



# Financial Literacy: It's Everywhere!



*Kansas leads the world in the success of each student.*

# Introduction

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## Helen Swanson

- Education Program Consultant
- 9 years in the classroom

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## Nathan McAlister

- Humanities Program Manager - HGSS.
- 24 years in the classroom.

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# Introduction



Elementary

Amanda Burress

entering 5th year teaching 2nd grade in Tonganoxie  
School District

[aburress@tong464.org](mailto:aburress@tong464.org)



# Introduction



## Middle School

- Brandi Jones - - [bjones@colbyeagles.org](mailto:bjones@colbyeagles.org) - - USD 315 - - Colby - - 8th Grade Career to Life Class



# Introduction

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## Rob Catlett, Emporia State University

- Roe R. Cross Distinguished Professor & Director, Centers for Economic Education and Community Research

## Brad Goebel, Fort Hays State University

- Instructor of Marketing and Director of the Center for Economic Education

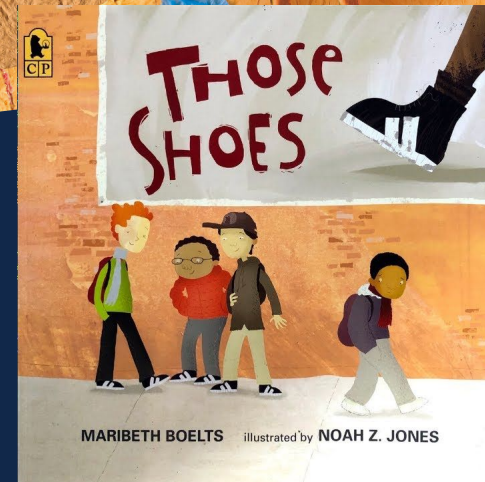
## Jan Wolcutt, Wichita State University

- Senior Educator and Director of the Center for Economic Education

# Financial Literacy, Lit

*10 Minutes at with a book*

- *Introductions:*
  - *(Name and School)*
- *Connections and Ideas??*
  - *See the Jamboard link:*
    - <https://ggle.io/4ne0>
- *Steal/Share*



**Children's Literature Lessons.**

# Introduction to EconEdLink

The screenshot displays the EconEdLink website interface. At the top, there is a search bar and navigation links for 'About', 'Store It!', 'For Parents', 'Log In', and 'SIGN UP'. Below the navigation, there are dropdown menus for 'CLASSROOM RESOURCES', 'PROFESSIONAL DEVELOPMENT', 'STUDENT PROGRAMS', and 'FAMILY RESOURCES'. The main content area is titled 'Resources for Grades K-2' and shows 'Showing 18 out of 18 results'. On the left, there are filter sections for 'CONCEPTS', 'RESOURCE TYPE', 'SUBJECT', 'INSTRUCTIONAL STRATEGY', and 'STANDARDS'. The main area displays a grid of resource cards, each with a title, description, and duration. The cards include: 'Princess Persephone Loses the Castle (Money Tales)', 'Savings Match Game', 'Communities: What They Provide For Us', 'Open for Business', 'A Chair for My Mother', 'Bunny Money', 'Specialists Light Up Our Lives!', and 'Alexander, Who Used to Be Rich Last Sunday'.



**Break :**







# Financial Literacy: What & Why

# April, 2015

A joint Kansas State Department of Education and Kansas Legislative letter sent to Kansas schools requesting the following:

- Pass and implement a policy on the instruction and desired outcomes of personal financial literacy education in the manner best suited to the local district;

In addition,

- KSDE will share a list of resources for your use;
- The Kansas State Board will monitor course offerings and KSDE will provide a progress report.



# Definitions

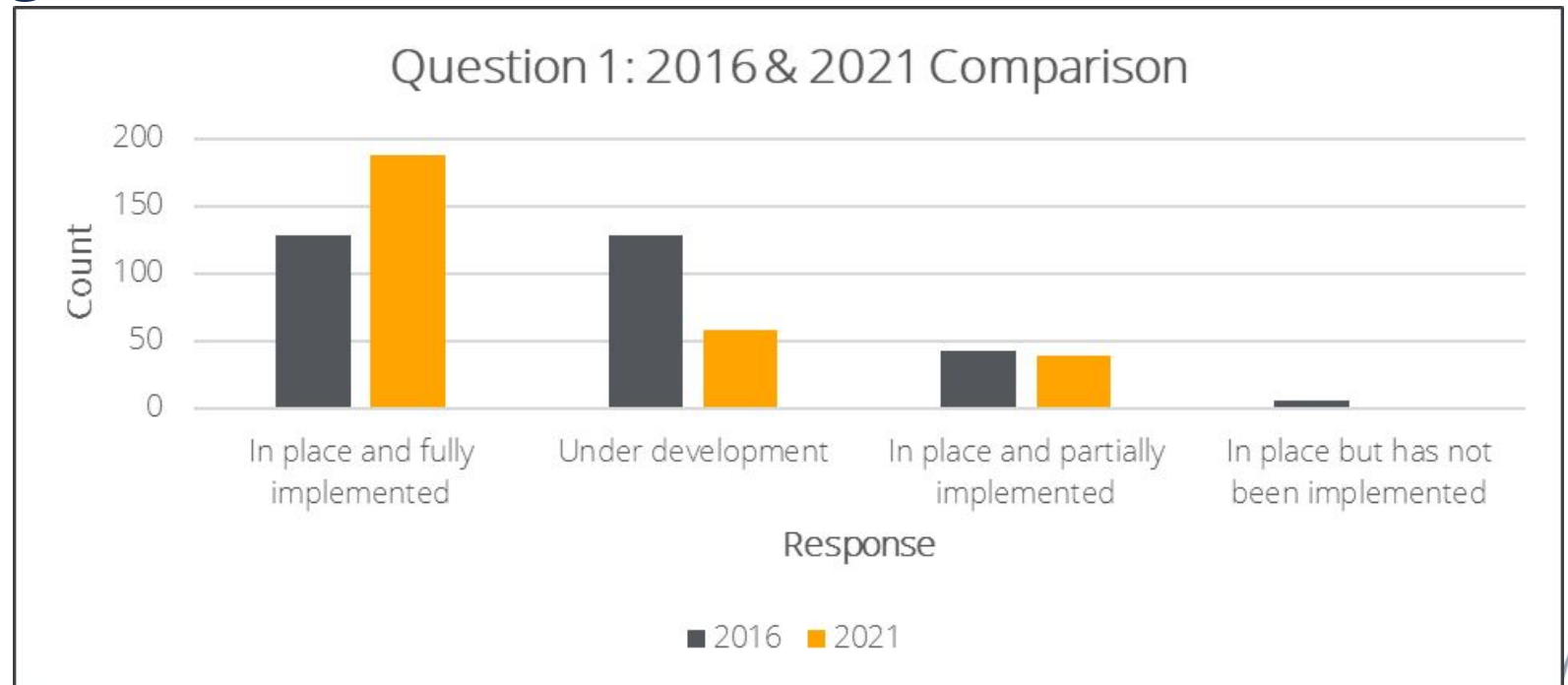
- KSDE recognizes the following definitions in all documents related to personal financial literacy:
- **Personal Finance** — the principles and methods that individuals use to acquire and manage income and assets.
- **Financial Literacy** — the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security.



# Survey Results

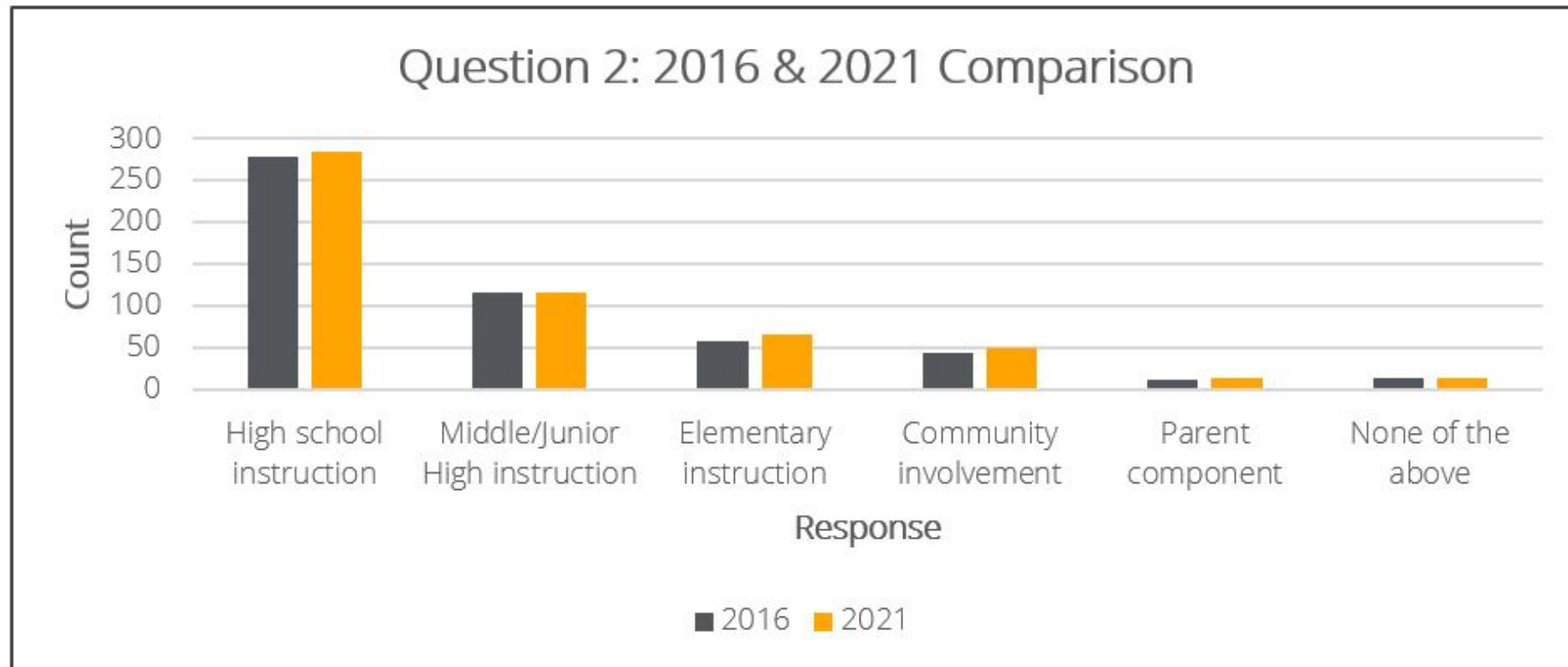
- Surveys were completed in 2016 and 2021 with regard to the status of school districts implementing a financial literacy policy. The following is the FINANCIAL LITERACY EDUCATION SURVEY RESULTS:

- Q1:  
Financial literacy is



# Survey Results

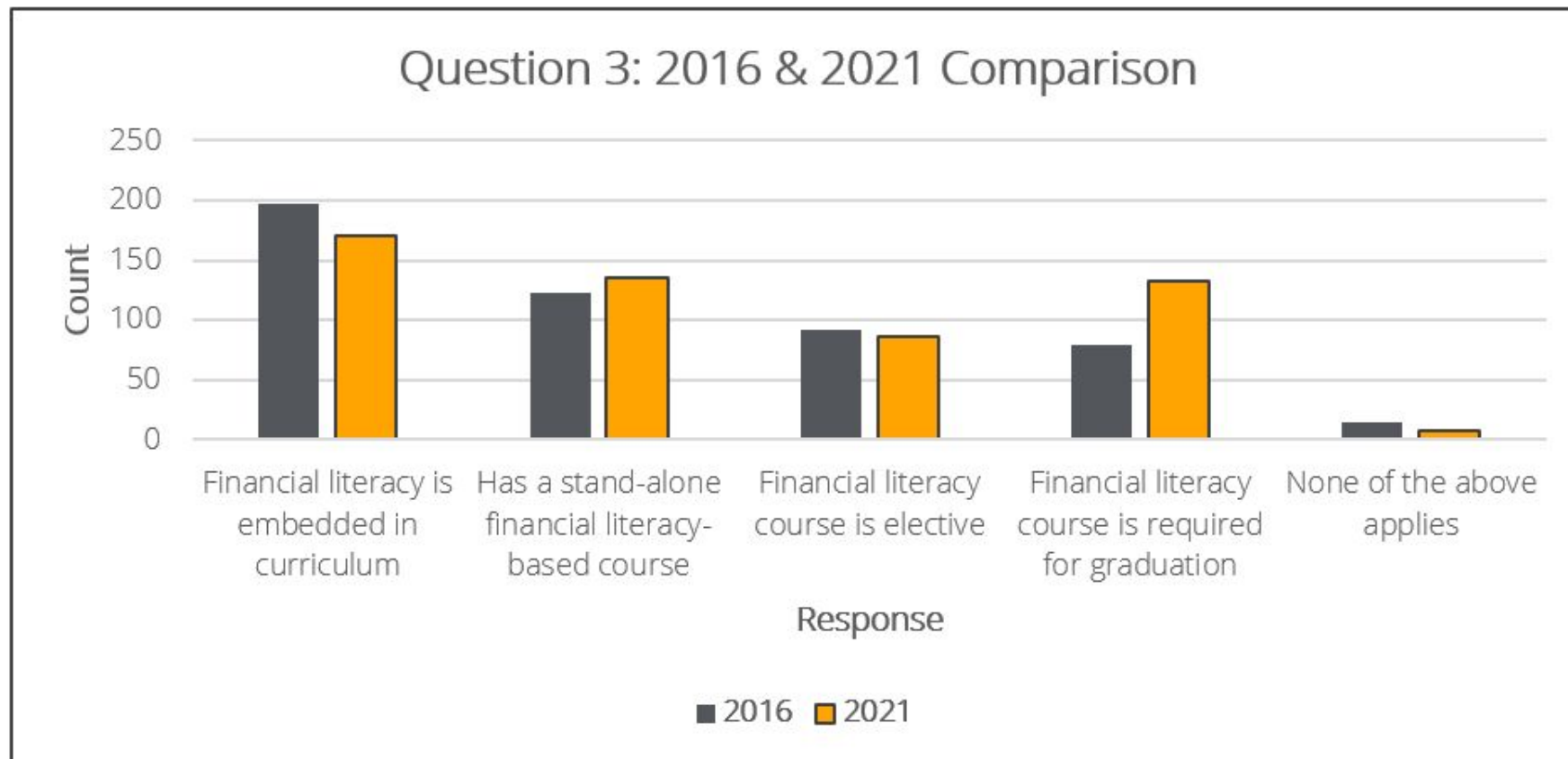
- Q2: Financial literacy policy includes the following district level components



# Survey Results

<https://ggle.io/4ne0>

- Q3: Financial literacy education includes



# K-12 Standards

[KSDE Financial Literacy Webpage](#)



## National Standards for Personal Financial Education

- The National Standards for Personal Finance Education have been adopted as the financial literacy standards for Kansas.
  - Council for Economic Education
  - Jump\$tart

Grade Banded:

- Kindergarten - 4<sup>th</sup> grade
- 5<sup>th</sup> - 8<sup>th</sup> grades
- 9<sup>th</sup> - 12<sup>th</sup> grades

<https://www.councilforeconed.org/national-standards-for-personal-financial-education/>

## Overall Standard Areas

- Earning Income
- Spending
- Saving
- Investing
- Managing Credit
- Managing Risk

# Importance of Financial Literacy Curriculum

- Financial literacy is a life skill
- Financial literacy is a employability skill







# Financial Literacy: How & Where

# Financial Literacy and Individual Plans of Study (IPS)

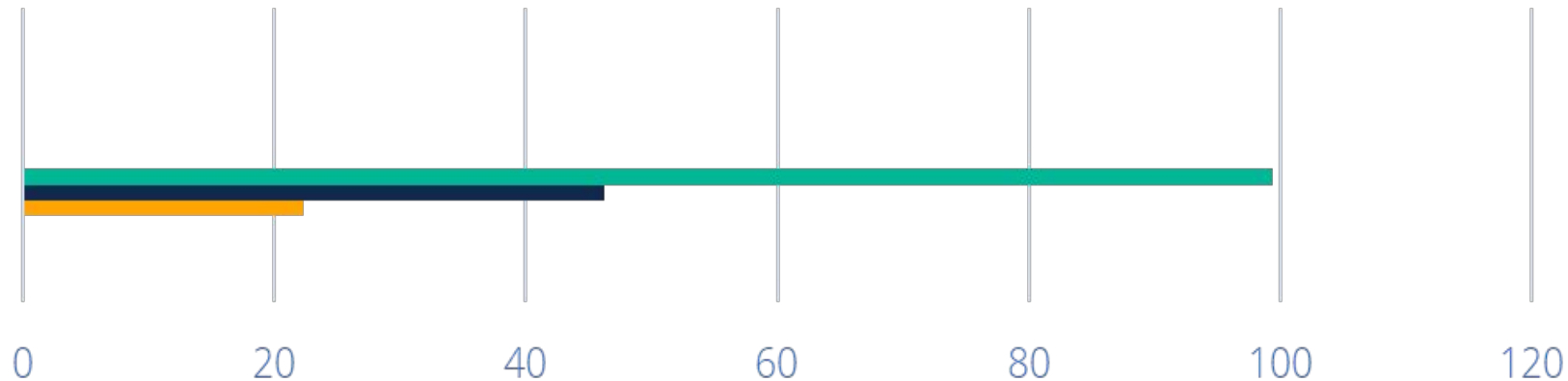
- Financial literacy is directly related to career exploration and postsecondary planning
  - Career paths and income potentials
  - College and career applications
  - Postsecondary costs
  - Financial aid (FAFSA and scholarship search)



# Financial Literacy and IPS

- A postsecondary financial plan (FAFSA, workshops, scholarships) is to be included as part of a student's IPS

2021 IPS Survey



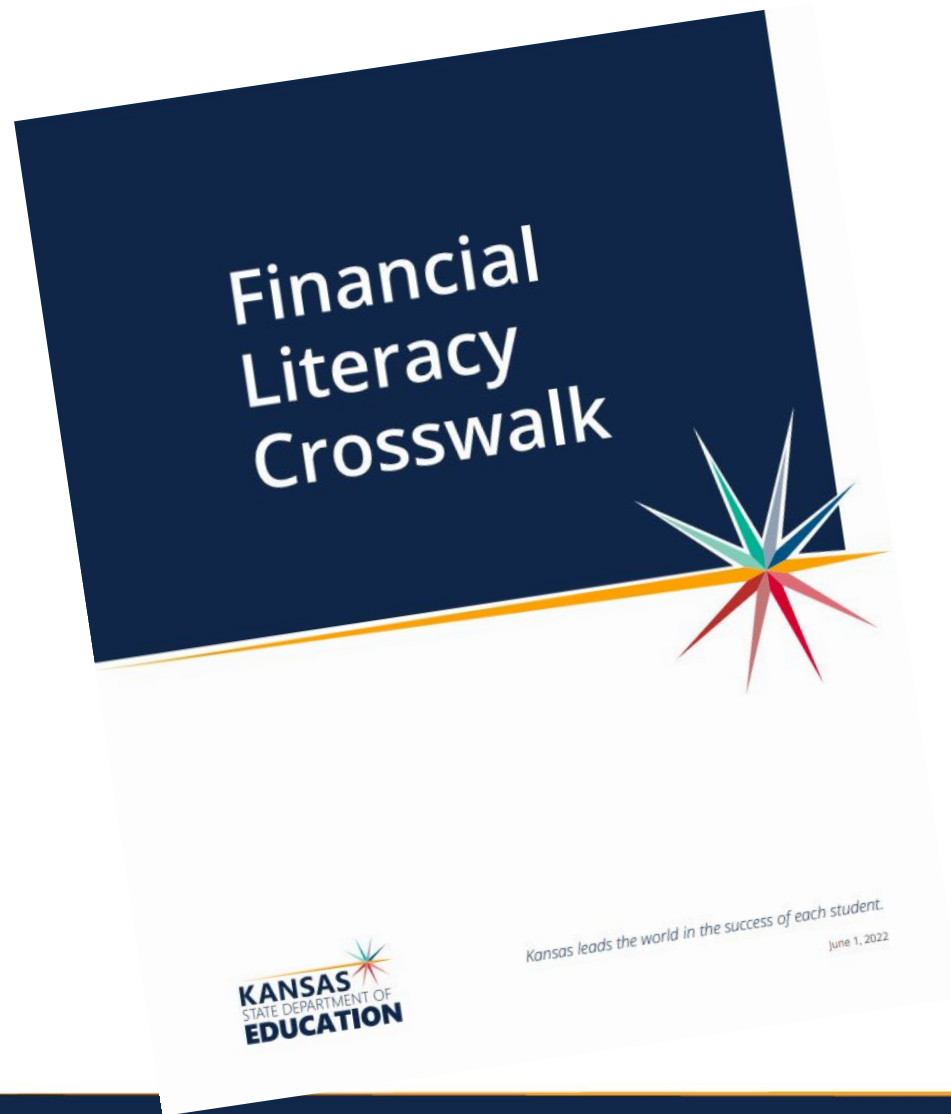
■ Documentation of career interests ■ Postsecondary plan  
■ Postsecondary financial plan

100% of school districts completed 2021 IPS survey



# Curricular Connections

[KSDE Financial Literacy Webpage](#)



**Jamboard**



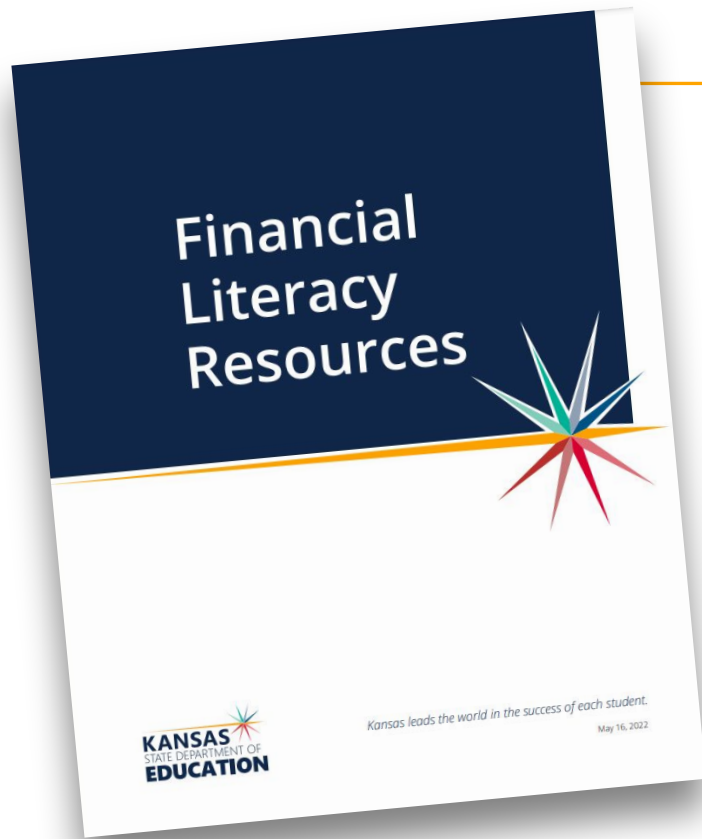
# Navigating EconEdLink




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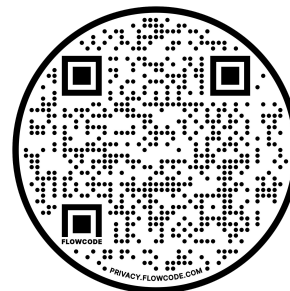


# Financial Literacy: Resources

# KSDE Financial Literacy Resource Guide



-  Elementary resources
-  Middle school resources
-  High school resources



# Junior Achievement of Kansas



<https://kansas.ja.org/>

<https://jausa.ja.org/>





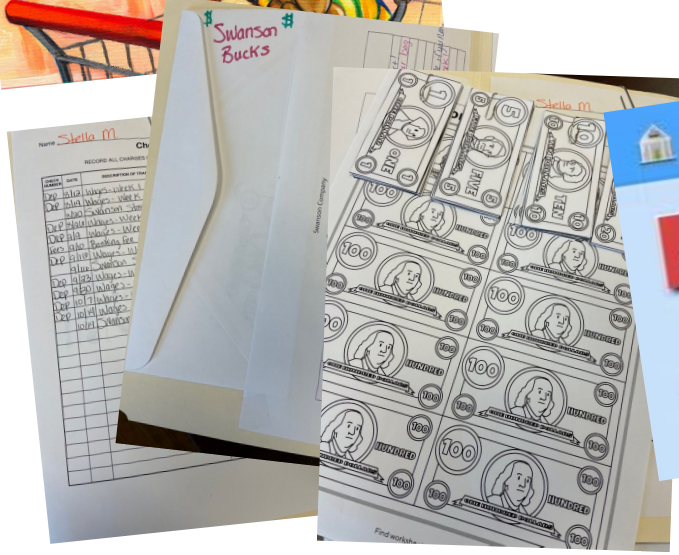
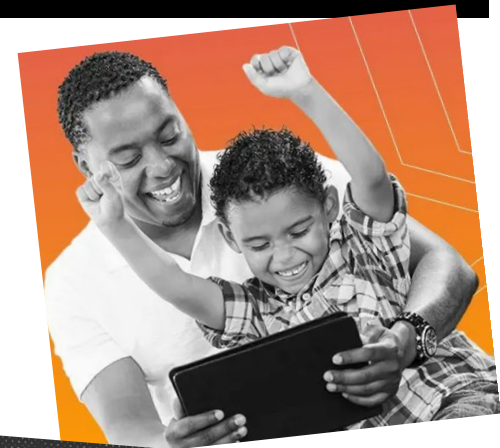
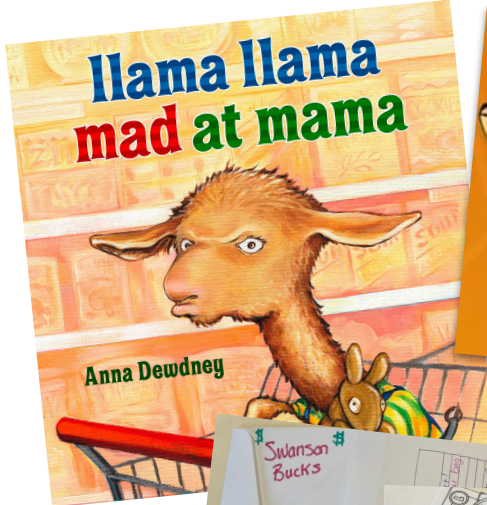


**Lunch :**



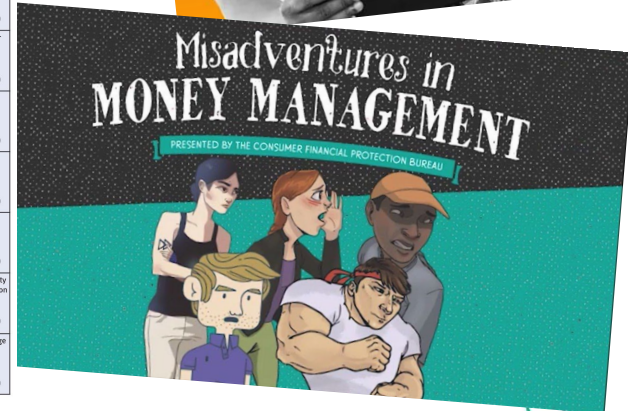
# Resource Lesson Buffet: Books, Games, and Where's Your Toilet??

30:00



**Making Choices**  
How will you invest your resources?  
If you had a "\$5-candy budget" to spend every month, how would you spend it? Place the required number of candies to indicate your spending choices.

CATEGORY	A (1 CANDY)	B (2 CANDIES)	C (3 CANDIES)
<b>Housing</b>	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only (no covered parking space), stove only	3 bedrooms, 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator	2 bedrooms, 1 1/2 bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher
<b>Healthcare</b>	No health insurance - you pay for all health-related costs	Health insurance for you through your employer but no health insurance for your family members	Health insurance for you and your family through your employer
<b>Food (per person)</b>	1 meal per day	2 meals per day	3 meals per day + snacks
<b>Transportation</b>	Walk or bike everywhere, no public transit available	Walk, bike or take public transit	Own your own car
<b>Technology</b>	No computer No cell phone Black & white TV - no cable	No computer Cell phone TV - no cable	Home computer TV with cable Cell phone
<b>Child Care</b>	Under supervision of a family member	A licensed daycare, but no early education training	A provider with proven high quality care and training in early education
<b>Shopping</b>	1 grocery store within walking distance, no mall within 20 miles	Grocery store across the street from your home and a mini-mall within a mile	2 grocery stores nearby and a large mall within walking distance



# Resources: Tips, Tricks, and Talk Time



Discussion Structure:

- What's your go to resource?
  - Why?
  - How used?
- [Resource Page](#)
- What are we missing?

<https://ggle.io/4ne0>



# Practicing EconEdLink

The screenshot shows the EconEdLink website interface. At the top, there is a search bar and navigation links for 'About', 'Store ID', 'For Parents', 'Log In', and 'SIGN UP'. Below the navigation, there are tabs for 'CLASSROOM RESOURCES', 'PROFESSIONAL DEVELOPMENT', 'STUDENT PROGRAMS', and 'FAMILY RESOURCES'. The main content area is titled 'Resources for Grades 3-5' and shows 'All Resources (by date)' with a total of 231 lessons. A sidebar on the left provides filtering options under 'Filter By' with an 'APPLY' button. The filters include:

- CONCEPTS:** Aggregate Demand, Aggregate Supply, Balance of Trade and Balance of Payments, Barriers to Trade.
- RESOURCE TYPE:** Activity, Article, Calculator, Lesson, Manual.
- SUBJECT:** AP/IB Economics, Business, CHCs/Government, CTE, Economics.
- INSTRUCTIONAL STRATEGY:** Direct Instruction, Inquiry-Based Learning, Nearpod Version.

The resource cards displayed are:

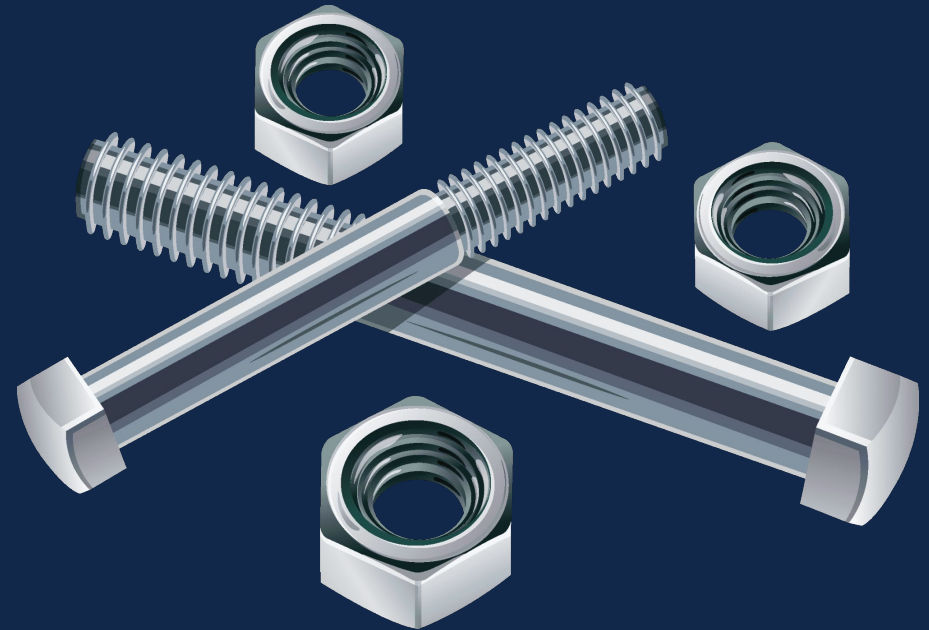
- Summer Institute Day 4: NearPod, Intuit & the National Council for Economic Education** (GRADES K-2, 3-5, 6-8, 9-12) - Jul 14, 10:00-1:00pm FT.
- Billy the Borrowing Blue-Footed Booby (Money Tales)** (GRADES K-2, 3-5) - 30 mins, Activity.
- Princess Persephone Loses the Castle (Money Tales)** (GRADES K-2, 3-5) - 30 mins, Activity.
- Producers Use Resources (Matching Practice)** (GRADES K-2, 3-5) - Activity.
- Goods & Services (Matching Practice)** (GRADES K-2, 3-5) - Activity.
- Goods & Services (All Seasons)** (GRADES K-2, 3-5) - Activity.
- Goods & Services (Lightning Round)** (GRADES K-2, 3-5) - Activity.
- The Economics of Immigration: Children's Books featuring the Immigrant Experience Part II Picture Books** (GRADES K-2, 3-5) - Webinar.

# Workshop Time: Your Lesson(s)

## What's Your One?

Nuts and Bolts of your lesson

- What are you changing?
- What are you adding?
- What are you deleting?
- What is staying the same?
- What are the connected standards?
- Accommodations?





# Survey!

# Door Prizes:





# Thank you!!



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