NEXT GEN PERSONAL FINANCE

Middle School
1: Money in Our Lives
Unit Plan for Teachers

A NOTE FOR TEACHERS: Unit 1 of this course is shorter than Units 2-9, as it includes only three lessons. The purpose of this unit is to establish a foundation for the rest of the course by having students reflect on their relationship with money and what they value, how they make decisions around money, and more!

<table>
<tr><td colspan="2">1.1 Personal Finance Decision Making

Students will be able to:
Discuss their personal financial decision-making process
Identify their money personality based on personal behavior and choices
Analyze financial decisions and the influence of personal/external factors</td></tr>
<tr><td>Links</td><td>Middle School National Standards for Personal Financial Education</td></tr>
<tr><td>Lesson Guide
Student Activity Packet</td><td>Spending
1c: Explain why people with identical incomes make different choices for spending, saving, and managing money
2b: Explain the types of information most helpful in making a purchase decision
Saving
2b: Explain how a person's personality type might affect their willingness to save or to stick to a savings plan
2d: Discuss how savings decisions can affect financial wellbeing</td></tr>
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1.2 Exploring Tradeoffs Students will be able to: ● Prioritize goals and values when faced with spending decisions ● Practice making financial decisions centered around savings goals ● Assess emotional and financial tradeoffs	
Links	Middle School National Standards for Personal Financial Education
● Lesson Guide ● Student Activity Packet	Spending ● 2b: Explain the types of information most helpful in making a purchase decision Saving ● 2b: Explain how a person's personality type might affect their willingness to save or to stick to a savings plan ● 2c: Identify life situations that can make it difficult for a person to save or to stick to a savings plan ● 2d: Discuss how savings decisions can affect financial wellbeing

1.3 Your Future Life Students will be able to: ● Explain the importance of having goals for their future ● Illustrate what ideas will be important to them in the future using a mind map ● Create a specific representation of what their future might look like based on goals and priorities using a vision board, slide deck, or video	
Links	Middle School National Standards for Personal Financial Education
● Lesson Guide ● Student Activity Packet	Spending ● 1a. Identify personal goals for spending and saving Saving ● 1a: Identify the most common reasons that people save money for the future

Unit Test: This unit does not have a unit test as it is a shorter unit. All other units in the course have a unit test.

- Please refer to the **Middle School Course Page** to access all assessments. You must be signed into your NGPF Teacher Account.