# Money Smart – Grades 6-8

## Lessons at a Glance

<table>
<thead>
<tr>
<th>Lesson Number</th>
<th>Lesson Title</th>
<th>Topic</th>
<th>Learning Objectives</th>
</tr>
</thead>
</table>
| 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                                         |
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<tr>
<th>Page</th>
<th>Money Doesn’t Grow on Trees</th>
<th>Investing Options</th>
<th>Understand compound interest and how it can increase savings</th>
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<tbody>
<tr>
<td>8</td>
<td>Give Credit Where Credit Is Due</td>
<td>Credit and Debt</td>
<td>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.</td>
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<tr>
<td>9</td>
<td>Protecting Yourself</td>
<td>Protecting Your Identity</td>
<td>Understand how to build credit and practices that may hurt credit. Identify the economic benefits of good credit. Discuss the consequences of debt.</td>
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<tr>
<td>10</td>
<td>Risky Business</td>
<td>Financial Risk</td>
<td>Create a trifold informative brochure on identity theft and prevention methods. Apply information about identity theft and prevention in realistic role-plays.</td>
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<tr>
<td>11</td>
<td>Spend, Save, or Give?</td>
<td>Personal Financial Choices</td>
<td>Identify methods to protect oneself from unwanted financial risk. Create a risk management plan for a purchase.</td>
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<tr>
<td>12</td>
<td></td>
<td></td>
<td>Create a balanced budget that takes into consideration spending, saving, and giving. Analyze personal decision making when crafting a budget.</td>
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