

## Money Smart – Grades 6-8

### Lessons at a Glance

Lesson Number	Lesson Title	Topic	Learning Objectives
1	The Path to Success	Career and Job Opportunities	Identify and assess the skills and experience needed for a variety of careers Examine the impact of education and other opportunities like internships on career trajectory Create a path for advancing in a career field
2	Bread and Butter	Introduction to Taxes	Understand and explain the purpose of federal income and state tax and how it affects personal income. Apply mathematical skills and concepts to tax brackets and personal income Describe and evaluate the importance of the current federal income tax system
3	Designing Dreams	Financial Goals	Identify and explain needs and wants Identify their own financial values and apply those values to their financial goals Create a financial goal and develop the process to achieve it, factoring in possible barriers to that goal Understand and explain the importance of creating financial goals
4	Being a Savvy Shopper	Smart Shopping	Consider the role of needs and wants in decision making Evaluate the credibility and motivation of marketing and advertising Distinguish the best value of goods and services Define and apply opportunity cost to purchases
5	Go with the Flow	Cash Flow and Budgeting	Explain the purpose and value of budgeting Explain the budget categories: fixed expenses, variable expenses, and discretionary expenses Create a budget accounting for income, expenses, and unexpected scenarios
6	Super Savers	The Importance of Saving	Understand and explain the importance of saving money Evaluate methods for saving money, both for a scenario and in their own lives
7	How to Stash Your Cash	Savings Options	Evaluate and differentiate a variety of banking and savings options Identify the benefits of creating a savings account

			Understand compound interest and how it can increase savings
8	Money Doesn't Grow on Trees	Investing Options	Understand investment growth, losses, reward, and risk by developing and tracking a stock portfolio Demonstrate a general understanding of investment vehicles, like bonds, stocks, and mutual funds Create investment tips for an adult audience
9	Give Credit Where Credit Is Due	Credit and Debt	Understand how to build credit and practices that may hurt credit Identify the economic benefits of good credit Discuss the consequences of debt
10	Protecting Yourself	Protecting Your Identity	Create a trifold informative brochure on identity theft and prevention methods Apply information about identity theft and prevention in realistic role-plays
11	Risky Business	Financial Risk	Identify methods to protect oneself from unwanted financial risk Create a risk management plan for a purchase
12	Spend, Save, or Give?	Personal Financial Choices	Create a balanced budget that takes into consideration spending, saving, and giving Analyze personal decision making when crafting a budget