

Lessons at a Glance – Grades 3 – 5

Lesson Number	Lesson Title	Topic	Learning Objectives
1	Money Matters	Buying Decisions	<p>Explain the difference between needs and wants, and identify examples of each</p> <p>Compare and prioritize needs and wants</p> <p>Evaluate different choices when making a purchase</p> <p>Discuss impulse buying</p> <p>Discuss and explain opportunity cost</p>
2	Get Set for Goals	Setting Goals	<p>Identify and develop ways to set short-term and long-term goals for saving</p> <p>Explain the importance of setting goals for saving</p> <p>Identify things that might affect decisions to spend or save money</p>
3	Make a Plan	Budgeting	<p>Explain the term “budget”</p> <p>Identify categories of a budget (income, expenses, savings)</p> <p>Create a budget</p> <p>Apply budgeting skills to real-world scenarios</p> <p>Understand the concept of “pay yourself first”</p>
4	Save Your Money	Saving	<p>Explain what banks do and what interest is</p> <p>Name benefits of saving money in a bank versus at home</p> <p>Understand risks and why it’s important to save for emergencies</p> <p>Evaluate real-world scenarios that focus on saving for emergencies, unexpected events, or purchases</p> <p>Create an infographic to show possible risks for a real-world scenario</p>
5	Which Way to Pay?	Payment Options	<p>Explain the concept of credit and debit (including checks and money orders)</p> <p>Compare and contrast various payment methods (cash, credit, and debit)</p> <p>Apply knowledge of payment options to real-world scenarios</p> <p>Discuss the consequences of paying back credit past the due date</p> <p>Discuss identity theft and types of personal information that should not be shared</p>
6	Get Invested	Introduction to Investing	<p>Explore the basic concepts of investing, including risk and return</p> <p>Compare and contrast several kinds of investments</p> <p>Analyze the savings outcome of several investment options</p> <p>Explain the value of long-term financial planning</p>

7	It's Great to Donate!	Charitable Giving	<p>Explain the meaning of charitable giving, and its rewards</p> <p>Create a plan to raise money for a charitable cause</p> <p>Research various charitable causes</p> <p>Organize a charity drive</p>
8	Career Choices	Exploring Careers and Income	<p>Identify and explore different types of jobs</p> <p>Evaluate personal interests related to careers</p> <p>Explain how money is earned and why it is taxed</p> <p>Explain what an entrepreneur is</p>