You and Your Money

Here, students learn how money is earned, spent, saved, and donated to help others. This world also introduces students to the concepts of financial literacy, including supply and demand, career preparation, and fiscal responsibility.

Grades K-1

Grade 2

Grade 3

Grade 4

Grade 5

Grade 6

Grade 7

Grade 8

You and Your Money - Curriculum Guide

Grades K-1			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	how to make decisions about spending, saving, and donating money; being a smart shopper; differentiating between a want and a need	different types of jobs and what type of service they provide; ways that people may choose jobs; how and why people earn income	introduction to basic economic concepts, such as goods & services, buying & selling, producers & consumers, and examples of the above
Key Terms:	earn, spend, save, donate, volunteer, borrow, want, need	skill, job, work, chore, earn, workplace	money, currency, dollar, cents, trade, good, service, market, resource
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers • **Counting Money:** identifying and counting coins	• **Solving Equations:** arithmetic (addition, subtraction)	• **Shapes:** 2D and 3D Shapes

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Grade 2			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	how to make decisions about spending, saving, and donating money; being a smart shopper; differentiating between a want and a need	different types of jobs and what type of service they provide; ways that people may choose jobs; how and why people earn income	introduction to basic economic concepts, such as goods & services, buying & selling, producers & consumers, and examples of the above
Key Terms:	earn, spend, save, donate, volunteer, borrow, want, need	skill, job, work, chore, earn, workplace	money, currency, dollar, cents, trade, good, service, market, resource
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers • **Counting Money:** identifying and counting coins	• **Solving Equations:** arithmetic (addition, subtraction, multiplication, division)	• **Shapes:** 2D and 3D shapes, shapes of everyday objects, symmetrical vs. asymmetrical

You and Your Money - Curriculum Guide

Grade 3			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	types of money used in the US; how to make decisions about spending, saving, and donating money by considering wants and needs; making a budget and why it is useful; the benefits of making long-term goals and planning for the future	good work and study habits that can be useful in future jobs; the ways that businesses rely on workers; how and why people may choose their careers in the future; similarities between school and the workplace; different types of jobs	how and why prices change over time; competition between businesses and how it impacts costs; introduction to economic concepts like goods & services, buying & selling, producers & consumers, and examples of the above
Key Terms:	money, currency, donate, allowance, invest, cost, profit, budget, expense, borrow, interest, loan, debt, refund, savings account, checking account	skill, earn, habit, job, career, volunteer, service, assembly line, responsible, respect, teamwork, confidence, employer, income, salary, retirement	natural resource, nonrenewable, renewable, scarcity, competition, product, business, entrepreneur, partner, marketplace, advertisement, brand
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers • **Counting Money:** identifying and counting coins and bills	• **Solving Equations:** arithmetic (addition, subtraction, multiplication, division)	• **Shapes:** 2D and 3D shapes, shapes of everyday objects, symmetry, identifying triangles, identifying lines

You and Your Money - Curriculum Guide

<table>
<tr><td colspan="5"><u>Grade 4</u></td></tr>
<tr><td>Curriculum Themes:</td><td>Financial Literacy</td><td colspan="2">Human Resources</td><td>Economics</td></tr>
<tr><td>Theme Topics:</td><td>the names and values of US currency; how to make decisions about spending, saving, donating, investing, and borrowing money based on wants & needs; types of expenses (fixed, variable, planned, unplanned); budgets and the benefits of long-term goals</td><td colspan="2">good work and study habits that can be useful in future jobs; the ways that businesses rely on workers; how and why people may choose their careers in the future; similarities between school and the workplace; different types of jobs</td><td>introduction to a variety of economic concepts, such as supply & demand, goods & services, buying & selling, producers & consumers, and examples of the above; how and why prices change over time; how business competition impacts costs</td></tr>
<tr><td>Key Terms:</td><td>cost, loan, interest, budget, tax, impulse purchase, overspending, debt, expense, refund, savings account, checking account, withdraw, deposit, receipt</td><td colspan="2">skill, earn, job, career, volunteer, service, assembly line, responsible, respect, teamwork, confidence, employee, employer, income, salary, retirement</td><td>market, shortage, scarcity, outsourcing, profit, revenue, trademark, resource, competition, product, business, entrepreneur, partner, brand</td></tr>
<tr><td>Additional Learning:
Vocabulary Skill & Drill</td><td colspan="4">• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum</td></tr>
<tr><td>Additional Learning:
Math Skill & Drill</td><td>• Counting Numbers: skip counting with whole numbers and decimals</td><td>• Counting Money: identifying and counting coins and bills</td><td>• Solving Equations: arithmetic and algebra (addition, subtraction, multiplication, division)</td><td>• Shapes: 2D and 3D shapes; triangles and quadrilaterals; identifying lines; symmetry</td></tr>
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Grade 5			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	what it means to be financially stable; how to make decisions about spending, saving, donating, investing, and borrowing money based on wants & needs; the benefits of a budget; types of taxes	types of jobs and why they may have different requirements; stages of career growth; different levels of education; skills that can be developed now to help students in the future	how new businesses are created; the role that imports & exports play in the economy; economic concepts such as supply & demand, buyers & sellers, goods & services, and examples of the above
Key Terms:	consequence, obligation, risk, asset, tangible, intangible, value, budget, tax, emergency fund, invest, savings account, checking account	career, income, bonus, promotion, resign, retire, internship, apprentice, hire, employer, employee, degree, experience, communication, network	entrepreneur, business, innovation, import, export, specialize, surplus, resource, trade, market, economic boom, economic bust
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers and decimals • **Counting Money:** identifying and counting coins and bills	• **Solving Equations:** arithmetic and algebra (addition, subtraction, multiplication, division)	• **Shapes:** 2D and 3D shapes; triangles and quadrilaterals; identifying lines; symmetry

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Grade 6			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	what it means to be financially stable; how to make decisions about spending, saving, donating, investing, and borrowing money based on wants & needs; the benefits of a budget; types of taxes	types of jobs and why they may have different requirements; stages of career growth; different levels of education; skills that can be developed now to help students in the future	how new businesses are created; the role that imports & exports play in the economy; economic concepts such as supply & demand, buyers & sellers, goods & services, and examples of the above
Key Terms:	consequence, obligation, risk, asset, tangible, intangible, value, budget, tax, emergency fund, invest, savings account, checking account	career, income, bonus, promotion, resign, retire, internship, apprentice, hire, employer, employee, degree, experience, communication, network	entrepreneur, business, innovation, import, export, specialize, surplus, resource, trade, market, economic boom, economic bust
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers and decimals • **Counting Money:** identifying and counting coins and bills	• **Solving Equations:** arithmetic and algebra (addition, subtraction, multiplication, division)	• **Shapes:** 2D and 3D shapes; triangles and quadrilaterals; identifying lines; symmetry

You and Your Money - Curriculum Guide

Grade 7			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	the ways that financial decisions made today can impact the future; how to make decisions about spending, saving, donating, investing, and borrowing money; the benefits of a budget and how to create one	pay structures and hierarchies in different types of jobs; workplace practices and stages of career growth; part-time vs. full-time employment and differences in job requirements	the role that resource availability, imports, and exports play in the economy; economic concepts such as supply & demand, buyers & sellers, goods & services, and examples of the above; introduction to the stock market, its history, and how it functions
Key Terms:	consequence, strategy, altruism, incentive, risk, value, budget, finance, expense, cost, purchase, fund, accountability, influence, graph, chart	labor, manager, seniority, merit, commission, overtime, transfer, reinstate, salary, appraisal, bonus, ethics, discrimination, exploit, benefits, insurance, productivity, contract	resource, import, export, buyer, seller, trade, inflation, recession, entrepreneur, manufacture, monopoly, surplus, shortage, scarcity, stock, shareholder, investment, liquidity, return, profit
Additional Learning: Vocabulary Skill & Drill	• Comprehensive multiple-choice quiz with vocabulary drawn from the Money curriculum		
Additional Learning: Math Skill & Drill	• **Counting Numbers:** skip counting with whole numbers and decimals • **Counting Money:** identifying and counting coins and bills	• **Solving Equations:** arithmetic and algebra (addition, subtraction, multiplication, division)	• **Shapes:** 2D and 3D shapes; triangles and quadrilaterals; identifying lines; symmetry

You and Your Money - Curriculum Guide

Grade 8			
Curriculum Themes:	**Financial Literacy**	**Human Resources**	**Economics**
Theme Topics:	the ways that financial decisions made today can impact the future; how to make decisions about spending, saving, donating, investing, and borrowing money; the benefits of a budget and how to create one	pay structures and hierarchies in different types of jobs; workplace practices and stages of career growth; part-time vs. full-time employment and differences in job requirements	the role that resource availability, imports, and exports play in the economy; economic concepts such as supply & demand, buyers & sellers, goods & services, and examples of the above; introduction to the stock market, its history, and how it functions
Key Terms:	consequence, strategy, altruism, incentive, risk, value, budget, finance, expense, cost, purchase, fund, accountability, influence, graph, chart	labor, manager, seniority, merit, commission, overtime, transfer, reinstate, salary, appraisal, bonus, ethics, discrimination, exploit, benefits, insurance, productivity, contract	resource, import, export, buyer, seller, trade, inflation, recession, entrepreneur, manufacture, monopoly, surplus, shortage, scarcity, stock, shareholder, investment, liquidity, return, profit
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