

The Maryland State Curriculum for Personal Financial Literacy Education

<b>GRADES 3 – 5</b>	
<b>STANDARD 1: MAKE INFORMED, FINANCIALLY RESPONSIBLE DECISIONS</b>	
Students will apply financial literacy reasoning in order to make informed, financially responsible decisions.	
<b>1.5.A Explain that people make financial choices based on available resources, needs and wants.</b>	
<b>1.5.A.1</b> Explain the consequences of making financial decisions.	<p>Virtual Economics Video: Consumers  <a href="http://www.econedlink.org/tool/209/">http://www.econedlink.org/tool/209/</a>                      FFFL Lessons 4, 5, 7, 8, 14 &amp; 15  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Planning Your Budget</i>; <i>Alexander, Who Used to Be Rich Last Sunday</i>, <i>Four Feet, Two Sandals</i>                      Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>                      Grades 3-6 Lesson 1</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>

The matrix refers to *Hands on Banking*. The lessons referenced are those that can be accessed using the Internet.

<p><b>1.5.A.2</b> Identify opportunity cost of financial decisions made by individuals.</p>	<p>Virtual Economics Video: Opportunity Cost  <a href="http://www.econedlink.org/tool/190/">http://www.econedlink.org/tool/190/</a></p> <p>Virtual Economics Video: Consumers  <a href="http://www.econedlink.org/tool/209/">http://www.econedlink.org/tool/209/</a></p> <p>EconEdLink Lesson: Paraffin-alia; Trouble is Brewing in Boston  <a href="http://www.econedlink.org/teacher-lesson/39/Paraffin-alia">http://www.econedlink.org/teacher-lesson/39/Paraffin-alia</a>  <a href="http://www.econedlink.org/teacher-lesson/911/Trouble-is-Brewing-Boston-Colonial-Voices-Hear-Them-Speak">http://www.econedlink.org/teacher-lesson/911/Trouble-is-Brewing-Boston-Colonial-Voices-Hear-Them-Speak</a></p> <p>Hands on Banking: Budgeting  Lessons 4 &amp; 5  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a></p> <p>FFFL Lesson 4, 5, 7 &amp; 13  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Spend or Save</i>; <i>Rock, Brock, and the Savings Shock</i>; <i>Alexander, Who Used to Be Rich Last Sunday</i>; <i>Beatrice's Goat</i>; <i>The Pickle Patch Bathtub</i>, <i>Four Feet, Two Sandals</i>, <i>School House Rock Video:\$7.50 Once a Week</i></p> <p>Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>  Grades 3-6 Lesson 1</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
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<p><b>1.5.A.3</b> Apply the steps in the decision-making process to a financial situation.</p>	<p>Virtual Economics Video: Decision Making  <a href="http://www.econedlink.org/interactives/EconEdLink-interactive-tool-player.php?iid=184">http://www.econedlink.org/interactives/EconEdLink-interactive-tool-player.php?iid=184</a>  EconEdLink Lesson: If I Ran the Zoo  <a href="http://www.econedlink.org/teacher-lesson/209/If-I-Ran-Zoo-Economics-Literature">http://www.econedlink.org/teacher-lesson/209/If-I-Ran-Zoo-Economics-Literature</a>  FFFL Lessons 5, 11 &amp; 14  <a href="http://www.econed.org">www.econed.org</a> Lessons : <i>Managing Your Money: Spend or Save</i>; <i>Alexander, Who Used to Be Rich Last Sunday</i>; <i>The Pickle Patch Bathtub</i>, <i>Four Feet, Two Sandals</i>, <i>School House Rock Video: \$7.50 Once a Week</i>  Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>1.5.A.4</b> Describe the concept of financial obligations, such as borrowing and “IOUs”.</p>	<p>Hands on Banking: Credit Lessons 1 &amp; 2  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lesson 12 &amp; 13  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Be a Wise Consumer</i>; <i>Managing Your Money: Investing in Your Future</i>  Highlighted books are no longer available remain in the matrix because they are available in many schools.</p>
<p><b>1.5.B</b> Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing and work and how they affect personal consumer decisions.</p>	

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<p><b>1.5.B.1</b> Identify factors that affect personal financial decisions and actions.</p>	<p>Hands on Banking: Budgeting: Lesson 2  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>            FFFL Lessons 6, 7, 13, 14 &amp; 15  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Be a Wise Consumer; Managing Your Money: Investing in Your Future</i>; Alexander, Who Used to Be Rich Last Sunday            Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>            Grades 3-6 Lesson 1</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>1.5.B.2</b> Explain philanthropy, volunteer service and charities.</p>	<p>FFFL Lesson 15  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Beatrice's Goat</i></p>
<p><b>1.5.C Apply financial knowledge, attitudes, and skills.</b></p>	
<p><b>1.5.C.1</b> Develop and apply financial literacy</p>	<p>All lessons</p>
<p><b>1.5.C.2</b> Describe different ways in which consumers plan their purchasing decisions.</p>	<p>Hands on Banking: Saving and Checking: Lesson 1  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>            FFFL Lessons 4, 6, 7, 11 &amp; 14            Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>            Grades 3-6 Lesson 2</p>
<p><b>1.5.C.3</b> Identify personal financial goals.</p>	<p>FFFL Lesson 4  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Planning Your Budget</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p> <p>Virtual Economics Video – Money Management/Budgeting <a href="http://www.econedlink.org/virtual-economics/">http://www.econedlink.org/virtual-economics/</a></p>
<p><b>1.5.C.4</b> Identify examples of responsible</p>	<p>FFFL Lesson 4 &amp; 6</p>
<p><b>1.5.D Describe different types of retail markets.</b></p>	

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<p><b>1.5.D.1</b> Describe market situations where buyers and sellers meet to exchange goods and services.</p>	<p>FFFL Lesson 2  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Vision of Beauty: The Story of Sarah Breedlove Walker; Mama Panya’s Pancakes: A Village Tale from Kenya</i></p>						
<p><b>1.5.D.2</b> Identify markets that are not face-to-face meetings such as Internet shopping and catalog shopping.</p>	<p><a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Mama Panya’s Pancakes: A Village Tale from Kenya</i></p>						
<p><b>STANDARD 2: RELATE CAREERS, EDUCATION AND INCOME</b></p>							
<p><b>Students will relate choices regarding their education and career paths to earning potential.</b></p>							
<p><b>2.5.A Compare the relationships among education, skills, career choices, economic conditions, and income.</b></p>							
<p><b>2.5.A.1</b> Describe how education choices, interests, skills and career choices affect income</p>	<p>Hands on Banking: You and Your Money: Lesson 3  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  FFFL Lesson 1</p>						
<p><b>2.5.A.2</b> Differentiate between a job and a career.</p>	<p>FFFL Lesson 1 Extend lesson with these questions:  <b>Procedure 11a.</b> All of the occupations you looked at are careers.  A career is a person’s lifetime work. Think back to the list we made at the beginning of this lesson? Which of those are jobs and which are careers?  FFFL Lesson 7 Extend lesson with these questions:  <b>Procedure 19c.</b> Classify each of the following as either a job or a career:</p> <table style="margin-left: 40px;"> <tr> <td>Teacher</td> <td>Raking leaves</td> </tr> <tr> <td>Walking a pet</td> <td>Doctor</td> </tr> <tr> <td>Engineer</td> <td>Baby sitting</td> </tr> </table>	Teacher	Raking leaves	Walking a pet	Doctor	Engineer	Baby sitting
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<p><b>2.5.A.3</b> Describe the benefits and trade-offs of a variety of careers including personal satisfaction.</p>	<p>FFFL Lessons 1 &amp; 2</p>
<p><b>2.5.A.4</b> Describe how personal characteristics and interests affect career decisions.</p>	<p>FFFL Lessons 1 &amp; 2  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Vision of Beauty: The Story of Sarah Breedlove Walker</i>  Virtual Economics Video: Entrepreneurship  <a href="http://www.econedlink.org/tool/212/">http://www.econedlink.org/tool/212/</a>  EconEdLink Lesson The Crow and the Pitcher  <a href="http://www.econedlink.org/teacher-lesson/1139/Crow-Pitcher">http://www.econedlink.org/teacher-lesson/1139/Crow-Pitcher</a></p>
<p><b>2.5.B Describe sources of income.</b></p>	
<p><b>2.5.B.1</b> Identify potential sources of income.</p>	<p>FFFL Lessons 1, 2 &amp; 7  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money Planning Your Budget; Isabel's Carwash, School House Rock Video: \$7.50 Once a Week</i>   Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>2.5.B.2</b> Describe factors affecting income.</p>	<p>FFFL Lesson 2  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Isabel's Carwash</i></p>
<p><b>2.5.C Explain the relationship among income, spending decisions, and lifestyle.</b></p>	
<p><b>2.5.C.1</b> Describe how income affects spending.</p>	<p>FFFL Lesson 2 Extend lesson with these questions:  <b>Procedure 11g.</b> Who had the larger income Jackie or Martin? (<i>Martin</i>)  Which of the two has more money to spend? (<i>Martin</i>)  How can a person's income affect his or her spending?  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Isabel's Carwash</i></p>
<p><b>STANDARD 3: PLAN AND MANAGE MONEY</b></p> <p>Students will develop skills to plan and manage money effectively by developing financial goals and spending plans</p>	

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<b>3.5.A Demonstrate the ability to use money management skills and strategies by saving for and acquiring goods and services.</b>	
<b>3.5.A.1</b> Define and list the components of a spending plan.	<p>Hands on Banking Budgeting: Lessons 2, 3, 4, &amp; 6  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  FFFL Lessons 6, 14 &amp; 15  Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>  Grades 3-6 Lesson 1</p>
<b>3.5.A.2</b> Identify strategies for using a spending plan.	<p>Hands on Banking: Budgeting: Lesson 3, 4, &amp; 5  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  FFFL Lessons 14 &amp; 15  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Be a Wise Consumer</i>  Practical Money Skills:  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>  Grades 3-6 Lesson 1</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<b>3.5.A.3</b> Develop a spending plan indicating income and expenses.	<p>Hands on Banking: Budgeting: Lesson 6  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Spend or Save</i>; <i>Rock, Brock and the Savings Shock</i>; <i>Managing Your Money: Planning Your Budget</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p> <p>Track Your Spending Chart <a href="https://corporate.troweprice.com/Money-Confident-Kids/files/track-your-money.pdf">https://corporate.troweprice.com/Money-Confident-Kids/files/track-your-money.pdf</a></p>
<b>3.5.B Identify the services at financial institutions.</b>	

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<p><b>3.5.B.1</b> Describe the services financial institutions provide, such as savings, checking, and money market accounts.</p>	<p>Hands on Banking: Savings and Checking Guide Lessons 1, 2, 3, 4, 5, , 7, 8, 9, 10, 11, 12, 13, and 14  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  FFFL Lesson 4  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Rock, Brock and the Savings Shock</i>; <i>Managing Your Money: Be a Wise Consumer</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>3.5.C Describe financial goals based on personal values.</b></p>	
<p><b>3.5.C.1</b> Develop age-appropriate financial goals.</p>	<p>FFFL Lessons 5 &amp; 14  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Isabel's Carwash</i>; <i>Beatrice's Goat</i></p>
<p><b>3.5.C.2</b> Identify ways to earn and save for a future event.</p>	<p>Hands on Banking: You &amp; Your Money: Lesson 3  <a href="http://www.handsonbanking.org/HOB_kids_en_html">www.handsonbanking.org/HOB_kids_en_html</a>  FFFL Lessons 5, 7 &amp; 14  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Isabel's Carwash</i>; <i>Beatrice's Goat</i></p>
<p><b>3.5.D Understand the purposes and responsibilities related to taxation.</b></p>	
<p><b>3.5.D.1</b> Explain the meaning and purposes of taxes.</p>	<p>FFFL Lesson 3  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>What Are Taxes?</i></p>

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<p><b>3.5.D.2</b> Describe how taxation affects individuals, families, and communities.</p>	<p>FFFL Lesson 3 Extend with these questions</p> <p><b>Procedure 4c.</b> If a student and his or her family could afford the tax how might this affect them? Have student figure out how much they would pay in taxes in a month. Then ask, if they would have the same amount of money to buy other things as they did before. <i>(No)</i></p> <p><b>14a.</b> Suppose Mike’s State Income Tax was \$8 less. What would happen to the amount of money Mike had available to spend each month? <i>(It would be more.)</i></p> <p><b>14b.</b> What might happen if everyone in the state paid half as much in taxes? (Direct students’ attention to the items provided by State Income Tax.)</p> <p>Hands on Banking: Budgeting: Lesson 5  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a></p> <p>Extend with these questions:</p> <p>After students have completed their shopping ask them:</p> <p>If the sales tax increases to 15% will you be able to buy as many things? <i>(No)</i></p> <p>What would happen if the sales tax was lowered to 5%? <i>(Students would have more money to spend.)</i></p> <p>What would happen to the amount of services the government could provide in each of these scenarios? <i>(In the first government would take in more money and could provide more services. In the second, government would receive less money and couldn’t provide as many services.)</i></p> <p><a href="http://www.econed.org">www.econed.org</a> Lesson: <i>What Are Taxes?</i></p>
<p><b>3.5.D.3</b> Explain the reasons for paying taxes.</p>	<p>FFFL Lesson 3  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>What Are Taxes?</i></p>
<p><b>3.5.E Describe that contracts are binding agreements.</b></p>	
<p><b>3.5.E.1</b> Describe why people enter into</p>	<p>FFFL Lesson 12</p>

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<p><b>3.5.E.2</b> Differentiate between written and verbal contracts.</p>	<p>FFFL Lesson 12 Extend with these questions:  <b>Procedure 6f.</b> Rhonda and Royce had a verbal contract. A verbal contract is a spoken agreement to do something. What did Royce promise to do? (<i>Repay the money</i>)  <b>Procedure 18</b> Explain that the credit application is a written contract. What does the student agree to do in this contract?  <i>(Repay a loan on time or return the item on time and undamaged.)</i></p>
<p><b>STANDARD 4: MANAGE CREDIT AND DEBT</b></p>	
<p><b>Students will develop skills to make informed decisions about incurring debt and maintaining credit worthiness.</b></p>	
<p><b>4.5.A Identify why people enter into debt.</b></p>	
<p><b>4.5.A.1</b> List reasons why people borrow.</p>	<p>Hands on Banking: Credit and You: Lesson 3  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lessons 8, 12 &amp; 13  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Investing in Your Future</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>4.5.B Differentiate between credit and debt.</b></p>	
<p><b>4.5.B.1</b> Describe the concept of a loan.</p>	<p>Hands on Banking: Credit and You: Lessons 1 &amp; 2  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lesson 8, 12 &amp; 13  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Be a Wise Consumer; Managing Your Money: Investing in Your Future</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>

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<p><b>4.5.B.2</b> Describe the difference between credit products and services.</p>	<p><a href="http://www.econed.org">www.econed.org</a> Lesson: <b>Managing Your Money: Be a Wise Consumer</b></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>4.5.C Identify sources of credit.</b></p>	
<p><b>4.5.C.1</b> Differentiate between credit and debt.</p>	<p>FFFL Lesson 9</p>
<p><b>4.5.C.2</b> List sources of credit, such as banks, credit unions, credit card companies, and retail stores.</p>	<p>Hands on Banking: Credit and You: Lesson 3  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lesson 8 Extend with these questions:  <b>Procedure 4.b.1</b> What credit cards have you seen people use or advertised on television? (<i>Visa, Master Card, American Express, Discover, students might name store cards they have seen people use</i>)  Who gives out these credit cards? (<i>banks, stores, credit unions, credit card companies</i>)</p>
<p><b>4.5.D Explain the cost of borrowing.</b></p>	
<p><b>4.5.D.1</b> Define interest and explain how it is used.</p>	<p>Hands on Banking: Credit and You: Lessons 3 &amp; 4  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lessons 8, 9 &amp; 13  <a href="http://www.econed.org">www.econed.org</a> Lessons: <b>Managing Your Money: Be a Wise Consumer; Managing Your Money: Investing in Your Future</b></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>4.5.E Identify interest rates, fees, and other charges.</b></p>	

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<p><b>4.5.E.1</b> Describe the different types of payment methods, such as bartering, cash, check, credit card, and debit card.</p>	<p>Hands on Banking: You &amp; Your Money: Lesson 4  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>            FFFL Lessons 8 &amp; 9  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Spend or Save</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>4.5.E.2</b> Identify uses of a credit card and a debit</p>	<p>FFFL Lessons 8 &amp; 9</p>
<p><b>4.5.F Describe creditworthiness</b></p>	
<p><b>4.5.F.1</b> Explain how character, capacity, and capital relate to borrowing.</p>	<p>Hands on Banking: Credit and You: Lesson 2  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>            FFFL Lesson 12 Emphasize vocabulary from the indicator</p>
<p><b>STANDARD 5: CREATE AND BUILD WEALTH</b></p> <p>Students will develop skills to make and maintain long-term goals related to saving and investing in order to build financial security and wealth.</p>	
<p><b>5.5.A Compare appropriate financial services and products to specified goals.</b></p>	
<p><b>5.5.A.1</b> Determine saving goals.</p>	<p>FFFL Lessons 4 &amp; 5  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>The Pickle Patch Bathtub</i>  <a href="http://piggybank.disney.go.com">http://piggybank.disney.go.com</a> : T. Rowe Price The Great Piggy Bank Adventure            In a post-simulation discussion have students share the savings goals they chose.</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>

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<p><b>5.5.A.2</b> Describe saving options.</p>	<p>Hands on Banking: Savings and Checking Guide: Lesson 3  <a href="http://www.handsonbanking.org/HOB_kids_en.html">www.handsonbanking.org/HOB_kids_en.html</a>  FFFL Lesson 5  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Be a Wise Consumer</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>5.5.B Explain strategies for creating wealth and building assets.</b></p>	
<p><b>5.5.B.1</b> Differentiate between banked vs. unbanked consumers.</p>	
<p><b>5.5.B.2</b> Describe ways that financial institutions</p>	<p>FFFL Lesson 5</p>
<p><b>5.5.B.3</b> Describe the concept of “time value” of money.</p>	<p>FFFL Lesson 5  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Rock, Brock and the Savings Shock</i>; <i>Managing Your Money: Be a Wise Consumer</i></p> <p>Stock Market Game  <i>How Does Money Grow Over Time?</i>  <a href="http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G10Q3400S00A00.pdf?FILE=ntrc_pdfs/U30T50G10Q3400S00A00.pdf">http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G10Q3400S00A00.pdf?FILE=ntrc_pdfs/U30T50G10Q3400S00A00.pdf</a></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>5.5.B.4</b> Differentiate between “working for money” versus “money working for you.”</p>	<p>FFFL Lesson 5  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Be a Wise Consumer</i></p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>5.5.C Explain the relationships between saving and investing.</b></p>	

The matrix refers to *Hands on Banking*. The lessons referenced are those that can be accessed using the Internet.

<p><b>5.5.C.1</b> Describe steps involved in saving.</p>	<p>Hands on Banking: Savings and Checking Guide: Lessons 2, 3, 4, 5, 6,7, 8, &amp; 9  <a href="http://www.handsonbanking.org?HOB_kids_en.html">www.handsonbanking.org?HOB_kids_en.html</a>  <a href="http://www.econed.org">www.econed.org</a> Lesson: <b>The Pickle Patch Bathtub</b>  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>  Grades 3-6 Lesson 3</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>5.5.C.2</b> Describe steps involved in investing.</p>	<p>Stock Market Game  <i>What is a Company?</i>  <a href="http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T10G10Q0200S00A00.pdf?FILE=ntrc_pdfs/U10T10G10Q0200S00A00.pdf">http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T10G10Q0200S00A00.pdf?FILE=ntrc_pdfs/U10T10G10Q0200S00A00.pdf</a></p> <p><i>What is a Stock?</i>  <a href="http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G10Q1000S00A00.pdf?FILE=ntrc_pdfs/U10T20G10Q1000S00A00.pdf">http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G10Q1000S00A00.pdf?FILE=ntrc_pdfs/U10T20G10Q1000S00A00.pdf</a></p> <p><i>Identifying Ticker Symbols and Interpreting Stock Quotes</i>  <a href="http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T30G10Q1800S00A00.pdf?FILE=ntrc_pdfs/U10T30G10Q1800S00A00.pdf">http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U10T30G10Q1800S00A00.pdf?FILE=ntrc_pdfs/U10T30G10Q1800S00A00.pdf</a></p>
<p><b>5.5.C.3</b> Compare saving and investing.</p>	<p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>  Grades 3-6 Lesson 3</p>
<p><b>5.5.D Apply the concepts of supply and demand to acquiring goods and services.</b></p>	

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<p><b>5.5.D.1</b> Describe the concepts of supply and demand.</p>	<p>FFFL Lesson 10  <a href="http://www.econedlink.org">www.econedlink.org</a> Lesson: <i>Lemon Squeeze – The Lemonade Stand</i></p> <p>Stock Market Game          What Causes Prices to Change?  <a href="http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U30T10G10Q7400S00A00.pdf?FILE=ntrc_pdfs/U30T10G10Q7400S00A00.pdf">http://stockmarketgame.org/cgi-bin/nshaibin/ntrc_pdfs/U30T10G10Q7400S00A00.pdf?FILE=ntrc_pdfs/U30T10G10Q7400S00A00.pdf</a></p>
<p><b>5.5.D.2</b> Describe how supply and demand affect price.</p>	<p><a href="http://www.econedlink.org">www.econedlink.org</a> Lesson: <i>Lemon Squeeze – The Lemonade Stand</i></p>
<p><b>STANDARD 6: MANAGE RISKS AND PRESERVE WEALTH</b></p> <p><b>Students will develop financial planning skills to minimize financial setbacks.</b></p>	
<p><b>6.5.A</b> Indicators and objectives start in the 6-8 grade band.</p>	
<p><b>6.5.B</b> Explain the need for and value of various types of insurance within the life cycle.</p>	
<p><b>6.5.B.1</b> Explain reasons for insurance.</p>	<p><a href="http://www.econed.org">www.econed.org</a> Lesson: <i>What is Insurance?</i></p>
<p><b>6.5.C</b> Investigate the effects of business practices, including sales techniques.</p>	
<p><b>6.5.C.1</b> Recognize techniques and effects of advertising.</p>	<p>FFFL Lesson 10  <a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Vision of Beauty: The Story of Sarah Breedlove Walker</i>; <i>Managing Your Money: Be a Wise Consumer</i></p> <p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev_2/3_comp.pdf</a>          Grades 3-6 Lesson 4</p> <p>Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>6.5.C.2</b> Identify business practices that affect the consumer.</p>	<p><a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Vision of Beauty: The Story of Sarah Breedlove Walker</i></p>

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<p><b>6.5.C.3</b> Identify the characteristics of an informed consumer.</p>	<p>FFFL Lesson 11  <a href="http://www.econed.org">www.econed.org</a> Lessons: <i>Managing Your Money: Be a Wise Consumer; Managing Your Money: Investing in Your Future; Dollars and Sense</i>  Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>
<p><b>6.5.D Explain sources of consumer protection and assistance, including public institutions and private organizations (professionals, publications, and internet).</b></p>	
<p><b>6.5.D.1</b> Describe and identify types of fraud</p>	
<p><b>6.5.D.2</b> Describe identity theft and how it</p>	
<p><b>6.5.D.4</b> Describe reasons to keep certain types of information secure and private.</p>	<p><a href="http://www.econed.org">www.econed.org</a> Lesson: <i>Managing Your Money: Be a Wise Consumer</i>  Highlighted books are no longer available but remain in the matrix because they are available in many schools.</p>

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