CURRICULUM

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NATIONAL STANDARDS FOR PERSONAL FINANCIAL EDUCATION

Funding the Future's program covers all six topics found in the National Standards for Personal Financial Education created by The Council for Economic Education (CEE) and the Jump$tart Coalition for Personal Financial Literacy (Jump$tart).

1. Earning Income
2. Spending
3. Saving
4. Investing
5. Managing Credit
6. Managing Risk

FINANCIAL LITERACY TOUR INTRO & ARTIST OVERVIEW

Thank you for using a few minutes of your class time before and after our **Funding the Future Financial Literacy Concert** to maximize student engagement and learning. Our program will feature a live music performance by one of our professional bands below. The music is followed by their personal story of the band's struggle to overcome poor money management as they followed their dream to become recording artists. The emphasis is on ways students can take control of their money so that they will have control over their lives. Your support will make a difference. **Thanks for everything you do every day!**

GOODING

– Rock and Roll –

Funding the Future Bio

Official Home Page

Carter Hulsey

– Alternative Rock/Americana –

Funding the Future Bio

Official Home Page

PRE-PERFORMANCE ACTIVITIES

ACTIVITY ONE: DAY BEFORE ACTIVITY

*****This activity should take place at least one day prior to the performance.*****

OUTCOMES: STUDENTS WILL…

- Become familiar with the performers presenting the FTF message.
- Understand the performance act's music and mission (finance lesson) and how it relates to them.

Time: 10-20 minutes

INTRO/BELLRINGER:

- Ask students to name their favorite musical artist, novelist, athlete, etc.
- Now ask students if celebrities face financial challenges? If so, what?
- Show a list of famous celebrities that were "broke" before getting their break. Here are suggested links on music stars, athletes & A-listers. Address the issue of financial success and financial failure for all walks of life.

LESSON:

- Inform students that in the next day or so, a performance will occur that involves not only music, but financial lessons for life.
- Depending on who is performing at your event, use the page dedicated to them to show a bit about the performers (the more your students know about the performers, the more they can focus on the entertainment and the lesson). The options you have for this are:
    - The performer's official website (see page 3, view and explore a bit prior to using. Select what you like.)
    - The FTF website artist pages and YouTube videos
    - "News" links on their websites for the legitimacy of the performers. (Again, see page 3)

- Every performer is known on a national scale and has participated in numerous events for FTF. They have appeared on CNBC, local news broadcasts, the Wall Street Journal, and more.
- After showing the performers' info of your choice, feel free to field questions concerning the assembly. If you cannot answer then, that's OK. Tell your student you will be finding out too. ☺

ACTIVITY TWO: DAY OF ACTIVITY (BEFORE CONCERT)

PLEASE READ TO STUDENTS BEFORE THEY LEAVE CLASS

"Today's concert will feature _____. They will be sharing their music along with some important lessons they learned along the way about taking control of your life by taking control of your money. There will be a lot to learn, so listen up and enjoy!"

POST-PERFORMANCE ACTIVITIES

Following a Funding the Future performance, students are highly receptive to the discussion of financial responsibility! This brief review is designed to be quick, effective, and highly relevant. As time permits, please use any or all activities immediately following the performance and anytime they will support your curriculum.

OUTCOMES: STUDENTS WILL...

- Review and reflect on financial topics covered in the event
- Consider how taking financial responsibility can benefit them personally
- Discuss importance of family discussions about money

ACTIVITY ONE: SPEED REVIEW

5 - 15 MINUTES

OVERVIEW: In this lesson, students will individually evaluate celebrity quotes, rank them, and apply them to what they learned at the performance. They will then share out in either pairs (think-pair-share), groups, and/or as a class. Feel free to modify it.

- Instruct students by either having copies of the worksheet or share the following link to celebrity quotes. Read the instructions along with the students.
- Allow students individually to read the quotes and answer the prompts.
- After students have completed their individual responses, have them share in a way that is

comfortable for you and your class (pairs, small groups, as a class).

- End the discussion by emphasizing the importance of financial literacy as presented by the performers today. If possible, mention specific topics brought up at the concert that may or may not have been addressed in discussion (things you feel that are important).

ACTIVITY TWO: HOW CAN I USE WHAT I LEARNED TODAY?

Time: 10 – 15 MINUTES

OVERVIEW: Have the class break into small groups. Assign a topic to each group. You may choose to assign all questions or just a few from each topic. Each group will discuss and then present their responses to the class.

LINK: Pre-made answers to these questions may be found here.

Topic 1: Saving	Topic 2: Payday Lending/Credit	Topic 3: Financial Literacy & Your World
Who here is already saving? What works for you?	Who makes money in a Payday loan?	Where do I find mentors?
Why do I need to build a cushion?	Why do credit card companies offer free goodies?	What can I do to help my family?
How can I find a good place to save money? (Hint: Roth IRAs are tax free forever!)	How do I find out my credit score?	How can I help my friends?
Should I use a bank or credit union? What factors should I consider?	How much college debt is OK?	Does it matter if my friends are financially literate?
What is it like to open a bank account; what do I need to take?	What could you plan to do to avoid taking out a payday loan?	What can I do to help my family?

ACTIVITY THREE: LIFE IS LONG

Time: 5 MINUTES

USE PROCESS LINE BELOW

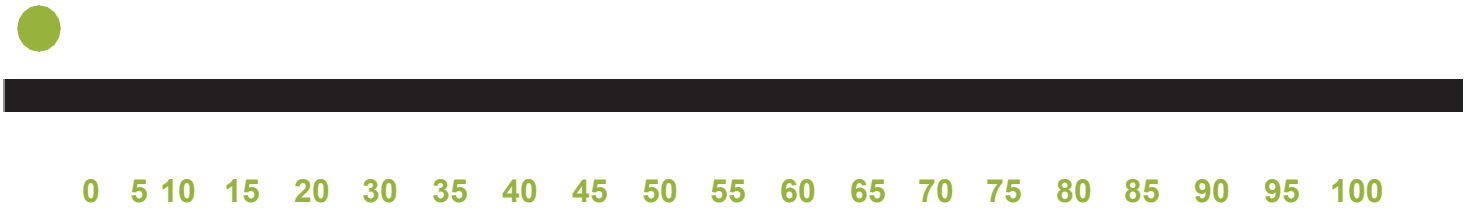
- Have students draw a process line on a sheet of paper. Number the line, left to right by 5's from zero to 100.
- Or copy and print the process line below – one per student.

OVERVIEW: Students have little awareness of how long (and expensive) life is. This **Picture You Touch** exercise creates an 'Ah- ha!' moment when students make a neurological connection with the fact that they are just beginning their lives and that they will benefit from or suffer the consequences of today's decisions for a long, long time. Have students put a star on the process line at their age.

Student instruction (read by the teacher):

- Place both index fingers on the star and tap
- Slide left index finger to zero and back to star – This is how long you have been alive!
- Slide right index finger to 100 and back. Ask and discuss the following:
- Questions to ask:
  - *What is this? (My future) Is that shorter or longer than you thought?*
  - *How long will the information you learned today be helpful?*

PROCESS LINE



TAKE HOME ACTIVITY

Time: 10-15 minutes

OVERVIEW: One of the key pieces for students to take from this experience is that this is real life. It goes beyond the school walls. One of the best ways to demonstrate this is through an assignment outside of class. Including parents and/or legal guardians in this process is a great way to strengthen this idea.

Feel free to use this Google Doc worksheet for the take home assignment: Worksheet.

- Instruct students to revisit "Activity 2" of the post-performance activities, "**HOW CAN I USE WHAT I LEARNED TODAY?"** (see above, page 6). Can they identify any of the concepts in list 1, 2, and 3 that were emphasized today?
- Have them share out as a class and record these on the board OR allow students to share in partners or small groups.
- Next, lead students through the following process:
  - Select 3 things that were most impactful at today's performance. One can be the music, but the other two should be items either from "Activity 2" of the post-performance or it can be something else related (but it must be from the financial part)
  - Have students individually list these three items and address how they can take this home to their family to share. You may want to roll play with such questions like, "I see you had a concert today? What was that all about?"
- Assign for a grade (completion).
- You may also want to type something up to accompany this lesson. See the following example:

  "Your student attended a Funding the Future Financial Literacy Concert in school today where the band shared its music followed by their personal story of their struggle to overcome poor money management as they followed their dream to become recording artists. Your student learned ways to take control of their money so they will have control over their life and realize their own dreams. Please take some time as a family to go over what they learned and how they plan to apply this knowledge in their own lives. Your support will make a difference!"

REFERENCE LINKS

The Basics of Saving + Investing, Resources from Investor Protection Trust:
https://iptrust.wpengine.com/wp-content/uploads/2022/06/IPT_Basics_2020.pdf

Next Gen Personal Finance:
Saving:
https://www.ngpf.org/curriculum/saving/

Investing:
https://www.ngpf.org/curriculum/investing/

Types of Credit:
https://www.ngpf.org/curriculum/types-of-credit/

Managing Credit:
https://www.ngpf.org/curriculum/managing-credit/

Budgeting:
https://www.ngpf.org/curriculum/budgeting/

Paying for College:
https://www.ngpf.org/curriculum/paying-for-college/

Career:
https://www.ngpf.org/curriculum/career/

Taxes:
https://www.ngpf.org/curriculum/taxes

"TO BE IN CONTROL OF YOUR LIFE,
YOU HAVE TO BE IN CONTROL OF YOUR MONEY!"
- GOODING