

Appendix H

H

Resources

Full Course Resources

Moneyinstructor

This website offers access to lessons that focus on basic money skills, earning and spending, saving and investing, and career and business. It has lessons for all grade levels. www.moneyinstructor.com/

TeachersFirst

TeachersFirst is a rich collection of lessons, [units](#), and [web resources](#) designed to save teachers time by delivering just what they need in a practical, user-friendly, and ad-free format. We offer our own professional and classroom-ready content along with thousands of reviewed web resources, including practical ideas for classroom use. www.teachersfirst.com

Creative Wealth International

They have developed financial literacy programs for all ages. They are a nonprofit organization in the business of creating financial literacy programs. They also offer programs for parents to work with students and fun sites for students to learn about financial literacy. Their curricula can be purchased. www.themoneycamp.com

Econedlink

This site is developed and maintained by the National Council on Economic Education. It is an excellent source for units and lessons on all financial literacy and economic topics. The site is search-able by topic or state standard. They offer lessons and units for all ages. www.econedlink.org

The Jumpstart Clearinghouse

The Clearinghouse is a database of personal finance resources available from a variety of education providers such as government, business, and nonprofit organizations. Once you find a material of interest, you can order it directly from the source. Many of the materials are low cost or free of charge. <http://www.jumpstart.org/search.cfm>

Fed101

FED101 is designed to provide students with an interactive learning experience—an introduction to the Federal Reserve, its purpose and functions. The site is geared toward high school junior and senior grade levels but may be appropriate for younger or more advanced audiences as well. www.federalreserveeducation.org/fed101/index.htm

National Endowment for Financial Education

The Education Programs area has been oriented primarily to providing financial planning information to youth, including NEFE's longest-standing public service effort, the High School Financial Planning Program. www.nefe.org

Practical Money Skills for Life

PracticalMoneySkills.com is a free website designed to help educators, parents, and students practice better money management for life. To help today's youths and consumers of all ages become financially savvy, Visa has partnered with leading consumer advocates, educators and financial institutions to launch a national program to improve the nation's financial skills—Practical Money Skills for Life. In addition to providing online tools and resources via www.practicalmoneyskills.com, Visa has created free classroom materials that educators can use to teach personal finance. Available online or in a binder format, the classroom curriculum is free. It offers a teacher's guide, student worksheets and quizzes, and interactive brain-teasers that can be played by students via the web or from a CD-ROM. www.practicalmoneyskills.com Italladdsup: "It All Adds Up" is a web-based, interactive program designed to help high school teachers and students understand responsible personal finance management skills and the proper care and use of credit. www.italladdsup.org

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Consumer Jungle

This is an interactive website that focuses on consumer education. It is designed for high school teachers and students. They offer full curricula units of instruction around consumer education topics. www.consumerjungle.org/

Financial Literacy

Teaching Financial Literacy in the Elementary Classroom: This guide was developed by the North Carolina Department of Public Instruction. It offers financial literacy lesson plans for elementary teachers to use in the classroom. This document was created to support teachers in their instruction of economic concepts and to help establish a foundation of financial literacy in the elementary schools. www.dpi.state.nc.us/docs/curriculum/socialstudies/elementary/20051027financiallit.pdf

Model Curricula

National Council on Economic Education (NCEE)

Their mission is clear, and they know that their methods and materials are effective in implementing it. Growing interest in the economy and in financial markets, in elementary and secondary education, in international education, and in educational standards, plays to NCEE's proven expertise and strengths. No other organization is in a better position to accomplish more in economic and financial education for the future. They are redoubling their efforts to reach America's teachers - because investing in teachers has proven to be the most effective way to get into the heads and hands of the nation's young people. <http://www.councilforeconed.org/resources>

Mathematics & Economics: Connections for Life

Mathematics and economics naturally complement each other. In today's era of interdisciplinary studies, this new curriculum-created especially for mathematics teachers-hits the educational target by showing how mathematics processes and concepts can be used to develop economics and personal financial knowledge. Mathematics teachers do not need to have a background in economics in order to implement the curriculum. Teachers can ask questions and receive answers using the Grades 9-12 or Grades 6-8 Ask-a-Question page. <http://mathandecon.ncee.net>

Financial Fitness for Life

A new multifaceted, comprehensive economic and financial literacy program for grades K-12. Throughout this website you'll find valuable information about the different components of the program and how teachers, parents, and students can put the materials to use. <http://fffl.ncee.net>

McREL

At McREL, they believe that meeting the needs of America's educators and their students is paramount. Their staff of highly respected educators and researchers focuses on providing the highest quality, field-tested, research-based products and services available in PreK-16 education today. Located in Aurora, Colorado, McREL is a nationally recognized, private, nonprofit organization dedicated to improving education for all through applied research, product development, and service. <http://www.mcrel.org/lesson-plans/economics/econlessons.asp>

PBS Teacher Source

Get quick access to your most relevant content for subject, grade level, and location by personalizing this site. <http://www.pbs.org/teachers>

Consumer Jungle

"Created as a site to promote consumer literacy among young adults, you'll be introduced to financial topics such as renting an apartment, car loans, and credit cards by entering the student, parent, or teacher areas. Students will find interesting games that provide facts and reinforcement without being didactic. Teachers will find detailed unit plans, and parents will find tips, resources and activities to help their soon to be independent children along the way."

<http://www.consumerjungle.org/>

Money Math: Lessons for Life

“Money Math, from the Bureau of Public Debt, is designed for middle school math classes. These four lessons use real-life personal finance examples to engage students in the curriculum. Need to convince students that financial literacy is important? How about having them figure out how much of the U.S. household debt of almost \$7 trillion is an average portion for every adult in the country, then maybe they’ll understand the need to control personal debt and manage their money. The 86-page book is a teacher’s guide with lesson plans, activities, and is correlated to several state standards. It is only available online in PDF. An online slide show walks you through the program.” http://www.treasurydirect.gov/indiv/tools/tools_moneymath.pdf

Junior Achievement of Wisconsin

Junior Achievement Worldwide is the world’s largest organization dedicated to educating students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs. They offer full programs for elementary, middle and high school classrooms. They train a volunteer to come in and work with the class for an allotted amount of time. <http://wisconsin.ja.org/>

Model Programs

National Endowment for Financial Education

The National Endowment for Financial Education® (NEFE®) is a non-profit 501 (c) (3) foundation dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances. NEFE accomplishes its mission primarily by partnering with other concerned organizations to provide financial education to members of the public—in particular, to underserved individuals whose financial education issues are not being addressed by others. These partnerships are an effective means of responding to the needs of many different groups within the general population. <http://www.nefe.org/>

American Bankers Association

It’s never too early, or too late, to teach kids the skills they need to budget, save, and manage money. Without financial education, young people will learn about money from the school of hard knocks. That’s why ABA’s Education Foundation created the Teach Children to Save program and why bankers across the country speak to students and community groups year-round about the financial facts of life. <http://www.aba.com/abaef/tcts>

Economic Education (Federal Reserve)

The Federal Reserve is committed to economic and personal financial education. Here you can find links to instructional materials and tools that can increase your understanding of the Federal Reserve, economics, and financial education. All of the federal websites, curriculum, newsletters, booklets, and other resources are free. <http://www.federalreserveeducation.org/>

Eisenhower National Clearinghouse for Mathematics and Science Education (ENC)

The mission of the Eisenhower National Clearinghouse for Mathematics and Science Education (ENC) is to identify effective curriculum resources, create high-quality professional development materials, and disseminate useful information and products to improve K-12 mathematics and science teaching and learning. <http://goenc.com/>

Foundation for Teaching Economics

For twenty-six years, the Foundation for Teaching Economics (FTE) has held one goal above all others—a commitment to quality in their programs to improve economic education. These web pages describe the FTE’s current program offerings, along with much other information of interest to teachers, students, and funders. <http://www.fte.org/>

Additional Resources

Financial Fitness for Life

A multifaceted, comprehensive economic and financial literacy program for grades K-12. <http://fffl.ncee.net/>

Jump\$Start

Their aim is to identify high-quality personal finance materials for educational use. The clearing-house is a database of personal finance resources available from a variety of education providers such as government, business, and nonprofit organizations. <http://www.jumpstart.org/>

“Kids & Cash”

The Nightly Business Report of the PBS reports on the sad state of financial literacy in the U.S. and offers tips on teaching financial basics to young people.

http://www.pbs.org/nbr/site/features/special/061120_kidscashSPECIAL/index.html

Money Camp

A unique financial literacy program for kids and grownups. We believe that becoming financially free is primarily a matter of making the right choices in life and developing the right financial habits. <http://www.creativewealthintl.org/youthprograms.php>

Money Wise Teen

The Money Wise Teen is an internationally award winning program for middle and high school students. Through ten animated vignettes, students learn basic economic concepts in a financial context. <http://www.moneywiseteen.org/>

School Savings Program

(Outside Source) gives students hands-on lessons about how to handle money responsibly using their own Washington Mutual savings accounts. We offer lessons for every grade level and workshops—in Spanish and English—for adults. We bring the instructor, the lesson, and enough materials for the whole group. Lessons are grade and age appropriate and designed to cover various financial topics in easy-to-understand terms.

<https://www.wamu.com/about/community/programspartnerships/education.asp#Savings>

Hands on Banking

Is a free, fun financial education program from Wells Fargo that presents the basics of smart money management in an easy-to-use format. Topics include budgeting, the importance of saving, bank accounts and services, borrowing money and establishing credit, investing and more.

<http://www.handsonbanking.org/>

Stagecoach Island

Is an online virtual world created by Wells Fargo. You can explore the island and its hidden secrets, connect with friends and make new ones, and at the same time learn smart money management. <http://blog.wellsfargo.com/StagecoachIsland/>

Lemonade Stand

In this online game, which teaches the basics of supply and demand, kids run a lemonade stand.

http://www.classbrain.com/cb_games/cb_gms_bag/lemonade.html

Moneyopolis

This website, maintained by Ernst & Young LLP, includes lesson plans, activities, tools, and an interactive game to teach basic financial planning concepts to students in grades six through eight. <http://www.moneyopolis.com/>

Economics Resources for K-12 Teachers

Economic Education Web offers lessons, activities, and other resources geared toward Nebraska teachers—but valuable for all teachers. <http://ecedweb.unomaha.edu/K-12/home.cfm>

Consumer.gov

The U.S. government maintains this one-stop source for federal consumer information. They have resources especially for children. <http://www.consumer.gov/education.htm>

EconEdLink

Search for economic lesson plans by title, grade, standard, or lesson plan type at this site of the National Council on Economic Education. <http://www.econedlink.org/lessons/index.php>

AskERIC Economics Lesson Plans

This AskERIC site provides a number of lesson plans for economic education. http://askeric.org/cgi-bin/lessons.cgi/Social_Studies/Economics

McREL Hot Links by Subject: Economics

The lesson plans, activities, and curriculum resources at this site link to corresponding standards from the Mid-continent Research for Education and Learning (McREL) Standards Database. <http://www.mcrel.org/lesson-plans/economics/index.asp>

Consumer Scavenger Hunt

This online scavenger hunt and accompanying essay questions were developed by the California attorney general's office for National Consumer Protection Week. <http://web.archive.org/web/20000815094714/http://caag.state.ca.us/tuffcustomer/students/questions.htm>

Spending Habits: Money in Motion

In this WebQuest from the Family and Consumer Sciences Department of the North Salem (New York) School District, students create a newsletter on kids' spending. <http://web.archive.org/web/20060303152619/http://www.northsalem.k12.ny.us/Projects/sicheri/webquest.html>