



Financial_literacy_curriculum

Level	Session	Session Name	Topic	Objectives	Activities	Sample Outputs
Level 0 – Core Foundations	1	Money Explorers– Understanding Money	What is money?	Junior: Recognize coins, bills, and digital money; Senior: Understand forms and purpose	Coin/bill sorting game, online banking demo	Identify 3 types of money
			Where money comes from	Junior: Earning basics; Senior: Trade/exchange concepts	Role-play job tasks	Matching game answers
			Income	Junior: Identify sources; Senior: Earned vs unearned income	Drawing income sources	List of income sources
Level 0 – Core Foundations	2	Pocket Power: Smart Choices for Everyday Life	Expenses & Spending	Junior: Spending vs saving; Senior: Track spending categories	Needs vs wants card game	Needs/wants chart
			Needs vs Wants	Junior: Recognize difference; Senior: Evaluate priority spending	Story-based scenarios	Checklist with examples
			Basics of Money Management	Junior: Define income, expense, saving; sort needs vs wants; make a simple weekly budget. Senior: Build a 2-category budget (spend/save), track 1 week of spending, and explain a trade-off (opportunity cost).	Needs vs Wants sort; Allowance envelope budgeting; 1-week spending journal; \$10 budgeting challenge.	Completed needs/wants chart; Simple weekly budget; Spending journal summary (3–5 items).

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Level 0 - Core Foundations	3	Budgeting Basics	Planning allowance	Junior: Track savings goal; Senior: Track income/expense over time	Savings jar project	Goal progress chart
			Budgeting basics	Junior: Create simple budget; Senior: Balanced budget with categories	Budget worksheet (\$10 example)	Completed budget chart
Level 0 - Core Foundations	4	Treasure Keepers: How Banks Help Us	Why we use banks	Junior: Banks keep money safe; Senior: Deposits/withdrawals	Bank tour (virtual or physical)	Bank functions worksheet
			Interest basics	Junior: See savings grow; Senior: Calculate interest	Bank role-play	Simple interest calculation
Level 1 - Practical Money Skills	5	Smart & Safe: The Money Way	Safe money habits	Junior: Don't share PINs; Senior: Online security basics	Role-play safe spending	Safety checklist
			Earning options	Junior: Name ways kids can earn; Senior: Compare wage/hour vs fixed	Job idea brainstorm	Job idea list

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Level 1 - Practical Money Skills	6	Price Insight	Price comparison	Junior: Choose better deal; Senior: Calculate % savings	Supermarket price hunt	Price comparison table
			Consumer Awareness	Junior: Compare two items by unit price; spot needs vs wants in ads. Senior: Identify return policies, warranties, and 3 signs of online scams/dark patterns.	Grocery unit-price hunt; Ad deconstruction (facts vs claims); Receipt reading & sales tax find.	Price comparison table; Facts-vs-claims worksheet; Consumer safety checklist.
			Opportunity cost	Junior: Recognize trade-offs; Senior: Explain choices lost	Scenario cards	Trade-off example
Level 1 - Practical Money Skills	7	Banking Basics	Banks & credit unions	Junior: Know they store money; Senior: Compare features	Create 'My bank' poster	Bank feature table
			Types of accounts	Junior: Savings vs checking; Senior: Add investment accounts	Account match game	Account purpose table
			Compound interest	Junior: Money grows faster; Senior: Compounding over years	Penny-doubling story	Growth chart

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Level 1 – Practical Money Skills	8	Finance Overview	Introduction to Financial Market	Junior: Describe a market as a place where buyers and sellers meet; prices can change. Senior: Show how supply and demand affect price; read a simple ticker (name & price only)	Classroom marketplace with tokens; Price auction for popular items; Read a sample stock page (ticker & price).	Buyer/seller ledger; Simple price-over-rolls graph; Vocabulary mini-quiz (market, buyer, seller, price). Bank functions worksheet; Account comparison table; Insurance matching sheet.
			Basics of Banking and Insurance	Junior: Explain why banks are safe places to store money; show deposit/withdraw. Senior: Compare savings vs checking; describe insurance as sharing risk with examples (bike, phone, health).	Virtual bank tour; Open-a-mock-account form; Deposit/withdraw register; Pass-the-risk insurance game.	
Level 2 – Real World Applications	9	Path to Prosperity	Starting early	Junior: Early saving is good; Senior: Model decades growth	Lego block growth game	Compounding chart
			Growth options	Junior: Savings vs investments; Senior: Compare asset classes	Investment bingo	Investment type chart
			Risk & reward	Junior: Safe vs risky; Senior: Link to return rates	Balloon risk game	Risk-return graph

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Level 2 – Real World Applications	10	Payback Power	Borrowing basics	Junior: Borrowing means pay back; Senior: Loan terms	IOU role-play	IOU record
			Credit vs debit	Junior: Card use difference; Senior: Repayment & credit score	Card matching game	Card comparison chart
Level 2 – Real World Applications	11	Investing strategies	Investing strategies	Senior: Diversification, index funds	Portfolio game	Investment allocation chart
			Stocks, Bonds & Mutual Funds	Junior – Recognize terms; Senior – Diversification basics	Activities: Stock market simulation game	Sample Output: Portfolio table
Level 2 – Real World Applications	12	Choices & Consequences	Financial decision-making	Senior: Research before buying	Product review challenge	Pros/cons list
			Avoiding debt traps	Senior: Understand high-interest loans	Debt spiral simulation	Debt payoff plan

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Level 3 – Building Wealth	13	Value Over Time	Taxation	Senior: Income, property, sales tax	Simulated paycheck deductions	Sample tax form
			Taxation	Junior: Identify sales tax; Senior: Calculate % sales tax	Receipt hunt	Tax table
			Inflation	Junior: Prices rise; Senior: Inflation rate	Old vs new prices	Price change worksheet
			Inflation & purchasing power	Senior: Calculate effect over time	Price history scavenger hunt	Inflation table
Level 3 – Building Wealth	14	Money Mindset	What Is Modern Money?	Junior: Identify forms of money (cash, debit card, digital wallet). Senior: Explain electronic payments (cards/apps), receipts, and basic security (PINs, passwords).	Payment method sort; 'How a card payment works' storyboard; Password-str ength activity.	Pros/cons chart of payment types; Safe-pay checklist (3–5 rules).
			Long-term goals	Senior: College savings, retirement basics	Vision board	Goal action plan

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			Money Mantras	Junior: Learn 3 money habits (pay yourself first, compare before buying, 24-hour wait rule). Senior: Set one SMART savings goal and plan 3 actions to achieve it.	Money-mant ra card sort; Role-play spending choices; SMART goal poster; 24-hour wait challenge.	Personal money-man tra poster; SMART goal sheet with target date and amount.
Level 3 - Building Wealth	15	Ethical Choices	Digital Wellbeing.	Junior: Make a simple media plan; understand ask-before-you-buy and in-app purchases. Senior: Practice privacy basics (strong passwords, phishing spotting) and mindful spending online.	Family media plan; 'Phishing or not?' role-play; 24-hour wait rule for online buys.	Signed family media plan; Online safety pledge; List of 3 'think-before-you-buy' questions.
			Financial Fraud	Junior: Learn to spot "too good to be true" deals; practice fair vs unfair money choices. Senior: Explore common scams (phishing, fake offers); practice safe sharing of money and info.	"Safe or Scam?" sorting game; Role-play buyer vs seller; Case study: "Is this a scam?"	"Safe Money Rules" poster; Fraud awareness checklist; 1-page guide for friends & family.

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			Charaity	Junior: Learn why people give; choose causes they care about; share how to balance fun and helping. Senior: Design a simple charity campaign; explore fundraising and how donations are used.	"My Giving Tree" drawing activity; "If I had \$10" sharing story; Role-play donor vs charity rep.	"My Cause & How I'd Help" poster; 1-page charity campaign plan; 1-minute charity pitch.
Level 3 - Building Wealth	16	Entrepreneurship 101	Entrepreneurs hip 101	Senior only: Build an MVP, test with 3 users, track simple unit economics (price, cost, gross margin), and outline a basic go-to-market approach.	Prototype sketch or sample; Customer interviews (3); Sales role-play; Simple landing-page copy; Basic marketing funnel sketch.	Lean canvas (1 page); MVP photo/sketch; 3-month mini forecast (units, revenue, cost, profit).

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