

Welcome!
Information You Can Use
Teaching Financial Literacy K-12

Section 1165 of PA 111 required the Michigan Department of Education to develop and make available to schools one or more model programs for youth financial education. Adopted programs were required “to incorporate financial education throughout the curriculum for grades K to 12, and be based on the concept of achieving financial literacy through the teaching of personal financial management skills and the basic principles involved with earning, spending, saving, borrowing, and investing.”

The document that follows is a list of financial literacy programs available to you that our working group selected as meeting the two criteria we established. The program must show:

- a. Alignment to Michigan Department of Education’s benchmarks and standards
- b. Alignment with one or more of the State Board of Education’s initiatives

These lists will assist you with the selection of materials on financial education. While some materials will cost you to purchase, others of equally high quality are free of charge.

These resources are not comprehensive economics curricula. They will allow you to augment your economics education program with high quality resources that increase the financial literacy of your students.

If you have materials that you believe will meet our criteria and would like them to be included in our annual review and update of new sources, you can send review copies to John VanWagoner at the Michigan Department of Education, P.O. Box 30008, Lansing, Michigan 48909.

Contact information, costs, and ordering information are available on the provider website as well as by searching the Jump Start clearinghouse at [Jumpstart Clearing House Website](#).



**Working Group for Selecting
Financial Literacy Models
PA 111
Section 1165**

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PA 111
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Summary of Programs Early Elementary Grades K-2 (Ordering information below)

Program (Specific content areas from national standards)	Income & Careers	Credit & Debit	Saving & Investing	Planning & Money Mgmt.	Financial Responsibility & Decision Making	Risk Mgmt & Ins.	Annotation including free/cost and details. (completely online/supplement)
Financial Fitness for Life: Pocket Power Grades 2-3 CEE	X	X	X	X			\$27.95 for teacher \$13.95 for students 16 lessons
JA Elementary School Grades K-2 Junior Achievement Website	X	X	X	X			Local JA provides for program costs in conjunction with JA representative. 6 lessons
Practical Money Skills for Life Grades K-2 VISA Practical Money Skills for Young Children Website	X	X	X	X			Online Free 4 lessons (may be more lessons)
Financial Lessons in a Box MCUL Financial Lessons In A Box Website	X	X	X	X	X		Free. Presentation kits include an overview, recommended age or grade, presentation detail, needed materials and correlations to Michigan educational standards and benchmarks.
Financial Soccer Financial Soccer Website	X	X	X	X	X	X	An online game for all ages

Summary of Programs Later Elementary Grades 3-5 (Ordering information below)

Program (Specific content areas from national standards)	Income & Careers	Credit & Debit	Saving and Investing	Planning & Money Mgmt.	Financial Responsibility & Decision Making	Risk Mgmt & Ins.	Annotation including free/cost and details. (completely online/supplement)
Financial Fitness for Life: Pocket Power Grades 3-5 CEE Financial Fitness For Life Grades 3-5 Website	X	X	X	X			\$27.95 for teacher \$13.95 for students 15 lessons 20-99 = 30% off 100+ = 40% off
Exchange City Grade 5 - 7 Experiencia, Inc. Exchange City Website	X	X	X	X			\$30.00 per student Six weeks of classroom preparation and 1 full day (5 hours) simulation experience

JA Elementary School Program Grades 3-5 Junior Achievement Website	X	X	X	X			Local JA provides for program costs in conjunction with JA representative. 6 lessons
Consumer Critter Crew Grades 3-5 Texas A+M University Extension, 4-H Curriculum Leader's Guide to Using Critter Crew Website. AgriLife Extension Bookstore Website	X	X		X			\$35.00 Six lessons includes family activities \$20.00 each for orders of 12 or more
Banking on Our Future.org Grades 4 - 5 Banking On Our Future Website	X	X	Saving Only	X			Registration Required 16 lessons Free On-line Also in Spanish
Hands-On Banking Hands On Banking Website	X	X	X	X			Online Free 4 Lessons
Practical Money Skills for Life Grades 3-6 Practical Money Skills For Children Website							
Financial Lessons in a Box MCUL Financial Lessons In A Box Website	X	X	X	X	X		Free. Presentation kits include an overview, recommended age or grade, presentation detail, needed materials and correlations to Michigan educational standards and benchmarks.
H.I.P. Pocket Change H.I.P Pocket Change Website							
Financial Soccer Financial Soccer Website	X	X	X	X	X	X	An online game for all ages

Summary of Programs Middle School Grades (Ordering information below)

Program (Specific content areas from national standards)	Income & Careers	Credit & Debit	Saving and Investing	Planning & Money Mgmt.	Financial Responsibility & Decision Making	Risk Mgmt & Ins.	Annotation including free/cost and details. (completely online/supplement)
Financial Fitness for Life: Shaping Up Your Financial Future Grades 6-8 <u>Financial Fitness for Life Grades 6-8 Website</u>	X	X	X	X			\$27.95 teacher-17 lessons \$13.95 student-46 lessons
Mathematics and Economics: Connections for Life Grades 6-8 CEE	X	X	X	X			\$34.95-12 lessons
JA for Success Grades 6-8 <u>Junior Achievement Website</u>	X	X	X	X			Local JA provides for program costs in conjunction with JA representative 7 lessons
NEFE High School Financial Planning Program Grade 8 NEFE <u>NEFE High School Financial Program Website</u>	X	X	X	X	X	X	Free research based curriculum (set includes: instructor guide and student manual for each student; PowerPoint presentations; online web resources); 7 units with multiple teaching activities.
Stock Market Game Grades 6-8 MCEE/SIFMA <u>Stock Market Game Website</u>	X		X				No Team Fee 3 to 5 students per team
Choices and Changes Grades 6-8 CEE <u>Choices and Changes Website</u>	X			X			\$11.97 teacher \$19.97 students 15 lessons
It All Adds Up Grades 7-8 CEE <u>It All Adds Up Website</u>	X	X		X			\$32 Teacher guide and masters 8 units (see http://www.national4-hheadquarters.gov/curricul/cc28.htm)

Financial Champions Money Moves/ Money Fundamentals/Money Helpers Guide Grades 6-8 4-H Cooperative Curriculum System Financial Champions Website	X	X	X	X	X		\$12.00- Set includes: 2 activity books and 1 leaders guide; variety of hands on/research based activities
Teens – Hands-On Banking Grades 6 – 8 Hands On Banking Website		X	X	X			5 Units, 47 Segments of Video Also in Spanish
Money Math Lessons for Life Grades 7-9 University of Missouri-St. Louis Money Math: Lessons for Life Website	X	X	X	X			Free 4 lessons
Practical Money Skills for Life Grades 7-12 VISA Practical Money Skills for Teens Website Practical Money Skills Lesson Plans for Educators Website		X	X	X			Online Free 14 lessons
Financial Lessons in a Box MCUL Financial Lessons In A Box Website	X	X	X	X	X		Free. Presentation kits include an overview, recommended age or grade, presentation detail, needed materials and correlations to Michigan educational standards and benchmarks.
We Seed We Seed Website			X				
Financial Soccer Financial Soccer Website	X	X	X	X	X	X	An online game for all ages

Summary of Programs Grades 9-12 (Ordering information below)							
Program (Specific content areas from national standards)	Income & Careers	Credit & Debit	Saving & Investing	Planning & Money Mgmt.	Financial Responsibility & Decision Making	Risk Mgmt & Ins.	Annotation including free/cost and details. (completely online/supplement)
Financial Fitness for Life: Bringing Home the Gold Grades 9-12 CEE Financial Fitness For Life Grades 9-12 Website	X	X	X	X			\$27.95 teacher 22 lessons \$13.95 student 52 lessons
NEFE High School Financial Planning Program Grade 9-12 NEFE NEFE High School Financial Program Website	X	X	X	X	X	X	Free research based curriculum (set includes: instructor guide and student manual for each student; PowerPoint presentations; online web resources); 7 units with multiple teaching activities.
Practical Money Skills for Life Grades 9-12 VISA Practical Money Skills for Teens Website		X					Free
Financial Lessons in a Box Michigan Credit Union League Financial Lessons In A Box Website	X	X	X	X	X		Free. Presentation kits include an overview, recommended age or grade, presentation detail, needed materials and correlations to Michigan educational standards and benchmarks.
The Basics of Saving and Investing: Teaching Guide Grades 9-12 The Basics of Saving and Investing Website Additional Resources by this Provider: Investor Protection - Teach Investing Website			X	X			Free 4 units multiple lessons
Stock Market Game Grades 9-12 MCEE/SIFMA Stock Market Game Website	X		X				No Team Fee

Investing for your Future Grades 9-12 NAIC Better Investing Website		X	X	X			Student text \$40.00
Banking on Our Future Banking On Our Future Website							Registration Required 16 lessons Free On-line Also in Spanish
Teens – Hands-On Banking Grades 9-12 Hands On Banking Website		X	X	X			5 Units, 47 Segments of Video Also in Spanish
Us Treasury Department Hip Pocket Change My Money Website							
Money Smart FDIC							
Federal Reserve Bank Chicago My Money Website							
Office of Currency Compliance							
Invest Ed (r) Investor Education Program Invest Ed Website			X				
STARS Project (Students Tracking and Researching the Stock Market) Invest Ed STARS Program Website			X				
FSI from the NASAA NASAA Investor Education Website			X				
We Seed We Seed Website			X				

Money Track Videos Money Track Website			X				Public Television Videos Order through Margaret Beckwith from Office of Financial and Insurance Regulation (OFIR)
Basics of Saving & Investing Investor Protection - Teach Investing Website			X				Order through Margaret Beckwith from Office of Financial and Insurance Regulation (OFIR)
Financial Soccer Financial Soccer Website	X	X	X	X	X	X	An online game for all ages

Community Partnerships	
Partner	Contact Information
Community Reinvestment Act, CRA Association of Michigan.	<u>Community Reinvestment Act Associations of Michigan Website</u>
Federal Deposit Insurance Corporation	Money Smart - A Financial Education Program for Young Adults <u>Money Smart - A Financial Education Program Website</u>
Federal Reserve Education	Links to instructional materials and tools that can increase your understanding of the Federal Reserve, economics and financial education. All of the Fed web sites, curriculum, newsletters, booklets, and other resources are free. <u>Federal Reserve Education Website</u>
Junior Achievement (JA)	Michigan Junior Achievement Junior Achievement has 8 offices around the State of Michigan to serve you! <u>Michigan Junior Achievement Website</u> National Junior Achievement <u>National Junior Achievement Website</u>
MCEE	Michigan Council on Economic Education 41500 Gardenbrook Rd. Walsh College Novi, MI 48375-1313 248. 596. 9560 <u>Michigan Council on Economic Education Website</u>
MCUL Website and local credit union financial educators for classroom presentations	Michigan Credit Union League Financial Education 101 S. Washington Square, Suite 900 Lansing, MI 48933 800-262-6285 <u>Michigan Credit Union League Financial Education Website</u>
Michigan State University Extension (Michigan 4-H Youth Development)	National 4-H Curriculum System <u>National 4-H Curriculum Website</u> Michigan State University Extension – 4-H Youth Development <u>Michigan 4-H Youth Development Website</u>

<p>Michigan Virtual University/Michigan Virtual School Online Course: "Personal Finance for Young Adults", one semester, ½ credit course, tuition</p>	<p>Michigan Virtual University Online Solutions for Students Michigan Virtual School Website Course based on Michigan and Jumpstart standards.</p>
<p>Michigan Virtual University/Michigan Virtual School Online Course: "The Mathematics of Personal Finance", one semester, ½ credit course, tuition</p>	<p>Michigan Virtual University Online Solutions for Students Michigan Virtual School Website</p>
<p>NAIC</p>	<p>National Association of Investors Corporation 1-877-ask-naic Better Investing Community Website</p>
<p>NEFE</p>	<p>National Endowment for Financial Education NEFE Website; NEFE High School Financial Planning Website Promoted in Michigan through Michigan Credit Union League Michigan Credit Union League Website; (Beth Troost Contact Beth Troost) and Michigan State University Extension MSU Extension Website; (Erica Tobe Contact Erica Tobe)</p>
<p>OFIR</p>	<p>Michigan Office of Financial and Insurance Regulation Margaret Beckwith, Investor Education Coordinator, Securities, Office of Financial and Insurance Regulation Contact Margaret Beckwith Michigan Office of Financial and Insurance Regulation Website (517) 241-5519 (877)999-6442</p>
<p>PFES</p>	<p>Personal Finance Education Services, Inc. Contact Anne Bannister Ann Arbor, MI Personal Finance Education Services Website (734)945-1639</p>