

sixth grade menu

Module 1: Comparing & Balancing

Students explore the costs and benefits of local financial institutions and practice maintaining a balanced check register.

6.14A – Compare the features and costs of checking account offers from different local financial institutions.

6.14C – Balance a check register that includes deposits, withdrawals, and transfers

- Teachers Guide
- Comparing and Balancing Prezi covers Lesson 1 and 2

Lesson 1: Learning the Lingo

- Say What? Dialogue Scripts
- Learning the Lingo Worksheet and Answer Key

Lesson 2: Features and Costs

- Check Register Activity (Cards and Worksheets)
- Local Financial Institution Fee Sheets

Module 2: The Cornerstone of Credit

Students learn the difference between a debit and credit card, why positive credit scores are important, and how spending decisions affect credit scores.

6.14B – Distinguish between debit cards and credit cards

6.14D – Explain why it is important to establish a positive credit history

- Teachers Guide
- The Cornerstone of Credit Prezi covers Lessons 1 and 2

Lesson 1: Credit Primer

- Decisions Decisions Worksheet
- Debit & Credit Quiz and Answer Key
- What I Learned Worksheet

Lesson 2: The NewlyCred Game

- Financial WordFind Worksheet and Answer Key
- NewlyCred Game Quiz Questions

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Module 3: Pieces of the Puzzle

Students learn how credit scores are calculated, and how and lenders use credit reports in making lending decisions.

6.14E – Describe the information on a credit report and how long it is retained

6.14F – Describe the value of credit reports to borrowers and to lenders

Lesson 1: Components of a Credit Report

- Teachers Guide
- Pieces of the Puzzle Prezi
- Pieces of the Puzzle Worksheet and Answer key
- Faux Credit Report Activity
- Teach It Worksheet and Rubric

Module 4: Financing the Future

Students learn what makes vocational schools, community colleges, colleges and universities unique, and how their costs differ. They also explore the ways to pay for college and picture their futures by planning an education and career path.)

6.14G – Explain the various methods to pay for college, including through savings, grants, scholarships, student loans, and work-study

- Teachers Guide
- The Financing the Future Prezi covers Lessons 1 - 3

Lesson 1: Considering Your Future

- Consider the Future Vocabulary Worksheet and Answer Key
- Cost of Higher Education Worksheet and Answer Key

Lesson 2: Financing the Future

- Jigsaw Information Sheet
- Jigsaw Notes Page and Answer Key

Lesson 3: Picturing the Future

- College Collage Planning Sheet and Rubric
- Financing the Future Quiz and Answer Key

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Module 5: Show Me the Money!

Students track characters from post-secondary school to retirement, learning how life choices affect quality of life.

6.14H – Compare the annual salary of several occupations requiring various levels of postsecondary education or vocational training and calculate the effects of different annual salaries on lifetime income

- Teachers Guide

Lesson 1: It Looks Like This on Paper

- It Looks Like This on Paper Worksheet and Answer Key
- Profession Education Sheets
- Profession Education Salary Sheets

Lesson 2: It Looks Like This in Life

- Effects of Income and Financial Decisions Over a Lifetime group activity. Each group receives their character's bio, description of their saving and shopping habits, amount of income to calculate projected earnings, student loan debt story, and more.
 - Group 1 - Bentley Freeman Airplane Mechanic
 - Group 2 - Felicia Taylor Architect
 - Group 3 - Feliz Herrera Welder
 - Group 4 - Ken Herada Neurosurgeon
 - Group 5 - Valerie Ramirez Marketing Director

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