

Learn by Doing: Hands on Financial Literacy in the Classroom



Free Download!

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EXTENSION
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Amanda and Margie, co-authors of the nationally recognized Discover 4-H & Fidelity Investments MONEY MENTORS Curriculum will present a workshop that will guide teachers through six, interactive financial literacy lessons suited for students from middle school to high school. The learn-by-doing approach to this curriculum will change how financial literacy education is received in the classroom enabling you to teach financial literacy regardless of your level of expertise!

The Utah 4-H & Fidelity Investments® Money Mentors Curriculum consists of six, one-hour lessons that incorporate the do, reflect, apply method of experiential learning within the framework of icebreaker introductions, lesson materials and activities, a wrap up/recap of each concept and a homework assignment. This curriculum is a free download available at: www.discoverutah4h.org. The six lessons are:

1. Planning for Success (money values, habits, attitudes, determining a financial game plan, allocating funds)
2. Creating a Spending Blueprint (needs vs. wants, allocating income, decreasing expenses, decision making, creating your spending blueprint, making it stretch)
3. Save Your Bacon; Share Your Bacon (savings principles, paying yourself first, financial goal setting, opportunity cost, charitable giving, volunteering time)
4. Credit: Know Your Stuff (the good and bad about credit, responsibilities of borrowers and lenders, credit costs)
5. Discover a Dollar's Potential (compound interest, saving doesn't not equal investing, time value of money, the rule of 72, diversification)
6. Invest in Yourself (human capital, value of education, earning potential, lifestyle influences, career planning)