



These awesome posters are perfect for teaching your students how to use money wisely and achieve financial goals, so they can live comfortable, secure lives.

Use the posters and the accompanying activities to help your students get smart about their own money.

TEACHER'S GUIDE

POSTER SET

We know these “Money Confident Kids” tip posters are going to look amazing in your classroom, but they’re not just for show. We’ve also put together a few activities you can do with your students that will help them see the value of becoming “Money Confident Kids.”



Put Your Financial Scenarios Activity to the Test

Share any of the following scenarios with your students. After giving them a few minutes to review the “Money Confident Kids” posters and come up with a plan, ask for volunteers to share what they would tell the friend in each scenario.

SCENARIO 1

Your friend says, “Ugh, this keeps happening to me! I run out of money and then I have to choose between paying my phone bill or paying for gas for my car! How do you always have enough money for everything?” When you ask your friend what they do when they get their paycheck from work, they say, “I don’t know, I just spend it.” You need to give your friend advice for saving and then growing their money. **What would you tell them?**

SCENARIO 2

You’re about to start lunch when you hear someone at your lunch table say, “Woo-hoo! I just invested all my savings in the stock market!” You know that it would be a good idea for this person to have some of their money in savings for emergencies. **How can you explain why they should plan for unexpected expenses so they’re protected?**

SCENARIO 3

Your best friend got accepted to their two top college choices! Their TOP pick is super expensive. They’d have to take on a \$200,000 loan. Their other choice is a good college that would require a \$25,000 loan. You do some quick math and realize that if they take on the \$200,000 loan, it could take them 20 years to pay it off and require a \$1,300 a month loan payment, on top of other expenses like rent and food (and fun!). Additionally, by the time it is completely paid off, your friend will have actually paid \$300,000 with interest. **What advice would you give your friend and why?**

SCENARIO 4

Your cousin just graduated from college and was offered TWO jobs! One pays \$3,000 more than the other, so your cousin is planning on taking that job, but the other offers a 401(k) that the company will pay 3% of his salary into. **Which job would you tell your cousin to take and why?**

2

Which Is Most Important Debate/Discussion

This activity is perfect for getting students really engaged and talking about the “Money Confident Kids” tips included in the posters.

- Break your class into six groups.
- Assign each group one of the “Money Confident Kids” poster tips.
- Tell them that their job is to convince the rest of the class that their tip is the “best/most important” for becoming financially secure.
- Give them five minutes to plan/prepare, then have each group explain their reasoning one at a time.
- After each group has prepared, allow groups to offer counterarguments, explain why another group’s tip isn’t as important as theirs, and discuss. It doesn’t really matter which group “wins,” the in-depth discussion about how each tip helps individuals build wealth and become more financially secure is the real point of the activity.
- At the end, ask each student to write a one- paragraph response where they identify which tip they believe is most important and why. (They can also choose all of them, but they still have to explain their thinking!)
- Collect their paragraphs for an assessment if desired.

3

When Will I Need This? Post-It Note Activity

“When will we actually use this in real life?” is such a common question from students. This activity will help them make the connection between the “Money Confident Kids” tips and their real-life activities and choices.

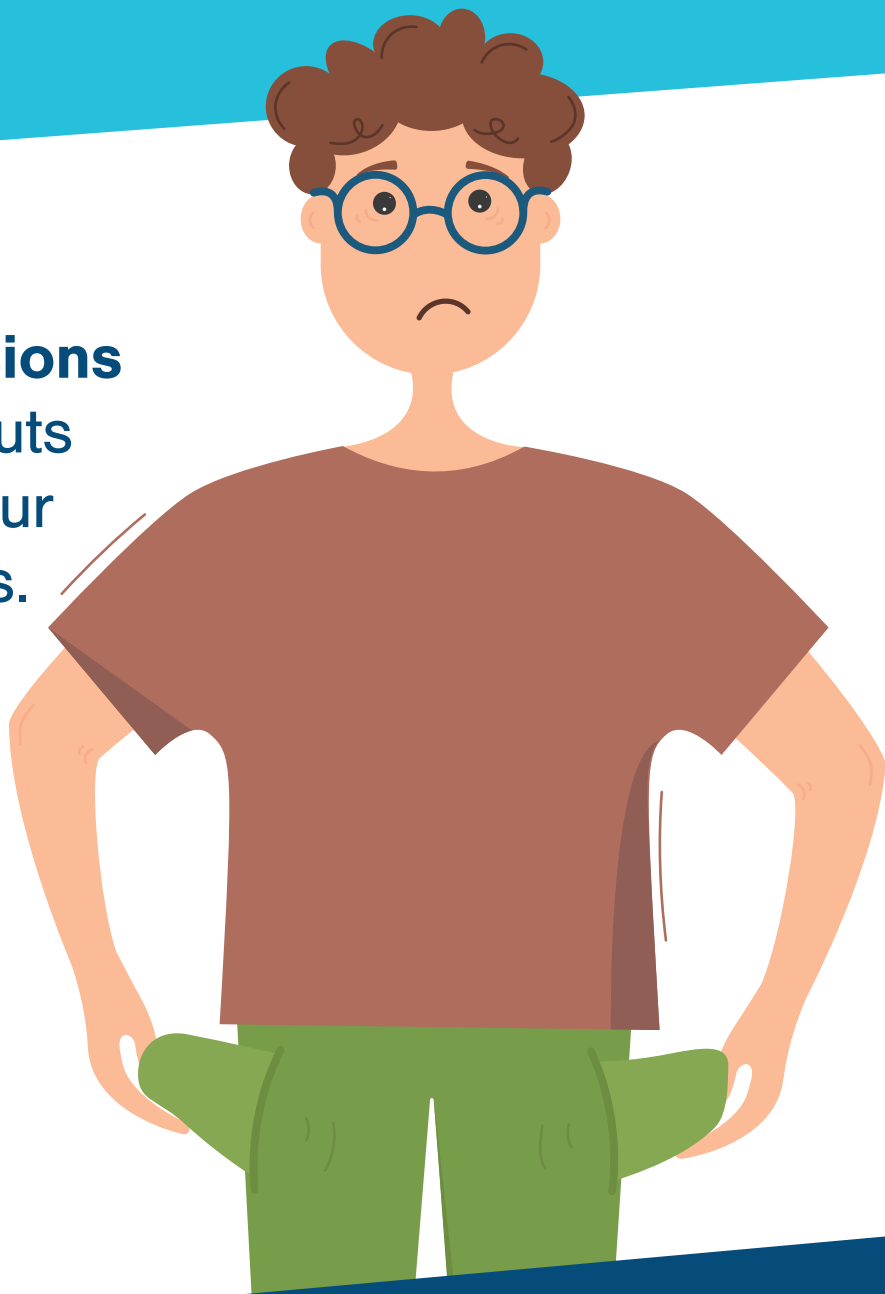
- Break students into small groups and give each groups at least six sticky notes.
- Give them 10-15 minutes to read the tips and write a real-world example of how it could help them/ how it’s relevant/why it might be important to someone their age for each one. Then have them stick their examples around the posters.
- Then, have the students do a gallery walk where they look at each poster and read the examples around it.
- Finally, wrap up the activity by asking students to imagine a student was absent from class that day and they were writing them a letter telling them about the activity.
- Have students write a letter to the absent student explaining what they did in class and what they learned from it.
- Collect these letters for an assessment if desired. Collect their paragraphs for an assessment if desired.

CHOOSE

to be in charge

Making **smart decisions** about your money puts **YOU** in charge of your life and your choices.

No one likes to get caught short.



Watch that **BUDGET**

Make a budget so you know just how much you have to spend on fun stuff (pizza and video games) while still meeting your goals and keeping that gas tank full.



GET WISE

about your credit cards

Sure, credit cards can be useful. But if you don't pay off the whole bill when it's due, you end up paying big time in the long term because **you are charged interest on that debt.**



BUILD

an emergency stash

Putting money away in case of emergencies can help you stay out of debt if a big expense comes up out of nowhere.



MONEY
CONFIDENT Kids®


SAVE

now for the future



The cool thing about **starting to save early** is your money can grow tremendously over the decades. **Hint:** Learn about compound interest!

Make that money **GROW**



The first step is to make enough to afford your living expenses and have an emergency fund, but once you do it's time to think about saving and investing!

You can **invest your money** by buying a home and building equity or investing in the stock market.