



Personal Finance Topics for Teens

Topics may be presented individually, or multiple topics can be presented in a series.

All topics are taught by Certified Financial Education Instructors (CFEI), the national standard for financial educators.

YOUR APPROACH TO MONEY

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| <p>1 Making Financial Decisions</p> <ul style="list-style-type: none"> • Analyze how values, needs and wants affect individual financial decisions • Apply the concepts of trade-offs and opportunity costs to decision making | <p>Standard: 55 minutes
Expanded: 90 minutes</p> |
| <p>2 Setting Financial Goals</p> <ul style="list-style-type: none"> • Interpret the role of goal-setting as an integral part of financial planning | <p>Standard: 55 minutes
Expanded: 90 minutes</p> |

SAVING & INVESTING

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| <p>3 Pay Yourself First</p> <ul style="list-style-type: none"> • Implement the Pay Yourself First strategy • Summarize the time value of money concept • Identify the benefits of compounding interest on savings | <p>Standard: 55 minutes
Expanded: 120 minutes</p> |
| <p>4 The Fundamentals of Investing</p> <ul style="list-style-type: none"> • Analyze the relationship between risk and return • Distinguish between the most common types of investments | <p>Standard: 55 minutes
Expanded: 90 minutes</p> |

MANAGING MONEY

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| <p>5 Smart Consumer Spending</p> <ul style="list-style-type: none"> • Distinguish between needs and wants to prioritize spending • Calculate cost per use and total cost of ownership | <p>Standard: 55 minutes
Expanded: 120 minutes</p> |
| <p>6 Choosing A Financial Institution</p> <ul style="list-style-type: none"> • Understand the benefits of using a financial institution • Analyze services offered by financial institutions | <p>Standard: 55 minutes
Expanded: 90 minutes</p> |
| <p>7 Spending Plans</p> <ul style="list-style-type: none"> • Understand why it's important to use a spending plan (budget) • Implement the process of creating a spending plan | <p>Standard: 55 minutes
Expanded: 120 minutes</p> |

CREDIT & DEBT

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| <p>8 Credit Basics</p> <ul style="list-style-type: none"> • Compare different types of credit • Analyze strategies for responsible credit use | <p>Standard: 55 minutes
Expanded: 90 minutes</p> |
| <p>9 Understanding Credit Cards</p> <ul style="list-style-type: none"> • Assess the advantages and disadvantages of credit cards • Analyze credit card safety tips | <p>Standard: 55 minutes
Expanded: 120 minutes</p> |

FINANCES & COLLEGE

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| <p>10 Paying For Higher Education</p> <ul style="list-style-type: none"> • Compare funding sources available to pay for higher education • Evaluate eligibility requirements for the FAFSA • Recognize loan repayment requirements | <p>Standard: 55 minutes
Expanded: 120 minutes</p> |
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Request scheduling information:
800.866.6474 ext. 2404
CFE@scefcu.org



Results-driven Curriculum:

The CFE's selected curriculum uses lesson plans and instructional materials that empower youth to make better financial choices. By going beyond a basic knowledge of personal finance, the program promotes positive financial identities, financial attitudes, and self-beliefs.

With the support of **Master Educators**, the program combines research-based insights with interactive, hands-on activities to develop a comprehensive and flexible curriculum. Every lesson plan has been field tested in classrooms with diverse student populations.

The curriculum materials are up-to-date and designed in a modular format. Each lesson plan includes hands-on facilitation methods, a note-taking guide, worksheets, student reading, a PowerPoint presentation and conclusion activities to reinforce key concepts, along with assessment options to test knowledge retention.

Standards:

The curriculum can be taught in a variety of classroom settings, programs and disciplines. It meets national education standards for Financial Literacy, Family and Consumer Sciences, Business Education, Math, Economics, and Common Core English Language Arts.

Curriculum Themes and Units:

The themes developed are based on the model of a free market economy where individuals are important agents working for their own best interests. The curriculum themes recognize the ongoing bond between individuals, communities and families. The themes, woven throughout the entire curriculum, are:

- You are responsible for yourself
- Your present self impacts your future self
- You are better off in a community than by yourself
- Investing helps you cope with risk and uncertainty

The overarching curriculum themes, coupled with the development of critical thinking and decision-making skills, provide our facilitators with maximum instruction flexibility.

The Curriculum Works:

When you combine good research and good practice, you get good results. During development an independent evaluator worked with teachers at 15 high schools in eleven states to administer a series of online pre- and post-course surveys to students, using a treatment vs. control group study design.

Findings include:

- Improvement in **financial knowledge** was 3x higher for treatment students.
- **Attitudes and beliefs** improved for treatment students, but declined among control students.
- The evaluation student found evidence of a "sleeper effect" of financial education on changes in **financial behavior** 6-months later.
- When compared to other materials in an independent research review, 99% of teachers rated these materials as "**more valuable**" or "**much more valuable.**"

These curriculum lessons were selected by the U.S. Treasury Department for inclusion in its teacher toolkit to support its 2011 National Financial Capability Challenge.