

The Making Cents Project



April 23, 2019
Webinar for Educators

Today's Webinar

Our Agenda for Today

The Making Cents Project

Six in Sixty: Financial Education Resources

Upcoming Webinars

Additional Opportunities

Evaluation and Act 48 Information



Hilary Hunt, Making Cents Project

The Making Cents Project



Partnership

Pennsylvania Department of Education

- Sally Flaherty, Social Studies Advisor

Pennsylvania State University

- Dr. Cathy Bowen, Professor

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.

FINANCIAL EDUCATION RESOURCES

SIX IN SIXTY

April 23, 2019



Six Resources Sixty Minutes

Our Six Resources

- CFPB Youth Financial Education Resources
 - FastLane
 - High School Financial Planning Program
 - Napkin Finance
 - FinLit Forums
 - Two Cents
- 

Six in Sixty

RESOURCE #1



CFPB Youth Financial Education Resources

Resources for Educators and Parents

The screenshot shows the CFPB website's 'Youth financial education' page. At the top, the CFPB logo and navigation menu are visible. The main heading is 'Youth financial education', followed by a paragraph explaining the importance of financial education for young people. A featured tool section highlights 'The journey to financial well-being' with a 'Get started' link. To the right, there is an 'About us' section, a 'STAY INFORMED' sign-up form with an email field and 'Sign up' button, and a 'RESOURCES FOR PARENTS' section. The page is framed by an orange border.

cfpb Consumer Financial Protection Bureau

Search Submit a Complaint

Consumer Tools Practitioner Resources Data & Research Policy & Compliance About Us

Youth financial education

Developing financial knowledge, skills, and habits is an important stepping stone on young people's path to adult financial well-being. The tools and resources listed here support K-12 financial education.

Featured tool

The journey to financial well-being

Explore key steps young people take on the journey to adult financial well-being, including a look at when, where, and how youth learn and develop the building blocks of financial capability.

[Get started](#)

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

STAY INFORMED

Sign up to be notified about upcoming webinars and other financial education resources.

Email address

[Sign up](#) [See Privacy Act statement](#)

RESOURCES FOR PARENTS

Try the Money as You Grow activities and conversation starters to help children develop money skills, habits, and attitudes that can serve them well as adults. Money As You Grow Bookshelf can help parents and caregivers get started reading and talking with their children.

Tools and resources to teach youth financial capability in the classroom

<https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/>



Building Blocks of Financial Literacy

Executive Function

ability to plan ahead, remember information, multitask, solve problems, and control impulses

Financial Habits and Norms

the values, standards, routine practices, and rules to live by that you use to navigate your daily financial activities

Financial Knowledge and Decision Making

include familiarity with financial facts and concepts along with competency in research and analysis



For Educators

Tools and resources to teach youth financial capability in the classroom

If you work with children and youth, you can help them develop the building blocks of financial capability—at school, at home, and in the community. The Bureau’s tools and resources can help you teach financial literacy across the curriculum, even if you’re new to the topic.

Teaching and learning strategies

Incorporate the building blocks of financial capability into your classroom and assess student progress toward key milestones.

[Teach the building blocks](#)

Engaging classroom activities

Find activities that can help you teach the building blocks of financial capability across the curriculum.

[Find financial literacy activities](#)

[**https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/**](https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/)

Teaching middle school students

Financial habits and norms

Financial habits and norms are values, standards, routine practices, and rules of thumb around money. These help people navigate their day-to-day financial lives.

Watch for a student to demonstrate:

- **Positive money attitudes** – understands the value of savings, frugality, planning, and self-control
- **Savings planning** – explains his or her own values for when, and how to save money
- **Spending planning** – explains his or her own values for when and how to spend money
- **Math skills** – applies math concepts beyond simple addition and subtraction

To develop these skills you can:

- Define positive habits, such as saving for short-term and long-term goals and needs
- Discuss values that support healthy saving and spending plans
- Share shortcuts and rules of thumb and identify the money principles at work
- Guide students into setting realistic goals, whatever their money situation
- Encourage students to keep their saving and spending plans visible and handy
- Build applied math skills through hands-on exercises

Financial knowledge and decision-making skills

Financial knowledge and decision-making skills are exhibited by deliberate actions, like financial planning, research, and intentional decisions.

Watch for a student to demonstrate:

- **Aligned decision-making** – makes spending and saving choices that are consistent with his or her goals and values
- **Self-confidence** – approaches basic money tasks without hesitation
- **Research skills** – seeks financial information from community, media, peers, and school
- **Ability to meet goals** – can identify a time he or she successfully managed money or another resource

To develop these skills you can:

- Develop students' ability to compare and contrast, so they can analyze their options
- Make lessons relevant to students' lives and choices
- Provide opportunities for repeated practice
- Introduce students to trustworthy sources of financial information
- Expose students to your state standards or common financial literacy standards

Teaching high school students

Financial habits and norms

Financial habits and norms are values, standards, routine practices, and rules of thumb around money. These help us navigate our day-to-day financial lives.

Watch for a student to demonstrate:

- **Positive attitude** – places value on savings, planning and self-control
- **Savings norm** – considers for what, when and how to save money
- **Spending strategy** – considers for what, when and how to spend money

To develop these skills you can:

- Define positive habits such as saving for short-term and long-term goals and needs
- Discuss values that support healthy saving and spending plans
- Build math skills through hands-on exercises

Executive function

Strong executive function makes it easier to plan, focus attention, remember details and juggle multiple tasks.

Watch for a student to demonstrate:

- **Impulse control** – thinks before acting
- **Strong working memory** – remembers key information
- **Flexible thinking** – adjusts to the unexpected
- **Planning and prioritizing** – decides on a goal and how to meet that goal
- **Task initiation** – knows how to start on a project

To develop these skills you can:

- Model consistent routines
- Give students lesson outlines
- Give step-by-step directions
- Use rubrics that describe what a successful assignment looks like
- Break assignments into smaller chunks with deadlines that build to a final assignment
- Build students' confidence over time by grading work completed, rather than focusing on work left undone

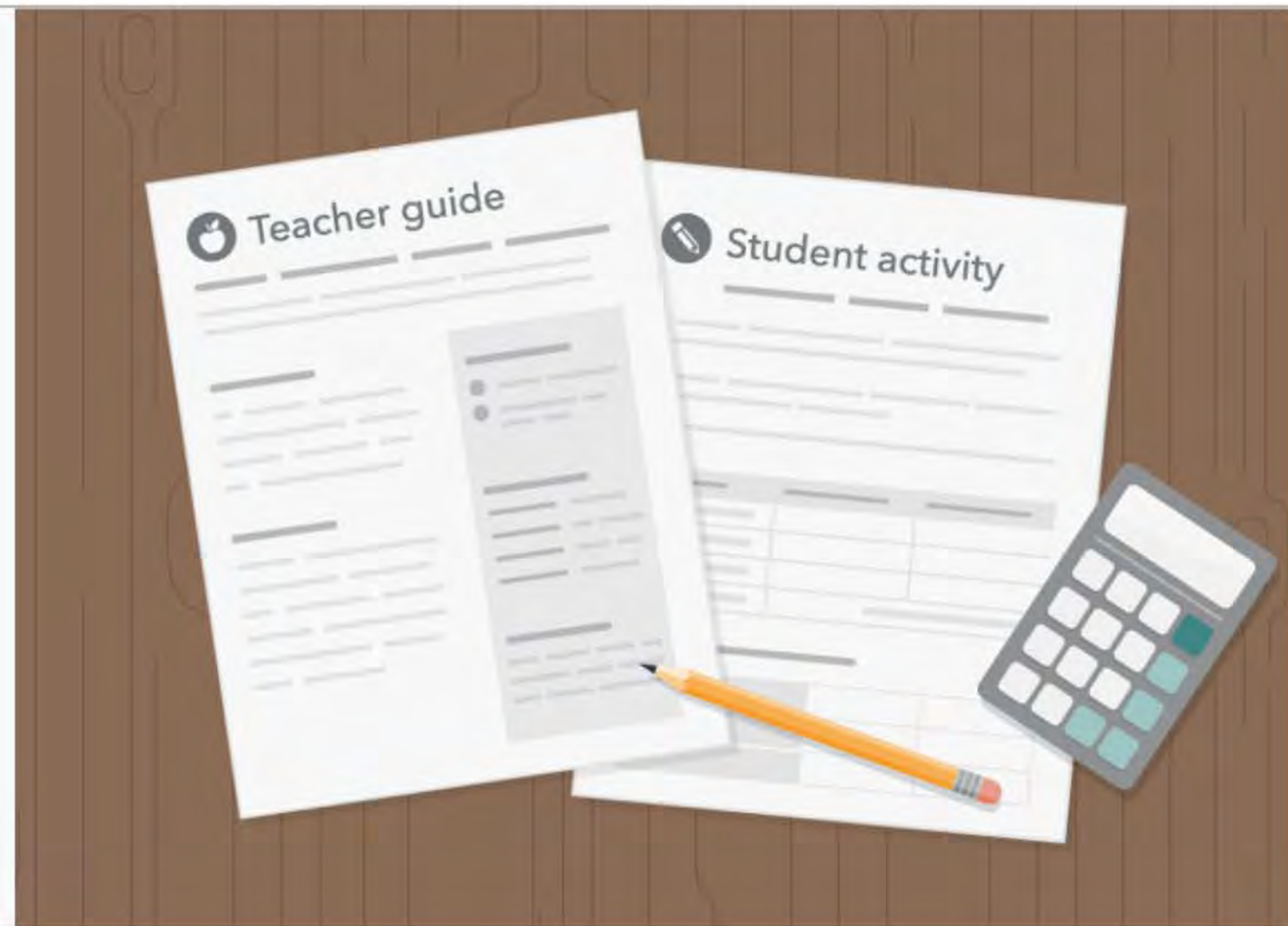
For Educators

⚙️ Featured tool

Search for classroom activities

Discover age-appropriate classroom activities to help students develop the building blocks of youth financial capability.

[Search classroom activities](#)



Filter results by

Narrow your search by selecting specific activity features.






Building block

- Executive function
- Financial habits and norms
- Financial knowledge and decision-making skills

School subject

- CTE (Career and technical education)
- English or language arts
- Fine arts and performing arts
- Math
- Physical education or health
- Science
- Social studies or history
- World languages


Topic

- Earn 
- Save and invest 
- Protect 
- Spend 
- Borrow 

63 activities

[Drawing your own savings comic strip](#)

UPDATED FEB 14, 2019

 Ideal for: High school (9-10), High school (11-12)

Students identify an important lesson about saving money and create a comic strip reflecting that lesson.


KEY INFORMATION

Topic: Save and invest (Saving for long-term goals)

Age range: 13-15, 16-19


Bloom's Taxonomy level: Apply, Create

BUILDING BLOCK

 Financial habits and norms

[Reflecting on what's worth saving for](#)

UPDATED FEB 14, 2019

 Ideal for: High school (9-10), High school (11-12)

Using the strategies of reflective writing, students create a personal statement sharing their hopes and dreams of things they would like to have or accomplish in the future.

KEY INFORMATION

Topic: Save and invest (Saving for long-term goals)

BUILDING BLOCK

 Executive function

Writing a personal savings statement

Using the strategies of expository writing, students create a personal savings statement sharing their personal beliefs about saving money.

Learning goals

Big idea

Saving money can help you achieve financial well-being.

Essential questions

- Why is saving money a good financial strategy?
- What do you feel is worth saving for?

Objectives



- Create a well-crafted expository paragraph that describes why saving money is important to you
- Begin to plan for spending and savings decisions that are aligned with personal goals and values

What students will do

- Write a topic sentence that presents their values or ideas related to saving money.
- Write and organize at least three supporting sentences that broaden and deepen the points made in their topic sentence.
- Write a concluding sentence that summarizes key points or revisits ideas from the topic sentence.

KEY INFORMATION

Building block:

-  Executive Function
-  Financial habits and norms

Grade level: High school (9-12)

Age range: 13-19

Topic: Save and invest (Saving for long-term goals)

School subject: CTE (Career and technical education), English or language arts, Social studies or history

Teaching strategy: Personalized instruction, Direct instruction

Bloom's Taxonomy level: Create

Activity duration: 45-60 minutes

STANDARDS

Council for Economic Education
Standard III. Saving

Jump\$tart Coalition
Spending and saving - Standard 1

What students will do

- Write a topic sentence that presents their values or ideas related to saving money.
- Write and organize at least three supporting sentences that broaden and deepen the points made in their topic sentence.
- Write a concluding sentence that summarizes key points or revisits ideas from the topic sentence.

Measuring student learning

Once students complete the "Writing a personal savings statement" worksheet, you'll have an idea of their learning and understanding.

If you choose to use the scoring rubric below to grade this activity, be sure to share it with all students so they know what criteria matter most and they can plan accordingly.

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.

Criteria	Possible points	Points earned
Grammar/style: Uses correct grammar and appropriate sentence, paragraph, and writing conventions.	15	
Vocabulary/word choice: Selects words and language to get their points across effectively.	15	
Topic sentence: Clearly presents a main idea for the paragraph.	20	
Supporting sentences: Includes at least three sentences that provide evidence or examples to reinforce the topic sentence.	30	
Concluding sentence: Summarizes key points or revisits ideas from the topic sentence to bring closure.	20	
Total points	100	

Name: _____ Date: _____ Class: _____

BUILDING BLOCKS STUDENT WORKSHEET

Reflecting on what's worth saving for

Reflecting on big-ticket items we'd really like to have and setting clear savings goals can motivate us to save our money.

Instructions

1. Describe one or two things you hope to have but can't afford right now.
2. Reflect on why these things are worth saving for. Consider whether this is a "need" or a "want." If it is a "want," be sure to emphasize why you'd choose to spend your money on that over some needs you may have in your life.
3. Conclude by explaining how having the thing(s) you described will enhance your life.

Reflective writing

For each of the three parts of this reflective writing process, please write at least one complete paragraph.

Description

Describe one to two things you hope to have someday, but you can't afford right now.



For Educators

Tools and resources for educators

The Bureau provides tools and resources to understand best practices in financial education, evaluate financial education curricula, and explore relevant research.

A developmental model

The Bureau's framework for how youth acquire the building blocks of financial capability from K to 12 helps educators reach youth at pivotal points in their development.

[Learn about the building blocks](#)

Research and resources

The Bureau supports educators and community leaders by conducting research and developing resources to improve financial education and support evidence-based policy and program decisions.

[Discover research and resources](#)

Financial education curriculum review

Use the Bureau's evidence-based tool to review and compare financial education curricula so you can choose the one that best meets the needs of your students and classrooms.

[Conduct a curriculum review](#)

Printed copies of materials

The Bureau provides information, tools, and resources that lead to more effective design and delivery of financial education. You can download or order these materials from our publications page.

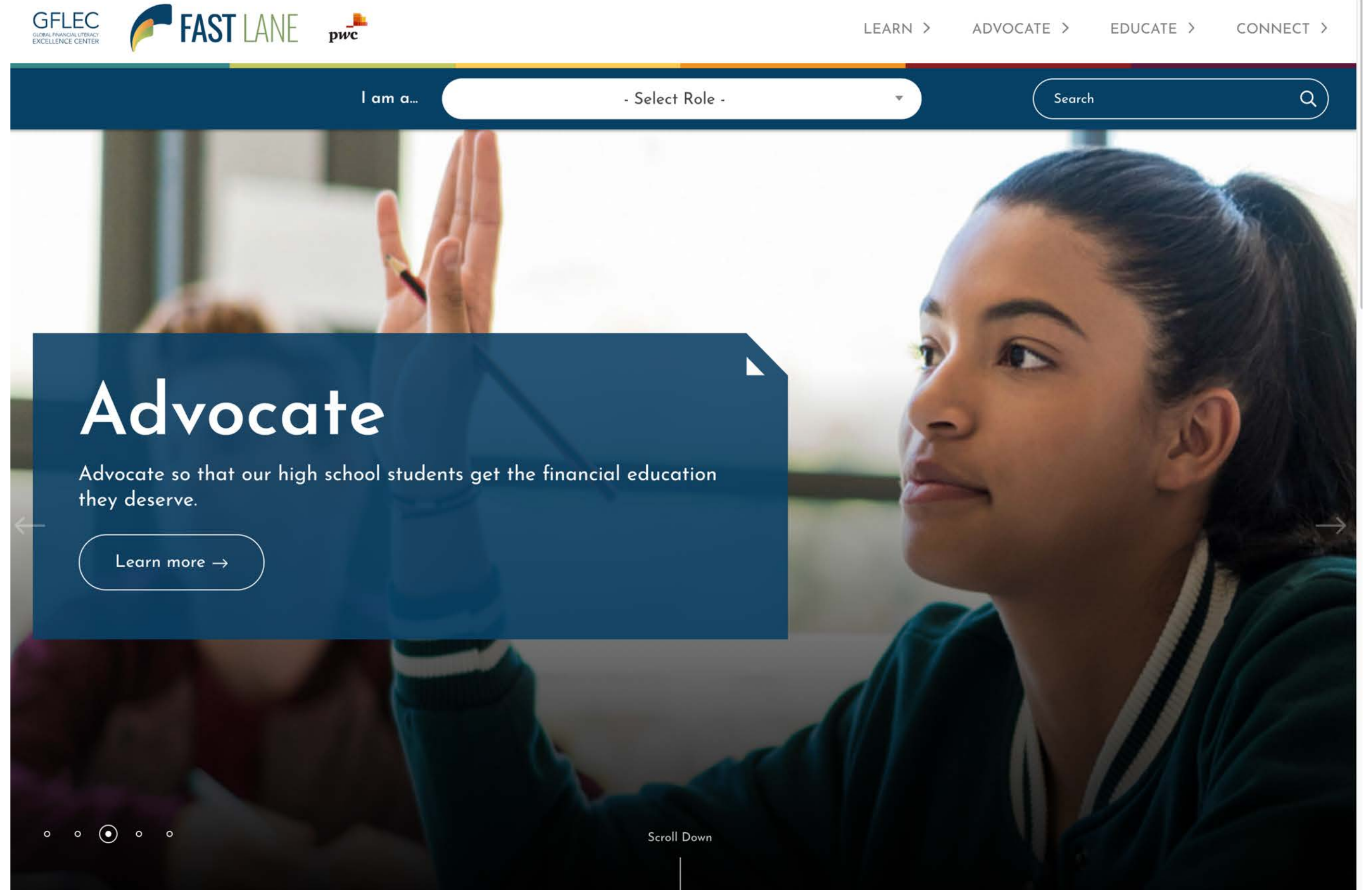
[Access free printed copies of materials](#)

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RESOURCE #2



FastLane



<https://fastlane-education.org/>

I am a...



Teacher



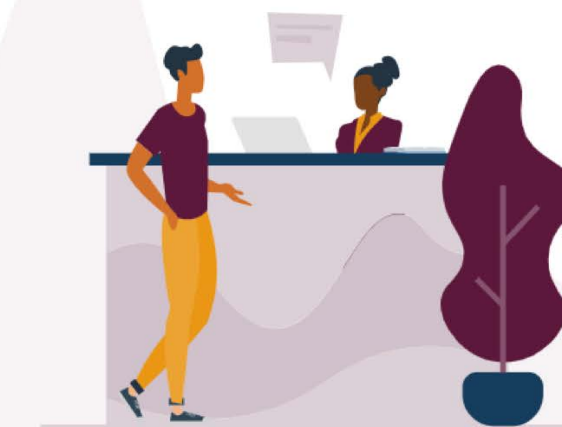
Parent and
Guardian



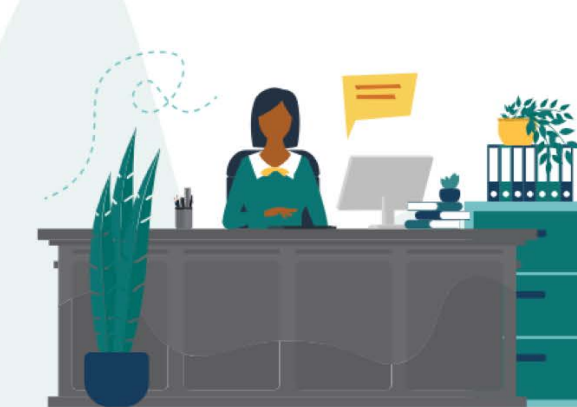
Student



Community
Member



School
Administrator



Policy Maker

Step 2

I want to...



Learn

Learn why it's smart to be smart about money so I make good choices, reduce financial stress, and avoid money worries later on.



Advocate

Advocate for the financial education I need to follow my dreams, including my financial aspirations.



Educate

Educate myself so I can be in the driver's seat of my financial future.



Connect

Connect with others who are taking charge of their financial future.



Join the conversation

You are not alone. There are many organizations and passionate individuals who believe that financial literacy is a vital skill, one every child needs. Our forum provides a space to share effective methods of teaching and strategies to advocate for financial education in your local schools and governments. Share your challenges and successes and discover what has worked for others. We are stronger together.

[Join the Forum](#)

[Log In](#)



Check out our webinars

Fast Lane will post bimonthly webinars on topics around financial education in schools and at home. Learn all about how to best advocate for financial education, what works in teaching financial education, what the latest research on effective financial education finds, and how to conduct an evaluation that will help you improve your program.

[Join our webinars](#)



— Posted on March 26, 2019 —

An Introduction to Fast Lane

In this Webinar, you will learn all about Fast Lane and how you can best leverage its resources and features.

[Watch Now →](#)



Find funding opportunities

Funding is a common obstacle for launching financial education programs in schools. Luckily, there are funding opportunities available to support the learning, teaching, and advocating for these programs. Check out this list of possible opportunities to kick start or expand your financial education program.

[Funding Opportunities Database](#)



Explore other ways to connect

There are a number of ways to connect with other parents, teachers, and members of your community. Here are some groups that you can join to find like-minded financial education enthusiasts and share your experiences!

[Networking Database](#)

School Administrator Advocacy Toolkit



It is crucial to boost students' financial literacy so that they can be successful in life. Schools are vital to achieving this goal. Most important, they can offer a course in financial education taught by a confident educator. To drive home the personal finance lessons, classes must talk about money and finances in ways that click with teenagers and are sustainable over the long run.

That sounds ambitious—because it is. But it's also achievable.

There are plenty of ways that you can improve the financial education programs your local schools provide.

THE ROAD TO FINANCIAL LITERACY



STARTING LINE

No financial education concepts are taught in the local high school.



Keep going! A passionate educator can rev the engines of learning.

1

MILE MARKER 1

Personal finance has been introduced by individual teachers in local high schools.



Keep going! Financial programs that have administrative buy-in are more likely to get support and grow.

MILE MARKER 2

Financial literacy standards have been adopted.

2



Keep going! Getting personal finance standards is a great step forward; get those standards implemented in the classroom.

3

MILE MARKER 3

Financial education is offered as an elective or is included within some course content.



Keep going! Students make big gains when teachers have the time to cover all the important topics in personal finance and all students receive financial education.

MILE MARKER 4

Personal finance (at least a semester's worth) is required for all students.

4



Keep going! A requirement is great news! It's important for teachers to be ready to take on this content and feel confident to teach it.



FINISH LINE

Personal finance courses (at least a semester's worth) are required for all students, courses are evaluated, and improvements are made when necessary.



Keep going! Don't stop the engine, personal finance is an area that changes. Technological advancements impact the way students interact with money, and teaching materials should be kept current.

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RESOURCE #3



High School Financial Planning Program

New and Improved
in January
www.hsfpp.org



High School Financial Planning Program

About Instructors Students Resources

Create a Free Account | Log in

Search



Welcome to HSFPP

Welcome to the Updated HSFPP Experience

The site includes enhancements of favorite resources and new features for instructors, learners and parents. Explore the HSFPP website landmarks.

Instructor Resources—The Main Attraction

- **Download Curriculum.** Immediately access everything you need to teach online. Choose the entire curriculum, specific lessons or individual files.
- **Order Free Printed Materials.** It is now even easier to request free printed materials to supplement the learning experience.
- **Share on Google Classroom.** Use the Google Classroom icon to assign individual lesson pages or share specific resource articles with your students.
- **Find Training Opportunities.** Search the calendar to find webinars or local financial education training events.

[Go to Instructor Overview](#)

New and Improved Features

[Download PDF.](#)



The NEFE High School Financial Planning program will launch a redesigned website early January 2019.



- Download Curriculum
 - Download the entire curriculum
 - Materials organized by lesson
- Order Free Printed Materials
 - Simplified ordering procedures
- Learner Materials
 - No student account required

Individual Lesson Pages

- Lesson pages providing all learner handouts and related resources

Resource Library

- Filter resources by audience, financial topic or resource type

Bookmark Lessons and Resources

Interactive Budget Wizard

Parent Page and Resources



HSFPP.org 2019 Highlights

- Download Comprehensive Curriculum
Everything you need to teach immediately available online. Choose the entire curriculum, specific lessons or individual files.
- Request Free Printed Materials
Support the online instructional curriculum with printed student guide booklets, participant certificates and an instructor starter kit.
- Share Students Lesson and Resources
Instructors can assign lessons or share resources using the Google Classroom icon or sharing the URL. No student account required.
- Bookmark Resources and Lessons
Resources and lesson pages can be bookmarked and easily revisited in your personal My HSFPP page under your profile.
- Interactive Budget Wizard
Walk through the steps of making a budget that works for you. Return later to compare your saved budget estimates with actual amounts.

[Help](#)

HSFPP.org

2019 Highlights



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Interactive Budget Wizard

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Students



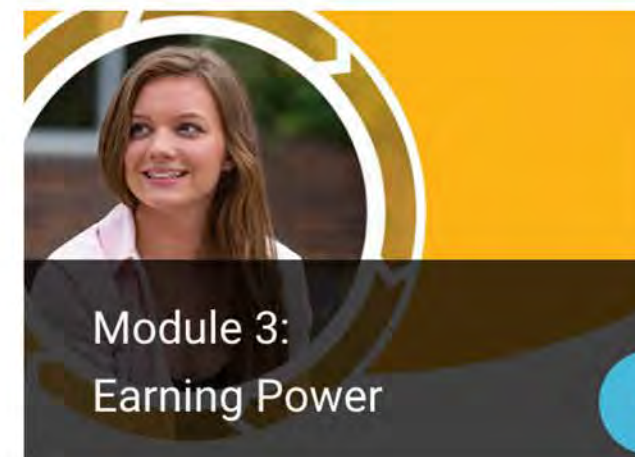
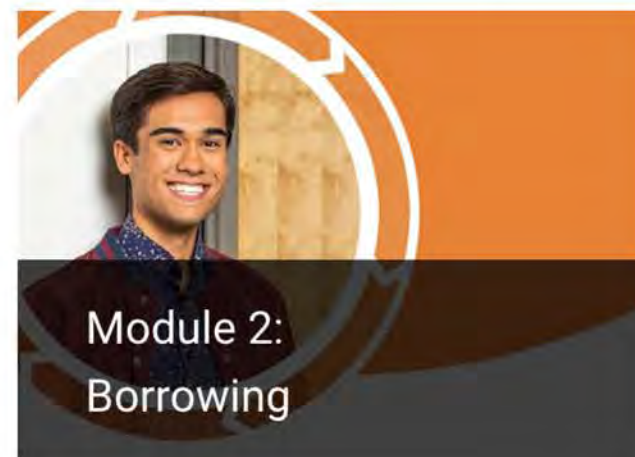
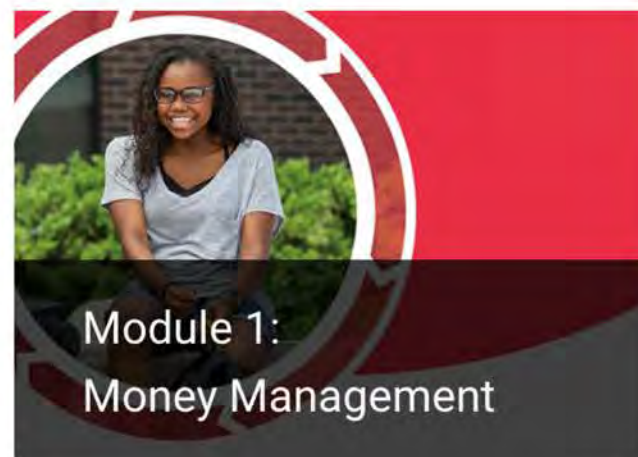
Plan for the Journey Ahead with Financial Education

Financial planning is not just about money. It's about your journey: where you want to go, what you want to do, what your life will be like. How will you sort through all the possible pathways and make your dreams a reality?

This program helps you discover tips and tools to intentionally choose your direction while navigating the unknown frontier of your financial future. Learn how to chart and adjust your route as your values and life circumstances change.

Select Your Lesson

Your financial plan will contain many different topics and components. The 'Challenge' included with each lesson provides you with a component of your plan that you can update as your values and life situations change.



[? Help](#)



Lessons:

[1-1 Money Habits](#)

[1-2 Goals](#)

[1-3 Decisions](#)

[1-4 Spending Plan](#)

[1-5 Cash Flow](#)



Lessons:

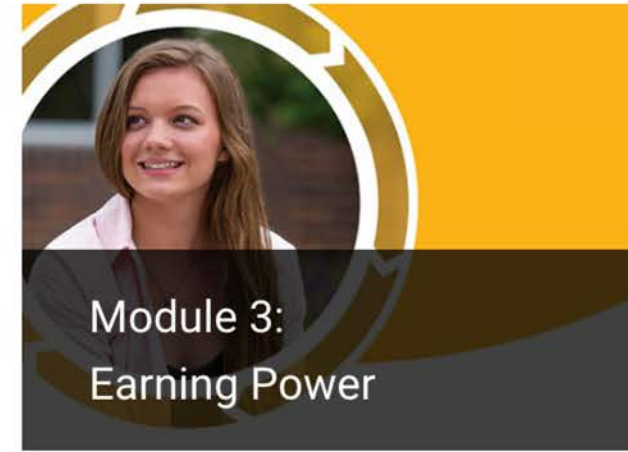
[2-1 Using Credit](#)

[2-2 Credit Costs](#)

[2-3 Credit Rating](#)

[2-4 Rights and Responsibilities](#)

[2-5 Identity Fraud](#)



Lessons:

[3-1 Invest in Yourself](#)

[3-2 Job Benefits and Costs](#)

[3-3 Pay and Taxes](#)

[3-4 Lifestyle](#)

[3-5 Plan for Change](#)



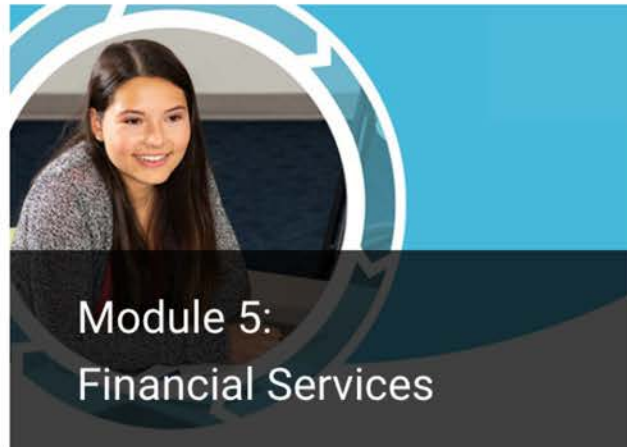
Lessons:

[4-1 Put Savings to Work](#)

[4-2 How Investing Works](#)

[4-3 Choosing Investments](#)

[4-4 Investment Strategy](#)



Lessons:

[5-1 Checking Accounts](#)

[5-2 Financial Tools and Technology](#)

[5-3 Financial Fraud](#)

[5-4 Financial Service Providers](#)



Lessons:


[6-1 Manage Risk](#)

[6-2 How Insurance Works](#)

[6-3 Selecting Insurance](#)

[6-4 Auto Accidents Happen](#)

[? Help](#)

Module 1:
Money Management 

Module 2:
Borrowing 

[2-1 Using Credit](#)

[2-2 Credit Costs](#)

[2-3 Credit Rating](#)

**[2-4 Rights and
Responsibilities](#)**

[2-5 Identity Fraud](#)

Module 3:
Earning Power 

Module 4:
Investing 

Module 5:
Financial Services 

Module 6:
Insurance 

Lesson 2-4 Rights and Responsibilities



You probably don't think of a loan or credit-card application as a contract, but it is. By signing on the dotted line, you're entering into an agreement between you and the lender about what each of you must or must not do. You have responsibilities you have to meet to uphold your end of the contract, but so does the lender.

What You'll Learn

Explore the rights and responsibilities of borrowers and lenders.

Lesson Materials:



[Lesson Pack](#)



[Student Guide Book](#)



[Lesson Slide Handout](#)

OVERVIEW

You probably don't think of a loan or credit-card application as a contract, but it is. By signing on the dotted line, you're entering into an agreement between you and the lender about what each of you must or must not do. You have responsibilities you have to meet to uphold your end of the contract, but so does your lender.

Your responsibilities include not taking on more debt than you can afford. Find out how much is too much and learn more about the legal rights and responsibilities of borrowing.

LEARNING OUTCOMES

In this lesson you will learn about the rights and responsibilities of borrowers and lenders. Along the way you will:

- Explain your legal rights and responsibilities when agreeing to a contract.
- Recite guidelines for borrowing limits.
- State where to get help with credit issues.

Use what you learn to write a code of conduct for borrowing.

LEARNING TASKS

These tasks match pages 16-34, 39 in Student Guide 2.

__ 1.	Explain why you think credit is good or bad.
__ 2.	Check your knowledge of ways you can improve your credit score.
__ 3.	Find out what you are getting into when signing a credit contract. Complete Activity 2.9: Rights and Responsibilities as you examine the fine print on a credit agreement.
__ 4.	When is debt too much? Find out as you complete Activity 2.7: Know the Limit .
__ 5.	Use the SHREWD guidelines to complete Activity 2.6: Good and Bad Uses of Credit .
__ 6.	Complete Challenge 2-C: Credit Code of Behavior to write your personal code for borrowing.



TAKING IT HOME

Think about a right or responsibility that you take on at home or think you are ready to take on. Write a contract with your parents/guardians to clarify the rights and responsibilities for both you and your parents. Clarify the terms of the arrangement for work you do or privileges you have such as using the family car, following a curfew, or having a cellphone.



EXTENSION

Research and create a consumer protection marketing campaign for your school or community. Select either "identity fraud" or "rights and responsibilities of borrowers" for your campaign.

1. Collect information and compelling facts from at least four different reliable sources.
2. Compile information to create 10 of the most useful "tips" for the campaign.
3. Check that your tips are accurate, concise, easy-to-understand, and free from writing errors.
4. Determine the most appropriate media for your campaign: posters, brochures, school/cable access television show, website, or Internet video.
5. Create your campaign materials.
6. Deploy your campaign!
7. If time allows, measure the impact of your campaign with a survey before and after your campaign.

MODULE
02

BORROWING:

Use—Don't Abuse

WWW.HSFPP.ORG

NEFE HIGH SCHOOL FINANCIAL PLANNING PROGRAM

Taking it Home

- Think about a right or responsibility that you take on at home or think you are ready to take on. Write a contract with your parents/guardians to clarify the rights and responsibilities for both you and your parents. Clarify the terms of the arrangement for work you do or privileges you have such as using the family car, following a curfew, or having a cellphone.

Learn More

- Research and create a consumer protection marketing campaign for your school or community. Select either “identity fraud” or “rights and responsibilities of borrowers” for your campaign.
- If borrowing is an option you are considering to pay for college, spend time comparing features of loans available for students. Especially take a look at the borrowing costs and repayment terms for types of federal loans – Perkins loan, subsidized Stafford loan, unsubsidized Stafford loan, and Parent Loans for Undergraduate Students (PLUS) – and for at least two types of private student loan options.

Related Resources

- Find helpful tips and tools from the [Resource Library](#).
 - Smart About Money how-to tutorial: [Credit and Debt](#)
-

Talking Points for Parents

While your teen is learning about borrowing and credit, consider ways to reinforce learning from home.

- If your teen has permission to use a family phone, vehicle, debit card or credit card, discuss the responsibilities and expectations that go along with the authorized use.
- Share a story about a time that you communicated with a business about a billing issue. Describe any procedures that were followed or any particular actions that were helpful.

Get Instructional Materials

Instructors can download the entire curriculum or select specific topics, lessons or files to package into a zip file. Do you need just one file? Each individual item is hyperlinked so you can open or save a specific file.

Complete HSFP Program - Instructor and learning materials for all lessons

Selecting this option will automatically select all modules, module materials, lessons and lesson materials needed to teach a successful personal finance course. Or, you may select individual materials by selecting any option below.

Module 1: Money Management - Control Your Cash Flow

Manage spending to meet financial goals and minimize the impact of financial obstacles.

[Show Lessons](#) ▼

Module 2: Borrowing - Credit: Use--Don't Abuse

Control personal credit and debt.

[Show Lessons](#) ▼

Module 3: Earning Power - More Than a Paycheck

Boost personal earning capability.

Download Selected

[? Help](#)

Six in Sixty

RESOURCE #4

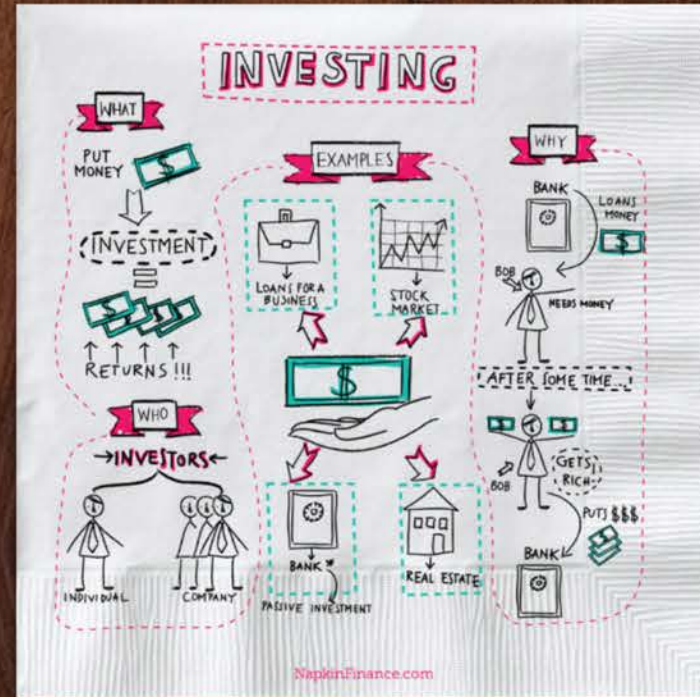


Napkin Finance

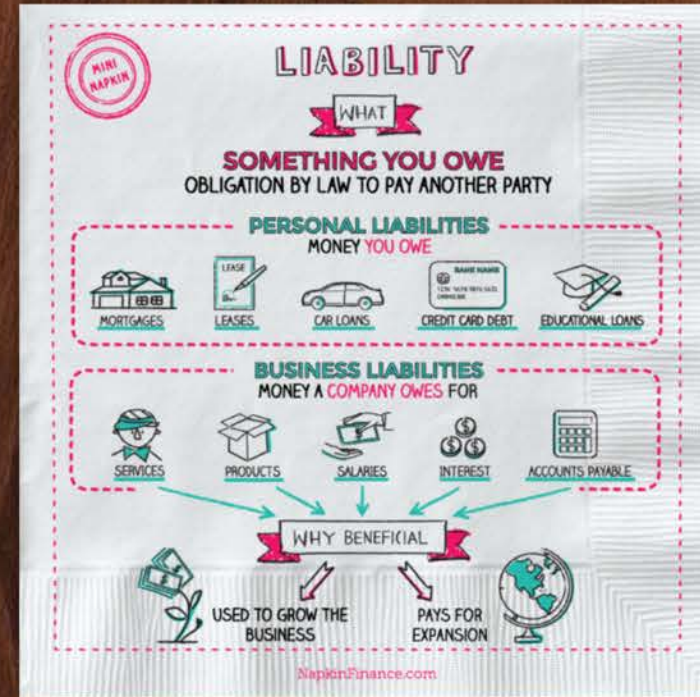


Napkins: a visual guide to understanding money

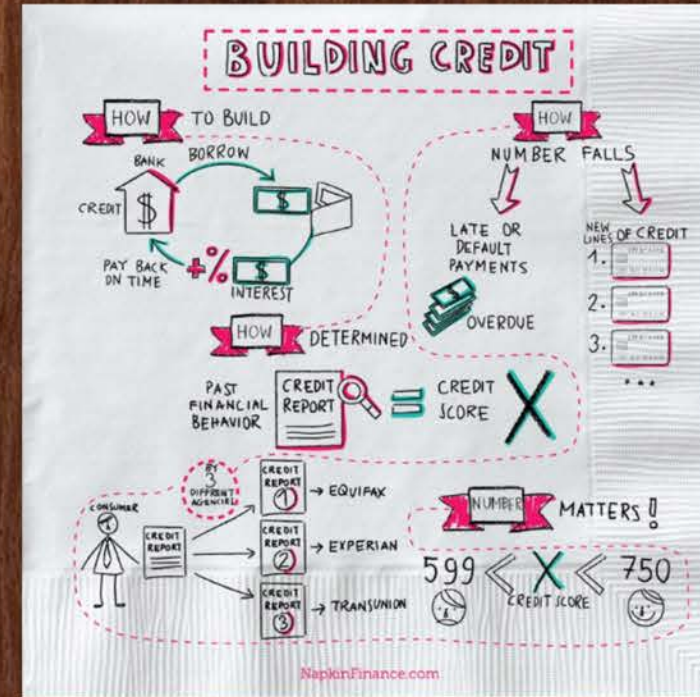
<https://napkinfinance.com/>



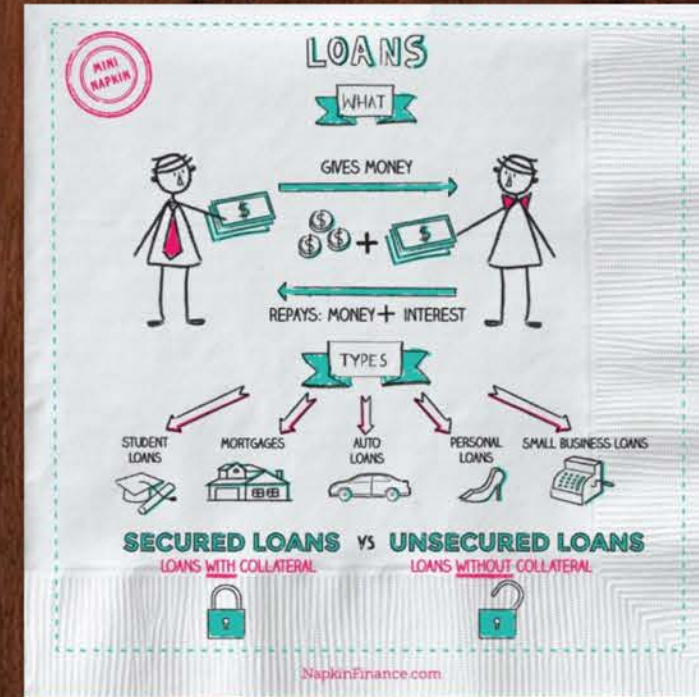
Investing



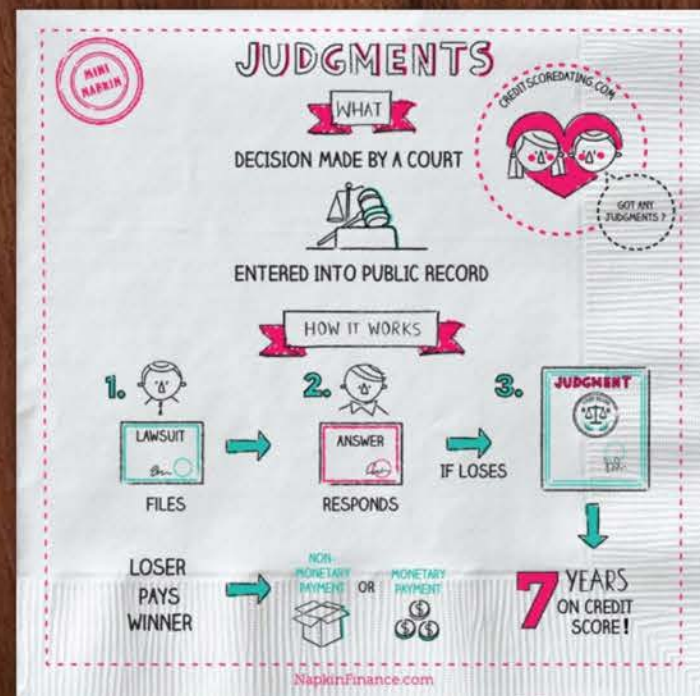
Liability



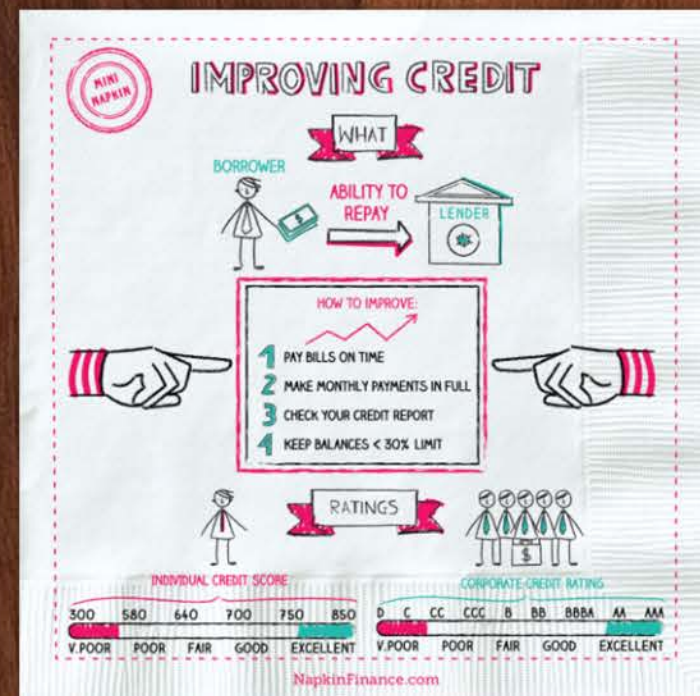
Building Credit



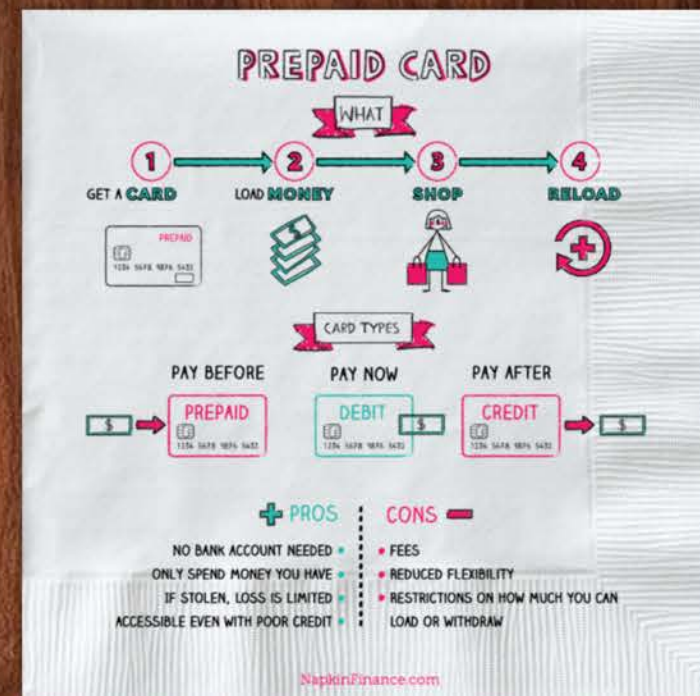
Loans



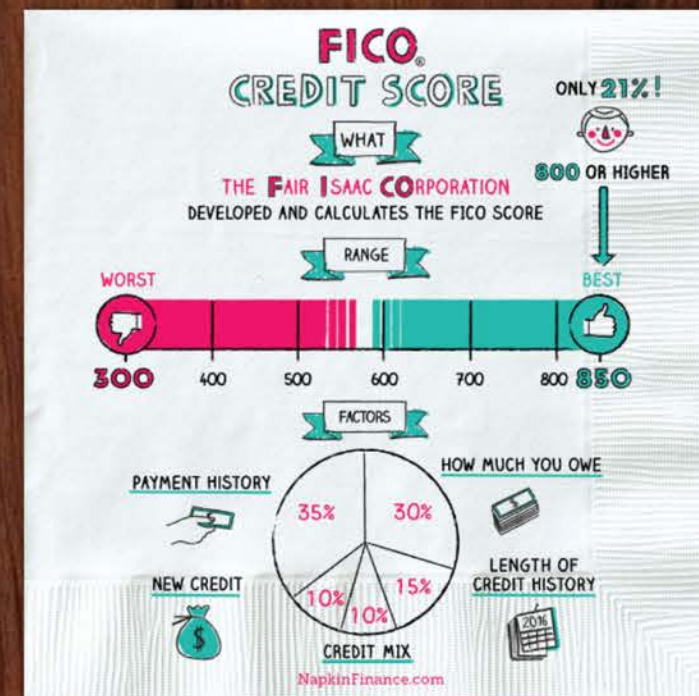
Judgments



Improving Credit



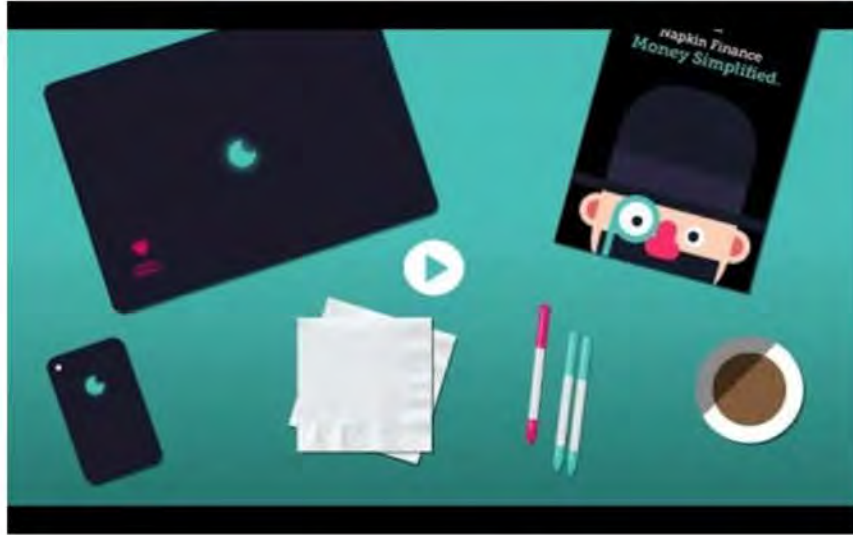
Prepaid Card



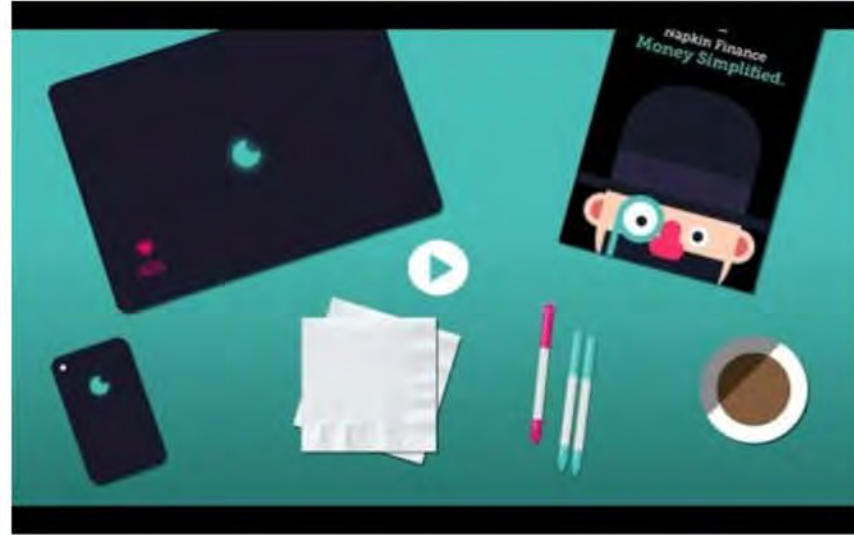
FICO

Videos 31

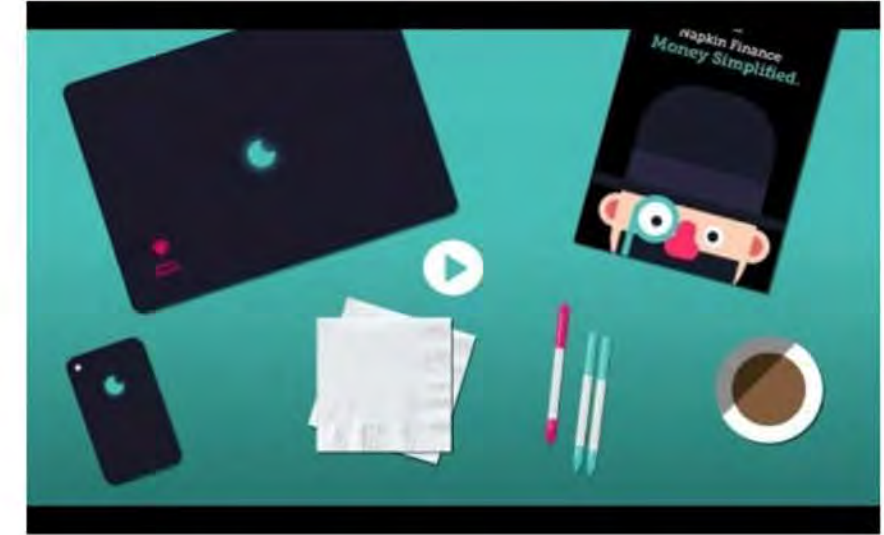
Watch and learn.



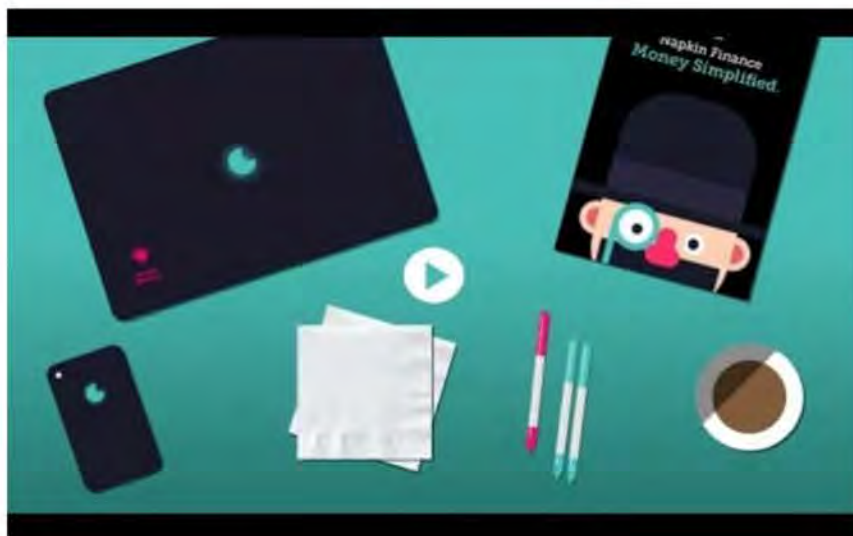
[Building Credit Live](#)



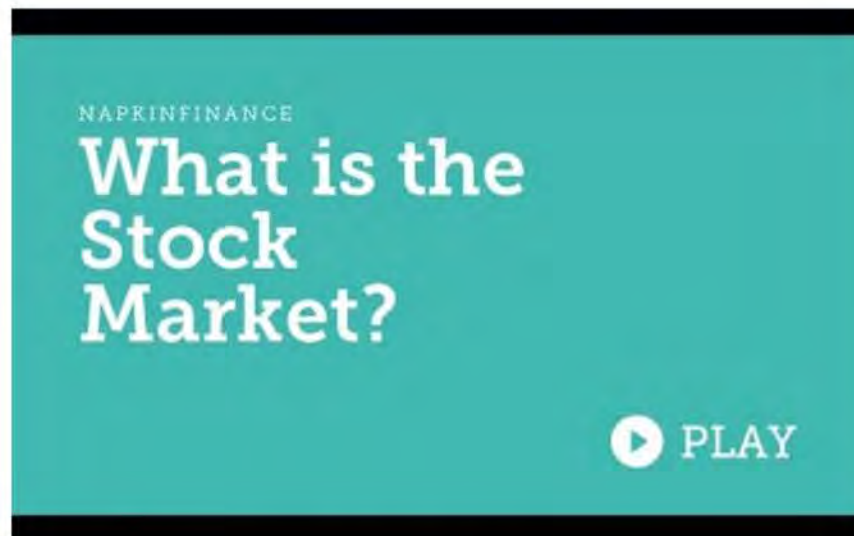
[Paying for College Live](#)



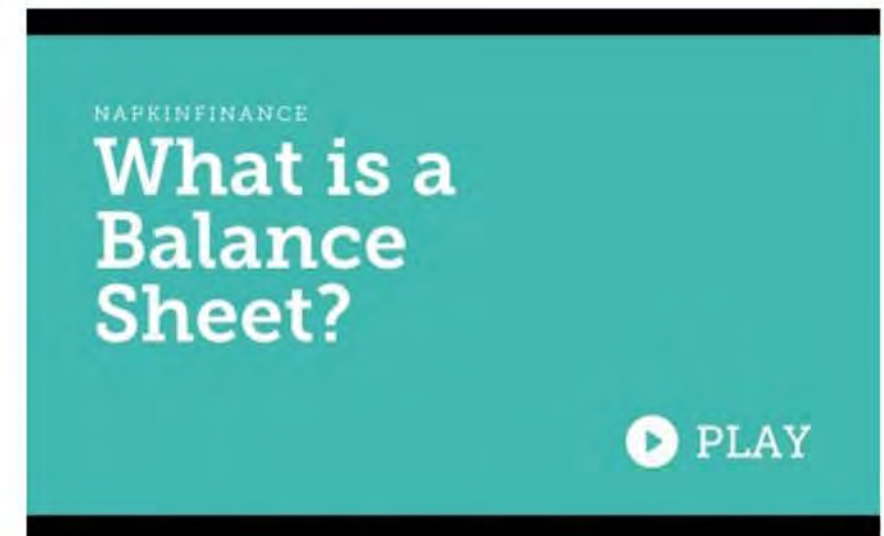
[APR \(Annual Percentage Rate\) Live](#)



[FICO Live](#)



[The Stock Market](#)



[What is a Balance Sheet?](#)

Six in Sixty

RESOURCE #5



FinLit Forums



FinLit Forums

Conference-style programs involving multiple state and non-profit agencies that provide high school and college students with critical financial knowledge to be successful in the next stages of their lives.





Customizable Format

- Combining schools at a host venue
- One or multiple rooms
- Round robin or breakout sessions

Potential Topics

- Understanding Credit Reports and Scores
- Banking Basics
- Saving and Investing
- Insurance 101
- Funding Post-Secondary Education
- Avoiding Identity Theft



Sample FinLit Forum Formats

Lansdale Catholic

One Group | School Gym

- 125 students - 90 mandatory business students -with a homework assignment
- 5 different speakers/topics
- Refreshments served in cafeteria

Pennsylvania College of Technology

4 Group Rotation | Round Robin

- 120 students + chaperones
- 9 area high schools
- 4 speakers/topics
- Complementary lunch at Le Jeune Chef restaurant



Schedule a FinLit Forum

**Have questions or want to
schedule a FinLit Forum
for your school?**

**Contact Katrina Boyer at
717-214-5565 or by email
at katrboyer@pa.gov**

Six in Sixty

RESOURCE #6



Two Cents

Brief Videos on a Variety of Financial Topics from PBS

PBS

Does Wealth Make You Meaner?
04/02/2019 | 5m 52s

RETIRE IN YOUR 30s?
Can You Really Retire in Y...
04/02/2019 | 6m 28s

I'm Young & Healthy, Can ...
04/02/2019 | 5m 27s

Should I Invest In Cannabi...
04/02/2019 | 6m 53s

TWO CENTS

<https://www.pbs.org/show/two-cents/>

TWO CENTS

Season 1

Season 1



Moving Without Spending a Fortune
10/30/2018 | 5m 52s



The Ugly Truth About Airline Fees
10/23/2018 | 5m 18s



Do Kids Need to Learn About Money?
10/23/2018 | 4m 53s



Is It Even POSSIBLE to Save for Retirement?
10/23/2018 | 6m 50s



Fighting the Wedding Industry
09/04/2018 | 5m 41s



How Do You Actually Buy a Home?
08/21/2018 | 5m 47s



Should You Break Up With Your Bank?
08/15/2018 | 5m 55s



Top 5 Biggest Financial Scams
07/25/2018 | 5m 58s



Should I Buy Bitcoin?
07/25/2018 | 5m 11s



Is My Identity Safe From Hackers?
07/09/2018 | 5m 44s



Women Financial Superpowers
06/27/2018 | 5m 21s



Budgeting Basics
06/27/2018 | 4m 49s



▶ 10 🔊 00:00 / 05:58

⌨️ CC ⚙️ ↗️

FINANCIAL EDUCATION RESOURCES

SIX IN SIXTY

April 23, 2019




Upcoming Webinars



April 30th

3pm or 7pm

Curriculum Deep Dive: Pathway
to Financial Success



May 14th

4pm or 7pm


Six in Sixty: Children's Books
and Games with Financial
Literacy Themes



May 21st

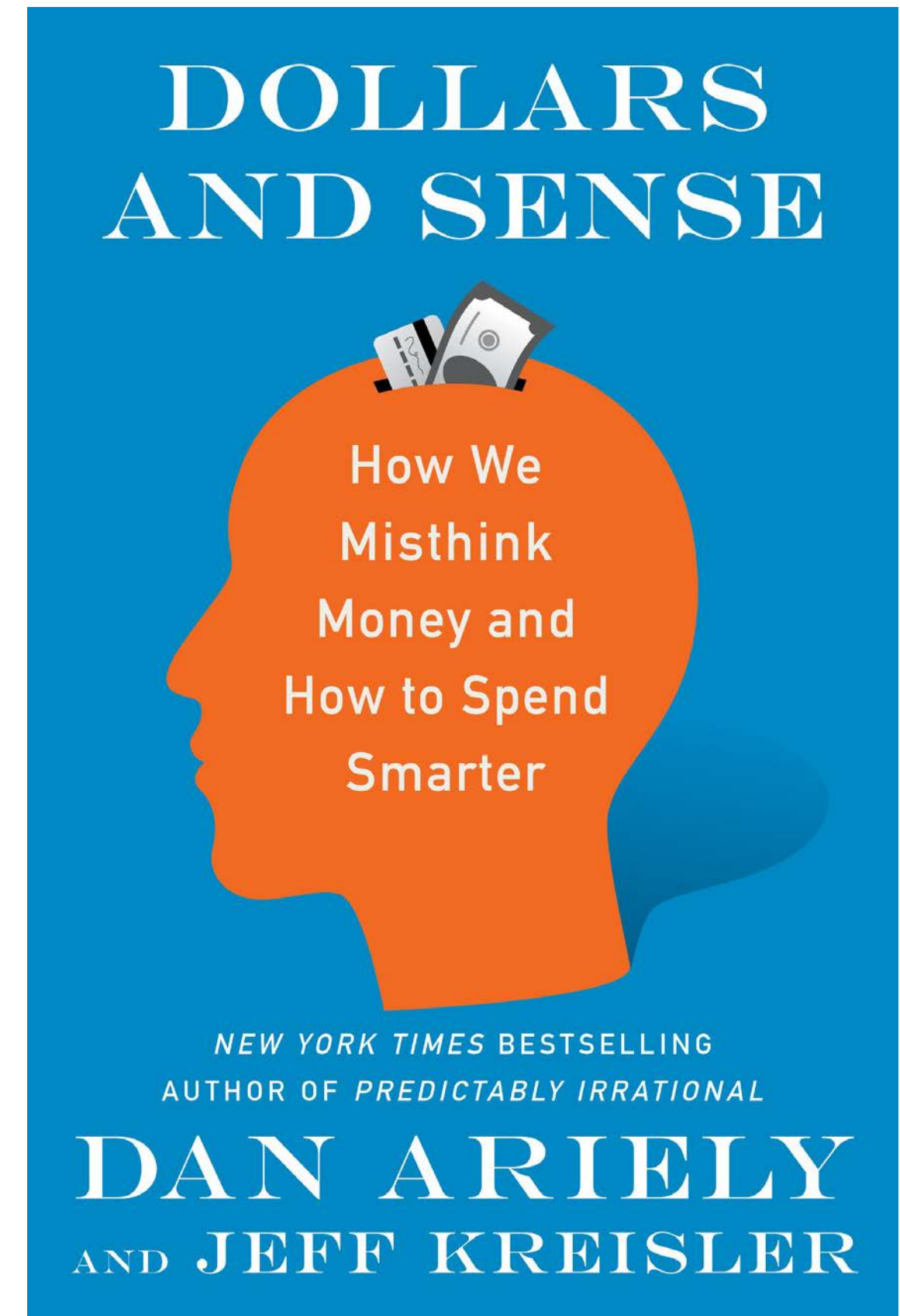
3pm or 7pm

The Status of Financial
Education in Pennsylvania and
Beyond



Online Book Studies

- Six-week sessions
- Twenty questions + 2 responses each
- No “live” requirement - do it on your own time
- Using Canvas by Instructure
- 20 free Act 48 hours
- Sessions begin:
 - April 24th
 - June 17th
- <https://forms.gle/Eq1LFKmCipNBqxVN9>





FINANCIAL LITERACY AMBASSADORS WANTED

Become part of the Making Cents PA Team!

- Certified educators – active or retired
- Passion for financial literacy
- Modest stipend from PSU
- Apply by sending cover letter and resume to Hilary Hunt by April 29th
- More information online
- <https://www.makingcentspa.org/finlitambassadorapplications/>

The Making Cents Project



Thank you for participating!