



## Part 5: Useful Resources

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## Recommended Books to Use with Financial Literacy Lessons

Suggestions Below from American Bankers Association.

### Lower Elementary, Pre-K – 2<sup>nd</sup> grade

- *Little Critter: Just Saving My Money*
- *Follow the Money!*
- *A Dollar for Penny*
- *Bargain for Frances*
- *The Berenstain Bears' Dollars and Sense*
- *A Chair for My Mother*
- *Beatrice's Goat*
- *Money, Money, Honey Bunny!*
- *The Cat in the Hat's Learning Library: One Cent, Two Cents*
- *Do I Need it? Or Do I Want It? Making Budget Choices*
- *Bunny Money*

### Upper Elementary, 3<sup>rd</sup> – 5<sup>th</sup> grade

- *Gabriel Gets a Great Deal*
- *How Much Is a Million?*
- *Just Enough Carrots*
- *Tia Isa Wants a Car*
- *Willie Wins*
- *Yasmin's Hammer*
- *Abuela's Weave*
- *Elevator Magic*
- *Rickshaw Girl*
- *Isabel's Car Wash*
- *Lemonade for Sale*
- *Rock, Brock, and the Savings Shock*
- *The Story of Money*
- *The Lemonade War*
- *Cleo Edison Oliver, Playground Millionaire*

### Middle School, 6<sup>th</sup> – 8<sup>th</sup> grade

- *Lawn Boy*
- *Eyewitness Books: Money*
- *The Mighty Miss Malone*
- *Flat Broke: The Theory, Practice and Destructive Properties of Greed*
- *Follow Your Money: Who Gets it, Who Spends It, Where Does it Go?*
- *Go Figure! A Totally Cool Book about Numbers*
- *Jackson Jones and the Puddle of Thorns*
- *Make Lemonade*
- *Mr. Chickee's Funny Money*
- *One Hen: How One Small Loan Made a Big Difference*
- *The Lemonade War Series #1: The Lemonade War*

### High School, 9<sup>th</sup> – 12<sup>th</sup> grade

- *Not Your Parents' Money Book: Making, Saving, and Spending Your Own Money*
- *Paying for College Without Going Broke*
- *Start It Up: Complete Teen Business Guide to Turning Your Passions into Pay*
- *The Wealthy Barber, Updated 3<sup>rd</sup> Edition*
- *Making Money Work: The Teen's Guide to Saving, Investing and Building Wealth*
- *All About the Green*



## Online Financial Literacy Programs

[VBA Education Foundation](#) - See Part 4 for information on these programs

[ABA Foundation](#) – See Part 4 for information on these programs

[The Actuarial Foundation](#) - The Actuarial Foundation promotes math achievement that contributes to financial literacy through an array of free, interactive, real-world resources. All of these lesson plans, discussion materials, posters, online activities and competitions are specifically tailored to meet the needs of students in grades 4-12 and their instructors.

[American Institute of CPAs](#) – 360degrees of Financial Literacy

[Bulls & Bears](#) – Interactive tools that aid in teaching the fundamentals of personal finance and economics.

[College Scorecard](#) – Tools for paying for college, including types of financial aid, financial aid calculators and FAFSA information.

[Consumer Financial Protection Bureau](#) - Materials for young adult and adult financial education.

[CFPB Paying for College](#) – Materials and tools to help students make the best decisions about how to pay for college.

[Discover: Pathway to Financial Success](#) – Tools and resources to help students learn how to make good financial decisions and achieve goals.

[FDIC – Money Smart](#) - Free resources for young people in grades pre-K through 12 and also instructor led modules for older adults.

[Money Smart Alliance](#) - The FDIC recognizes organizations that contribute to the delivery of the Money Smart curriculum to consumers and small businesses through the Money Smart Alliance Program. Alliance members agree to use or promote the Money Smart curriculum by teaching Money Smart or training others to teach it. Alliance members also provide feedback, and successful uses of the program, to the FDIC to help improve the Money Smart program.

[Youth Banking Resource Center](#) - Through this website, learn about proven strategies to enhance youth financial education activities with access to a savings account through in school banks.



## [Federal Reserve Education](#)

[Building Wealth](#) – A personal finance education resource from the Dallas Fed that presents an overview of wealth-building strategies for consumers, community leaders, teachers and students.

[Dollars and Sense](#) – Budgeting game for middle and high school students

[Richmond Fed – My Money](#) – Student workbook for elementary age students

[St. Louis Fed – Econ LowDown](#) – Free videos, lessons, and online courses

[St. Louis Fed - Kiddynomics](#) – Set of lessons for young children to introduce them to the economic way of thinking

[My Mazuma](#) – Collection of financial literacy resources with option to search by topic, location, proficiency level, and cost

[“My Money” – Financial Literacy & Education Commission](#) – Information, games, lesson plans, tip sheets, and helpful tools for teaching financial literacy

[Starting Point: Teaching and Learning Economics](#) - This site introduces economists to innovative teaching strategies developed both within and beyond the discipline of economics. It provides instructors with the tools to begin integrating and assessing these teaching strategies in their own classrooms and promotes the sharing of teaching innovations among instructors.

[Teaching Money VA](#) – K-12 resources, ability to search by keyword, standard, type of resource and sponsoring organization

[U.S. Mint](#) – Online modules and games for young learners

[VSCPA – Financial Literacy Resources](#) – resources to educate young learners and “tweens” about money management topics

[Visa – Practical Money Skills](#) – resource that includes learning modules, lesson plans, games and other financial literacy resources

[“Yesterday’s Tomorrow”](#) - American Institute of CPAs and the Ad Council



## Online Budgeting Resources

### Practical Money Skills

- Links to different finance and budget lesson plans – see especially Lesson 1: The Art of Budgeting. All these lessons include links to teaching guides, activities, and the PowerPoint presentation slides! The target audience is “college students” but it would also work for adults.

### **Money Instructor**

#### Money Instructor - Main Site

- Account needs to be created for this printable worksheet on needs and wants – the website has different financial lessons for all age levels, including lesson plans, interactive tutorials, printable worksheets, games, simulations, activities, exercises, quizzes, personal finance information, resources, ideas, money saving suggestions, tips, and helpful advice.

#### Money Instructor – Printable Worksheets

- Same website as above - account needs to be created. This links to a printable worksheet for a basic introduction lesson to budgets.

### VDOE – Economics and Personal Finance Online Resources

- Broken down by topic; links to different online resources. See mostly the Money Management section, but there are also budget resources in a few of the other categories.

### St. Louis Fed – Credit Score

- Video to understand how a credit score is determined

### Invest In What's Next

- Series of lesson plans for “life after college”

### Dartmouth University – Financial Literacy Project



- Modules developed by Dartmouth college featuring Earning, Spending, Saving and Investing, and Planning for Retirement NOW – directed to adult learners as well.

### [Virginia Retirement System – Money Matters](#)

- Modules from VRS that feature banking, credit, taxes, investments, financial planning, and home finance.

### [Khan Academy and Bank of America – Better Money Habits](#)

- Khan Academy and Bank of America's website that includes video modules about making smart financial decisions.

## Budgeting Worksheets

[Junior Achievement Personal Finance Sample Budget \(linked at bottom of website page\)](#)

[Budget Worksheets](#)

[Kiplinger – Budgeting Worksheet for a Household Budget](#)

[Consumer.gov – Budget Worksheet](#)

## Financial Literacy Apps

The following apps can be found by searching in the App Store.

- [Mint](#) – all ages
- Bankaroo – ages 5-13
- Savings Spree – ages 5+
- Star Banks Adventure – ages 8-14
- Kids Money – ages 5+
- The Game of Life – ages 7+
- ATM Simulator
- Unleash the Loot!
- P2K Money
- Your bank's resources app

## Encouraging Annual Credit Report Check



[Experian](#)  
[Discover Card](#)  
[Equifax](#)  
[Annual Credit Report](#)

## Sample Lesson Plans – Elementary

Topic	Resource
<b>Bills and Coins</b>	<ul style="list-style-type: none"> <li>• <a href="#">“Coin Roll”</a></li> <li>• <a href="#">Money Matching Game</a></li> <li>• <a href="#">“Show Me the Money”</a></li> </ul>
<b>Career Day</b>	<ul style="list-style-type: none"> <li>• 5<sup>th</sup> Grade <a href="#">Career Day Presentation</a></li> </ul>
<b>Lessons with Books</b>	<ul style="list-style-type: none"> <li>• <i>Alexander, Who Used to Be Rich Last Sunday</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Saving &amp; Spending</a></li> <li>○ <a href="#">Link to book</a></li> </ul> </li> <li>• <i>Betty Bunny Wants Everything</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Kermit the Hermit</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Savings Plan</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Penny Pot</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Counting Change and Changing Coins</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Pigs Will be Pigs</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>The Berenstain Bears: Trouble With Money</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Bank &amp; Interest</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>You Can’t Buy a Dinosaur with a Dime</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Savings and Spending</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> </ul>
<b>Vocabulary Activities</b>	<ul style="list-style-type: none"> <li>• <a href="#">Financial Literacy Student Booklet</a></li> <li>• <a href="#">“Let’s Buy a Farm” – vocabulary activities</a></li> </ul>





<b>Savings vs Spending</b>	<ul style="list-style-type: none"><li>• <a href="#">“Candy Game”</a></li><li>• <a href="#">“Debit vs. Credit: You Decide”</a><ul style="list-style-type: none"><li>○ <a href="#">Worksheet</a></li><li>○ <a href="#">Signs</a></li></ul></li><li>• <a href="#">DIY Turtle Banks</a></li><li>• <a href="#">Financial Literacy Jar Wrapper</a></li><li>• <a href="#">“Just Saving My Money”</a></li><li>• Money Talks for Kidz<ul style="list-style-type: none"><li>○ <a href="#">Sample Pack</a></li><li>○ <a href="#">Teacher Notes</a></li></ul></li><li>• Practical Money Skills –<ul style="list-style-type: none"><li>○ <a href="#">Making Spending Decisions, Lesson 1</a></li><li>○ <a href="#">Spending Plans, Lesson 2</a></li><li>○ <a href="#">Earning Money, Lesson 3</a></li><li>○ <a href="#">What is Money?, Lesson 4</a></li></ul></li><li>• <a href="#">“Saving Makes Us Wait”</a></li><li>• <a href="#">“The Allowance Game”</a></li><li>• <a href="#">“The Truth About Millionaires” – themint.org</a></li></ul>
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## Sample Lesson Plans & Resources – Middle and High

- [360 Degrees of Financial Literacy – American Institute of CPAs](#)
- [“Borrowing Bucks”](#)
- [“Credit Cards: Life in Plastic...It’s Fantastic?”](#)
- [Identity Theft Activity](#)
- [Money Wise – “Building and Keeping Good Credit”](#)
- [Practical Money Skills – Lessons for grades 9-12](#)
- “The Art of Budgeting”
  - [Lesson](#)
  - [Student Sheets](#)
- [“The Truth About Millionaires” – themint.org](#)
- [Wells Fargo, Hands on Banking](#)





## Sample Giveaways

*See pages 38-40 for more information on sample giveaways!*

- Reusable grocery totes
- Pencils/pens
- Keychains
- Candy or healthy snacks (avoid chocolate and peanuts)
- Coin purses or ID cases
- Mugs or cups
- Flip calculators
- Sticky notes
- Drawstring backpacks
- Pocket planners
- Smart phone screen cleaners
- Hand sanitizer bottles
- Cell phone power banks
- Money pencils/notepads with bank logo
- Crayon sets with bank logo
- Dollar bill sticker sheets