

MoneyMasters K-12 program overview

Modern Woodmen's MoneyMasters K-12 financial literacy course helps students from kindergarten through 12th grade thrive and meet their financial and personal goals. The course presents concepts that align with:

- National Standards in K-12 Personal Finance Education, published by the Jump\$tart Coalition for Personal Financial Literacy.
- Common Core State Standards.

This course teaches students to:

- Develop a plan for spending and saving.
- Explain how investing may build wealth and help meet financial goals.
- Identify common types of risks and basic risk-management methods.
- Recognize the responsibilities associated with personal financial decisions.

Program description

MoneyMasters improves student knowledge of financial literacy concepts and individual behaviors toward financial management. The course is designed as **best-in-class blended learning**. It pairs interactive and engaging digital sequences with:

- In-class discussions.
- Extension activities.
- Opportunities to engage a wider community to support students' understanding of and behaviors with personal finance.

The course has four grade bands: K-2, 3-5, 6-8 and 9-12. Each band has five blended-learning lessons composed of an online sequence (for K-2, a video) and teacher-facilitated lessons.

- The **digital sequences** (or videos) kick off lessons by building background knowledge and engaging students in problem-based scenarios, which they will debrief together.
- The **teacher-facilitated lessons** extend the digital learning through class discussions, checks for understanding and extension activities.

Educational standards

Each lesson within the grade band centers on one personal finance domain in the **Jump\$tart** national standards: spending and saving, credit and debt, employment and income, investing, and risk and insurance. Additionally, we've identified the standard to which each lesson plan aligns. The course meets a significant number of **Common Core** standards in both math and language arts.

For more details about each lesson and the relevant Jump\$tart and Common Core standards, [request a copy of the curriculum guide](#) from a local Modern Woodmen financial representative.

Key learning objectives

<i>Program name</i>	<i>Grade levels</i>	<i>Learning objectives include, but are not limited to:</i>
Planning for Today	Grades K-2	<ul style="list-style-type: none"> Establishing financial goals. Why and how people save money. Names and values of coins. Responsible borrowing and lending. Earning money to meet financial goals. Producers and a consumer. Protecting people and possessions.
Planning for Tomorrow	Grades 3-5	<ul style="list-style-type: none"> Identifying needs versus wants. Creating a plan for reaching financial goals. Simple and compound interest. Credit history and credit cards. Determining when to borrow versus having to buy. Identifying money-making opportunities. Risk management.
Planning for Your Financial Future	Grades 6-8	<ul style="list-style-type: none"> Setting financial goals and creating a personal budget. Advantages and disadvantages of credit cards. Taxes and their purpose. Supply and demand. Making investment decisions. Consumer rights. Insurance and how it works.
Planning for the Real World	Grades 9-12	<ul style="list-style-type: none"> Identifying income streams and expenses. Strategies to monitor and stick to a personal budget. Opening and using checking accounts. Saving strategies and personal savings goals. Saving and paying for college. Understanding student aid. Protecting identity and the financial impact of identity theft.
Additional digital sequences <i>(no lesson plans)</i>	Grades 9-12	<ul style="list-style-type: none"> Building emergency savings. Mobile and online banking. Preventing overdraft fees. Credit cards. Budget hacks for college.

To get started with MoneyMasters or for more details, [contact a local Modern Woodmen financial representative.](#)