

**Washington’s Financial Education Public-Private Partnership (FEPPP) believes in the natural connection between personal finance and social emotional development!**

Financial education provides students real-world applications for SEL skills like decision-making, optimistic thinking, and the ability to see themselves as capable – all integral to developing the confidence necessary to take control of their financial futures!

In addition, **92% of employers believe SEL skills are more important than technical skills.**<sup>1</sup> As we prepare our students for the jobs and careers of the future, relationship and social skills will help them maximize income potential.

Financial Education  
 Benchmark & SEL  
 Indicator Crosswalk

*These grade-band specific resources were developed by connecting relevant Financial Education Benchmarks to SEL Indicators*

Teaching Personal Finance with Children’s Books

The [FEPPP Financial Education Library](#) is a curated collection of children’s books with personal finance/economic themes!

The [FEPPP Financial Education Spanish Bookshelves](#) feature books, read alouds, and supplemental materials in English and Spanish!

Click a book cover to find a Lesson & Resource Guide with:

- free video read aloud of the book
- discussion guides
- other no- or low-prep text-aligned lessons, materials, and more!



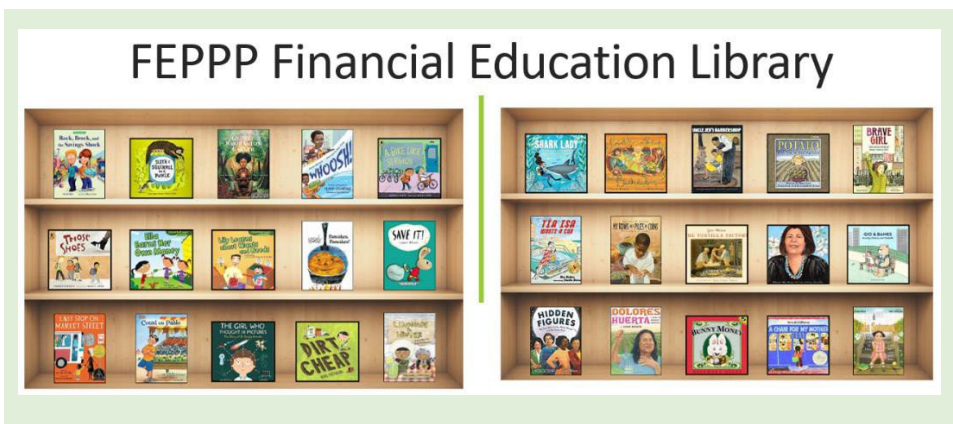
K – 5 Crosswalk



6 – 8 Crosswalk



9 – 12 Crosswalk



<sup>1</sup> casel.org



Resources presented in *Financial Education & Social Emotional Learning in the K-5 Classroom*

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\* = recurso disponible en español

## K-2 Brain Breaks: Printable Financial Education Activity Books

### [For Me, For You, For Later Activity Book](#)

\*[Para mí, para ti, para luego: Libro de actividades para niños](#)

Source: [PNC Grow Up Great Sesame Street Learning Resources](#)

Topics: Careers, saving, protecting/managing risk, spending/budgeting, giving, and responsible borrowing

Families: [A Guide for Parents and Caregivers](#)

\*Families: [Guía para padres y adultos que cuidan niños](#)

### [Money Smart Student Activity Book](#)

Source: [FDIC Money Smart](#)

Topics: Needs vs wants, spending, saving, and setting goals.

Format: [Available for download](#) in Word or PDF

Material: [Instructor Guide](#)

[Pre-K – Money Smart Curriculum](#) Overview

Families: [Pre-K - 2 Parents & Caregiver Guide](#)

\*Families: [Guía para padres/cuidadores de grados preescolar a 2º](#)



[Money Monsters Activity Book](#) (accompanying Money Monster stories found [here](#))

Source: [Consumer Finance Protection Bureau](#)

Grade(s): K – 3

Ages(s): 3 – 8

Topics: Careers, saving, protecting/managing risk, spending/budgeting, giving, and responsible borrowing

Families: [Money Monsters Reading Guide](#)

Format: Stories available in PDF, ePub or hard copy (order [here](#))

Activity book available in PDF or hard copy (order [here](#))

Story Title & Link	Description	Resource(s)	Learning Objectives	Activity Book
<a href="#">Money Monsters Learn to Save</a> (PDF)	Money Monsters practice saving money to buy something special.	<a href="#">Teacher Guide</a>	Understand why saving money is a useful habit Understand ways to save money	Pages 2-3
<a href="#">Money Monsters Learn to Protect Their Things</a> (PDF)	Money Monsters find out why it's important to keep their money and valuables safe.	<a href="#">Teacher Guide</a> & <a href="#">Worksheet</a>	Understand why it's helpful to protect what's important to us Explore ways we can protect what's important to us	Pages 4-5
<a href="#">Money Monsters Learn What Things Really Cost</a> (PDF)	Money Monsters compare the amount of work and money different pets need.	<a href="#">Teacher Guide</a> & <a href="#">Worksheet</a>	Understand that we have choices about what to spend time and money on Consider things to think about before spending our time and money	Pages 6-7
<a href="#">Money Monsters Learn to Become Good Borrowers</a> (PDF)	Money Monsters discover how to be responsible with other people's things.	<a href="#">Teacher Guide</a> & <a href="#">Worksheet</a>	Identify things that responsible borrowers do Understand the importance of being a responsible borrower	Pages 8-9
<a href="#">Money Monsters Learn About Careers</a> (PDF)	Money Monsters explore careers they may want to have when they grow up.	<a href="#">Teacher Guide</a>	Identify personal interests Think about careers you may enjoy	Pages 12-16
<a href="#">Money Monsters Learn About Giving</a> (PDF)	Money Monsters explore the difference between giving, donating, and sharing.	<a href="#">Teacher Guide</a>	Understand what it means to donate time, money, and things Understand the difference between giving something away and sharing something	

[Personal Finance Printables](#)



# Financial Education & Social Emotional Learning (K-5)

## FEPPP Resource Package

Source: [EconEdLink \(Council for Economic Education\)](#)

Grades: K – 2, PDF pages 4-19

Topics: Saving and spending, goods and services, math and money, choices and spending, and employment.

Grades: 3 – 5, PDF pages 20-43

Topics: Saving and spending, budgeting, financial decision-making, resources, economics, employment, taxes, and credit

EconEdLink games and activities to extend learning	
Pg 1-6: Saving and Spending	<a href="#">Savings Match Game</a> Nearpod, Quizzizz or ReadyAssessment matching vocabulary activity. Great for pre- and post-tests!
Pg 7-9 Good and Services	<a href="#">Goods and Services (All Seasons)</a> Students drag-and-drop icons to classify goods and services, with a seasonal theme!
	<a href="#">Goods and Services (Lightning Round)</a> Students drag-and-drop icons to classify goods and services.
Pg 10-11 Math and Money	<a href="#">Learn to Count Money</a> Practice counting money by clicking and dragging bills and coins into a box.
Pg 14-15 Choices and Spending	<a href="#">Toy Choices Game</a> Students perform a cost-benefit analysis choosing between toys and explain their choice in writing. Worksheet, Nearpod, or Quizzizz options
	<a href="#">Making Choices</a> Procedure guide for a whole group discussion on decision-making and opportunity costs. Quizzizz and ReadyAssessment short answer activities help students consider their choices.
	<a href="#">Opening a Restaurant</a> Students consider plentiful and scarce resources, as well as natural, human, and capital resources, when they work in groups to design a restaurant.

## The Social and Emotional Aspects of Personal Finance Behaviors

	Self-Awareness	Self-Management	Self-Efficacy
<p>Spending</p> <p><i>All choices have an opportunity cost, including our choices to spend time or money.</i></p>	<p>Wants and needs are different, and connect to different emotions</p> <p>Spending money brings up emotions, and those emotions influence behavior</p> <p>“Wealth” is a personal definition and can reflect cultural values and traditions.</p>	<p>Impulsive spending has an opportunity cost</p> <p>Consumer skills, such as comparison shopping or waiting for sales, reduce spending</p> <p>Sticking to a budget or spending limit is practicing decision-making skills</p>	<p>Outside factors (like friends or commercials) influence how we spend time and money</p> <p>Everyone is capable of making smart financial decisions</p> <p>Managing money is a life-long learning experience</p>
<p>Saving</p> <p><i>Delayed gratification is resisting something now for something greater in the future.</i></p>	<p>Saving money can be difficult, and bring up challenging emotions</p> <p>Growth mindset can apply to life outside school, like money and personal interests</p>	<p>Self-control can help achieve savings goals</p> <p>Creating alternative choices to spending activities is problem-solving</p>	<p>Recognize goal achievement can be affected by a positive attitude</p> <p>All goals can and will go off track! Persevere by reflecting and making small changes</p>
<p>Lending/Borrowing</p> <p><i>The foundation of credit is trust, which is developed over time and practiced through borrowing and lending.</i></p>	<p>Lending to an irresponsible borrower can lead to difficult emotions</p> <p>Being a responsible borrower reduces risk (such as conflict)</p>	<p>Problem-solve by developing a list of conditions (rules) for borrowing/lending</p> <p>Make lending decisions by considering the qualities of a good borrower</p>	<p>People have different emotions around lending and borrowing, and this can affect how we act</p> <p>We can learn from irresponsible borrowing, and make efforts to rebuild trust with others</p>
<p>Earning</p> <p><i>Job and career choices will change as people learn and grow.</i></p>	<p>Consider careers that connect to personal interests</p> <p>Effort and growth is just as important as accomplishments</p>	<p>Communication and personal behavior are important to most jobs and careers</p> <p>Entrepreneurs need to problem-solve and make decisions</p>	<p>Self-worth is not determined by a person’s job or career</p> <p>Working paid or unpaid jobs helps contribute to our school, home, and community</p> <p>A percentage of earned income goes towards local services (taxes)</p>
<p>Giving</p> <p><i>Giving, receiving, sharing, and helping can connect to time, money, attention, or acts of service.</i></p>	<p>Our expectations of giving, receiving, or sharing is influenced by our homes, backgrounds, and cultures.</p> <p>Not everyone feels or reacts the same way to giving and/or receiving.</p> <p>Giving, receiving, sharing, and helping can lead to positive and negative emotions.</p>	<p>Goals don’t always have to be about “getting” or “achieving;” we can set giving, sharing, and helping goals.</p> <p>When resources are scarce, make responsible decisions about allocation.</p>	<p>Giving makes an impact, no matter how big or small the act</p> <p>Practice personal safety in all giving situations.</p> <p>Giving is a way to contribute to our environments/ communities.</p>



## Lessons to Develop Decision-Making Skills

### [Making Spending Choices](#)

Source: [CFPB](#)

Grade(s): K-3

Materials: [Money Monsters Learn What Things Really Cost](#)  
[Lesson Guide](#)  
[Lesson Worksheet](#)

### [Which Should We Choose?](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): Kindergarten

Materials: [K3-1 - Handout Pro Con Chart](#)  
[K3-2 - Handout - Data Chart](#)

### [G1-1 - What Do You Want?](#)

### [G1-2 - Who Should Get What?](#)

### [G1-3 - How Can We Decide?](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 1<sup>st</sup> Grade Unit

Materials: [G1-2-1 - Handout - Allocation Chart](#)  
[G1-3-1 Google Slide Deck - How Can We Decide](#)  
[G1-3-2 - Handout - Pros and Cons](#)



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# Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

## [G1-6 - Birthday Party Budget](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 1<sup>st</sup> Grade

Materials: [G1-6-1 - Handout - Birthday Months Bar Graph](#)

[G1-6-2 - Handout - Birthday Party Budget Choices](#)

## [G3-1 - Danny Chooses a Pet](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 3<sup>rd</sup> Grade

Materials: [G3-1-1 - Visual - Danny's Birthday](#)

[G3-1-2 - Visual - Decision Making Grid Key](#)

[G3-1-3 - Handout - Decision Making Grid](#)

## [G3-2 - Service Group Choices](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 3<sup>rd</sup> Grade

Materials: [G3-2-1 - Handout - 3 Project Cards](#)

## [Using a Buying Plan](#)

Source: [CFPB](#)

Grade(s): 4-5

Materials: [Using a Buying Plan Lesson Worksheet](#)

[Using a Buying Plan Lesson Guide](#)

## [Using a budget to shop for a party](#)



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# Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

Source: [CFPB](#)

Grade(s): 4-5

Materials: [Using a Budget to Shop for a Party Worksheet](#)  
[Using a Budget to Shop for a Party Lesson Guide](#)

[G4-1 - Using the PACED Process](#)

[G4-2 - A Day at the Amusement Park](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 4<sup>th</sup> Grade

Materials: [G4-1-1 - Visual - Field Trip Options](#)  
[G4-1-2 - Visual - PACED Decision-Making Steps](#)  
[G4-1-3 - Handout- PACED Decision-Making Grid](#)  
[G4-2-1 - Activity - A Day At The Amusement Park](#)  
[G4-2-2 - Handout - PACED Decision-Making Grid](#)