



MONEY SMART 2.0
INTRODUCTION
for Grades 9-12



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 personal financial education in grades 9 through 12 students and young adults aged 18 to 20. You can use *Money Smart* to add engaging and enriching activities to financial literacy and economics instruction. Extension activities support English Language Arts, Math, Social Studies, Economics and Technology, while also helping your students build the foundation to become financially responsible adults.

IN MONEY SMART YOU WILL FIND:

- Twenty-two Lessons with hands-on, cross-curricular activities that engage ninth- through twelfth-grade students and young adults aged 18 to 20 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 Student Guide with handouts, worksheets and resources that let students explore the topics covered in each lesson and apply their new knowledge.
- A Parent/Caregiver Guide with information about topics being covered in class, conversation starters, online and literary sources and family activities to try together.

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 teens and young adults 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 modifications identified throughout the lessons to differentiate learning experiences for beginners and advanced learners. Modifications provide developmentally appropriate activity recommendations and extension opportunities for a wide range of learning levels.

CLASS TIME

Each lesson plan includes an estimated time needed to teach the lesson. Actual time required will vary classroom to classroom. The estimation includes time spent on the **Warm Up, Guided Exploration, Independent 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 will be integrated throughout each of the 22 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 of 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. 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 high school students 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.

MONEY SMART PORTFOLIO

To promote positive financial behaviors and demonstrate the compounding knowledge of financial literacy skills developed throughout the *Money Smart* curriculum program, introduce the *Money Smart Portfolio* into your classroom. The *Money Smart Portfolio* is a semester-long project that collects student handouts and activities from each lesson to be presented as a final portfolio.

The portfolio creation recognizes students' financial growth throughout each phase of the learning process. The portfolio also enables students to walk away with a comprehensive resource that may be referred back to anytime a financial question arises in their futures. Using the *Money Smart Portfolio* as a semester-long project also gives students a long-term goal to work toward, while enabling an excellent opportunity for final assessment.

Money Smart Portfolio is designed for the following purposes:

- Assess student understanding from each phase of the program
- Create opportunities for final student self-reflection and personal assessment
- Reaffirm for students the intrinsic nature of financial skills and how one skill and strategy leads to another
- Build long-term vision for students to invest in the program from beginning to end

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*.
- Create a class or school newsletter with students to distribute to the school community about money skills and financial concepts covered in class.
- Publish student handouts and activities from the *Money Smart* lessons by sharing them on a classroom blog, website or through social media.
- Display student work in the classroom, library and hallways to spread financial literacy throughout the school community.
- Connect with other teachers to integrate real-world applications of financial literacy across all disciplines and classrooms, from Math to English Language Arts and Technology courses.

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.