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Every Module includes a Teacher's Guide, Visual Presentation, and Activities accompanied with answer keys.

Module 1: Repaying Loans

Using online calculators, students learn how interest, term, and rate affect the cost of borrowing to pay for college and making large purchases. They discover the true costs of borrowing from payday lenders and purchasing items on a rent-to-own basis versus financing through credible financial institutions. Finally, they create a PSA about being a financially responsible borrower.

8.12A – solve real-world problems comparing how interest rate and loan length affect the cost of credit

8.12B – calculate the total cost of repaying a loan, including credit cards and easy access loans, under various rates of interest and over different periods using an online calculator

8.12F – analyze situations to determine if they represent financially responsible decisions and identify the benefits of financial responsibility and the costs of financial irresponsibility

Lesson 1: Loan Basics

- Vocabulary Cards
- No Money for College? Worksheet

Lesson 2: It's Not Just the Principal

- It's Not Just the Principal Worksheet

Lesson 3: Creating a Be a Wise Borrower

- Be a Wise Borrower Worksheet
- PSA PowerPoint
- PSA Grading Rubric

Module 2: How Will You Pay For It?

Students learn about different payment methods: What they are, the advantages and disadvantages of each, and how to manage each method responsibly. They gain experience in comparing fees, service charges and credit card offers from different financial institutions. Students identify financially responsible and irresponsible behaviors, and debate, "What is financial responsibility?"

8.12E – identify and explain the advantages and disadvantages of different payment methods

8.12F – analyze situations to determine if they represent financially responsible decisions and identify the benefits of financial responsibility and the costs of financial irresponsibility

Lesson 1: Payment Basics

- How Will They Pay for It? Information Sheet
- How Will They Pay for It? Worksheet

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Lesson 2: Thoughtful Decisions

- Thoughtful Decisions Worksheet

Lesson 3: They Did What?

- PowerPoint demonstration

Lesson 4: Take a Position

- Take a Position Handouts
- Decisions, Decisions Debate Format & Ballots

Lesson 5: Assessment

- Vocabulary Quiz

Module 3: Let It Grow!

Students learn what investing is and identify various investment vehicles. They recite the Rule of 72 and calculate simple and compound interest. Students explore four investment scenarios, ultimately revealing the most profitable option.

8.12C – explain how small amounts of money invested regularly, including money saved for college and retirement, grow over time

8.12D – calculate and compare simple interest and compound interest earnings

Lesson 1: Interest Basics

- Vocabulary Incomplete Notes
- Simple and Compound Interest Worksheet

Lesson 2: Smart Moves

- Rule of 72
- PowerPoint story

Lesson 3: The Best Investment

- Best Investment Group Activity

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Module 4: Saving for College

Students learn the characteristics of and differences between vocational school, community colleges, colleges, and universities. They discover the primary expenses of going to college and use an online calculator to create a savings plan for paying for college. Finally, they explore the cost of their top two college choices and create an individual savings plan for paying for the first year of their higher education.

8.12G – estimate the cost of a two-year and four-year college education, including family contribution, and devise a periodic savings plan for accumulating the money needed to contribute to the total cost of attendance for at least the first year of college

- Module 3 and 4 Vocabulary Review
- Module 4 Exam

Lesson 1: College Expenses

- Savings Calculator Worksheet

Lesson 2: Saving for College

- College-Bound Worksheet

Lesson 3: How Much Will I Need?

- How Much Will I Need? Worksheet

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