

# The Making Cents Project



February 18, 2021  
Webinars for Educators

# Today's Webinar

## Our Agenda for Today

- The Making Cents Project
- Anytime Offline Activities
- Additional Opportunities
- Evaluation and Act 48 Information



**Hilary Hunt**  
Director  
Making Cents Project

# The Making Cents Project



## Partnership

Pennsylvania Department of Education  
Pennsylvania State University

## Overall Program

Part of a series of financial literacy and economic education initiatives

# Our Webinars



**Enhance content knowledge.**



**Highlight financial literacy resources.**



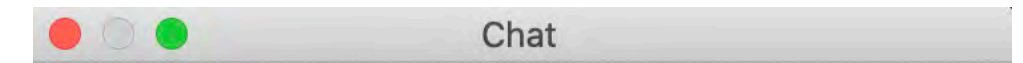
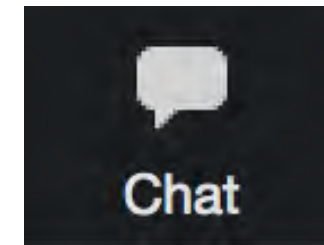
**Share professional information.**

# Using the Chat Area

## Introductions

- Grade level
- Subject area
- District and county
- What you do with financial education (course, unit, lesson)

## Questions/comments



To: Everyone

| Type message here...



# ANYTIME OFFLINE ASSIGNMENTS

MAKING THE MOST OF UNPLUGGED EDUCATIONAL TIME

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February 18, 2021

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**Seven  
Anytime  
Offline  
Personal Finance  
Activities**



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**Seven  
Anytime  
Offline  
Personal Finance  
Activities**





# POTENTIAL USES



**Remote/Flexible  
Instruction Day**



**Emergency  
Sub Plans**



**Sync Student  
Groups (i.e. A/B)**

# Anywhere Activities



# Digital Option





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- Recent
- Starred
- Trash

Storage

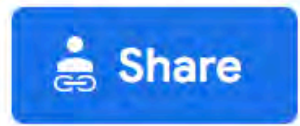
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Shared with me > Financial Literacy Anytime Offline Activities

| Name ↑  | Owner       | Last modified        |
|---|-------------|----------------------|
| Student Handouts                              | Hilary Hunt | 11:49 AM Hilary Hunt |
| Financial Literacy Anytime Offline Activities | Hilary Hunt | 4:01 PM Hilary Hunt  |



Request edit access



# FINANCIAL LITERACY

Anytime, Offline Activities

Please:  
Do NOT request  
edit access!

**Instead:  
Make a COPY!**

The image shows a Google Docs interface for a document titled "Financial Literacy Anytime Offline Activities". The "File" menu is open, and the "Make a copy" option is highlighted with a blue arrow pointing to a text box on the left. The document content is a poster for "The Making Cents Project" with the text "FINANCIAL LITERACY" and "Anytime, Offline Activities". The poster has a blue and orange border. At the bottom right of the document, it says "Anytime Financial Literacy Activities | SECONDARY".

Financial Literacy Anytime Offline Activities

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Document details

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The Making Cents Project

**FINANCIAL LITERACY**

Anytime, Offline Activities

Anytime Financial Literacy Activities | SECONDARY



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Trash

Storage

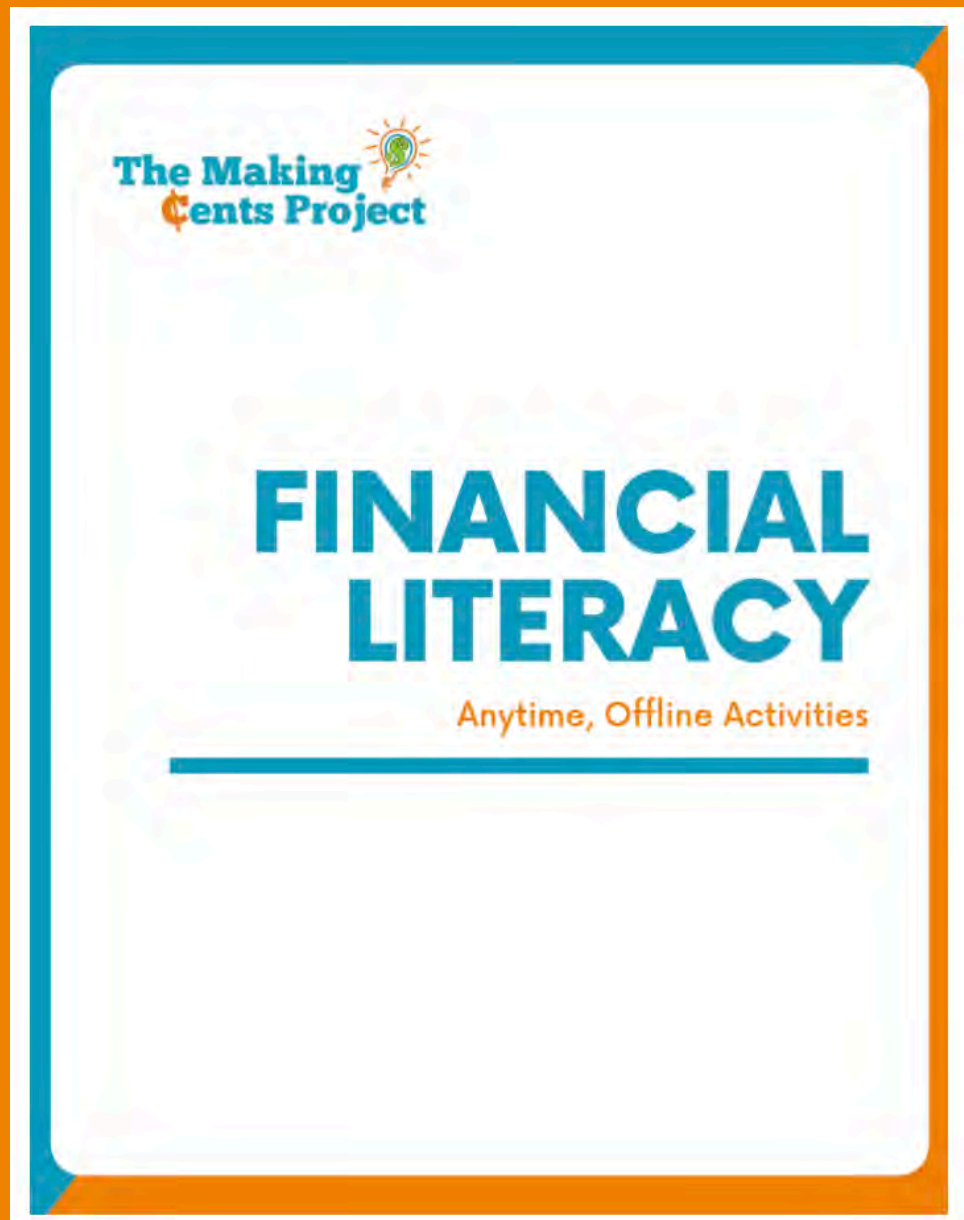
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Shared with ... > Financial Literacy Anytime Offline Acti... > Student Handou...

| Name ↑  | Owner       | Last modified        |
|---|-------------|----------------------|
| #Goals Student Handout  | Hilary Hunt | 11:13 AM Hilary Hunt |
| Combined Student Handouts Anytime Financial Literacy Activities | Hilary Hunt | 4:09 PM Hilary Hunt  |
| Done, Doing, Will Do Student Handout                            | Hilary Hunt | 11:15 AM Hilary Hunt |
| How I Spend My Money Student Handout                            | Hilary Hunt | 11:10 AM Hilary Hunt |
| Money and Gender Stereotypes Student Handout                    | Hilary Hunt | 11:26 AM Hilary Hunt |
| Money and Me: A Self-Evaluation Student Handout                 | Hilary Hunt | 11:08 AM Hilary Hunt |
| My Moneyography Student Handout                                 | Hilary Hunt | 11:13 AM Hilary Hunt |
| Two Truths and a Lie Student Handout                            | Hilary Hunt | 11:28 AM Hilary Hunt |

# Activities



**Money and Me: A Self-Evaluation**

**How I Spend My Money**

**#Goals**

**My Moneyography**

**Done, Doing, Will Do**

**Two Truths and a Lie**

**Money and Gender Stereotypes**



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# Contents

**Overview**

**Optional Follow-Up Activities**

**Related Pennsylvania Standards**

- **FCS**
- **BCIT**
- **ELA**

**Student Handouts**

—  
Goal:  
The KISS  
Principle

**Keep It**

**Simple**

**Silly**



# Money and Me: A Self-Evaluation



# Money and Me: A Self-Evaluation

## Overview

Students will read a series of statements and determine whether each one applies to them or not. They will select three of the statements and explain their responses in more detail.

# Money and Me: A Self-Evaluation



Activity 1 | Student Handout

## Money and Me: A Self-Evaluation

When most people think about relationships, they think about the ones they have with other people: their friends, families, classmates, etc. But what about your relationship with money? How you think about and interact with money can sometimes be just a great — or complicated — as a relationship with another person.

Directions: Read each statement below and decide if it applies to you. Put an X in the box that most closely matches your answer.

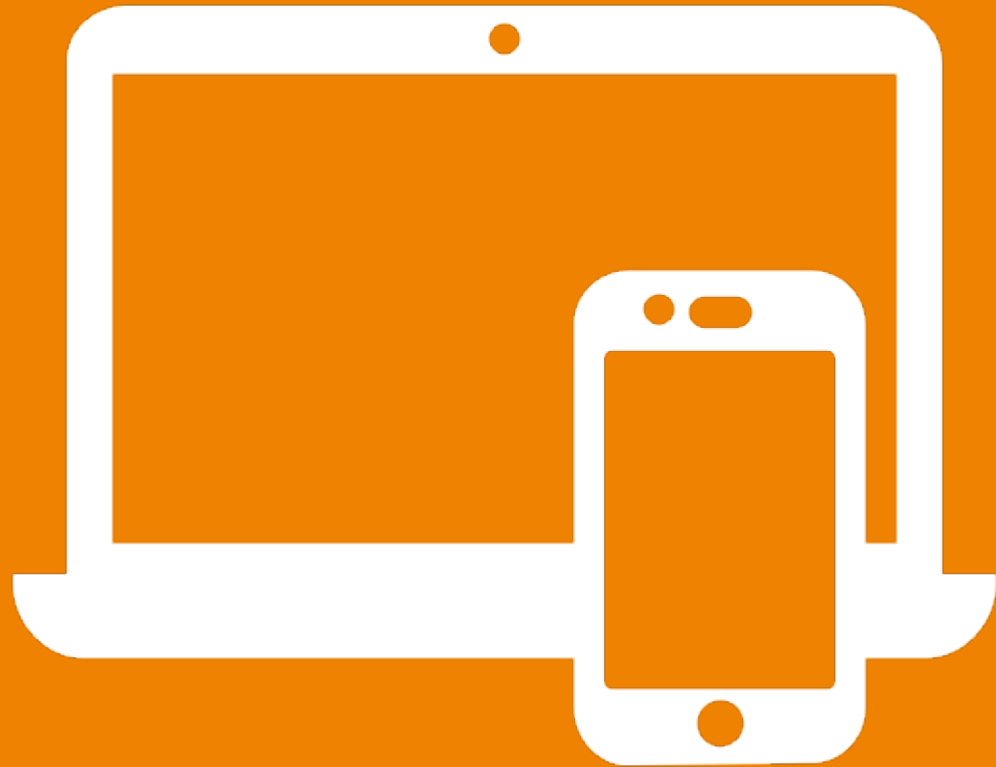
|  | This statement describes me: |          |            |
|--|------------------------------|----------|------------|
|  | Very Well                    | A Little | Not at All |
| 1. I feel confident about my ability to manage money.                  |                              |          |            |
| 2. I know exactly how much money I have right now.                     |                              |          |            |
| 3. I never feel like I have as much money as I need.                   |                              |          |            |
| 4. I consider myself to be a good saver.                               |                              |          |            |
| 5. I get nervous talking about money with other people.                |                              |          |            |
| 6. I try not to think about money and finances unless I have to.       |                              |          |            |
| 7. I find it hard to spend money.                                      |                              |          |            |
| 8. A lack of money has kept me from doing things I would have enjoyed. |                              |          |            |
| 9. Managing my money wisely is important to me.                        |                              |          |            |
| 10. I still have a lot to learn about personal finance.                |                              |          |            |

### What Does Money Mean to You?

Choose three statements to elaborate on and put a star next to each one. Follow the directions on the next page.

## Activity 1

# Money and Me: A Self-Evaluation



|  | This statement describes me: |          |            |
|--|------------------------------|----------|------------|
|  | Very Well                    | A Little | Not at All |
| 1. I feel confident about my ability to manage money.                  |                              |          |            |
| 2. I know exactly how much money I have right now.                     |                              |          |            |
| 3. I never feel like I have as much money as I need.                   |                              |          |            |
| 4. I consider myself to be a good saver.                               |                              |          |            |
| 5. I get nervous talking about money with other people.                |                              |          |            |
| 6. I try not to think about money and finances unless I have to.       |                              |          |            |
| 7. I find it hard to spend money.                                      |                              |          |            |
| 8. A lack of money has kept me from doing things I would have enjoyed. |                              |          |            |
| 9. Managing my money wisely is important to me.                        |                              |          |            |
| 10. I still have a lot to learn about personal finance.                |                              |          |            |

Money and Me:  
A Self-Evaluation

# Alternate In-Person Facilitation

Move to 3 locations

Stand up, sit down, kneel

Raise 3, 2, 1 fingers

Papers around the room or spots on board – write name or place a sticker under Very Well, A Little, Not at All

# Money and Me: A Self-Evaluation

## What Does Money Mean to You? (continued)

Explain why each of the statements you selected does or doesn't apply to you. Consider:

- Is this something you would like to change — either now or in the future?
- How does this influence your "relationship" with money?

---

Statement Number \_\_\_\_\_

---

Statement Number \_\_\_\_\_



# Money and Me: A Self-Evaluation

## Optional Follow-Up Activities

Invite students to watch Thasunda Duckett's TED Talk on the topic, "6 Ways to Improve Your Relationship with Money."

Direct students to complete the Examining Money Habits self-paced module from Discovery Education and Discover's Pathway to Financial Success and use the associated unit guide to facilitate discussion.

# How I Spend My Money



# How I Spend My Money

## Student Intro

When was the last time you thought about your expenses? Reflecting on how we use our money can help us to think about whether or not we are making wise spending decisions and/or determine spending habits we should change.

# How I Spend My Money

## Student Directions

Fill in the chart below with at least ten recent expenses. Consider both items you purchased as well as money spent on things you experienced or downloaded. These can be things you used your own money to pay for or items you asked someone else to purchase on your behalf. How much did the item cost? Was it something you needed or just wanted? Did you plan to get it or was it unplanned?

Activity 2

How I Spent  
My Money

| <b>Recent Expenses</b> | <b>Amount Spent</b> | <b>Want or Need?</b> | <b>Planned or Unplanned?</b> |
|------------------------|---------------------|----------------------|------------------------------|
| 1.                     |                     |                      |                              |
| 2.                     |                     |                      |                              |
| 3.                     |                     |                      |                              |
| 4.                     |                     |                      |                              |
| 5.                     |                     |                      |                              |
| 6.                     |                     |                      |                              |
| 7.                     |                     |                      |                              |
| 8.                     |                     |                      |                              |
| 9.                     |                     |                      |                              |
| 10.                    |                     |                      |                              |

# How I Spent My Money

## Reflect on Your Expenses

Select three expenses from the spending log above and write a paragraph about each one.

Consider:

- How did you pay for this expense (i.e., cash, gift card, debit card, family member, etc.)? If you had needed to use another payment method, would it have changed your decision?
- What influenced this spending decision (i.e., habit, need, ad, friend, etc.)?
- Do you feel good about this decision to spend money or do you wish you had made a different choice?
- How much did you think about this spending decision before making it? Do you feel like you spent too much, too little, or just about the right amount of time thinking about it?

---

**Expense Number** \_\_\_\_\_

Activity 3



# #Goals



## Overview

Using materials they have at home, students will create a vision board that reflects their future goals. Students with access to technology can choose to create a digital version, if desired. Once they have completed their vision board, students will identify the financial implications of some of their future goals and answer a series of questions about each.



### Student Handout

## #Goals

What do you think about when you envision your future? Where will you live? How will you earn an income? What will you do with your free time? Some people create **vision boards** to help them visualize their future.

A vision board often includes pictures or words to describe the future. Themes frequently addressed in a vision board include:

- place to live
- vehicle
- family and/or friends
- job
- activities or hobbies

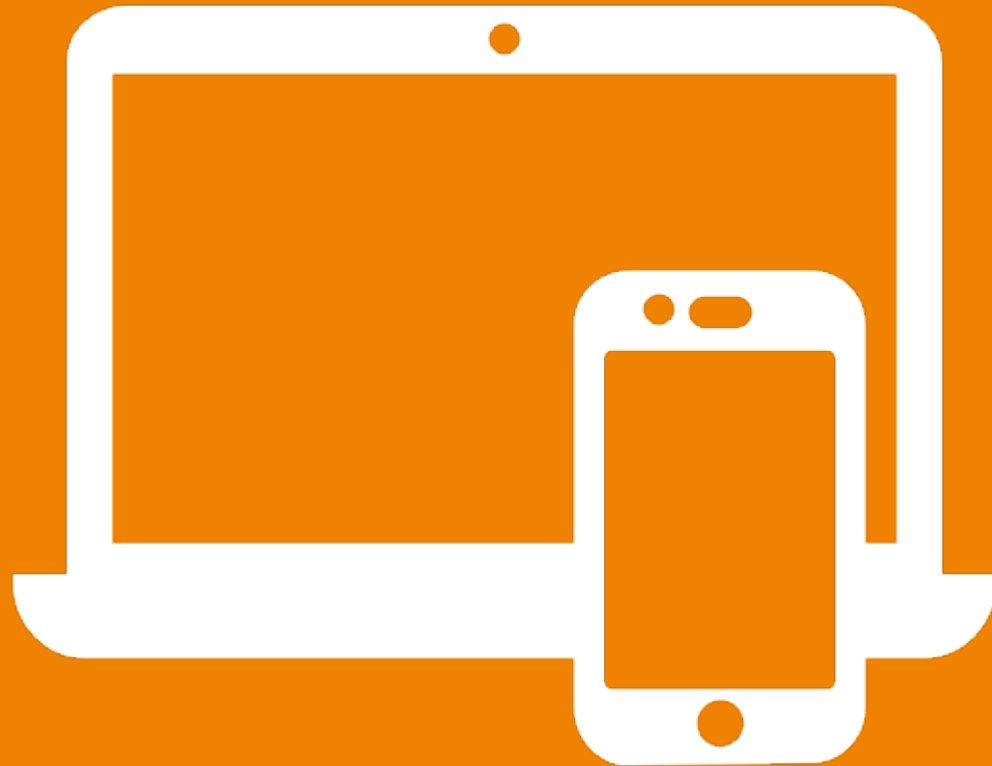
Directions: Create a vision board using materials you have at home. You can cut out pictures from a magazine or catalog, print photos you find online, draw pictures, and/or write words or phrases. If your teacher allows, your vision board can be done online or in a presentation.

Once your vision board is complete, consider what you will need to do financially in order to achieve your goals. Describe the relationship between your goals for your future and your finances. Topics you may wish to consider include: saving money for a major purchase, paying for education or training, and the income you expect to earn in the future.



# Activity 3

# #Goals



Google

digital vision board

All

Images

Shopping

Videos

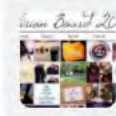
News

More

Settings

Tools

Collections



career



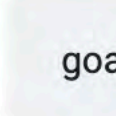
sample



student



create a



goal setting



professional



high school



how to create a digital vision board



Creating a Digital Vision Board ...  
firstandlastpr.com



How To Create a Digital Vision Board ...  
kateemiley.com



how to create a DIGITAL VISION BOARD ...  
m.youtube.com



Digital Vision Board Online ...  
midliferambler.com



How to Create a Digital...  
pinterest.com



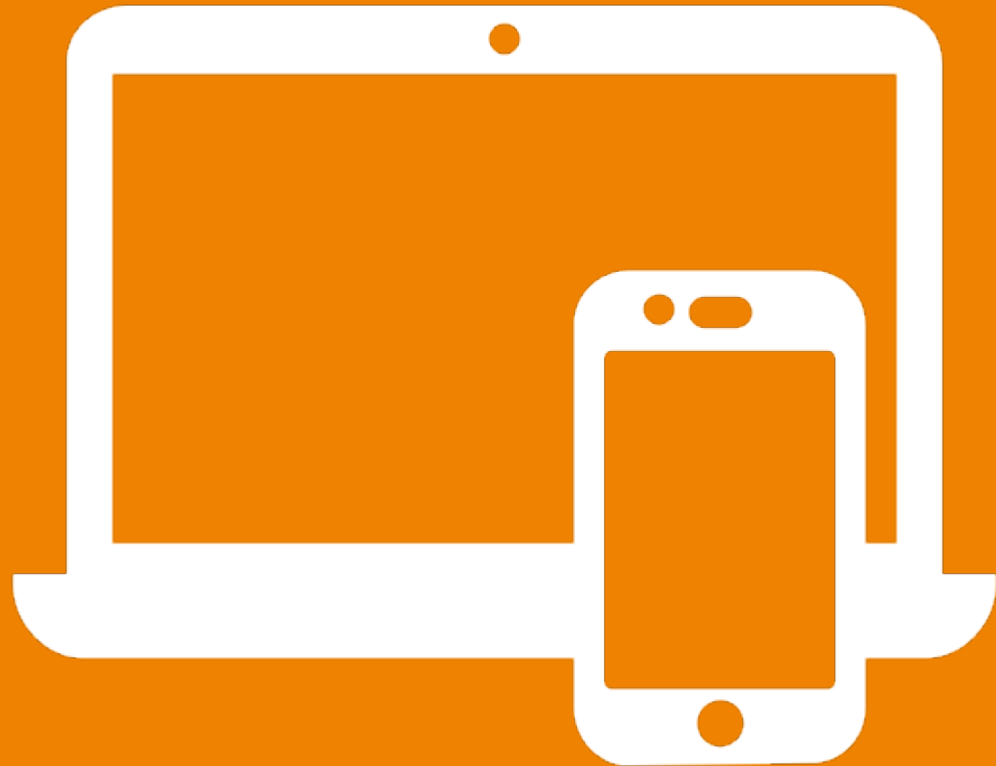
Digital Vision Board: 6th Month ...  
kenneshajackson.com



Create An Inspiring Online Vision Boar  
designwizard.com

## Activity 3

# #Goals



digital vision board

FILTER

**DIGITAL VISION BOARDS | QUICK & EASY FOR BEGINNERS | VLOGMAS DAY 5**  
9.2K views • 2 months ago

Angel Ann Lyte

Hello Beautiful People! Today I will be showing you how to create your own digital vision board using 2 apps you already have on ...  
4K

**DIGITAL VISION BOARD**  
7:37

**HOW TO CREATE A DIGITAL VISION BOARD FOR 2020!**  
84K views • 1 year ago

Alexa Golden

I everyone is having a great start to 2020. Today I am sharing the process of making a digital vision board for the new year and ...

**Oprah gives master class on Manifestation and Vision Boards - A Wrinkle in Time**  
997K views • 2 years ago

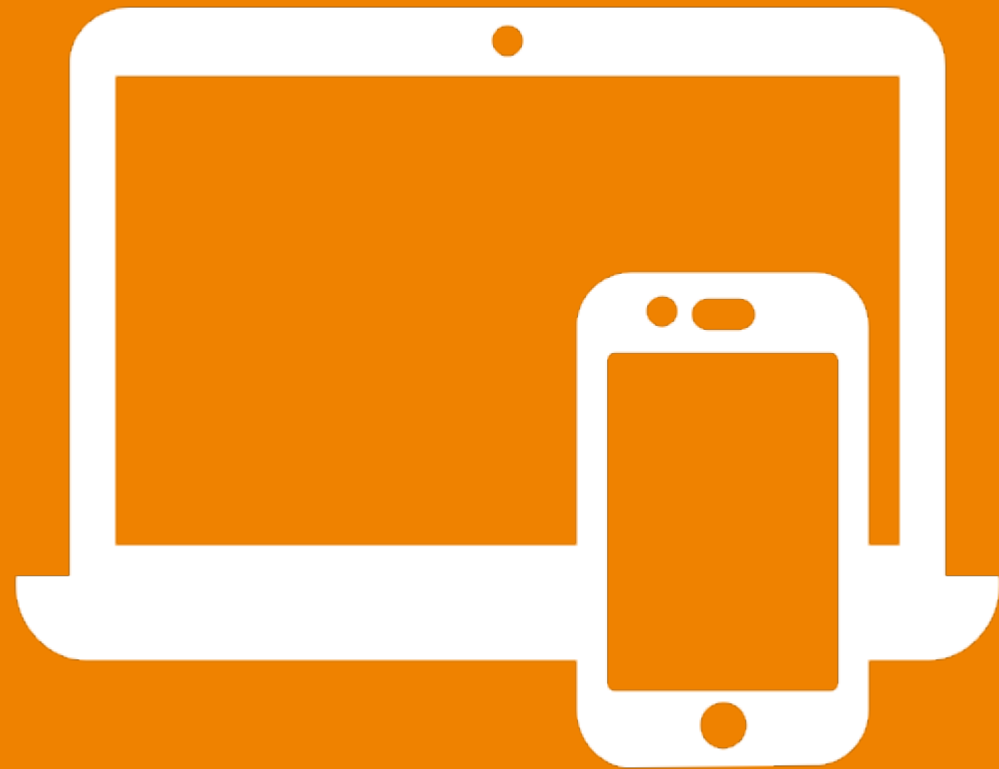
BlackTree TV

Oprah gives master class on Manifestation and Vision Boards - A WRINKLE IN TIME BlackTree TV is the premier place for best in ...

**how to create a DIGITAL VISION BOARD that ACTUALLY WORKS 2019**  
116K views • 2 years ago

Olivia Osborne

HOW TO CREATE A DIGITAL VISION BOARD | Pinterest + Tumblr! How to Create a Vision Board that Works 2018. Today I will be ...



# Digital Options

PowerPoint/Slides/Keynote

Canva

Pinterest

Activity 4



# My

# Moneyography



# My Moneyography

## Overview

In this activity, students consider a set of questions about their experiences with money and their thoughts on financial education. They may provide a short answer to each question or use the questions as prompts to help them write an autobiographical essay entitled, *My Moneyography*.

# My Moneyography

**How could  
you use this  
information?**

- **What is your earliest memory related to money? Is it a positive or negative one? Explain.**
- **How do you feel talking about money with family members or loved ones? Are those conversations easy or challenging? If they are challenging, what makes it that way?**
- **Do you think of yourself as being “good” at handling your money? Explain.**
- **What area of personal finance could you stand to improve?**
- **Do you like some areas of personal finance better than others? Which topics do you like and dislike? Why?**
- **How do you feel about taking personal finance this year?**
- **What else are you hoping to learn about personal finance in this class?**





# Done, Doing, Will Do



# Done, Doing, Will Do

## Overview

Students review a list of actions and consider whether or not they have done them in the past, are doing them now, or will do in the future. Each of the actions relates to specific topics in personal finance. After completing the table, students will select three actions and further discuss their experience and/or plan going forward.

# Done, Doing, Will Do

| Action   | Done | Doing | Will Do |
|--|------|-------|---------|
| Open a savings account at a bank or credit union   |      |       |         |
| Open a checking account at a bank or credit union  |      |       |         |
| Find out what fees can be charged by your bank or credit union and when they are charged |      |       |         |
| Use an ATM machine to get cash   |      |       |         |
| Download the app from your bank or credit union to a phone or other device               |      |       |         |
| Set up direct deposit of a paycheck  |      |       |         |

**Is this the best list of actions for your students?**



# Two Truths and a Lie



# Two Truths and a Lie

## Student Overview

Have you ever played the game Two Truths and a Lie? Each person shares three statements. Two are true, and one is not. The rest of the participants must guess which of the three statements is false.

# Two Truths and a Lie

## Student Directions

Create three sets of statements in which two statements are true and one is not. All statements must relate to the personal finance topic(s) you have been assigned. Be creative. Consider common misconceptions people have about the topic and vary the order of the false statement.

# Two Truths and a Lie

## Set 1

Statement 1:

Statement 2:

Statement 3:

# Two Truths and a Lie

## Answer Key

- Circle the number of the FALSE statement in each set.
- Under each **true statement**, share the source of the fact or definition or provide information that supports why the statement is true.
- Under the **false statement**, explain why you think students might select it. In other words, why would they think this statement is correct when it is not?

| SET 1       |             |             |
|-------------|-------------|-------------|
| Statement 1 | Statement 2 | Statement 3 |
|             |             |             |

**Open-Ended Question:** Of the three sets of statements, which do you think your classmates would be most likely to get WRONG and WHY?

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|





# Money and Gender Stereotypes



# Money and Gender Stereotypes

## Overview

Students consider the role of gender stereotypes as they relate to money. Students read a series of statements and indicate if they believe each statement applies more to men or women. They select three of the statements to share why they answered the way they did. Finally, they answer a series of open-ended questions.

## Activity 7

# Money and Gender Stereotypes



| #  | Money Stereotype   | Applies more to |       |
|----|--|-----------------|-------|
|    |  | Men             | Women |
| 1  | Less likely to ask for a raise   |                 |       |
| 2  | Likely to be described as excessive spenders (i.e., someone who spends too much)                 |                 |       |
| 3  | Spend more on take-out food when single  |                 |       |
| 4  | Have higher credit scores  |                 |       |
| 5  | Earn the majority bachelor's degrees   |                 |       |
| 6  | More likely to use a financial app   |                 |       |
| 7  | More likely to use words like fear, anxiety, inadequacy and dread to describe financial planning |                 |       |
| 8  | Spend more on vehicle purchases  |                 |       |
| 9  | Worry more about retirement  |                 |       |
| 10 | More likely to buy a home if single  |                 |       |
| 11 | More likely to discuss finances with friends   |                 |       |
| 12 | Tend to do better with investing (e.g., higher returns)  |                 |       |

## Activity 7

# Money and Gender Stereotypes

Select three of the statements and explain why you chose your answer.

Statement #: \_\_\_\_\_

Statement #: \_\_\_\_\_

Statement #: \_\_\_\_\_

# Money and Gender Stereotypes

The paragraphs below are from an organization in Australia. Do you think the same issues are present here in the United States? Why or why not?

“Men often receive direct and indirect messages that they should be the breadwinner in a heterosexual relationship. These messages emphasize the stereotypes that men should be powerful, strong, autonomous, and aggressive, and assertiveness is rewarded.

Conversely women are often socialized to avoid conflict and put other people's needs before their own, to seek cooperation and harmony. Women are steered away from traits, such as assertiveness, that are traditionally thought to be masculine. This means the way women and men approach money may be different.”

How could gender stereotypes impact financial education?

# Money and Gender Stereotypes

| # | Money Stereotype  | Applies more to |          |
|---|---|-----------------|----------|
|   |   | Men             | Women    |
| 1 | <b>Less likely to ask for a raise</b>   |                 | <b>X</b> |
|   | <p>A <a href="#">2020 survey</a> asked people if they had ever asked for a raise. 48% of men had never asked for one compared to 60% of women. Asking for a raise and negotiating salary are key to increasing one's income over time.</p> <ul style="list-style-type: none"> <li>Why do you think women ask for raises less often than men?</li> </ul> |                 |          |
| 2 | <b>Likely to be described as excessive spenders (i.e., someone who spends too much)</b>   |                 | <b>X</b> |
|   | <p>One <a href="#">study</a> found that nearly 65 percent of financial articles in women's magazines categorized women as excessive spenders.</p> <ul style="list-style-type: none"> <li>What impact do you think these categorizations have on readers?</li> </ul>   |                 |          |
| 3 | <b>Spend more on take-out food when single</b>  | <b>X</b>        |          |
|   | <p>According to a <a href="#">survey of single millennials</a>, males spend about \$700 more each year on take-out food than women (\$3,000 vs. \$2,300).</p> <ul style="list-style-type: none"> <li>Why do you think men spend more? (Note: Student answers may reveal additional stereotypes, such as men cooking less or eating more.)</li> </ul>    |                 |          |



# **Academic Standards**

- **English Language Arts**
- **Family and Consumer Sciences**
- **Business, Computers and  
Information Technology**



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# How Could You Use These Activities



# Facebook Group Moderators Wanted



**Making Cents PA: Supporting Financial Education for Pennsylvania Students**

Private group · 37 members



+ Invite



About Discussion Announcements Rooms Members Events Media





# Upcoming Webinars



March 4<sup>th</sup>

**Saving for  
Emergencies**



March 18<sup>th</sup>

**Financial  
Podcasts**



April 8<sup>th</sup>

**Investing in  
Tumultuous  
Times**



April 22<sup>nd</sup>

**What's New  
in Financial  
Education**



May 6<sup>th</sup>

**Million  
Stories**

<https://www.makingcentspa.org/learn/>





# Additional PD Opportunities

## Keys to Financial Success: Federal Reserve Bank of Philadelphia

**When:** March 2 to 31, 2021 (Zoom sessions: 4:00–5:00 p.m. ET on March 2, 9, 16, and 23)

**Where:** Online

**Who:** Open to high school teachers

**Registration Fee:** \$20

**Registration deadline:** February 28, 2021 at 11:59 p.m.

For more information and to register visit: <https://www.cvent.com/d/djq0lp>

**Next Gen Personal Finance** – ongoing synchronous and asynchronous



# The Making ¢ents Project



Thank you for participating!