Empowering Financial Futures:
Weekly Themes for Financial Literacy Awareness Month

April is Financial Literacy Awareness Month—a time dedicated to advancing financial education and deepening our understanding of personal finance. This month, we focus on four essential themes: **money basics, saving and spending, earning and income, and financial planning and goal setting.** Discover an extensive selection of engaging resources, including interactive games, apps, and online workshops, all designed to empower individuals of every age to master money management.

To access complimentary lessons and materials, visit K-12 Financial Literacy Crosswalk.

Week 1: Money Basics This week features resources that teach concepts about money along a developmental arc such as early concepts like learning how to count and make changes to more complex topics such as identifying different types of currency.
Cha-Ching Earn, Spend, Save and Donate (Grades 3-5) In this activity, students explore where money comes from and examine the different options they have for using it once it is in their hands. Link: Cha-Ching Earn, Spend, Save and Donate
TD Bank WOW Zone! Introduction to Money (Grades 2-3) This lesson introduces students to types of money (cash, coin) and the purposes of money. It shows how money facilitates transactions by comparing a money system to a barter system. Link: Introduction to Money
Meet the Coins! (Lower Elementary) Looking for a multi-sensory way to introduce coins? Lower elementary students identify and make rubbings of different coins. The prompts to observe coins, both their physical properties and values, are a good jumping-off point for more discussion. Link: Meet the Coins!
Brain Pop- Uses and Origins of Money In this BrainPOP, Nat and Moby will introduce you to the world of money! For starters, you'll find out about why people need it, including what it does and doesn't do. You'll also learn about money's origins — when it came about and what people did before it ever existed! Plus, discover why paper money was invented, and why those little pieces in your wallet are worth so much. Link: Uses and Origins of Money
Peter Pig's Money Counter (Ages 5-8) Learning about money is fun with Peter Pig. In this interactive game, kids practice identifying, counting and saving money while learning fun facts about U.S. currency. After completing the game, players are rewarded with a trip to the virtual store to buy accessories within budget and dress up Peter Pig in fun scenes. Link: Peter Pig's Money Counter
Counting with Coins (Grades K-2) Teach your students how to count with coins using this fun free online game sponsored by the U.S. Mint. Counting With Coins teaches basic math concepts and coin identification for grades K-2 in a fun

grocery store setting.
Link: Counting with Coins

📘**Book What Is Money by Connor Stratton (grades 1-3)**
This book empowers young learners to take charge of their personal finances by exploring what money is.
Link What Is Money by Connor Stratton

Week 2: Saving and Spending
This week focuses on the importance of saving money, how to create a budget, and spending habits, including needs versus wants and comparison shopping. More advanced topics can include investing, banking, and credit.

Cha-Ching Invisible Money (Grades 3-6)
In this activity, students explore what "invisible money" is and how it can impact their money goals. They begin by brainstorming what credit cards are and where the money comes from when you use a credit card.
Link: Invisible Money

Cha-Ching Please Little Spender, Think (Grades 3-6)
In this activity, students gain insight into the thought process people should go through before making a decision to spend money. They begin by considering a fictional scenario in which the teacher provides each student with money and takes them to a store. They describe what they would do with the money and how much they would expect to have upon returning.
Link: Please Little Spender, Think

Cha-Ching Spend Your Money Wisely, My Friend (Grades 3-6)
In this activity, students play a game to experience the challenges and rewards of balancing needs and wants.
Link: Spend Your Money Wisely, My Friend

Cha-Ching Saving for Success (Grades 3-6)
In this activity, students compare and contrast places that children frequently keep money they save: piggy banks, and banks/credit unions.
Link: Saving for Success

Brain Pop Jr.- Saving and Spending
In this Brain Pop Jr., Annie and Moby learn about saving and spending money. They learn about how people can earn money, how people spend money, and why you should have a budget. Annie and Moby discuss how to save money and why it is important to do so.
Link: Saving and Spending

TD Bank WOW Zone! Introduction to Saving and Spending (Grades K-1)
This lesson is intended for students in kindergarten and first grade. The lesson fosters a desire to save money among students. The lesson also encourages students to use a budget when they need to decide how much money to save and spend.
Link: TD Bank Financial Education

TD Bank WOW Zone! The History of Banking and Saving (Grades 2-3)

This lesson is intended for students in second and third grades. The lesson teaches students the concept of saving vs. spending and covers how to open a bank account. Each activity deals with how a savings account works.
Link: The History of Banking and Saving

TD Bank WOW Zone! Checking Accounts and Alternative Banking Methods
The lesson teaches students the purpose of saving, how saving generates interest, the purpose of a checking account, and how to write a check. The introduction of ATM transactions, credit and credit cards are also presented in this lesson.
Link: Checking Accounts and Alternative Banking Methods

Learning to Be a Smarter Shopper! (Lower Elementary)
In this lesson, lower elementary students compare the prices of similar items at two different stores. And, of course, there are deals if you buy more than one! This particular lesson lends itself to breaking up the questions over a few days as a quick, engaging activity to start your day or math lesson.
Link: Learning to Be A Smarter Shopper!

Cha-Ching Back to Budget (Grades 3-6)
In this activity, students explore what it means to create and manage a budget. Students begin by sharing stories, giving examples, and brainstorming what a budget is and why it is important.
Next, students watch the video Back to the Budget and analyze the choices the band made with their money and how they responded to unexpected financial challenges. Finally, students play a game that simulates the financial ups and downs we experience in the real world and share their insights into the advantages and challenges of budgeting.
Link: Cha-Ching Back to Budget!

Make the Most of Your Money! (Grades 4-6)
In this lesson, students will analyze and modify a budget to make it more effective. With limited resources, students must make economic choices to dig deeper into comparison shopping and budgeting.
Link: Make the Most of Your Money!

Budgeting to Meet a Financial Goal (Middle School)
In this lesson, middle school students will learn how to budget to meet a financial goal. They will learn how budgeting works and how spending can involve trade-offs.
Link:Budgeting to Meet a Financial Goal

Meeting Goals in Spite of Unexpected Events (High School)
Learn how to create, use, and adjust budgets to meet your financial goals.
Link: Meeting Goals in Spite of Unexpected Events

📘Book: All About Banks–Finance Bank for Kids– Children's Money & Saving Reference by Baby Professor (Pre-K-6th)
Learning about banking and finance while still young will instill an early appreciation of money and savings.
Link: SORA- All About Banks

📘**Book: Budgeting by Ruth Owen (Grades 2-4)** Between spending, saving, and earning money, how does anyone keep track of it all. Let's make a budget! Discover the different parts of a budget, how people and businesses make a budget, and why it is important to keep a budget balanced. Link: SORA-Budgeting
📘**Book: Why Does Money Matter? By Rachel Eagen (grades 2-3)** This book explores the role of money in the lives of people around the world, including its necessity for meeting basic needs, as well as the importance of charity. Link: SORA- Why Does Money Matter?
📘**Book:Why Should I Save for a Rainy Day? Rachel Eagen (grades 2-3)** This book explores the concept of saving and its importance. The benefits of financial discipline are presented through accessible examples and motivating scenarios. Link: SORA- Why Should I Save for a Rainy Day?
📘**Book: What Do I Want? What Do I Need? By Rachel Eagen (grades 3-4)** The important differences between wants and needs, and how it relates to money. Link SORA- What Do I Want? What Do I Need?
📘**Book: Cash is Queen (Grades 7-12)** This book breaks down the basics of how young women of today can learn to understand and manage money- an empowering skill that will last a lifetime. It will explain everything a young girl needs to know about saving, spending, and stashing her cash, help girls everywhere establish positive financial habits. Link: SORA- Cash is Queen
📘**Book: Consumer Smarts by Jeri Freedman (Grades 2-6)** People make purchasing decisions every day. Small transactions can add up over time and impact a person's financial well-being. This book teaches students about buying the things they want at prices they can afford. A consumer skill they can carry with them for life. Link: SORA- Consumer Smarts
📘 **Book: What are Stocks? Understanding the Stock Market– Finance Book for Kids– Children's Money & Savings Reference by Baby Professor (grade 6)** This book will encourage your child to appreciate how stocks work. It will shape your child's understanding of the world of finance. Link: What are Stocks? Understanding the Stock Market– Finance Book for Kids– Children's Money & Savings Reference
📘 **Book: Understanding the Stock Market by Chet'la Sebree (grade 6)** Learn about stocks, the open market, and the dangers and benefits of investments. Learn why people place their financial confidence in the market in hopes of future financial gains. Link: Understanding the Stock Market

Week 3: Earning and Income

This week explores the different ways to earn money-as a wage earner who works at a job/career, entrepreneur or investor. Students can learn about taxes and how to calculate income.

Cha-Ching Entrepreneur (Grades 3-6)
In this activity, students learn what an entrepreneur is and take first steps toward thinking of themselves as entrepreneurs. Students learn about entrepreneurship through the video Entrepreneur and by playing an online game that challenges them to make decisions about their own business.
Link: Cha-Ching Entrepreneur

Cha-Ching It's Got to be Earned (Grades 3-6)
In this activity, students build understanding of why people work, why we need money, and where money goes after it is earned.
Link:It's Got to be Earned

TD Bank WOW Zone! Income and Career (Grades 4-5)
In this lesson, students learn the difference between wages and a salary. They will learn about income and think of ideas for generating income as students. They will also consider different career options for the future.
Link: Income and Career

TD Bank WOW Zone! Income Taxes (Grades 9-12)
This lesson introduces students to federal and state income taxes, including why we have taxes and what is funded by taxation, average vs. marginal tax rates, taxes and financial (investment) planning, and tax avoidance vs. tax evasion.
Link: Income Taxes

The Basics of Taxes! (Middle School)
Middle schoolers may talk big about money, but do they know how to calculate how much they'll earn after taxes? In this lesson, students help Terry, who works 35 hours a week at an hourly rate of $7.25 before taxes, figure out what he'll take home after paying into Social Security (6.2 percent) and Medicare (1.45 percent).
Link: The Basics of Taxes

Money Matters (Grades 3-5)
Students will explore ideas for earning money and evaluate various career options as sources of future income.
Link: Money Matters

📘**Book: Brody Borrows Money by Lisa Bullard**
Brody borrows money from a friend but he can't pay it back. This engaging story presents basic financial literacy concepts, such as saving, spending, borrowing, and comparison shopping to build a foundation for a lifetime of money smarts.
Link: SORA-Brody Borrows Money

What Taxes Are For! (High School)
In this lesson, students will learn that people are required to pay taxes, for which they receive government services. They will learn about the types of taxes citizens pay and calculate the amount of taxes a worker is likely to pay.
Link:What Taxes Are For

📘**Book: Bake Sale by Virginia Loh-Hagan (Pre-K-6)**
Learn all about how to earn money by hosting a bake sale and what to do with the profits.

Link: SORA- Bake Sale

📘**Book: Bee Fearless:Dream Like A Kid! By Mikaila Ulmer**
A memoir/business guide about Mikaila's personal journey of entrepreneurship. Mikaila sold cups of lemonade in front of her house and donated the small proceeds to organizations dedicated to bee conservation. When she realized the more lemonade she sold, the more bees she could help, Me & the Bees Lemonade was born. Now she sells her lemonade across the country. In this book, she gives tips and guidance for young readers interested in pursuing their own ventures.
Link: Bee Fearless: Dream Like A Kid

📘**Book: The Business of Gaming by Laura Hamilton Waxman (Grades 2-5)**
Learn how professional gamers make money,which games are the all-time top sellers, and much more about the business of gaming.
Link: SORA-The Business of Gaming

📘**Book: Careers If You Like Problem Solving by James Roland (Grades 7-12)**
Many job options exist for people who like problem solving. They work as cyber-security experts, biomedical engineers, law enforcement officers, and more. Learn what these and other jobs entail, what they pay, and future prospects are discussed along with insights from industry insiders.
Link: SORA- Careers If You Like Problem Solving

📘**Book: Shoe Dog: Young Readers Edition by Phil Knight (grades 4-5)**
The story of the founder of Nike and how he went from an athlete to an entrepreneur.
Link: SORA- Shoe Dog: Young Readers Edition

📘**Book:Bake Sale: by Virginia Loh-Hagan (grade 1)**
A story detailing how to conduct a bake sale for family, friends and the community,
Link: SORA- Bake Sale

📘**Book What You Need to Know About Job Searching by Alexis Burling (grade 6)**
Practical tips for honing in - personal networking skills and using a variety of reputable online resources to find the positions most suited for their passions and skills.
Link: What You Need to Know About Job Searching

📘**Book: Understanding Taxation by Chet.la Sebree (young adult)**
This book explains what taxes are and what they are used for. It gives the reader a general understanding of the obligatory fees each person in a country is required to pay the government.
Link: Understanding Taxation

📘**Understanding Money Goals and Budgeting by Robyn Hardyman (grade 6)**
The book presents readers with clear expectations of financial goal setting and budgeting . The book emphasizes prioritizing necessities and keeping track of what is spent to live within a budget.
Link: Understanding Money Goals and Budgeting

Week 4: Financial Planning and Goal Setting

This week's resources center on the importance of setting financial goals and making a plan to achieve them, including long-term goals like saving for college or retirement, and short-term goals like buying a toy or saving for a vacation. Additional topics such as insurance and risk mitigation will also align to this thread.

Cha-Ching Grow Your Money (Grades 3-6)
In this activity, students learn the importance of saving money and begin to create a personal plan for saving money toward a goal.
Link: Grow Your Money

Cha-Ching Just in Case (Grades 3-6)
In this activity, students explore why it's important to save for unexpected circumstances.
Link: Just in Case

Cha-Ching When You Get Money (Grades 3-6)
In this activity, students review the different options for spending money they earn or receive as a gift and discuss what it means to make financial choices. Students will review the different options for spending money they earn or receive as a gift and discuss what it means to make financial choices.
Link: When You Get Money

TD Bank WOW Zone! Responsible Money Choices (Grade 4-5)
In this lesson, students will analyze the trade-offs between saving and spending and good and bad financial decisions. They will create a savings plan to meet short- and long- term goals and distinguish between economic wants and needs.
Link: Responsible Money Choices

TD Bank WOW Zone! Saving and Investing (Grades 4-5)
In this lesson, students will learn about stocks, bonds, and mutual funds. They will compare savings accounts and CDs. Students will create a long-term savings plan and consider the pros and cons of different types of investments.
Link: Saving and Investing

TD Bank WOW Zone! Planning a Budget (Grades 9-12)
This lesson is geared for high school students with a focus on managing money after graduation. It will assist them in developing a budget as they either enter the workforce, join the armed forces or if they intend to go onto college. The lesson reviews trade-offs and priorities in order to prepare a budget.
Link: Planning a Budget

TD Bank WOW Zone! The Stock Market Game (Grades 9-12)
The following lesson includes an introduction to securities concepts and is intended to prepare students for participation in the Stock Market Game. The lesson is recommended for students in the ninth through twelfth grade and works best in a participative environment.
Link: The Stock Market Game

Smart Saving- (Grades 3-5)
Students will identify the differences between saving and investing and evaluate the risks associated with investments. They will also explore the costs of using credit cards to make purchases.
Link: Smart Saving.

TD Bank Virtual Stock Market Simulation
Each player begins with $100,000 of Virtual money to trade on any of the more than 25,000 stocks and mutual funds listed on the New York, NASDAQ, American and other US Stock Exchanges.
Link: https://virtualstockmarket.tdbank.com/

Navigating the World of Virtual Currencies (High School)
Discover how virtual currencies and distributed ledger networks function! Learn about investments and speculative asset classes and the terminology, risks, and rewards.
Link: Navigating the World of Virtual Currencies

📘 **Book: Blockchain and Cryptocurrency by Rachael L. Thomas (Grades 4-8)**
Blockchain is the powerful technology behind popular cryptocurrencies like Bitcoin. Find out how blockchain helped create these digital currencies that are not controlled by banks or governments. Test your own cryptology skills with a hands-on activity.
Link: SORA-Blockchain and Cryptocurrency

📘 **Book: What You Need to Know About Taxes by Corona Brezina (grade 6)**
This book explains the many types of taxes, and describes how taxes fund essential local, state, and federal services.
Link: SORA- What You Need to Know About Taxes

📘 **Book What You Need to Know About Stocks by Corona Brezina (6th grade)**
An extensive and compelling look at the world of stocks. Learn how to begin stock investing
Link: What You Need to Know About

📘 **Book What You Need to Know About Retirement Plans by Jeri Freedman (6th grade)**
Learn how students can learn about investing in retirement accounts such as 401(k)s and IRAs.
Link: What You Need to Know About Retirement Plans

📘 **Book What You Need to Know About Mortgages by Jason Porterfield (6th grade)**
A detailed and informative resource describing the process of taking out a mortgage, the various components of a loan, the borrower, and the benefits and potential pitfalls of borrowing.
Link: What You Need to Know About Mortgages

📘 **Book What You Need to Know About Health Insurance by Carol Hand (Grade 6)**
This book explains what health insurance does for people, and the types of health care plans, including private, group, and government plans, and their similarities and differences.
Link: What You Need to Know About Health Insurance

📘 **Book: What Color Is Your Parachute? 2021 by Richard N. Bolles Katherine Brooks, EDD (ADULT)**
A career guide that includes details about the shifting economic landscape and how to seek work that pays and inspires, as workers are laid off mid-career, and as people search for inspiring work.
Link: What Color Is Your Parachute? 2021

📘 **Book: The Cost of College by Michael Regan (Grades 7-9)**

This book discusses the types of education people can pursue after high school, explores tuition costs for public and private schools, and explains how to search for financial aid, scholarships, and grants. Link: SORA- The Cost of College
Miscellaneous:
📘 **Book: Understanding Tariffs and Trade Barriers by: Avery Elizabeth Hurt (young adult)** This book explains the trade war with China and how trade agreements and tariffs are in the news. Link: Understanding Tariffs and Trade Barriers
📘**Understanding Supply and Demand by Erica Owoeye (grade young adult)** Students will learn about supply and demand. They will gain an understanding of the local, national,and global implications of supply and demand. Link: Understanding Supply and Demand
📘**Understanding Recessions by Chet'la Sebree (young adult)** Readers will learn about recessions and how they are a part if the normal economic cycle: peak, recession, trough, and recovery Link: Understanding Recessions