core content areas including English Language Arts and Math. Activities can be completed as a class, in small groups or by students individually. Useful resources (such as books, web links, games or videos) are also included to promote even more student engagement. The books and online resources suggested in this guide are just a few of the many available resources that explore these topics. These books and online resources are not endorsed by NTC.
- **Student Handouts** and **Teacher Presentation Slides** provide dynamic instructional support. Student and group handouts create an opportunity for students to apply their knowledge and for teachers to assess their understanding. Teacher presentation slides offer visuals and interactive activities corresponding with lessons.
- The **Glossary** and the **Standards Chart** are separate documents that house all of the information needed to define key terms and check which activities meet specific education standards. Vocabulary words are bolded in each lesson as they are introduced. It may be helpful to distribute copies of the entire Glossary to students as a reference.

## MONEY SMART AT HOME

The *Money Smart* curriculum includes a helpful *Parent/Caregiver Guide* that corresponds to the classroom resources. Families of adolescents may also use it independently of the curriculum. It contains resources, activities, games and conversation starters on financial literacy topics covered in each lesson. Use the following ideas to encourage parents to use the guide at home:

- Introduce parents to the *Money Smart* program and share the *Parent/Caregiver Guide* at the start of the school year.
- Discuss the *Money Smart* program during parent/teacher conferences, or in monthly parent newsletters, and emphasize the importance of building healthy financial habits from an early age.
- Hold a *Money Smart* family night. Play games and have students present short skits about financial concepts they have learned.
- Send student handouts from each lesson home for parents to review and sign.

## INTERDISCIPLINARY PROJECTS

Interdisciplinary project-based learning provides the connectedness that many middle school students need as they make the transition from single classroom instruction in elementary school to subject-specific classrooms at the secondary levels. This section provides a few ideas for connecting financial literacy across disciplines into single projects.

### 1. FINANCIAL LITERACY ASSEMBLY OR COMMUNITY AWARENESS CAMPAIGN

Use arts-integration to allow students a creative outlet to demonstrate their learning from one, some or all *Money Smart* lessons. Some options include:

- **Drama:** Write and perform a play, a video advertisement or a news broadcast. For example: students could combine their learning from **Lesson 1: The Path to Success** and **Lesson 2: Bread and Butter** to write a play about how to select a career field, how to get a job and what happens once you get a job.
- **Visual Art:** Study and develop public service announcement (PSA) posters for the school or the community. For example, students could use their learning from **Lesson 10: Protecting Yourself** to develop PSA posters on what identity theft looks like, how to avoid it and what you should do if you suspect that you are a victim of it.
- **Music/Choir:** Write and perform a song or rap. For example, students can demonstrate their learning from **Lesson 12: Spend, Save or Give?** by writing a song that helps other students identify the various ways that they can spend, save or give their money. The song can be played on the school PA system, posted on the school website or performed at an assembly.
- **Technology:** Create PSAs using PowerPoint, Prezi, Microsoft Publisher, online cartoon creators like [www.abcya.com/animate.htm](http://www.abcya.com/animate.htm) or [scratch.mit.edu/](http://scratch.mit.edu/) or other design programs. For example, students could create an online cartoon to share with others that demonstrates their understanding of **Lesson 7: How to Stash Your Cash**.

## 2. MANAGING A BUDGET

Planning a field trip, an assembly or a school party? Develop an interdisciplinary project to allow students to create and manage the budget. Some options include:

- **Social Studies:** Assess the needs and wants of the event. Prioritize necessary items and then wanted items. Students can use their learning from **Lesson 4: Being a Savvy Shopper** to research, identify and evaluate costs.
- **Math:** Develop a suggested budget based on assessing needs and wants for the event. If and when the budget is accepted, manage the spending to ensure that the event does not go over budget. Students can use their learning from **Lesson 3: Designing Dreams** and **Lesson 5: Go with the Flow**.
- **English:** Write a persuasive letter to the school administration explaining the needs and wants of the event, analyzing the suggested budget and requesting the funds to execute the event. Students can use their learning from **Lesson 3: Designing Dreams** and **Lesson 5: Go with the Flow**.

## 3. SCHOOL STORE

Whether your school has a school store, or it is something that the students might be interested in starting, consider developing a project to provide students with ownership, while allowing them to learn more about financial literacy. Some options include:

- **Social Studies:** In coordination with other students and staff in the building, develop an inventory of needs and wants that can be supplied in the school store. Use research to identify and evaluate costs. Students can use their learning from **Lesson 4: Being a Savvy Shopper**.
- **Math:** Develop a budget for purchasing bulk items. Consider options for and create sale prices for each item. Create a cash flow statement to determine the amount of product that must be sold in order to turn a profit. Students can use their learning from **Lesson 3: Designing Dreams** and **Lesson 5: Go with the Flow**.
- **Art/Design:** Use advertising techniques to advertise and sell the school store products. Students can use their learning from **Lesson 4: Being a Savvy Shopper**.
- **English:** Write a persuasive argument to open a school savings account to keep school store profits in a safe place and earn interest. Alternately, write a persuasive argument to invest the profits in an investment vehicle like stocks or bonds. Students can use their learning from **Lesson 7: How to Stash Your Cash** and **Lesson 8: Money Doesn't Grow on Trees**.



#### 4. CREATE AND USE FINANCIAL LITERACY GAMES

Playing games is a great way to engage students in learning. Even better, is to allow students to create their own games to play. Students can demonstrate their learning from one, some or all *Money Smart* lessons. These games can be created and played in several subject areas including Social Studies, English, Math and Art. Some options include:

- **The Path to Success:** Create a game where you must make choices about your education, your career, the jobs you get and the associated income, the taxes you pay on your income and the insurance purchases that you can make. *Money Smart* connections: **Lesson 1: The Path to Success**, **Lesson 2: Bread and Butter** and **Lesson 11: Risky Business**.
- **Charge It!** Create a game where you can make choices about which credit card to apply for, make purchases with credit versus cash and build credit. *Money Smart* connection: **Lesson 9: Credit and Debt**.
- **Money, Money, Money:** Create a game where you can make choices about how to earn and spend money, factoring in cash flow, saving and charitable giving. *Money Smart* connections: **Lesson 5: Go with the Flow** and **Lesson 12: Spend, Save or Give?**

#### 5. SOLVE A COMMUNITY PROBLEM

The intersection of problem-solving and real-life application is important for middle school students. What better way to combine the two than to solve a community-wide problem? Start by considering problems in your community. Problems could be split along content lines, for example:

- **Science:** Does your community recycle? How “green” is your community? Investigate science career fields and discover how students might make a career of solving these community problems, using **Lesson 1: The Path to Success**.
- **Technology:** Who has access to technology in your community? Inform your community about online threats after covering **Lesson 10: Protecting Yourself**.
- **Arts:** Does any part of your community need beautifying? Determine a method to raise and spend money on community beautification using **Lesson 5: Go with the Flow**.
- **Foreign Language:** Do non-English speaking members of your community need access to resources? Consider developing a foreign-language PSA that ties to student learning from Lesson 4: Being a Savvy Shopper.

Encourage students to use the financial literacy topics learned in *Money Smart* lessons to identify a community problem and develop and maintain a budget for solving the problem.



## FINANCIAL LITERACY ALL YEAR LONG

Highlight financial literacy at your school all year long, especially in April, during National Financial Literacy and School Library Month.

- Create bulletin boards or posters with students about financial literacy themes learned in *Money Smart*.
- Develop interdisciplinary projects that incorporate financial literacy topics.
- Create a class or school newsletter with students to distribute to the school community about money skills and financial concepts covered in class.
- Integrate real-world applications of financial literacy into content area classes.

The more students are exposed to financial literacy, and the more opportunity they have to practice applying their new knowledge and understanding of concepts – at school and at home – the more prepared they will be to live *Money Smart* lives.