

Appendix B

FEDERAL RESERVE SYSTEM FINANCIAL EDUCATION FOR YOUTH

The 12 Federal Reserve Banks offer a wealth of programs for educators and students. Below is only a sample of the wide range of publications, lesson plans, multimedia resources, professional development opportunities, and tools aimed at promoting financial education among youth. These and more can be accessed on the Federal Reserve System's online portal at www.federalreserveeducation.org.

PUBLICATIONS AND LESSON PLAN UNITS

- *Cards, Cars and Currency* is a curriculum unit that challenges students to become involved in three specific areas of personal finance: credit cards, debit cards, and purchasing a car.
- *It's Your Paycheck!* is designed for use in high school personal finance classes. The curriculum contains three sections: "Know Your Dough," "KaChing!," and "All About Credit."
- *Keys to Financial Success*, a comprehensive high school personal finance program promoted by the Federal Reserve Bank of Philadelphia, provides teachers with the training, lessons, and materials necessary to teach students how to be financially savvy.
- *Katrina's Classroom: Financial Lessons from a Hurricane* is a free, DVD-based curriculum developed to teach middle and high school students and their parents the importance of being financially prepared, especially in times of crisis.
- *Building Wealth* is a personal finance education resource for schools, nonprofit community organizations, financial services providers, and consumers to help young people, adults, families, and others develop a plan for building personal wealth.
- Children's literature lesson plans use popular youth books to teach personal finance lessons.
- *Piggy Bank Primer* is a student workbook that uses a story and activities to introduce students to economic concepts such as saving, spending, budgeting, wants, goods, services, and opportunity cost.
- *Great Minds Think: A Kid's Guide to Money* is an interactive booklet that introduces children to concepts such as earning, spending, budgeting, and saving.
- *Econ Ed Live* is a set of online courses for students that include interactive activities, podcasts, and more.

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PROGRAMS FOR STUDENTS

- Live classroom videoconference sessions with Federal Reserve staff, presented right in the classroom
- Essay contests like the Federal Reserve Bank of Cleveland's *Be the Change You Want to See!* creative writing challenge for high school students
- Video competitions, such as the *Share the Wealth Challenge: A Financial Literacy Video* contest for undergraduate students to promote the importance of financial literacy
- *Reserve Cup*, a literacy quiz show competition for high school students that tests their knowledge on a variety of financial topics and economics
- *Money Smart Week* (MSW), a series of free classes and activities designed to help consumers better manage their personal finances
- Tours of Reserve Bank exhibits and museums

PROFESSIONAL DEVELOPMENT

- In March 2011, the Federal Reserve Bank of New York hosted "The Federal Reserve in the 21st Century," a symposium for college professors that included presentations by the Bank's senior staff.
- *Personal Finance for the Middle School Classroom* is a professional development program that provides middle school teachers with methods for teaching personal finance topics such as personal decisionmaking, saving, investing, budgeting, and the wise use of credit.
- *Making Sense of Money and Banking* is a teacher workshop covering money, banking, and the Federal Reserve System.
- Newsletters for educators, such as the Federal Reserve Bank of Richmond's 5E Educator, offer K-12 educators content, lesson plans, and updates on free resources from the Federal Reserve System.