



Financial Education  
Public-Private Partnership  
Financial Education - It Impacts Everyone

# Financial Education for Special Populations (K-12)

FEPPP Resource Package

Resources presented in *Financial Education for Special Populations Students*, (7/11/23)

Questions? Contact us! [www.fePPP.org](http://www.fePPP.org) | [fePPP@k12.wa.org](mailto:fePPP@k12.wa.org)

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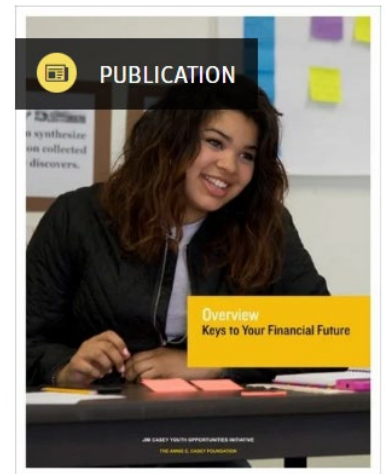
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## Financial Education Curriculums

[Keys to Your Financial Future Personal Finance Curriculum](#) (Annie E. Casey Foundation Jim Casey Youth Opportunities Initiative)

- Developed for foster youth, with applications for other special populations such as unhomed, institutionalized, and low-income youth, this free, turnkey curriculum is appropriate for ages 16-26. [Facilitator Guide](#) and [Participant Guides](#) available for download. No registration required.

*“Becoming economically secure is an important goal for young people transitioning from foster care into adulthood. The Casey Foundation offers a comprehensive financial education curriculum — built around eight modules or “keys” — to help youth grow their financial aptitude and make better financial decisions.”*





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## [Building Native Communities: Financial Empowerment for Teens and Young Adults](#) (First Nation Development Institute and [Oweesta Corporation](#))

- Developed for native youth by First Nation Development Institute and [Oweesta Corporation](#), this free, turnkey curriculum was developed for grades 9-12. No registration required.

*"This financial skills curriculum is for young adults within native communities. Our purpose is to: enable community members to celebrate their traditional values by learning financial skills that will help each person make informed financial decisions for themselves, their family, and their community."*



### Additional curriculums:

- [Building Native Communities: Investing for the Future](#)
- [Building Native Communities: Financial Skills for Families](#)



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# Financial Education for Special Populations (K-12)

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Grades 9 – 12 Units & Lessons

## [Capacity, Character, Collateral, Capital \(Credit\)](#)

Source: FDIC's Money Smart for Young People, 9-12 Lesson 7

Language(s): English

## [The Almighty Dollar? \(Credit Cards\)](#)

Source: FDIC's Money Smart for Young People, 9-12 Lesson 7

Language: English

## [Calculating the numbers in your paycheck](#)

Source: CFPB

Language(s): English & Spanish

Materials: Teacher Guide: [English](#) or [Spanish](#)

Student Worksheet: [English](#) or [Spanish](#)

["How to read a paystub" handout](#)

## [Receiving from Family, Friends, and Non-Profit](#) (10-12)

## [Receiving from Government Programs Unit](#) (10-12)

## [The Perez Family Case Assessment](#) (10-12)

Source: Take Charge Today (Registration required)

Grade(s): 10-12

Language(s): English

## Dual Language Financial Education Resources

[FEPPP's Spanish Resources for K-12 \(PDF\)](#)

[Spanish Resources for Adults \(PDF\)](#)

### [FEPPP's Financial Education Dual Language Spanish Bookshelves](#)

- Links to free, online read alouds in English and Spanish (heritage speakers, variety of regional dialects)
- SEL & Financial Education Standards alignment
- At least one equitably translated classroom resource in both English and Spanish included in Lesson & Resource Guides



## Financial Education Digital Games & Activities

[Digital Games & Activities for Students K-5](#)

[Digital Games & Activities for Students 6-12](#)

**\$pending Frenzy:** Real life and independent living means taking responsibility. It means putting a roof over your head, paying the light bill, and buying food. Sometimes that means hard work and sacrifice. But it also means freedom, empowerment, and the fun of living on your own. Are you ready for the challenge?

*The \$pending Frenzy App was created by First Nations Development Institute and Shawn Spruce Consulting with support from the FINRA Investor Education Foundation. Special thanks to Native American Community Development Corporation for assistance with design and piloting of the app.*

Registration required.

[FEPPP Financial Education Library](#)

A curated collection of children’s books with personal finance and economic themes! Click a book cover to find a link to a free video read aloud of the book, as well as discussion guides and other no- or low-prep text-aligned lessons, materials, and more!

## FEPPP Financial Education Library



### Personal Finance & Economics Comic Books

[Practical Money Skills: Educational Comics](#)

- [Black Panther: Investing in Each Other](#)

[Federal Reserve of New York: Educational Comic Books](#)

- Available in English and Spanish
- Middle School and High School Lesson Plans included for select comics

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>



Feelings Chart, developed by Arlie Neskahi (shared with his permission)

Past Loss		Future Loss		
Depressed	Hurt	Defended	Cautious	
Guilty	Apathetic	Sneaky	Scared stiff	
Somber	Blue	Nervous	Insecure	
Dejected	Sorrowful	Powerless	Jealous	
Embarrassed	Defeated	Petrified	Resistant	
Unworthy	Regretful	Frightened	Terrified	
Dissatisfied	Silly	Intimidated	Uneasy	
Humiliated	Let down	Fearful	Bashful	
Hopeless	Melancholy	Apprehensive	Unsure	
Alone	Betrayed	Threatened	Uncomfortable	
Heartbroken	Tender	Worried	Ridiculous	
Weak	Bored	Agitated	Secretive	
Lost	Disappointed	Timid	Horrorified	
Remorseful	Miserable	Agonized	Shocked	
Worthless	Moody	Frantic	Panicked	
Envious				
ANGER				
LOW	MEDIUM		HIGH	
Irritated	Bothered	Disgusted	Frustrated	Enraged
Bugged	Irked	Pissed	Loathsome	Irate
Disturbed	Upset	Ticked	Incensed	Furious
Perturbed	Touchy	Upset	Resentful	Hateful
	Irritated	Mad	Bitter	Seething
	Annoyed	Aggravated	Sulky	Vicious
	Offended	Indignant	Fuming	
		Mortified	Boiling	
		Adamant	Uptight	
		Outraged		
Past Gain		Future Gain		
Thankful	Passionate	Thrilled	Anxious	
Pleased	Relieved	Excitement	Giddy	
Cheerful	Glowing	Exuberant	Fired up	
Mellow	Gratified	Positive	Confident	
Elated	Happy	Anxious	Assured	
Glad	Ecstatic	Hope	Capable	
Satisfied	Pleasant	Excited	Expectant	
JOY				
Content	Whole	Peaceful	Bliss	Content
				Balanced



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**SAMPLE LIST OF BASIC HUMAN NEEDS**--adapted from Maslow's Hierarchy of Needs  
Maslow created this model after studying the Life Ways of the Blackfoot of Alberta around 1938

**PHYSICAL**

- air
- water
- food
- shelter
- relaxation
- sleep
- sex

**SAFETY**

- security
- safety
- consistency
- trust
- boundaries

**EMOTIONAL**

- express feelings
- communication
- understanding
- attention
- acceptance
- belonging
- sharing
- inclusion
- validation
- for love
- to love
- for caring
- to care for
- support
- comfort
- reassurance

- grieve
- guidance
- self-worth
- to be unique
- to be an individual
- achievement
- competence
- confidence
- respect
- control
- organization
- creativity freedom
- success
- celebration
- recognition
- involvement
- contribute

**ESTEEM**

- knowledge
- exploration
- understanding
- appreciate beauty
- artistic expression
- congruence
- order
- balance
- spirituality

**SELF ACTUALIZATION**

- reach our full potential
- do what we are capable of doing
- do this to the best of our capability

When these NEEDS go UNMET in our lives, either by historical or present loss, we usually get really MAD!  
And we will usually stay MAD, until we make CHOICES that MEET these NEEDS again in our lives.