



*The Path to
Financial Success*

2019 SPIN Conference

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Learning Objectives:

- ✧ *Strategies for teaching Financial Literacy for Pre-K-adult*
- ✧ *Example of a Middle & High School Financial Literacy Program*
- ✧ *Resources*





Beliefs
Goals
Values Income Needs
Expenses
Budget Money
Experiences

Vocabulary



Pre-K - 2nd Grade

- ✧ *Help your child learn the value of various coins and bills.*
- ✧ *Let your child sell lemonade, old toys, etc. for an afternoon to learn about selling a product and earning money.*



3rd – 5th Grade

- ✧ *Begin exploring interests and careers. Ask others what they like the most about their job.*
- ✧ *Help your child create and track a Goals Chart with short - and long-term goals.*

Example of
Responsibility Chart





6th to 8th Grade

- ✧ Play **Guess the Cost** of items around the house or as seen on T.V. to teach the value of things.
- ✧ If your child earns money through a job or allowance, teach them to create "savings" and "spending" envelopes.



9th to 12 Grade

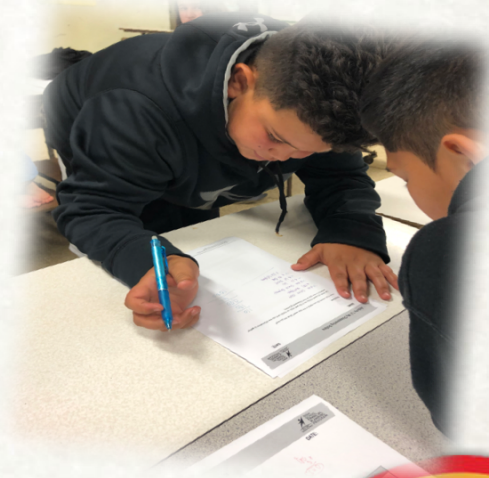
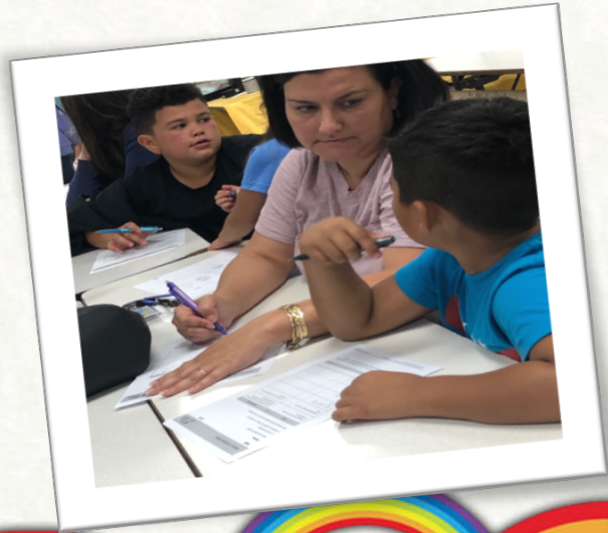
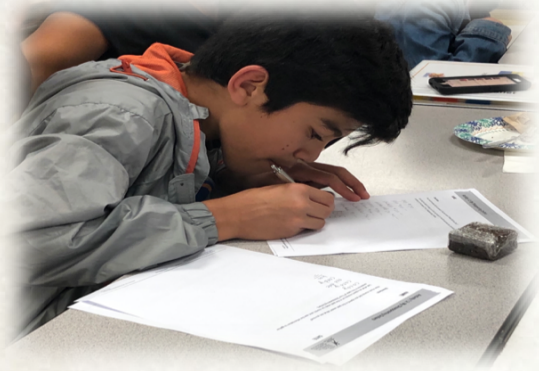
- ✧ *Engage your teen in the process of filing taxes.*
- ✧ *Compare credit cards for percentage rates, fees, penalties and terms.*

*NEFE Financial Planning Program
National Endowment for Financial Education*

www.hsfpp.org



Honoka'a Complex Family Academy



MODULES

- *MODULE 1: Money Management*
- *MODULE 2: Borrowing: Use-Don't Abuse*
- *MODULE 3: Earning Power: More Than a Paycheck*
- *MODULE 4: Investing: Money Working for You*
- *MODULE 5: Financial Services: Care for Your Cash*
- *MODULE 6: Insurance: Protect What You Have*



LET'S HAVE SOME FUN!

NEEDS vs. WANTS



RESOURCES

AND

HANDOUTS!



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**Real
Teachers
Real Stories
of Impact.**

Empowering Teens with Everyday Life Skills

Financial education provides alternative students key life skills.

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HANDOUTS

Money Smart Guide

Paying Your Child An Allowance

S.M.A.R.T. Goals Guide

Values & Spending Survey

Money Management Aid

T
h
a
n
k

