



**##**

# **PERSONAL FINANCE EDUCATION CURRICULUM FRAMEWORK**

## **Semester Course for High School**

### **Spring//2025 Revision**

Presented by:

**NYCPS Office of Student Pathways**

**NGPF Financial Empowerment and Equity (FEE)  
Grant**

## Personal Finance Education Curriculum Framework

### WRITING TEAM

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## Personal Finance Education Curriculum Framework

### INTRODUCTION

As NYC schools incorporate personal finance instruction in various settings, the Personal Finance Team decided that NGPF curricula be the foundation and added additional resources that coincide with the units of study. Educators using this framework have the flexibility to utilize the resources in a way that supports their own teaching and learning.

NGPF is an organization dedicated to ensuring that all students in the United States are financially literate before they leave high school. Their Mission 2030 has been instrumental in assisting states across the country to accomplish this. As of this writing, 27 states require a standalone Personal Finance course for their students. In addition, NGPF provides a wealth of personal finance curriculum, activities, and interactive games for students free of charge. NGPF also provides free Professional Development for teachers across the country.

In 2023, New York City was successful in securing a NGPF Financial Equity and Empowerment (FEE) Grant through the generosity of the Jordan Brand. The Jordan Brand's goal is to foster personal finance for black and brown students. The goal of the three-year grant is to expand and enhance personal finance for high school students in New York City.

This goal supports Chancellor Melissa Aviles-Ramos' vision that New York City schools focus on creating a more equitable and supportive system where all students can succeed. This vision emphasizes career-connected learning, student well-being, and strong partnerships with families and the community.

As part of this three-year grant, a team of New York City educators was assembled to create a curriculum for a standalone Personal Finance semester course for high school students, grades 9 through 12. While the Personal Finance Writing Team believes this Curriculum Framework can be used as a turnkey document, the team welcomes feedback, additional resources, and other ideas that complement the framework. It is the team's intention that this framework be a living document.

Questions, suggestions, comments or additional resources should be directed to: Marsha Iverson, Personal Finance Specialist, NYC Public Schools, [miverson@schools.nyc.gov](mailto:miverson@schools.nyc.gov)

## Personal Finance Education Curriculum Framework

### CULTURALLY RESPONSIVE SUSTAINING EDUCATION

The Writing Team placed tenets of [Culturally Responsive-Sustaining Education](#) at the forefront of compiling lessons, activities and resources. The following four principles of CR-SE were centered:

- Welcoming and affirming environment
- High expectations and rigorous instruction
- Interactive curriculum and assessment
- Ongoing professional learning

Materials cited and suggested within this NYC Finance Education Curriculum Framework should be intentionally facilitated in the classroom to include all students, their backgrounds, and cultural traditions into financial education spaces.

### NATIONAL STANDARDS FOR PERSONAL FINANCIAL EDUCATION

The National Standards for Personal Financial Education were developed by the Jump\$tart Coalition in cooperation with the Council for Economic Education. The Personal Finance Education Curriculum Framework Writing Team ensures that the [National Standards for Personal Financial Education](#) for Grade 12 are addressed.

## Personal Finance Education Curriculum Framework

### ASSESSMENT OF LEARNING

Assessing student learning is an integral part of instruction. In addition to daily, weekly, and unit assessments, a pre- and post-assessment of Personal Finance concepts is critical.

It is our expectation that schools will administer the NGPF pre- and post-assessments to their Personal Finance students.

**The NGPF ASSESSMENTS can be found on [ngpf.org](https://www.ngpf.org).**

The link on [NGPF.org](https://www.ngpf.org) is: <https://www.ngpf.org/courses/semester-course/> These are available in both English and Spanish.

**Diagnostic Exam** should be administered as the PRE-ASSESSMENT.

**Final Exam** should be administered as the POST-ASSESSMENT. It can also be administered as a Final Examination. There is also a version for the full year course.

The Data will be reported to Marsha Iverson, [miverson@schools.nyc.gov](mailto:miverson@schools.nyc.gov).

**In addition to the NGPF ASSESSMENTS above, you may also wish to administer the following:**

The Financial Literacy Progress and Efficacy Assessment offered by NGPF in collaboration with Penn State University. This is a norm-reference examination and is based on the National Financial Education Standards. At the moment, the Assessment is only available in English. [The Financial Literacy Progress & Efficacy Assessment](#)

WISE has a Financial Literacy Certification. It is free of charge for all NYC schools. It is available in many languages. Students who are successful receive a WISE certificate. [Financial Literacy Certification - W!se](#)

## Personal Finance Education Curriculum Framework

### EDUCATOR NOTES

- The curriculum is not linear. Therefore, educators may wish to re-order the units. For example, the Career Unit might be taught during Career Month for spring semester classes.
- The CURRICULUM FRAMEWORK provides a wide range of resources and instructional ideas. Educators should make decisions about how many to include based on time constraints, student abilities, student interests, and grade level, among other factors.
- NGPF has a wealth of resources and instructional ideas to explore and implement. For example, MINI UNITS on a variety of topics, Arcade games, and MOVE Activities. Answer Keys, also provided by NGPF, are helpful in planning instruction.
- Educators are encouraged to review Pre-Test trends to inform instruction.
- The Curriculum Framework references many articles in most units. They are great resources for educators while designing lessons and units. Many of them might also be appropriate for students and families.
- The Curriculum Framework indicates the Suggested Time for each unit. However, this is only a guide. Teachers may find it necessary to spend additional time based on student interest or abilities. In addition, educators may wish to expand units for other reasons.
- AI for teaching Personal Finance. Teachers have found that AI can be a great tool for lesson design and planning interactive activities. For example, in a lesson on apartment rentals, you can have AI provide accurate data about rents in New York City. Or, you can have AI add additional examples, questions, or activities for a lesson already developed. AI sites that have been helpful are: ChatGPT, Claude, Brisk Chrome Extension, and Yourwai.

## Personal Finance Education Curriculum Framework

### TABLE OF CONTENTS

Unit 1	Behavioral Economics
Unit 2	Banking and Consumer Skills
Unit 3	Budgeting
Unit 4	Credit
Unit 5	Post-High School Pathways
Unit 6	Taxes
Unit 7	Investing
Unit 8	Insurance
Resources	Personal Finance Resources

## UNIT 1: BEHAVIORAL ECONOMICS

Suggested Time Frame: 6-8 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
Your Values and Money	<ul style="list-style-type: none"> <li>Apply personal values to financial <b>decision-making</b> and recognize the influence of individual differences on our financial choices.</li> </ul>	Lesson: <a href="#">Your Values and Money</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">The Bean Game</a></li> <li>MOVE: <a href="#">Your Money Values</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Basics of Financial Literacy</a></li> <li>Lesson: <a href="#">Financial Decisions</a></li> <li>Activity: <a href="#">Exploring Your Money Style</a></li> </ul> <b>EVERFI:</b> <ul style="list-style-type: none"> <li>Module 2: <a href="#">Understanding Your Financial Values</a></li> <li>Module 4: <a href="#">Money and Relationships</a></li> </ul> <b>NYCPS Educator Created:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Money Mindset Survey</a> (make a copy)</li> <li>Activity: <a href="#">Life Values Quiz</a> (Adapt <a href="#">NEFE</a>)</li> <li>Activity: <a href="#">Would You Rather</a></li> <li>Activity: <a href="#">Four Corners</a></li> </ul> <b>Pockets Change:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Pockets Change Money Personality Unit</a></li> </ul>	<b>Podcasts:</b> <ul style="list-style-type: none"> <li>NYCPS Educator list: <a href="#">List of Podcasts you can use here!</a></li> <li>BiggerPockets Money: <a href="#">From “Bad with Money” to Intentional Saving and Spending with Jamila Souffrant</a> (3-10:00)</li> <li>Earn Your Leisure: <a href="#">Pay Off Debt, Save Money, Build Wealth with the Budgetnista</a> (3:40-12:45)</li> <li>Journey to Launch: <a href="#">Mindset Episodes</a></li> <li>Yo Quiero Dinero: <a href="#">How Your Cultura Affects Your Dinero</a></li> </ul> <b>Videos:</b> <ul style="list-style-type: none"> <li>Council for Economic Education: <a href="#">PBS-NOVA Financial Lab</a></li> </ul> <b>Articles:</b> <ul style="list-style-type: none"> <li>Edutopia: <a href="#">Incorporating Growth Mindset in Personal Finance Classes</a></li> </ul>
Your Brain and Money	<ul style="list-style-type: none"> <li>Define <b>cognitive biases</b> and analyze</li> </ul>	Lesson:	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Roll with the Market</a></li> </ul>	<b>Videos:</b>



<p><b>Your Brain and Money (cont.)</b></p>	<p>their impact on financial decision-making processes.</p>	<p><a href="#">Your Brain and Money</a></p>	<p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Basics of Spending Decisions</a></li> </ul> <p><b>Capital One/Khan Academy</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Financial Goals</a></li> </ul>	<ul style="list-style-type: none"> <li>Million Stories: <a href="#">Your Brain on Money</a> Series</li> <li>Big Think: <a href="#">Which “money personality” are you?</a></li> <li>Good Morning America: <a href="#">Tackling Finance Fallacies &amp; Becoming Financially Literate</a></li> </ul> <p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">From Posts to Overspending</a></li> <li>Chime: <a href="#">A Social Media Break Can Reduce Spending</a></li> </ul> <p><b>Documentaries:</b></p> <ul style="list-style-type: none"> <li>Netflix: <a href="#">Get Smart with Money</a> (4 episodes)</li> <li>Netflix: <a href="#">Money Explained</a> (Episode 1: Get Rich Quick)</li> <li>The Founder: <a href="#">The Founder</a></li> </ul>
<p><b>Overcoming Cognitive Biases</b></p>	<ul style="list-style-type: none"> <li>Develop <b>strategies</b> to mitigate their influence on financial decisions.</li> </ul>	<p>Lesson: <a href="#">Overcoming Cognitive Biases</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Dollar Auction Game</a></li> <li>Activity: <a href="#">Risk and Loss Aversion</a></li> <li>MOVE: <a href="#">Your Cognitive Biases</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Responsible Financial Decisions</a></li> </ul>	<p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Million Stories: <a href="#">Heartbroke</a> Series</li> <li>Ted Talk: <a href="#">10 things I learned after losing a lot of money</a></li> </ul> <p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Million Stories: <a href="#">\$1.99 vs. \$2: How our “left-digit bias” makes us overspend</a></li> <li>Group Activity <a href="#">Financial News Protocol: Generation Wealth</a></li> </ul>

<b>Sports Betting</b>	<ul style="list-style-type: none"> <li>Explore the impact of sports betting</li> </ul>	Mini Unit (4 lessons): <a href="#">Gambling and Sports Betting</a>	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Lesson 1: <a href="#">Games of Chance</a></li> <li>Lesson 2: <a href="#">Lottery</a></li> <li>Lesson 3: <a href="#">Sports Betting</a></li> <li>Lesson 4: <a href="#">Responsible Gaming</a></li> </ul> <b>Federal Reserve</b> <ul style="list-style-type: none"> <li>Lesson &amp; Slides: <a href="#">Identifying Problem Gambling</a></li> </ul>	<b>Videos:</b> <ul style="list-style-type: none"> <li>Netflix: <a href="#">Money Explained</a> (Episode 4: Gambling)</li> </ul>
<b>SUMMATIVE ASSESSMENTS</b>				
<b>Projects</b>	<b>NGPF</b> <ul style="list-style-type: none"> <li>Project: <a href="#">The Ultimate Social Media Strategy</a></li> </ul> <b>Atlanta Fed</b> <ul style="list-style-type: none"> <li>Project: <a href="#">Setting Financial Goals</a></li> </ul>			
<b>Assessments</b>	<b>Behavioral Economics (NGPF)</b> <ul style="list-style-type: none"> <li><a href="#">Quizlet</a>   <a href="#">Kahoot!</a>   <a href="#">Quizizz</a></li> </ul> <b>Money Mindset (Intuit for Education)</b> <ul style="list-style-type: none"> <li><a href="#">Kahoot!</a>   <a href="#">Quizlet</a></li> </ul>			

## UNIT 2: BANKING AND CONSUMER SKILLS

Suggested Time Frame: 11-13 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
Checking Accounts	<ul style="list-style-type: none"> <li>Explain what a <b>checking</b> account is used for and understand the variety of ways they can deposit and withdraw funds from their checking account.</li> </ul>	Lesson: <a href="#">Checking Accounts</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Reading a Statement</a></li> <li>Activity: <a href="#">Question Of The Day</a></li> </ul> <b>EVERFI:</b> <ul style="list-style-type: none"> <li>Lesson <a href="#">Checking Accounts</a> (Log in to Clever with NYCPS login)</li> </ul> <b>Intuit for Education</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Choosing a Checking Account</a></li> <li>Worksheet: <a href="#">Managing Checking Accounts Online Simulation</a></li> </ul> <b>Building Blocks:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Checking Account Basics</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Best Student Accounts</a></li> </ul>

## Personal Finance Education Curriculum Framework

<b>Saving Accounts</b>	<ul style="list-style-type: none"> <li>Compare checking vs. savings accounts and evaluate savings vehicles (savings accounts, CDs, money market accounts).</li> <li>Identify various rules of thumb and strategies to save money</li> <li>Identify everyday obstacles Americans experience when trying to save money</li> </ul>	<p><b>Lesson:</b> <a href="#">Savings Accounts</a></p> <p><b>Lessons:</b> <a href="#">Strategies to Saving</a></p> <p><b>Lesson:</b> <a href="#">Challenges to saving</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Compare</a></li> <li>Activity: <a href="#">Savings Rate</a></li> </ul> <p><b>EVERFI:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Savings Accounts</a> (Log in to Clever with NYCPS login)</li> </ul> <p><b>Intuit for Education</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Choosing a Savings Account</a></li> <li>Worksheet: <a href="#">Credit Karma Compound Interest Calculator Worksheet</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Nerdwallet: <a href="#">High Yield Savings</a></li> <li>Wells Fargo: <a href="#">Kids Savings Accounts</a></li> </ul>
<b>Banking Fees</b>	<ul style="list-style-type: none"> <li>Identify common <b>banking fees</b> and how to avoid them.</li> </ul>	<p><b>Lesson:</b> <a href="#">Beware of Banking Fees</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Overdraft</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Banking Fees</a></li> </ul>
<b>Racial Discrimination in Banking</b>	<ul style="list-style-type: none"> <li>Consider strategies to recognize and respond discriminatory practices</li> </ul>	<p><b>Mini Unit:</b> <a href="#">Racial Discrimination in Finance</a></p>	<p><b>NGPF</b></p> <ul style="list-style-type: none"> <li><b>Lesson:</b> <a href="#">Racial Discrimination in Banking</a></li> </ul>	
<b>Online &amp; Mobile Banking</b>	<ul style="list-style-type: none"> <li>Explain how to <b>bank safely online</b>, and the pros and cons of a “cashless” society.</li> </ul>	<p><b>Lesson:</b> <a href="#">Online and Mobile Banking</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Simulator</a></li> <li>Activity: <a href="#">Data Crunch</a></li> </ul> <p><b>EVERFI:</b></p> <ul style="list-style-type: none"> <li>Modern Money: Safe Digital Banking Lesson 2: <a href="#">Modern Digital Banking</a></li> </ul> <p><b>Intuit for Education</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Banking on the Go</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Consumer Finance: <a href="#">Online and Mobile Banking</a></li> </ul>

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<b>Digital Wallets and Peer to Peer</b>	<ul style="list-style-type: none"> <li>Explain what a <b>P2P payment</b> is and the pros and cons of digital wallets.</li> </ul>	Lesson: <a href="#">Digital Wallets and Peer to Peer Apps</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Research</a></li> <li>Activity: <a href="#">Amazon vs Venmo</a></li> </ul> <b>EVERFI:</b> <ul style="list-style-type: none"> <li>Modern Money: Safe Digital Banking Lesson 4: <a href="#">Peer to Peer Transactions</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Nerdwallet: <a href="#">Peer to Peer Payments</a></li> <li>Investopedia: <a href="#">What is a Digital Wallet?</a></li> <li>Forbes: <a href="#">Zelle vs Venmo</a></li> </ul>
<b>Money &amp; Social Media</b>	<ul style="list-style-type: none"> <li>Examine the students role as a <b>consumer</b> and how to make educated decisions despite social media influence.</li> </ul>	Lesson: <a href="#">Your Money and Social Media</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Question of the Day</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">Social Media and Finances</a></li> </ul>
<b>Advertising and Dark Patterns</b>	<ul style="list-style-type: none"> <li>Identify ways <b>advertisements</b> can influence their consumer decisions, and how to identify and avoid dark patterns.</li> </ul>	Lesson: <a href="#">Advertising and Dark Patterns</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">MOVE: Identifying Dark Patterns</a></li> </ul> <b>Intuit for Education</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Analyzing Ads and Pricing Strategies</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>US News: <a href="#">What are Dark Patterns?</a></li> </ul>
<b>Scams and Fraud</b>	<ul style="list-style-type: none"> <li>Define scams and fraud, identify red flags to look for in different types of <b>scams and fraud</b> and recommend what steps someone should take if they are scammed</li> </ul>	Lesson: <a href="#">Scams and Fraud</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Who is more at risk you vs Grandparents</a> *</li> <li>Activity: <a href="#">Spot the Scam</a></li> </ul> <b>Intuit for Education</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Scams and Fraud</a></li> </ul> <b>Capital One/Khan Academy</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Scams &amp; Fraud</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>TD Bank: <a href="#">Recognizing Fraud</a></li> <li>Bloomberg: <a href="#">AI Scam Complaints Are Just the Tip of the Iceberg</a></li> </ul> <b>Video:</b> <ul style="list-style-type: none"> <li>Today Show: <a href="#">Andy Cohen recounts ordeal of losing money in elaborate scam</a> *</li> </ul>

<b>Identify Theft</b>	<ul style="list-style-type: none"> <li>Identify different types of modern and classic <b>identity theft</b>, how they can occur/be avoided, and the impact they can have on someone's life.</li> </ul>	<p>Lesson: <a href="#">Identify Theft</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Question of The Day</a></li> <li>Activity: <a href="#">Compare</a></li> <li>Activity: <a href="#">Kahoot</a></li> </ul> <p><b>EVERFI:</b></p> <ul style="list-style-type: none"> <li>Modern Money: Safe Digital Banking Lesson 3: <a href="#">Identity Theft &amp; Fraud Protection</a></li> <li>FTC: Order <a href="#">Scam Worksheets</a> (Free!)</li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li><a href="#">IdentityTheft.gov</a></li> <li><a href="#">FTC: Identity Theft</a></li> <li><a href="#">Five of the Biggest Scams to Watch for in 2025.</a></li> </ul>
<b>SUMMATIVE ASSESSMENTS</b>				
<b>Projects</b>	<p><b>Consumer Skills (NGPF)</b></p> <ul style="list-style-type: none"> <li>Project <a href="#">ANALYZE: Ethical Purchasing Decisions</a></li> </ul> <p><b>Banking (NGPF)</b></p> <ul style="list-style-type: none"> <li>Project <a href="#">FINE PRINT: Checking Account Agreement</a></li> </ul>			
<b>Assessments</b>	<p><b>Banking (NGPF)</b></p> <ul style="list-style-type: none"> <li><a href="#">Banking Unit Test</a>   <a href="#">Banking Unit Test Google Form</a>   <a href="#">Banking Unit Test - Spanish</a></li> <li><a href="#">Quizlet</a>   <a href="#">Kahoot!</a>   <a href="#">Quizizz</a></li> </ul> <p><b>Banking (Intuit for Education)</b></p> <ul style="list-style-type: none"> <li><a href="#">Quizlet</a>   <a href="#">Kahoot!</a></li> </ul>			

## UNIT 3: BUDGETING

Suggested time frame: 9-11 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
Budgeting Basics	<ul style="list-style-type: none"> <li>Students will be able to create and maintain a personal budget by describing the <b>purpose of budgeting</b>, classifying expenses as needs versus wants, and explaining the difference between gross and net pay.</li> </ul>	Lesson: <a href="#">Budgeting Basics</a>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Money Magic</a></li> <li>Quiz: <a href="#">Average American Budget</a></li> <li>Activity: <a href="#">COMPARE: Needs vs. Wants</a> *</li> <li>Activity: <a href="#">MOVE ABC Budget</a></li> <li>Activity: <a href="#">Data Crunch: What Does the Average Household Spend Money On?</a></li> </ul> <p><b>Council for Economic Education</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">The Basics of Saving and Budgeting</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Basics of Budgeting</a></li> <li>Game: <a href="#">FinFutures</a></li> </ul> <p><b>U.S. Government Activities (Grades 9-12):</b></p> <ul style="list-style-type: none"> <li>FDIC: <a href="#">Lesson 3: Can You Pay Your Bills?</a></li> <li>FDIC: <a href="#">Lesson 6: Bread and Butter</a></li> </ul> <p><b>Practical Money Skills Lessons:</b></p> <ul style="list-style-type: none"> <li>Lesson 9: Making a Budget</li> <li>Lesson 10: Saving for a Rainy Day</li> <li>Lesson 11: Sharpening Money Decisions</li> </ul> <p><b>ChooseFI:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Paycheck 101</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>CNBC: <a href="#">With inflation stubbornly high, 58% of Americans are living paycheck to paycheck</a></li> <li>Investopedia: <a href="#">5 purposes of budgeting</a></li> <li>Investopedia: <a href="#">What Is a Budget? Plus 11 Budgeting Myths Holding You Back</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Columbia College: <a href="#">Needs vs. Wants</a></li> <li>Council for Economic Education: <a href="#">Budgeting and Money Management</a></li> </ul> <p><b>Podcasts:</b></p> <ul style="list-style-type: none"> <li><a href="#">10 Steps to Financial Freedom with the Budgetnista</a> (1:00-9:13)</li> <li>Journey to Launch: <a href="#">Budgeting Episodes</a></li> <li>Popcorn Finance: <a href="#">Am I Too Broke to Budget?</a></li> </ul>

<p><b>Budgeting Strategies</b></p>	<ul style="list-style-type: none"> <li>Students will be able to categorize different types of <b>expenses</b> and evaluate the pros and cons of various <b>budgeting strategies</b> in order to select and implement an appropriate approach for managing their personal finances.</li> </ul>	<p>Lesson: <a href="#">Budgeting Strategies</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Case Study: <a href="#">How do I budget?</a></li> <li>Video: <a href="#">Cash Flash from the Past</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Preparing to Create a Budget</a></li> <li>Lesson: <a href="#">Using a Budget to Make Financial Decisions</a></li> <li>Lesson: <a href="#">Starting to Save Money</a></li> </ul> <p><b>Napkin Finance:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">50/30/20 Strategy</a></li> <li>Activity: <a href="#">Financial Goals</a></li> </ul> <p><b>Council for Economic Education</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">St Louis Fed: Making a Budget</a></li> </ul> <p><b>Games:</b></p> <ul style="list-style-type: none"> <li>Natwest: <a href="#">The Budgeting Game</a></li> <li>GPB: <a href="#">Lights Camera Action</a></li> <li>Playspent.org: <a href="#">Spent Game</a></li> <li>Financial Times: <a href="#">The Uber Game</a></li> <li>CEE: <a href="#">Budget Odyssey</a></li> <li>NGPF: <a href="#">Money Magic</a></li> </ul> <p><b>Pockets Change:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Spending Values Budgeting Graphic Organizer</a></li> <li>Activity: <a href="#">Spending Values Handout</a></li> <li>Slides: <a href="#">Spending Values &amp; Saving with Sunflowers</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">How to make a monthly budget in 5 simple steps</a></li> <li>Bankrate: <a href="#">What's the Difference Between Fixed and Variable Expenses?</a></li> <li>Federal Student Aid: <a href="#">Budgeting Tips for a College Student</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">Budgeting Strategies</a></li> <li>ABC News: <a href="#">How the 'loud budgeting' viral trend could help you save money</a></li> <li>Penny Hoarder: <a href="#">Zero-Based Budget Method</a></li> <li>David Bach: <a href="#">Pay Yourself First</a></li> <li>David Bach: <a href="#">7 Places Your Money Needs To Go Automatically</a></li> </ul>
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<p><b>Budgeting for Housing</b></p>	<ul style="list-style-type: none"> <li>Students will be able to prioritize and evaluate the key factors involved in choosing an appropriate <b>living situation</b>, including analyzing a lease, renting versus buying, budgeting for associated costs, and creating a viable roommate agreement.</li> </ul>	<p>Lesson: <a href="#">Budgeting for Housing</a></p> <p>Lesson: <a href="#">Racial Discrimination in Housing</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">COMPARE: Select a City to Live In</a></li> <li>Activity: <a href="#">COMPARE: Find an Apartment</a></li> <li>Activity: <a href="#">COMPARE: Select Your Utilities</a></li> <li>Activity: <a href="#">Find an Apartment</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Making Changes to a Budget</a></li> </ul> <p><b>Practical Money Skills Lesson:</b></p> <ul style="list-style-type: none"> <li>Lesson 8: Making it Work Together: Money and Roommates</li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Dow Jones: <a href="#">Housing: Renting and Buying</a></li> <li>US News: <a href="#">How to Decide Where to Live</a></li> <li>US News: <a href="#">How to Estimate Utility Costs</a></li> <li>PHEAA: <a href="#">Ways to Reduce Your Housing Budget</a></li> <li>PHEAA: <a href="#">Ways to Reduce Your Household Expenses</a></li> <li>Caretaker: <a href="#">What Fees Do I Have to Pay Before Signing the Lease?</a></li> <li>Investopedia: <a href="#">Cost of Living in Texas vs. California: What's the Difference?</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Two Cents: <a href="#">Should You Buy a House?</a></li> <li>Youtube: <a href="#">99 Homes</a> (Full Length Movie)</li> <li></li> </ul> <p><b>Housing Research:</b></p> <ul style="list-style-type: none"> <li>Niche: <a href="#">Best Places to Live</a></li> <li>Visual Capitalist: <a href="#">Mapped: The Median Streeteasy.com, Apartments.com, Zillow.com</a></li> </ul> <p><b>Visuals:</b></p> <ul style="list-style-type: none"> <li>Visual Capitalist: <a href="#">Down Payment for a House, by U.S. State</a></li> </ul>
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				<ul style="list-style-type: none"> <li>Visual Capitalist: <a href="#">Mapped: What You Need to Earn to Own a Home in 50 American Cities</a></li> </ul>
<b>Budgeting for Transportation</b>	<ul style="list-style-type: none"> <li>Students will analyze various <b>transportation methods</b> in the US, including their geographic accessibility, financial costs, and overall tradeoffs, in order to identify cost-effective options that fit their personal situation.</li> </ul>	<p>Lesson: <a href="#">Budgeting for Transportation</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Interactive: <a href="#">MOVE: Making Transportation Decisions</a></li> </ul> <p><b>U.S. Government Activities:</b></p> <ul style="list-style-type: none"> <li>FDIC: <a href="#">Lesson 10: Convertible or Clunker?</a> (Grades 9-12)</li> </ul> <p><b>Practical Money Skills Lessons:</b></p> <ul style="list-style-type: none"> <li>Lesson 3: Road Rules: Researching and Buying a Car</li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Statista: <a href="#">Chart: The American Commute</a></li> <li>Dept of Transportation: <a href="#">Map: Bikeshare and E-scooter Systems in the US</a></li> <li>PHEAA: <a href="#">Ways to Reduce Your Transportation Costs</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Bank of America: <a href="#">What are the True Costs of Car Ownership?</a></li> </ul>

<p><b>Budgeting for Food</b></p>	<ul style="list-style-type: none"> <li>Students will be able to develop a realistic <b>food budget</b> that accounts for grocery and dining out costs, employs money-saving strategies, and factors in the impact of inflation.</li> </ul>	<p>Lesson: <a href="#">Budgeting for Food</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Inflation, Spending and Wages</a></li> <li>FinCap Friday: <a href="#">Food Waste</a></li> </ul> <p><b>U.S. Government:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Eating Healthy on a Budget</a></li> </ul> <p><b>Education World:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Grocery Shopping for a Family</a></li> </ul> <p><b>Utah Education Network</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">The Family Food Budget</a> (Scroll down to Options)</li> </ul>	<p><b>Calculators:</b></p> <ul style="list-style-type: none"> <li>Iowa State: <a href="#">Grocery Budget Calculator</a></li> <li>SmartAsset: <a href="#">Free Budget Calculator</a></li> </ul> <p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Wealth Twins: <a href="#">7 mistakes made when trying to save money on groceries</a></li> <li>U.S. Dept of Agriculture: <a href="#">Healthy Eating on a Budget</a></li> <li>Consumer Reports: <a href="#">Unit pricing helps you save</a></li> <li>YNAB: <a href="#">How Much Should I Budget for Eating Out?</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Two Cents: <a href="#">How to Save Money at the Supermarket</a></li> </ul>
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<b>Build Your Budget</b>	<ul style="list-style-type: none"> <li>Students will be able to create and maintain a <b>realistic budget</b> based on a salaried income, utilizing appropriate budgeting <b>apps and tools</b> to meet their specific financial needs and make adjustments as required.</li> </ul>	<p>Lesson:</p> <p><a href="#">Build Your Budget</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Research: <a href="#">Online Tools and Apps</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Developing a Budget</a></li> </ul> <p><b>Canva</b></p> <ul style="list-style-type: none"> <li><a href="#">Budget Templates</a></li> </ul> <p><b>Government Budget Tools:</b></p> <ul style="list-style-type: none"> <li>CFPB: <a href="#">Income</a>; <a href="#">Spending</a>; <a href="#">Bill Calendar</a>; <a href="#">Budget Tool</a></li> <li>FTC: Order <a href="#">Monthly Budget Worksheet</a> (Free!)</li> </ul> <p><b>Nerdwallet:</b></p> <ul style="list-style-type: none"> <li><a href="#">Budget Worksheet</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Nerdwallet: <a href="#">The Best Budget Apps 2025</a></li> <li>Forbes: <a href="#">Best Budgeting Apps 2025</a></li> </ul> <p><b>Calculator:</b></p> <ul style="list-style-type: none"> <li><a href="#">Home Budget Calculator</a></li> </ul>
<b>SUMMATIVE ASSESSMENTS</b>				
<b>Projects</b>	<p><b>NGPF</b></p> <ul style="list-style-type: none"> <li>Project: <a href="#">Create: A Salary-Based Budget</a></li> <li>Project: <a href="#">Budgeting with Roommates</a></li> </ul> <p><b>Atlanta Fed</b></p> <ul style="list-style-type: none"> <li>Project: <a href="#">Expense Tracking</a></li> <li>Project: <a href="#">Creating a Budget</a></li> <li>Project: <a href="#">Purchasing a Vehicle</a></li> </ul>			

Assessments	<p><b>Budgeting (NGPF)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Budgeting Unit Assessment</a>   <a href="#">Budgeting Unit Assessment - Spanish</a></li> <li>• <a href="#">Quizlet</a>   <a href="#">Kahoot!</a>   <a href="#">Quizizz</a></li> </ul> <p><b>Budgeting (Intuit for Education)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Kahoot!</a>   <a href="#">Quizlet</a></li> </ul>
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<p><b>UNIT 4: CREDIT</b> Suggested time frame: 11-13 days</p>				
TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
Intro to Credit	<ul style="list-style-type: none"> <li>• Identify and explain the major types of <b>credit</b> and the features of credit. Explain the basics.</li> </ul>	<p>Lesson:</p> <p><a href="#">Intro to Credit</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>• Activity: <a href="#">Move: Credit Musical Chairs</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>• Lesson: <a href="#">Basics of Credit</a></li> </ul>	<p><b>Video</b></p> <ul style="list-style-type: none"> <li>• KQED Education: <a href="#">What is Credit?</a></li> <li>• Napkin Finance: <a href="#">Credit</a></li> </ul> <p><b>Article:</b></p> <ul style="list-style-type: none"> <li>• Dow Jones: <a href="#">Credit Scores</a></li> </ul>

<p><b>Young People &amp; Credit Cards</b></p>	<ul style="list-style-type: none"> <li>Identify and explain how young people can begin to <b>establish credit</b>. Understand key terminology related to credit and analyze features of a Schumer Box.</li> </ul>	<p>Lesson: <a href="#">Young People &amp; Credit Cards</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Schumer Box</a></li> </ul> <p><b>NYCPS Created Resources</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Debt Consequence Group Assignment</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Evaluating Credit Card Offers and Terms</a></li> </ul> <p><b>Capital One/Khan Academy:</b></p> <ul style="list-style-type: none"> <li>Activities: <a href="#">Consumer Credit</a></li> </ul>	<p><b>Article</b></p> <ul style="list-style-type: none"> <li>US News: <a href="#">How to Start Building Credit</a></li> </ul> <p><b>Video</b></p> <ul style="list-style-type: none"> <li>VyStarCredit Union: <a href="#">Credit Vocab and Rules</a></li> <li>Napkin Finance: <a href="#">Credit Cards</a></li> </ul> <p><b>Podcast</b></p> <ul style="list-style-type: none"> <li>Earn Your Leisure: <a href="#">Establishing Credit at a Young Age</a> (Total time 10:07)</li> </ul>
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<b>Using Credit Cards Wisely</b>	<ul style="list-style-type: none"> <li>Explain how credit cards work and how to <b>manage payments</b> to avoid or minimize the interest.</li> </ul>	<p>Lesson: <a href="#">Using Credit Cards Wisely</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Shopping with Interest</a></li> </ul> <p><b>NYCPS Created Resources</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Effects of down payment and term length Slides</a></li> <li>Activity: <a href="#">Effects of down payment and term length google form</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Using Credit While Avoiding Debt</a></li> <li>Simulation: <a href="#">Using Debt Calculators</a></li> </ul> <p><b>Everfi:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Acquiring Credit</a> (Log in to Clever with NYCPS login)</li> </ul>	<p><b>Article</b></p> <ul style="list-style-type: none"> <li>NY Fed: <a href="#">Credit and Debt Report</a></li> <li>Lending Tree: <a href="#">Credit Statistics</a></li> </ul> <p><b>Video</b></p> <ul style="list-style-type: none"> <li>Charles Schwab: <a href="#">Using credit cards wisely</a></li> </ul> <p><b>Podcasts</b></p> <ul style="list-style-type: none"> <li>So Money with Farnoosh: <a href="#">Smart Credit and Banking Moves for Women</a> (5:00-15:00)</li> <li>Financial Feminist: <a href="#">Credit Card Company Secrets</a> (2:55-6:00)</li> </ul>
<b>Loan Fundamentals</b>	<ul style="list-style-type: none"> <li>Explain the fundamentals of <b>installment loans</b> and <b>lines of credit</b>.</li> <li>Analyze the <b>amortization</b> payment schedule to determine how payments are structured.</li> </ul>	<p>Lesson: <a href="#">Loan Fundamentals</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Amortization</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Loan Fundamentals</a></li> </ul>	<p><b>Video</b></p> <ul style="list-style-type: none"> <li>VyStarCredit Union: <a href="#">Credit Vocab and Rules</a></li> </ul> <p><b>Article</b></p> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Understanding different loan types</a></li> </ul>

## Personal Finance Education Curriculum Framework

<b>Auto Loans</b>	<ul style="list-style-type: none"> <li>Examine the <b>auto loan process</b> through the exploration of different <b>down payments, APRs, terms, and budget restrictions</b>.</li> </ul>	Lesson: <a href="#">Auto Loans</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Compare Auto Loans</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Auto Loans</a></li> <li>Simulation: <a href="#">Exploring Auto Loans</a></li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">What is an Auto Loan</a></li> <li>Dow Jones: <a href="#">Cars: Buying vs. Leasing</a></li> </ul> <b>Video</b> <ul style="list-style-type: none"> <li>VyStarCredit Union: <a href="#">Lease vs Financing</a></li> </ul>
<b>Mortgages</b>	<ul style="list-style-type: none"> <li>Examine the process of getting a <b>mortgage</b> given a variety of loan fundamentals, such as: down payments, credit score, interest rates, and terms.</li> </ul>	Lesson: <a href="#">Mortgages</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Using a Mortgage Calculator</a></li> </ul> <b>NYCPS Created Resources</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Mortgages</a></li> <li>Lesson: <a href="#">Mortgages Part 2</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Mortgages</a></li> </ul> <b>FTC</b> <ul style="list-style-type: none"> <li>Order <a href="#">Mortgage Worksheets</a> (Free!)</li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li>Rocket Mortgage: <a href="#">What is a mortgage</a></li> </ul> <b>Video</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Why do we need a Mortgage</a></li> </ul>
<b>Predatory Lending</b>	<ul style="list-style-type: none"> <li>Examine the connections between <b>payday loans and debt</b>.</li> <li>Analyze the cost of <b>borrowing money</b> through loan and credit products.</li> </ul>	Lesson: <a href="#">Predatory Lending</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Shady Sam</a>*</li> </ul> <b>Capital One/Khan Academy:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Loans and Debt</a></li> </ul> <ul style="list-style-type: none"> <li>FTC: Order <a href="#">Debt Worksheets</a> (Free!)</li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">What are Payday Loans?</a></li> <li>Investopedia: <a href="#">How to Avoid Predatory Lending</a></li> </ul>



## Personal Finance Education Curriculum Framework

<b>Debt Management</b>	<ul style="list-style-type: none"> <li>Examine a variety of strategies to manage and <b>eliminate debt</b>. Analyze the impact and consequences of <b>late payments</b> in the cycle of debt.</li> </ul>	<b>Lesson:</b> <a href="#">Debt Management</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Cat Insanity</a> *</li> </ul> <b>NYCPS Created Resources</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Debt Management Slides</a></li> <li>Activity: <a href="#">Debt Management Google Form</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Managing Credit and Debt</a></li> </ul> <b>Napkin Finance:</b> Activity: <a href="#">Roadmap to getting out of debt</a>	<b>Video</b> <ul style="list-style-type: none"> <li>Bank of America: <a href="#">Methods to Paying Down Debt</a></li> </ul> <b>Movie</b> <ul style="list-style-type: none"> <li><a href="#">Amazon Prime</a> : Confessions of a Shopaholic</li> <li><a href="#">Hulu</a>: Confessions of a Shopaholic</li> </ul>
<b>Your Credit Report</b>	<ul style="list-style-type: none"> <li>Examine and explore the factors that impact a <b>credit report</b>. Analyze the major factors that impact a credit report.</li> </ul>	<b>Lesson:</b> <a href="#">Your Credit Report</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Credit Report</a></li> </ul> <b>EVERFI:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Managing Credit</a> (Log in to Clever with NYCPS login)</li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Establishing A Credit History</a></li> <li>Simulation: <a href="#">What's on a credit report?</a></li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li>Consumer Finance: <a href="#">Credit Report</a></li> </ul> <b>Podcast</b> <ul style="list-style-type: none"> <li>Earn Your Leisure: <a href="#">How to Master Your Credit</a> (Total time 8:47)</li> </ul>

<b>Your Credit Score</b>	<ul style="list-style-type: none"> <li>Examine what a credit score is, how it is <b>calculated</b>, and how we can see our credit score. Analyze credit score scenarios and create a plan to <b>improve</b> a credit score.</li> </ul>	<b>Lesson:</b> <a href="#">Your Credit Score</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">FICO Credit Score</a></li> </ul> <b>Intuit for Education</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Understanding Credit Scores</a></li> <li>Simulation: <a href="#">Reviewing a credit report</a></li> </ul> <b>EVERFI:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Credit Scores</a></li> <li>Poster: <a href="#">Improving Your Credit Score</a></li> </ul>	<b>Video</b> <ul style="list-style-type: none"> <li>Kal Penn: <a href="#">What is a Credit Score</a></li> <li>Khan Academy: <a href="#">What is a credit score?</a></li> <li>Khan Academy: <a href="#">Change in Credit Score</a></li> </ul>
<b>Building Credit from Scratch</b>	<ul style="list-style-type: none"> <li>Identify and explore strategies to <b>build and sustain credit</b>. Analyze how credit scores impact our ability to <b>manage our payment</b> on a variety of loans.</li> </ul>	<b>Lesson:</b> <a href="#">Building Credit From Scratch</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Credit Score on Loans</a></li> <li>Activity: <a href="#">Credit Clash</a></li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li><a href="#">How to Start Building Credit</a></li> </ul> <b>Video</b> <ul style="list-style-type: none"> <li><a href="#">How to build credit from scratch</a></li> </ul>
<b>SUMMATIVE ASSESSMENTS</b>				
<b>Projects</b>	<b>Atlanta Fed</b> <ul style="list-style-type: none"> <li>Project <a href="#">Credit Report</a></li> <li>Project <a href="#">Purchasing a Vehicle</a></li> </ul>			

Assessment	<p><b>Credit (NGPF)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Credit Unit Test 1</a>   <a href="#">Credit Unit Test 1 Google Form</a>   <a href="#">Credit Unit Test 1 - Spanish</a></li> <li>• <a href="#">Credit Unit Test 2</a>   <a href="#">Credit Unit Test 2 Google Form</a>   <a href="#">Credit Unit Test 2 - Spanish</a></li> </ul> <p><b>Credit (Intuit for Education)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Kahoot!</a></li> <li>• <a href="#">Quizlet</a></li> </ul>
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## UNIT 5: POST-HIGH SCHOOL PATHWAYS

Suggested Time Frame: 9-11 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
Career Exploration	<ul style="list-style-type: none"> <li>Explain different available <b>career pathways</b> and differentiate between <b>hard skills and soft skills</b> needed.</li> <li>Show how different careers can be connected by similar <b>skill sets</b>.</li> </ul>	Lesson: <a href="#">Career Exploration</a>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">INTERACTIVE: Which Jobs Align with My Interests?</a></li> <li>Activity: <a href="#">ANALYZE: A High School Resume and Cover Letter</a></li> </ul> <p><b>Council for Economic Education:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">On the Job Scenarios</a></li> <li>Activity: <a href="#">Exploring Career Choices</a></li> <li>Lesson: <a href="#">Capital Investments: Human vs. Physical</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Basics of Career Planning</a></li> <li>Activity: <a href="#">Explore Educational Programs Worksheet</a></li> </ul> <p><b>U.S. Government: Dept of Labor</b></p> <ul style="list-style-type: none"> <li>Lessons: <a href="#">Soft Skills to Pay the Bills</a></li> </ul> <p><b>Capital One/Khan Academy:</b></p> <ul style="list-style-type: none"> <li>Activities: <a href="#">Careers and Education</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Visual Capitalist: <a href="#">Automation is Changing the Future of Work</a></li> <li>Investopedia: <a href="#">All Career Articles</a></li> <li>Berkley: <a href="#">What Can I Do With A Major In...</a></li> <li>TheWayUp: <a href="#">5 Careers That Require Less Than 2 Years of Training</a></li> <li>Hamilton Project: <a href="#">Where Work Pays: Occupations &amp; Earnings across the U.S.</a></li> </ul> <p><b>Career Search:</b></p> <ul style="list-style-type: none"> <li>BLS: <a href="#">Career Search</a> &amp; <a href="#">A-Z Index</a></li> <li>BLS: <a href="#">Fastest Growing Occupations</a> &amp; <a href="#">Most New Jobs</a></li> <li>Dept of Labor: <a href="#">CareerOneStop</a></li> <li>My Next Move: <a href="#">Career Search</a></li> <li>Indeed: <a href="#">Salaries</a></li> </ul> <p><b>Podcast:</b></p> <ul style="list-style-type: none"> <li>NPR: <a href="#">Will Your Job Be Done By A Machine?</a></li> </ul> <p><b>Video:</b></p> <ul style="list-style-type: none"> <li>Dept of Labor: <a href="#">Soft Skills to Pay the Bills</a></li> <li><a href="#">Work or College</a></li> </ul>

<p><b>Finding a Job</b></p>	<ul style="list-style-type: none"> <li>Assess how online <b>job boards</b> and websites can be helpful to find different jobs</li> <li>Analyze importance of finding important information in a <b>job posting</b></li> <li>Summarize how <b>LinkedIn</b> can be helpful in searching for a job</li> <li>Analyze how face-to-face <b>networking</b> is important in the job search process</li> </ul>	<p>Lesson: <a href="#">Finding a Job</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">FINE PRINT: Job Posting</a></li> <li>Activity: <a href="#">ARTICLE: Employment Skills Listed by Job</a></li> <li>Activity: <a href="#">COMPARE: Choosing Between Job Offers</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Building a Side Hustle</a></li> </ul> <p><b>Template:</b></p> <ul style="list-style-type: none"> <li><a href="#">Getting Started with LinkedIn</a></li> </ul> <p><b>U.S. Government: Dept of Labor</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Youth Employment Works Call to Action</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Forbes: <a href="#">Eight Reasons High School Students Should Be On LinkedIn</a></li> <li>Huffpost: <a href="#">The New High School Essentials: LinkedIn, a Resumé, and a Digital Portfolio</a></li> <li>Investopedia: <a href="#">9 Ways to Find a New Job</a></li> <li>NGPF: <a href="#">How to Find a Job Using Job Boards and Websites</a></li> <li>TopResume: <a href="#">How to Use LinkedIn to Get a Job</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Business Network: <a href="#">How to Network Like a Pro</a></li> <li>Work in Progress: <a href="#">How to Read a Job Posting</a></li> </ul>
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<b>Resumes and Cover Letters</b>	<ul style="list-style-type: none"> <li>Explain what a <b>resume</b> and <b>cover letter</b> are and how they are used in the hiring process.</li> <li>Analyze the <b>strengths and weaknesses</b> of sample resumes and cover letters</li> </ul>	<p>Lesson: <a href="#">Resumes and Cover Letters</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">ANALYZE: A High School Resume and Cover Letter</a></li> </ul> <p><b>Template:</b></p> <ul style="list-style-type: none"> <li><a href="#">Example HS Student Resume</a></li> <li><a href="#">CREATE: A Resume to Use NOW</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Indeed: <a href="#">Resume Format Infographic</a></li> <li>Glassdoor: <a href="#">Write the Perfect Cover Letter</a></li> <li>Business News Daily: <a href="#">How to Make and Write a Great Resume</a></li> <li>CNBC: <a href="#">Here's an example of the perfect resume, according to Harvard career experts</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Indeed: <a href="#">How to Write a Cover Letter</a></li> <li>LearnFree: <a href="#">What Should You Include on a Resume?</a></li> </ul>
<b>The Interview</b>	<ul style="list-style-type: none"> <li>Explain best practices in <b>interviewing</b> and how to have a successful <b>virtual</b> interview.</li> <li>Discuss the best practices to answer <b>common interview questions</b>.</li> <li>Summarize what actions should be taken <b>after an interview</b>.</li> </ul>	<p>Lesson: <a href="#">The Interview</a></p>	<p><b>NGPF:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">PROJECT: Who Aced the Interview Challenge</a></li> </ul> <p><b>SD Career Advisors</b></p> <ul style="list-style-type: none"> <li><a href="#">Mock Interviews</a></li> </ul> <p><b>Template:</b></p> <ul style="list-style-type: none"> <li><a href="#">Format and Example Thank You Letter</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Monster: <a href="#">Example HS Student Resume</a></li> <li>Northeastern: <a href="#">8 Tips for Acing Your Virtual Job Interview</a></li> <li>HBR: <a href="#">Strategies of Effective Interviewing</a></li> </ul> <p><b>Infographic:</b></p> <ul style="list-style-type: none"> <li>NGPF: <a href="#">The STAR Interview Method</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Edpuzzle: <a href="#">Job Interview Tips For Your First Job</a></li> <li>Indeed: <a href="#">Top Interview Tips</a></li> <li>CNBC: <a href="#">What to Do Immediately After a Job Interview</a></li> <li><b>Youtube Shorts</b> <ul style="list-style-type: none"> <li><a href="#">Tell me about yourself</a></li> <li><a href="#">What is your greatest strength?</a></li> </ul> </li> </ul>

				<ul style="list-style-type: none"><li>○ <a href="#">What is your greatest strength?</a></li><li>○ <a href="#">What is your greatest weakness?</a></li><li>○ <a href="#">What is your greatest weakness?</a></li><li>○ <a href="#">Do you have any questions?</a></li></ul>
Starting a New Job	<ul style="list-style-type: none"><li>● Discuss the common <b>employer benefits</b>.</li><li>● Explain how to complete employee <b>paperwork</b> to initiate tax withholdings, direct deposit, health insurance, and 401(k) contributions.</li><li>● Explore strategies for ongoing <b>career development</b>.</li></ul>	Lesson: <a href="#">Starting a New Job</a>	<b>NGPF:</b> <ul style="list-style-type: none"><li>● Activity: <a href="#">PROJECT: First Week on the Job Means Paperwork</a></li></ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"><li>● Lesson: <a href="#">Considering a Job Offer</a></li></ul>	<b>Articles:</b> <ul style="list-style-type: none"><li>● Indeed: <a href="#">7 Tips To Improve Your Career</a></li><li>● FlowingData: <a href="#">A Day in the Life of Americans</a></li><li>● The Balance: <a href="#">Understanding Your Employee Benefits</a></li></ul> <b>Videos:</b> <ul style="list-style-type: none"><li>● Indeed: <a href="#">How to Negotiate Your Salary</a></li></ul>
Alternate Career Pathways	<ul style="list-style-type: none"><li>● NGPF Lesson: <a href="#">CREATE: Personalized Productive Gap Year Plan</a></li><li>● Website: <a href="#">Your planning guide to the ultimate gap year</a></li><li>● Website: <a href="#">Tilting Futures Gap Year</a></li><li>● Website: <a href="#">Military Jobs &amp; Career Options</a></li><li>● Website: <a href="#">Careers in the Military</a></li></ul>			
SUMMATIVE ASSESSMENTS				

Projects	<p>SchoolWires</p> <ul style="list-style-type: none"> <li>Project <a href="#">Post High School Paths</a></li> </ul>
Assessment	<p>Career (NGPF)</p> <ul style="list-style-type: none"> <li><a href="#">Quizlet- Career flash cards</a>   <a href="#">Kahoot! - Career</a>   <a href="#">Quizizz - Career</a>  </li> <li><a href="#">Career Unit Test</a>   <a href="#">Career Unit Test - Spanish</a></li> </ul> <p>Career Planning (Intuit for Education)</p> <ul style="list-style-type: none"> <li><a href="#">Quizlet</a>   <a href="#">Kahoot!</a></li> </ul>



## UNIT 6: TAXES

Suggested Time Frame: 7-9 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
<b>Taxes and Your Paystub</b>	<ul style="list-style-type: none"> <li>Identify and explain the differences between <b>net pay</b> and <b>gross pay</b>. Analyze different categories of <b>discretionary government spending</b>. Discuss <b>how taxes are calculated</b></li> </ul>	Lesson: <a href="#">Taxes and your Paystub</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Tax Dollar in Action</a></li> </ul> <b>NYCPS Educator Created:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">How To calculate Taxes</a></li> <li>Lesson: <a href="#">Total Income Tax</a></li> <li>Activity: <a href="#">Career Salary pt1</a></li> <li>Activity: <a href="#">Career Salary pt2</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">All Tax Lessons</a></li> </ul>	<b>Video</b> <ul style="list-style-type: none"> <li>Information Station: <a href="#">What is FICA</a></li> <li>YouTube: <a href="#">How Do Your Tax Dollars Get Spent?</a></li> <li>YouTube: <a href="#">How Do Tax Brackets Work?</a></li> </ul> <b>Tax Calculator</b> <ul style="list-style-type: none"> <li>Smart Assess: <a href="#">SmartAsset</a></li> </ul>
<b>The Tax Cycle and Job Paperwork</b>	<ul style="list-style-type: none"> <li>Compare <b>tax forms</b> to determine their purpose. Analyze the <b>W-4</b> to determine the impact on a paycheck</li> </ul>	Lesson: <a href="#">The Tax Cycle and Job Paperwork</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">The Tax Cycle</a></li> <li>Activity: <a href="#">W-4</a></li> <li>IRS: <a href="#">Understanding Taxes</a></li> </ul>	<b>Article</b> <ul style="list-style-type: none"> <li>Turbo Tax: <a href="#">What is a W-4</a></li> </ul> <b>Videos</b> <ul style="list-style-type: none"> <li><a href="#">How Do Taxes Work? - YouTube</a></li> <li><a href="#">How the Rich Avoid Paying Taxes?</a></li> <li><a href="#">How America's Richest Donate Their Money?</a></li> </ul>

<b>Teens and Taxes</b>	<ul style="list-style-type: none"> <li>Identify and explain key information about the <b>tax cycle</b>. Examine who qualifies to be claimed as a <b>dependent</b> and <b>who should file taxes</b>.</li> </ul>	<p>Lesson: <a href="#">Teens and Taxes</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Should they file a Return</a></li> </ul> <p>Federal Reserve Bank of St. Louis</p> <ul style="list-style-type: none"> <li><a href="#">Taxes Lessons</a></li> </ul>	<p>Article</p> <ul style="list-style-type: none"> <li>IRS.gov: <a href="#">IRS - Do I need to File?</a></li> </ul>
<b>How to File Your Taxes</b>	<ul style="list-style-type: none"> <li>Identify the different forms and paperwork needed to <b>prepare your taxes</b>. Compare the different methods of <b>filing taxes</b>.</li> </ul>	<p>Lesson: <a href="#">How to File Your Taxes</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">How Old Are Most Taxpayers</a></li> <li>Activity: <a href="#">W-2</a></li> </ul> <p>Intuit for Education:</p> <ul style="list-style-type: none"> <li>Simulation: <a href="#">Filing Taxes with Sasha</a></li> </ul>	<p>Video</p> <ul style="list-style-type: none"> <li>Manilla: <a href="#">Ways to File Taxes</a></li> <li>MissBeHelpful: <a href="#">What is a W-2</a></li> </ul> <p>Article</p> <ul style="list-style-type: none"> <li>Nerdwallet: <a href="#">How to file taxes</a></li> </ul>
<b>Completing Your 1040</b>	<ul style="list-style-type: none"> <li>Analyze multiple factors to <b>complete a 1040</b></li> </ul>	<p>Lesson: <a href="#">Completing the 1040</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Completing a 1040</a></li> <li>Activity: <a href="#">Question of the Day</a></li> </ul> <p>Inuit for Education:</p> <ul style="list-style-type: none"> <li><a href="#">Completing Your 1040</a></li> <li><a href="#">Learn About Taxes</a></li> </ul>	<p>Article</p> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">What is a 1040</a></li> </ul> <p>Video</p> <ul style="list-style-type: none"> <li>Money Instructor: <a href="#">How to fill out a 1040</a></li> </ul>
<b>SUMMATIVE ASSESSMENTS</b>				
<b>Projects</b>	<p>Everfi</p> <ul style="list-style-type: none"> <li>Project: <a href="#">Turbo Tax Simulation</a></li> </ul>			

Assessment	<p><b>Taxes (NGPF)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Taxes Unit Test</a>   <a href="#">Taxes Unit Test Google Form</a>   <a href="#">Taxes Unit Test - Spanish</a></li> <li>• <a href="#">Kahoot Review Activity</a></li> <li>• <a href="#">Quizziz Review</a></li> </ul> <p><b>Taxes (Intuit for Education)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Kahoot!</a>   <a href="#">Quizlet</a></li> </ul>
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## UNIT 7: INVESTING

Suggested Time Frame: 13-15 days

TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
<b>Why Should I Invest?</b>	<ul style="list-style-type: none"> <li>Define investing and <b>distinguish it from saving</b> and trading.</li> <li>Identify reasons for investing, including outpacing <b>inflation</b>.</li> <li>Analyze how <b>compounding</b> builds wealth over time.</li> </ul>	Lesson: <a href="#">Why Should I Invest?</a>	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">INTERACTIVE: Invest with STAX!</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Basics of Investing</a></li> </ul> <b>Council for Economic Education</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Saving and Investing Video and Quiz</a></li> </ul> <b>Capital One/Khan Academy:</b> <ul style="list-style-type: none"> <li>Activities: <a href="#">Introduction to Saving and Investing</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Visual Capitalist: <a href="#">Infographic: A Simple Introduction to Investing</a></li> <li>Napkin Finance: <a href="#">Investing 101</a></li> <li>CNBC: <a href="#">Attention Robinhood power users: Most day traders lose money</a></li> </ul> <b>Reference:</b> <ul style="list-style-type: none"> <li>NGPF: <a href="#">Reasons to Invest</a></li> </ul> <b>Videos:</b> <ul style="list-style-type: none"> <li>Charles Schwab: <a href="#">Investing vs. Trading: What's the Difference?</a></li> <li>Popcorn Finance: <a href="#">Trading vs. Investing</a></li> <li>Schools First: <a href="#">It's a Money Thing - Understanding Compound Interest</a></li> <li>St. Louis Fed: <a href="#">No Frills Money Skills</a></li> <li>Voya: <a href="#">Investing basics</a></li> </ul>
<b>What is the Stock Market?</b>	<ul style="list-style-type: none"> <li>Explain <b>what the stock market is</b> and why companies and investors choose to participate in the stock market.</li> <li>Summarize <b>long-term trends</b> in the stock market and explain why it can be difficult</li> </ul>	Lesson: <a href="#">What is the Stock Market?</a>	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Can You Beat the Market?</a></li> <li>Activity: <a href="#">What percent of 18-29 year olds are investing in the stock market?</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Pricing of Financial Assets</a></li> </ul>	<b>Articles</b> <ul style="list-style-type: none"> <li>Dow Jones: <a href="#">What is the Stock Market?</a></li> <li>Medium: <a href="#">The Stock Market - Explained</a></li> <li>Moomoo: <a href="#">Everything you need to learn about investing in United States</a></li> </ul> <b>Interactives:</b> <ul style="list-style-type: none"> <li>Finviz: <a href="#">S&amp;P 500, US, World Maps</a></li> </ul>

	to predict trends in the stock market.			<p><b>Podcasts:</b></p> <ul style="list-style-type: none"> <li>NPR: <a href="#">Planet Money Summer School</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>NGPF: <a href="#">The Stock Market Explained</a></li> <li>TedEd: <a href="#">How does the stock market work?</a></li> </ul>
<b>What is a Stock?</b>	<ul style="list-style-type: none"> <li>Explain what <b>stocks</b> are and how they can <b>make money from investing</b> in them.</li> <li>Identify ways to <b>minimize risk</b> when investing in stocks.</li> <li>Read a stock quote and <b>evaluate a stock's performance over time</b>.</li> <li>Understand what a <b>stock split</b> is and how it impacts investors who own that stock.</li> </ul>	<p>Lesson:</p> <p><a href="#">What is a Stock?</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Investing QoD #11: If you invested \$1,000 in Netflix stock ten years ago, what would it be worth now?</a></li> <li>Activity: <a href="#">FinCap Friday: Stock Split Summer</a></li> </ul> <p><b>Council for Economic Education:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Stock Prices and the Super Bowl</a></li> <li>Activity: <a href="#">NYSE Made Easy</a></li> <li>Activity: <a href="#">Tracking a Stock</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Medium: <a href="#">How to Read A Stock Quote</a></li> <li>Investopedia: <a href="#">All Investing Articles</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Charles Schwab: <a href="#">Investing Basics: Stocks</a></li> <li>Khan Academy: <a href="#">What it means to buy a company's stock</a></li> </ul>

<b>What is a Bond?</b>	<ul style="list-style-type: none"> <li>Explain what a <b>bond</b> is and the pros and cons of investing in bonds.</li> <li>Understand the various factors that can influence <b>bond prices</b> such as interest rates.</li> <li>Identify the differences between an <b>individual bond</b> and a <b>bond fund</b>.</li> </ul>	<p>Lesson:</p> <p><a href="#">What is a Bond?</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">FINE PRINT: Bond Mutual Fund Fact Sheet</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Financial Pipeline: <a href="#">What are the Main Types of Bonds?</a></li> <li>Investopedia: <a href="#">Bonds: How They Work and How To Invest</a></li> <li>Napkin Finance: <a href="#">Bonds Infographic</a></li> <li>Virtus: <a href="#">The Bond See Saw</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Charles Schwab: <a href="#">Investing Basics: Bonds</a></li> <li>Khan Academy: <a href="#">Introduction to bonds</a></li> <li>NGPF: <a href="#">Back to basics: Understanding yield and the effects of rising rates</a></li> <li>NGPF: <a href="#">Individual Bonds vs. Bond Funds: What's the Difference?</a></li> </ul>
<b>Managing Risk</b>	<ul style="list-style-type: none"> <li>Explain what <b>risk</b> is and its role in investing.</li> <li>Analyze effective strategies to <b>manage investment risk</b> such as investing early, <b>diversification</b>, and <b>dollar cost averaging</b>.</li> <li>Calculate the impact of using dollar cost averaging in hypothetical scenarios and by using the real <b>historical performance of an index fund</b>.</li> </ul>	<p>Lesson:</p> <p><a href="#">Managing Risk</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">ANALYZE: Dollar Cost Averaging in Action</a></li> </ul> <p><b>Intuit for Education:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Understanding the Risks of Investing</a></li> </ul> <p><b>NYCPS Educator Created:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">How to Diversify</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>NGPF: <a href="#">DATA CRUNCH: How Does Your Asset Mix Impact Your Returns?</a></li> <li>Napkin Finance: <a href="#">Understand Your Risk Tolerance</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>HL: <a href="#">What is investment risk?</a></li> </ul>

			<b>Napkin Finance:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Determining your risk tolerance:</a></li> </ul>	
<b>Investing in Funds</b>	<ul style="list-style-type: none"> <li>Understand what a fund is and how investing in one can create a more <b>diversified investment portfolio</b>.</li> <li>Explain the difference between active investing and passive investing.</li> <li>Arrange companies to create a <b>diversified mutual fund</b>.</li> </ul>	Lesson: <a href="#">Investing in Funds</a>	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">MOVE: Let's Make a Mutual Fund</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Building an Investment Portfolio</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">All ETF Articles</a></li> <li>Nerdwallet: <a href="#">What Is a Fund?</a></li> </ul> <b>Podcast:</b> <ul style="list-style-type: none"> <li>Popcorn Finance: <a href="#">Use these 3 Accounts to Help Your Kids Start Investing</a></li> </ul> <b>Videos:</b> <ul style="list-style-type: none"> <li>Blink Tower: <a href="#">What is Active and Passive Investing?</a></li> </ul>
<b>Deep Dive Into Funds</b>	<ul style="list-style-type: none"> <li>Identify the differences between <b>mutual funds, index funds, exchange-traded funds, and target date funds</b>.</li> <li>Explain the advantages and disadvantages of investing in <b>mutual funds, index funds, exchange-traded funds, and target date funds</b>.</li> </ul>	Lesson: <a href="#">Deep Dive Into Funds</a>	<b>NGPF Activities:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">COMPARE: Types of Investment Funds</a></li> </ul> <b>Intuit for Education:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Evaluating Investment Asset Performance</a></li> </ul> <b>NYCPS Educator Created:</b> <ul style="list-style-type: none"> <li>Activity / PPT: <a href="#">Analyzing ETFs</a></li> </ul>	<b>Videos:</b> <ul style="list-style-type: none"> <li>Fidelity: <a href="#">What are ETFs?</a></li> <li>Charles Schwab: <a href="#">Investing Basics: ETFs</a></li> <li>Humphrey Yang: <a href="#">What are ETFs?</a></li> <li>Two Cents: <a href="#">What The Heck Is An Index Fund?</a></li> <li>Charles Schwab: <a href="#">Investing Basics: Mutual Funds</a></li> <li></li> </ul>

<b>Start Investing</b>	<ul style="list-style-type: none"> <li>Identify strategies recommended for a <b>beginner investor</b>.</li> <li>Explore their own <b>risk tolerance</b> through a worksheet.</li> <li>Experience making a variety of investment decisions through an interactive simulation</li> <li>Understand what a <b>brokerage account</b> is and how to open one.</li> </ul>	<p><b>Lesson:</b> <a href="#">Start Investing</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">INTERACTIVE: Invest with STAX!</a></li> <li>Activity: <a href="#">Over a recent 20 year period, what percent of pros investing in large companies "beat the market?"</a></li> </ul> <p><b>SIFMA</b></p> <ul style="list-style-type: none"> <li><a href="#">The Stock Market Game</a></li> </ul>	<p><b>Calculators:</b></p> <ul style="list-style-type: none"> <li>Bankrate: <a href="#">Investment Calculators</a></li> <li>Nerdwallet: <a href="#">Investment Calculator</a></li> </ul> <p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Best Online Brokerages and Trading Platforms</a></li> <li>NerdWallet: <a href="#">Investment Risk Tolerance Quiz</a></li> <li>Nerdwallet: <a href="#">Brokerage Account: What It Is and How to Open One</a></li> <li>Visual Capitalist: <a href="#">[Infographic] Keeping Your Eye on the Prize: Tips for Beginner Investors</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>SIFMA: <a href="#">Essential Mini Lessons</a></li> </ul>
<b>The Importance of Investing for Retirement</b>	<ul style="list-style-type: none"> <li>Explain what retirement means financially and investigate how investing can be a powerful tool to meet <b>retirement goals</b>.</li> <li>Understand what <b>Social Security</b> is and why most Americans cannot rely on Social Security alone for retirement.</li> </ul>	<p><b>Lesson:</b> <a href="#">The Importance of Investing for Retirement</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">CALCULATE: Retirement Savings Goals</a></li> <li>Activity: <a href="#">For those who have one, what is the average amount of retirement savings 20-29 year olds have in their 401(k)s?</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>The Balance: <a href="#">What Is Retirement?</a></li> <li>SmartZone: <a href="#">How Much Savings Do You Need To Retire?</a></li> <li>Dow Jones: <a href="#">Retirement</a></li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Two Cents: <a href="#">Will Social Security Be Around for Millennials?</a></li> </ul>



<b>How to Invest for Retirement</b>	<ul style="list-style-type: none"> <li>Understand what a <b>401(k) plan</b> is and its advantages.</li> <li>Explain the options available to them if an employer does not offer a <b>401(k) plan</b>.</li> <li>Conduct research to compare different types of <b>retirement accounts, including Roth IRAs, traditional IRAs, 401(k)s, and pensions.</b></li> </ul>	<p>Lesson: <a href="#">How to Invest for Retirement</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">FinCap Friday: Saying "OK" to the 401(k) (No Tech)</a></li> <li>Activity: <a href="#">COMPARE: Types of Retirement Accounts</a></li> <li>Activity: <a href="#">How much would I need to save monthly to have \$1 million when I retire?</a></li> </ul> <p><b>NYCPS Educator Created:</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Types of Retirement Accounts Lesson</a></li> </ul>	<p><b>Videos:</b></p> <ul style="list-style-type: none"> <li>Earn Your Leisure: <a href="#">41% of Young People Between the Ages of 25-35 Aren't Contributing To Their 401(k)</a></li> <li>Napkin Finance: <a href="#">IRA vs 401(k)</a></li> <li>Two Cents: <a href="#">What is an IRA?</a></li> </ul> <p><b>Reference:</b></p> <ul style="list-style-type: none"> <li>Napkin Finance: <a href="#">IRA vs 401(k)</a></li> </ul> <p><b>Documentaries:</b></p> <ul style="list-style-type: none"> <li>Netflix: <a href="#">Money Explained</a> (Episode 5: Retirement)</li> </ul>
<b>Modern Investing</b>	<ul style="list-style-type: none"> <li>Discuss the function and growth of <b>robo-advising</b>, along with its relationship with human investment managers.</li> <li>Explain the function, pros, and cons of <b>micro-investing</b>.</li> <li>Explore how <b>artificial intelligence (AI)</b> is changing the investing landscape.</li> <li>Compare <b>modern investing</b> tools.</li> </ul>	<p>Lesson: <a href="#">Modern Investing</a></p>	<p><b>NGPF Activities:</b></p> <ul style="list-style-type: none"> <li>Activity: <a href="#">RESEARCH: Online Tools and Apps</a></li> </ul> <p><b>Intuit for Education</b></p> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Using Technology to Manage Investments</a></li> </ul>	<p><b>Articles:</b></p> <ul style="list-style-type: none"> <li>Two Cents: <a href="#">Should I Use a Robo-Advisor?</a></li> <li>Money Under 30: <a href="#">'Spare change' investment apps: Pros and cons   Money Under 30</a></li> <li>Forbes: <a href="#">How Artificial Intelligence is Revolutionizing Stock Investing</a></li> </ul>

SUMMATIVE ASSESSMENTS	
Projects	<p><b>NGPF</b></p> <ul style="list-style-type: none"> <li>Project: <a href="#">Joining the Market</a></li> <li>Project: <a href="#">5 Stocks on Your Birthday</a></li> </ul> <p><b>SIFMA</b></p> <ul style="list-style-type: none"> <li>Simulation: <a href="#">The Stock Market Game</a></li> </ul>
Assessment	<p><b>NGPF</b></p> <ul style="list-style-type: none"> <li><a href="#">Quizlet</a>   <a href="#">Kahoot</a>   <a href="#">Quizizz</a></li> <li><a href="#">Unit Test</a>   <a href="#">Unit Test - Spanish</a></li> </ul> <p><b>Council for Economic Education</b></p> <ul style="list-style-type: none"> <li><a href="#">Quizizz</a></li> <li><a href="#">Stock Market Quiz</a> &amp; <a href="#">Answers</a></li> </ul> <p><b>Intuit for Education</b></p> <ul style="list-style-type: none"> <li><a href="#">Kahoot!</a>   <a href="#">Quizlet</a></li> </ul>

<b>UNIT 8: INSURANCE</b> <b>Suggested Time Frame: 6-8 days</b>				
TOPIC	LEARNING OBJECTIVES	NGPF LESSONS	ACTIVITIES	RESOURCES FOR EDUCATORS
<b>Intro to Insurance</b>	<ul style="list-style-type: none"> <li>Identify and explain factors that impact premiums. Explain the connections between premiums, deductibles, and coverage limits.</li> </ul>	Lesson: <a href="#">Intro to Insurance</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Premiums</a></li> <li>Activity: <a href="#">State Insurance</a></li> </ul> <b>NYCPS Educator Created:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">What is Insurance</a></li> <li>Activity: <a href="#">Insurance Game</a> <ul style="list-style-type: none"> <li><a href="#">Lesson Plan</a></li> </ul> </li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">What is Insurance?</a></li> <li>Dow Jones: <a href="#">Types of Insurance</a></li> </ul> <b>Videos:</b> <ul style="list-style-type: none"> <li><a href="#">What is Insurance?</a></li> <li><a href="#">Insurance- Morbid Money Hour</a></li> <li>Edpuzzle: <a href="#">It's a Money Thing: Intro to Insurance</a></li> </ul>
<b>Auto Insurance</b>	<ul style="list-style-type: none"> <li>Explain the factors that impact deductibles, out-of-pocket expenses, and what insurance actually pays for. Describe the main types of auto insurance</li> </ul>	Lesson: <a href="#">Auto Insurance</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Types of Car Insurance</a></li> <li>Activity: <a href="#">Question of the day: Texting and Driving</a></li> </ul> <b>NYCPS Educator Created:</b> <ul style="list-style-type: none"> <li>Lesson: <a href="#">Auto Insurance</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Allstate: <a href="#">Types of Auto Insurance</a></li> <li>DFS: <a href="#">Minimum Auto Insurance for NYS</a></li> </ul>
<b>Renters and Homeowners insurance</b>	<ul style="list-style-type: none"> <li>Determine the similarities and differences between renters insurance and homeowners insurance. Analyze a rental insurance agreement.</li> </ul>	Lesson: <a href="#">Renters and Homeowners insurance</a>	<b>NGPF:</b> <ul style="list-style-type: none"> <li>Activity: <a href="#">Renters Insurance Agreement</a></li> <li>Activity: <a href="#">Renters vs Homeowners</a></li> </ul>	<b>Articles:</b> <ul style="list-style-type: none"> <li>Investopedia: <a href="#">Renters vs Homeowners</a></li> </ul> <b>Videos:</b> <ul style="list-style-type: none"> <li><a href="#">Insurance 101 - Renters Insurance</a></li> <li><a href="#">Homeowners Insurance</a></li> </ul>

<b>How Health Insurance Works</b>	<ul style="list-style-type: none"> <li>Explain how health insurance works and the cost associated with having health insurance.</li> </ul>	<p>Lesson:</p> <p><a href="#">How Health Insurance Works</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Types of Health Insurance</a></li> <li>Activity: <a href="#">Question of the Day - How much is an overnight stay in the hospital</a></li> </ul> <p>Capital One/Khan Academy:</p> <ul style="list-style-type: none"> <li>Activities: <a href="#">Types of health insurance plans</a></li> </ul>	<p>Videos:</p> <ul style="list-style-type: none"> <li><a href="#">What is Health Insurance</a></li> </ul> <p>Articles:</p> <ul style="list-style-type: none"> <li><a href="#">What is Health Insurance</a></li> </ul>
<b>How to Access Health Insurance</b>	<ul style="list-style-type: none"> <li>Explore the pros and cons of employer-sponsored insurance vs market based individual health insurance.</li> <li>Understand government healthcare programs</li> </ul>	<p>Lesson:</p> <p><a href="#">How to Access Health Insurance</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">How to Get Health Insurance</a></li> </ul>	<p>Articles:</p> <ul style="list-style-type: none"> <li><a href="#">What is a 1040</a></li> </ul> <p>Videos:</p> <ul style="list-style-type: none"> <li><a href="#">USA vs The World</a></li> </ul>
<b>Other Types of Insurance</b>	<ul style="list-style-type: none"> <li>Explore a variety of different insurance options and determine the cost and benefits of each</li> </ul>	<p>Lesson:</p> <p><a href="#">Other Types of Insurance</a></p>	<p>NGPF:</p> <ul style="list-style-type: none"> <li>Activity: <a href="#">Bummer</a></li> </ul> <p>Capital One/Khan Academy:</p> <ul style="list-style-type: none"> <li>Activities: <a href="#">Introduction to life insurance (video)   Khan Academy</a></li> </ul>	<p>Articles:</p> <ul style="list-style-type: none"> <li><a href="#">Forbes - Types of Insurance</a></li> </ul> <p>Videos:</p> <ul style="list-style-type: none"> <li><a href="#">Types of Life Insurance</a></li> </ul>
<b>PROJECT-BASED LEARNING &amp; ASSESSMENTS</b>				
<b>Projects</b>	<p>Atlanta Fed</p> <ul style="list-style-type: none"> <li>Project <a href="#">Insurance Inventory</a></li> </ul>			
<b>Assessment</b>	<p>NGPF</p> <ul style="list-style-type: none"> <li><a href="#">Insurance Unit Test</a>   <a href="#">Insurance Unit Test Google Form</a>   <a href="#">Insurance Unit Test - Spanish</a></li> </ul> <p>Intuit for Education</p>			

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>• <a href="#">Kahoot!</a>   <a href="#">Quizlet</a></li></ul> |
|--|---|

## Personal Finance Education Curriculum Framework

### RESOURCES

#### PARTNERS

##### **Jump\$tart Coalition and Council for Economic Education**

- [National Standards for Personal Financial Education](#)

##### **Next Gen Personal Finance**

- [Next Gen Personal Finance](#) | [NGPF Full Semester Course](#)

##### **New York State Culturally Responsive and Sustaining Education Framework**

- [NYSED CRSE Framework](#)

#### CURRICULAR RESOURCES

##### **Cents Ability**

- [Module – Cents Ability](#)

##### **Capital One Bank & Khan Academy**

- [Financial Literacy | Life skills | Khan Academy](#)

##### **Citizens Bank**

- [6-Steps to Help Students Choose a College and Pay for It](#)

##### **Council of Economic Education**

- [Council for Economic Education](#)

##### **CTE Technical Assistance Center of NY**

- [CTE Technical Assistance Center and Financial Management Resource Guide](#)

##### **EverFi**

- [EverFi](#) (Need NYCPS Login to access)

##### **FDIC: Money Smart**

- [FDIC: Money Smart - A Financial Education Program](#)

##### **Federal Reserve Banks**

- Atlanta Fed: [Lessons and Activities - Education](#)
- New York Fed: [Teacher Professional Development Program](#)
- St. Louis Fed: [Resources for Teachers and Students](#) & [Econ Lowdown](#)

## Personal Finance Education Curriculum Framework

**Intuit for Education: Free FinEd lessons w/TurboTax, CreditKarma & Quickbooks**

- [Intuit for Education](#)

**Jump\$tart Coalition**

- [Jumpstart Clearinghouse](#)

**Junior Achievement**

- [JA Finance Park Advanced](#)

**NGPF/EverFi Crosswalk**

- [NGPF/EverFi Crosswalk](#)

**New York State Career and Financial Management curriculum**

- [Career and Financial Management Curricular Framework](#)

**National Education Association (NEA)**

- [Resources for Teaching Financial Literacy](#)

**Prince George County Financial Literacy Curriculum**

- [Prince George County Curriculum](#) (9-10)
- [Prince George County Advanced Financial Literacy Curriculum](#) (11-12)

**Stock Market Game by SIFMA**

- [The Stock Market Game](#)

**Tyton Report**

- [Tyton Report](#)

**Visa Impact and Sustainability Department**

- [Visa Financial Football](#)
- [Teacher Modules | Practical Money Skills](#)

**W!SE**

- [W!se](#)

### CURRICULUM TOOLS

**Bing Image Creator: Create images from words using AI**

- [Bing Image Creator](#)

**Canva: A platform to create presentations, lessons and infographics**

- [Canva](#)

## Personal Finance Education Curriculum Framework

**Cashy: A Personal finance game**

- [Cashy](#)

**Classroomscreen.com: A variety of teaching tools for classroom management.**

- [Classroomscreen](#)

**College Recruiter**

- [College Recruiter](#)

**CTE Life Group**

- [CTE Life Group](#)

**Deck.Toys**

- [Deck.Toys](#)

**Dow Jones**

- [Credit Scores - Dow Jones](#)

**EdPuzzle: Find videos or create them and insert questions.**

- [Edpuzzle](#)

**Flipgrid: A way to pose questions to students and students respond with a video.**

- [Flipgrid](#)

**GCF Global**

- [GCFGlobal](#)

**GymKit**

- [Gymkit](#)

**iDocCam: An app you can turn your phone to a document camera.**

- [IPEVO iDocCam - Overview](#)

**Kami: Great for students with special needs**

- [Kami for students with exceptionalities](#)

**Khan Academy: Good videos on a wide range of topics**

- [Khan Academy](#)

**Lucidspark: A virtual whiteboard that connects teams.**

- [Lucidspark](#)



## Personal Finance Education Curriculum Framework

### Minecraft Education

- [Minecraft Education](#)

### My Next Move

- [My Next Move](#)

### Napkin Finance

- [Napkin Finance](#)

### Nepris: Virtual connections to real world learning.

- [Nepris](#)

### Padlet: Create cooperative boards to comment, like and add ideas.

- [Padlet](#)

### Parlay Discussion Boards

- [Parlay Ideas](#)

### ScreenCast-o-Matic

- [ScreenPal](#)

### ScreenCastify

- [Screencastify](#)

### Seesaw: A way for students to share their work.

- [Seesaw](#)

### PearDeck

- [Pear Deck](#)

### Practical Money Skills

- [Practical Money Skills](#)

### Reach and Teach: A free curriculum for project-based learning.

- [Reach and Teach](#)

### Teach Banzai: financial literacy

- [Banzai](#)

### ThingLink

- [ThingLink](#)

## **Personal Finance Education Curriculum Framework**

**Reality Works:** Hands-on learning activities for a variety of CTE areas.

- [Realityworks](#)

**PayGrade:** A site that is free to create an online banking system for students.

- [PayGrade.io](#)

**We Are Teachers**

- [25 Meaningful Saving and Budgeting Activities for High School Students](#)

**Wizer.me:** A way to make your lessons/worksheets interactive.

- [Wizer.me](#)

**YE Academy (previously Youth Entrepreneurs)**

- [YE Academy](#)

## Personal Finance Education Curriculum Framework

### ASSESSMENT TOOLS

**Blooket: An educational twist on Trivia**

- [Blooket](#)

**Kahoot: Good for review as well**

- [Kahoot](#)

**Napkin Finance: Visual Learning to make financial concepts accessible**

- [Napkin Finance](#)

**Nearpod: Interactive lesson plans, way to check for understanding.**

- [Nearpod](#)

**Poll Everywhere**

- [Poll Everywhere](#)

**Quizalize**

- [Quizalize](#)

**Quizizz: Use interactive quizzes and students can go at their own pace.**

- [Quizizz](#)

**Quizlets: Generates games and quizzes; It can track student progress.**

- [Quizlet](#)

**Socrative.com: Similar to Kahoot. Exit Poll and questions**

- [Socrative](#)

**Vocabulary.com: Can generate vocabulary quizzes for any lesson/topic.**

- [Vocabulary](#)

**Wheel of Names: Great tool for grouping and cold calling**

- [Wheel of Names](#)

### COMMUNITY

**Facebook: FinLit Fanatics Group**

- [FinLit Fanatics!](#)

**NYC Public School Financial Education Newsletter**

- [Sign up for newsletter now](#)