

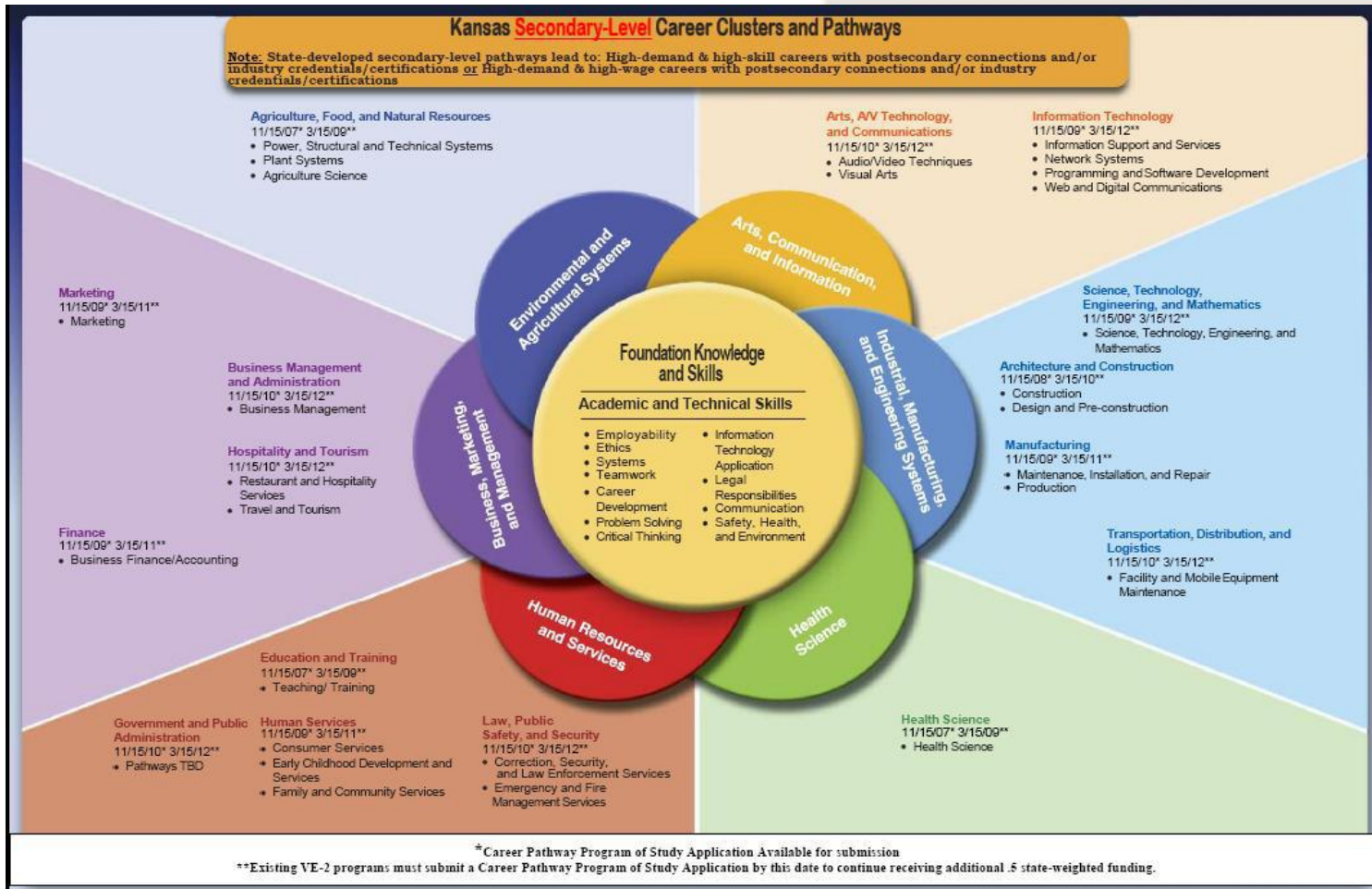
Preparing Students for Financial Independence: The High School Financial Planning Program

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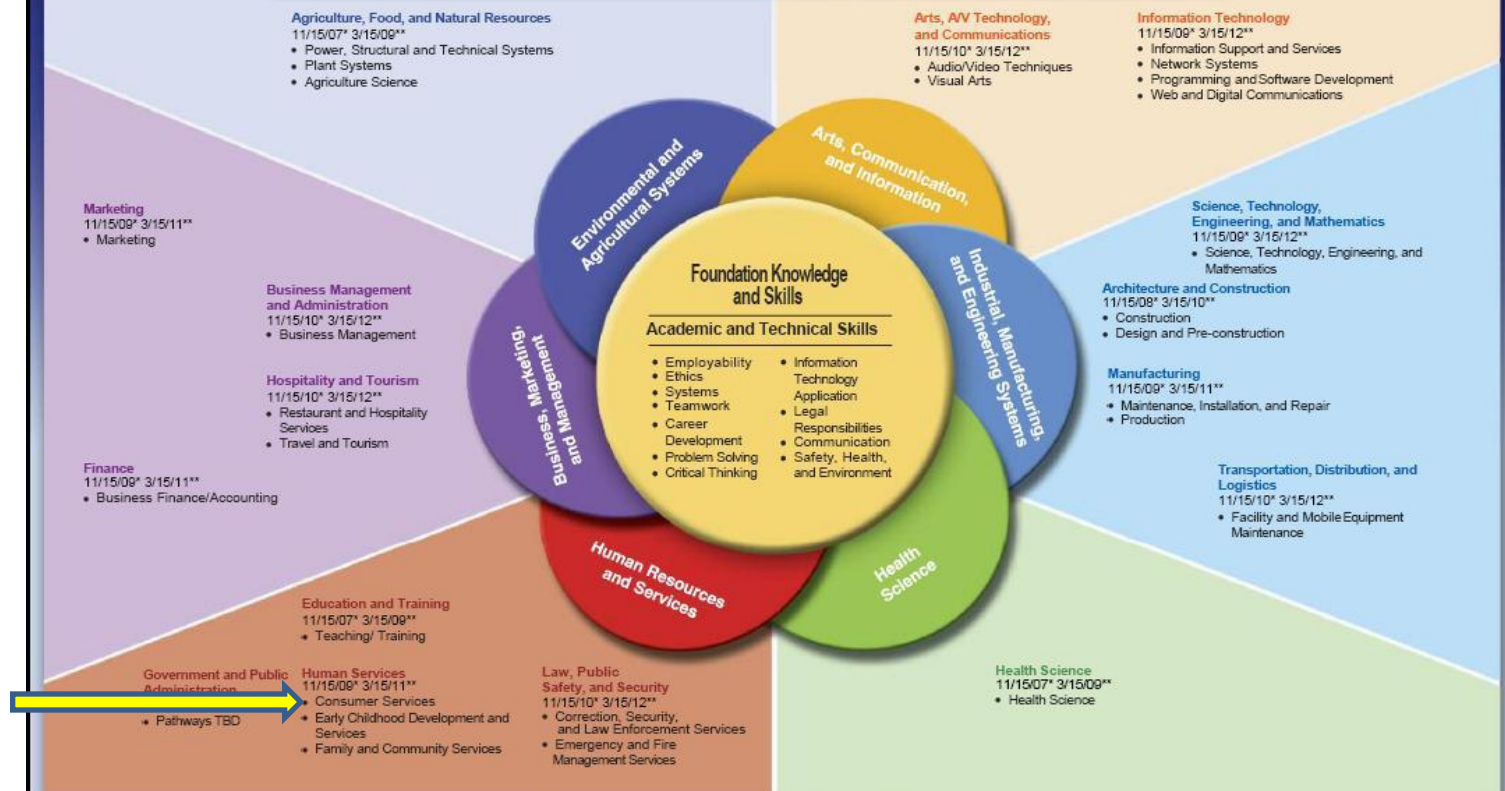
Kansas Secondary-Level Career Clusters and Pathways

Note: State-developed secondary-level pathways lead to: High-demand & high-skill careers with postsecondary connections and/or industry credentials/certifications or High-demand & high-wage careers with postsecondary connections and/or industry credentials/certifications



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*Career Pathway Program of Study Application Available for submission

**Existing VE-2 programs must submit a Career Pathway Program of Study Application by this date to continue receiving additional .5 state-weighted funding.

W HIGH SCHOOL **U** FINANCIAL **W** PLANNING **Z** PROGRAM

WWW.HSFPP.ORG

The National Endowment for Financial Education is . . .

A nonprofit, noncommercial, independent, 501(c)(3), self-funded, private foundation based in Denver, Colorado.

*NEFE inspires empowered
financial decision-making for
individuals and families
through every stage of life.*



NEFE Overview

NEFE Serves ...

- youth up to retired adults
- particularly “underserved”
- people in difficult or unusual life circumstances

NEFE Partners with ...

- Financial educators and practitioners
- Other nonprofits



NEFE Provides ...

- Grants for research about the field of financial literacy
- Resources for consumers, educators, and facilitators

NEFE REACHES CONSUMERS



PRE-RETIREMENT AND RETIREMENT

my retirement paycheck



WORKPLACE, ADULTS AND FAMILY

SmartAboutMoney.org

Dedicated to your financial well-being

NEFE'S FINANCIAL WORKSHOP KITS

Free Resources to help you teach money management skills



COLLEGE AND YOUNG PROFESSIONALS



CashCourse
Define your finances. Define your future.



GRADES 8-12

NEFE HIGH SCHOOL
FINANCIAL
PLANNING
PROGRAM



GRADES K-8
GRANTS AND RESEARCH



Something Every Student Should Know

NEFE's High School Financial Planning Program

equips students in Grades 8-12
with fundamental personal finance skills
to prepare them for financial independence
and mindful money management
decisions and behaviors

2012 HSFPF Program Features

- Fundamental concepts: *Personal finance basics*
- Turnkey teaching materials: *Flexible and easy to use*
- Performance-based learning: *Apply what is learned*
- Teacher training: *In person and online*
- Teacher community: *Forum and Facebook*
- Suite of resources: *Growing collection on website*

Benefits to Teachers & Youth Mentors

- Easy to use
- Turnkey curriculum
- Designed by educators and experts for educators and teens
- Adaptable to classroom or workshop settings
- Flexible for program time limitations
- No cost

Benefits to Students

- Apply to teen lives
- Gain fundamental personal finance knowledge
- Build confidence in financial decision making
- Instill sound money management practices
- Lay foundation for life-long habits

Aligned to National Standards

- Jump\$tart Coalition for Personal Financial Literacy
National Standards in K-12 Personal Finance Education
- Financial Literacy and Education Commission Core Competencies
- National Standards for Business Education-Personal Finance
- Council for Economic Education
Voluntary National Content Standards in Economics
- National Standards for Family and Consumer Sciences Education
- Partnership for 21st Century Skills

6 Program Modules

Module Topics	Learning Outcomes
1. Money Management	Manage your spending.
2. Borrowing	Control your credit and debt.
3. Earning Potential	Boost your earning capacity.
4. Investing	Make the most of your financial resources.
5. Financial Services	Choose financial services that are right for you.
6. Insurance	Protect your financial resources.

5 Transferable Skills

Integrated Throughout the HSFPF

Set goals that are SMART.

Use a decision-making process.

Analyze how personal values impact behaviors.

Utilize resources that are credible and timely.

Manage personal records.

Module Components

Online
instructional resources

Teacher
lesson
plans



Student Guide booklets



Select the Units and Assignments for your custom guide

☐ Select All Units

Unit 6 - Insurance: Protecting What You Have

Unit Overview: This outlines what you will learn in this unit and a way to track your progress on assignments and the assessment.

Student Learning Plan: Use this learning plan to track which learning activities you have accomplished through the unit.

☐ Unit 6 - Insurance: Protecting What You Have

- ☐ Exercises
- ☐ Assignments
- ☐ Assessments
- ☐ Supplementary Materials & Articles

Download

Student Guide Series

- One booklet per module (6 total)
- Use one, some, or all
- Activities are mixed with basic personal finance theory
- Content is relevant to teen lives, Grades 8-12



Student Guide Style

Activity 1.3: Why Wait?

There are benefits to waiting to buy something. Can you think of two or three reasons to hold off on a purchase?

Reasons to Wait to Buy Something:

If I don't spend the money now, I'll have money on hand if something more important turns up.

DO YOU NEED IT OR DO YOU WANT IT?

When Michael mentioned his dilemma to his mom, she asked if he needed the jacket. He said, "Kind of." She replied, "You can't 'kind of' need something, Michael. Either you do or you don't. Which is it?"

"Well, I do have a jacket, but it's getting kind of ratty," Michael said. His mom went to the closet to get the old jacket. "This jacket is fine; all it needs is a wash," she said. Michael admitted that she was right. He had wanted the new jacket, but he didn't need it.

Like Michael, we all have a habit of saying we "need" things we really don't. **Needs** are things that are essential to your health and security. You need food, water, a place to live, clothes to wear—and money to pay for it all.

Wants make life more interesting and fun, but you can get by without them. Everyone has wants, and that's OK. But when money is tight, needs have to come first.

The difference can be tricky sometimes. If Michael's jacket really had been in bad shape or no longer fit him, a new jacket would have been a need. But because that wasn't the case, the new jacket was a want.

An item can be considered a need if it's essential to getting a need. For example, you most likely don't need transportation for your health or safety. But when you need a job to pay for necessities like food and rent, and having a reliable way to get to work is required to keep that job, then transportation also becomes a need.

Activity 1.4: My Needs and Wants: Can I Tell the Difference?

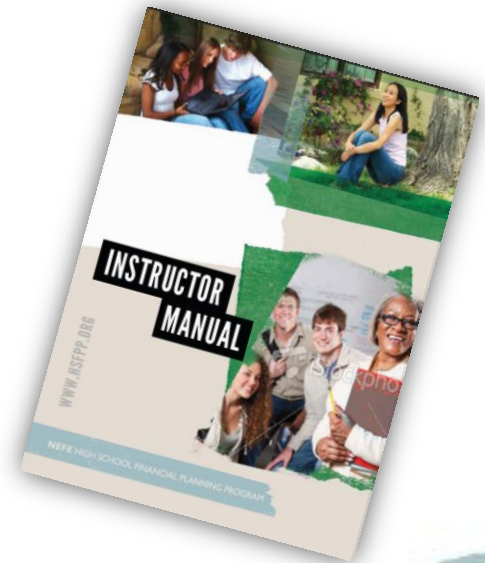
Look at your spending log in Activity 1.2. Write down five things you spent money on. Then decide if each is a need or a want. The following list has been started for you:

Item	Need?	Want?
<i>Jacket to replace one that is outgrown</i>		
<i>Second jacket that is still in good shape</i>		

Review your list. Are you sure your needs are real needs? Do you think your friends or family would agree with your decisions? Are there times when your wants may become a need?

Instructor Materials

- Online resources, www.hsfpp.org
 - Continually growing collection of lessons and resources
 - Online calculators
 - Teacher Forum and Facebook to share ideas
- Instructor Packet, option to order
 - Five fundamental lesson plans per Guide
 - Complete set of six Student Guides
 - Learning material masters and templates



WWW.HSFPP.ORG

- Student polls
- Student check quizzes
- Teacher forum
- Growing collection of learning materials (MS, HS, transition beyond HS)
- Financial literacy and program news
- Map widget to locate training events, state reps



Public Home Page

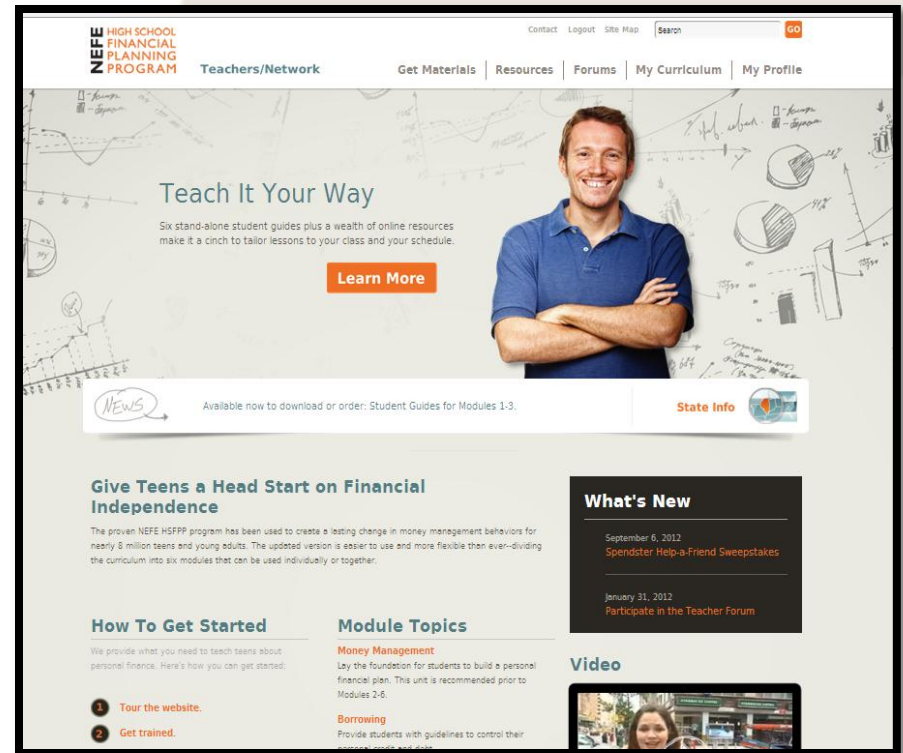
- How to use the program
- How to get involved
- How to order or download
- News about HSFPF
- Financial literacy news
- Link to state map for contact and training info
- Links to other NEFE resources



Contact Us 1331 - 17th Street, Suite 1200 Denver, CO 80202 Copyright © 2012 National Endowment for Financial Education All Rights Reserved Terms Of Use Privacy Statement	The Facebook Connection 8/22/2012 11:00:41 AM Wondering what's happening behind the scenes with NEFE's High School Financial Planning Program? We invite you to join one of two remaining webinars in which you will learn about the new HSFPF program materials, and take a tour of the new HSFPF website! F	Other NEFE Resources NEFE Evaluation Toolkit CashCourse Prep Spendster Smart About Money State Info	Find Us Elsewhere f Friend Us t Follow Us s Share Us
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Educator Page

- Must register to access
- Same log-in info as in past
- Order or download materials
- News for educators
- Online calculators
- Training resources for trainers
- State map for contact and training info
- Discussion forum



Student Page

- Register via teacher to access
- View or download materials
- Polls and check quizzes
- Worksheet templates
- Online calculators
- Personal finance resources



Download Curriculum

- Must register to access
- Select desired lessons, activities, assessments

Unit 6 - Insurance: Protecting What You Have

Unit Overview: This outlines what you will learn in this unit and a way to track your progress on assignments and the assessment.

Student Learning Plan: Use this learning plan to track which learning activities you have accomplished through the unit.

☐ Unit 6 - Insurance: Protecting What You Have

☐ Exercises

☒ Assignments

- ☒ 6-1 - A Case for Insurance
- ☒ 6-2 - My Personal Financial Risk Exposures
- ☒ 6-3 - Insure the Car of Your Dreams

☐ Assessments

- ☒ 6-1 - My Insurance Plan
- ☐ 6-2 - Evolution

☐ Supplementary Materials & Articles

Download

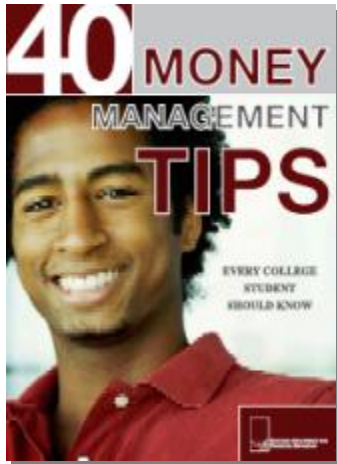
How HSFPF Fits PF Programs

- 45-minute lessons to fit class/workshop timeframe
- Pick and choose lessons based on audience and purpose
 - *SMART goals + Spending Plan + Investing (3-hour workshop)*
- Plug and play to supplement existing programs
 - *Investing module: extend learning with Stock Market Game*
 - *Earnings module: extend learning with IRS.gov tax unit*

Add'I NEFE Resources for Teens

CashCoursePrep
Define your finances. Define your future.

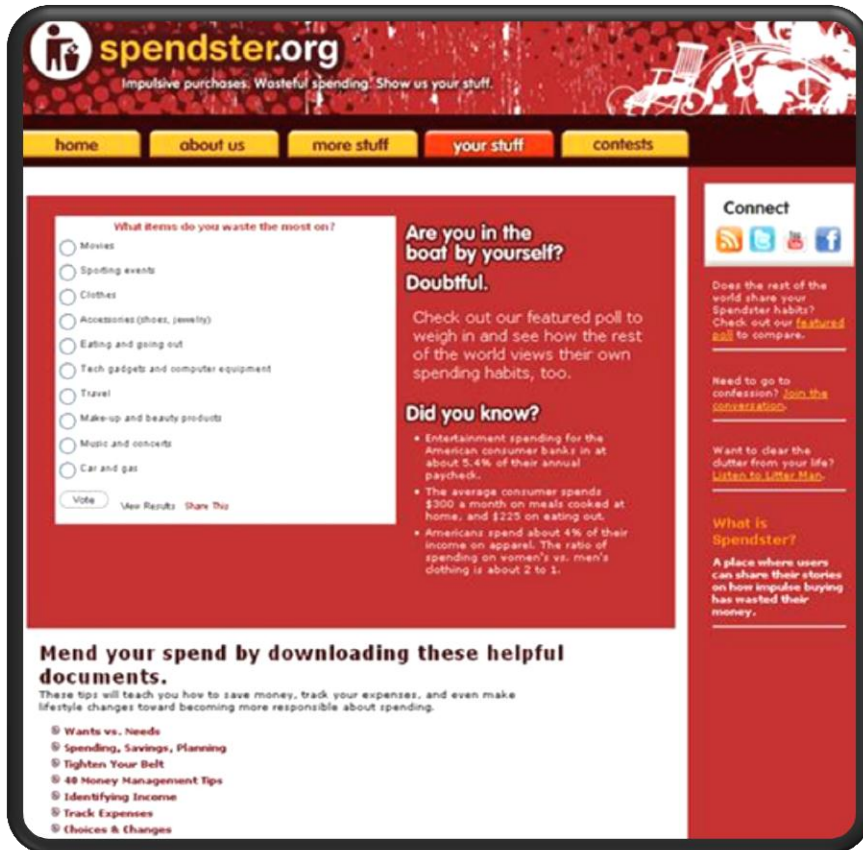
The *CashCoursePrep* website to high school students prepare financially for college. Site includes worksheets, calculators, and an interactive Budget Wizard at CashCourse.org/Prep.



40 Money Management Tips Every College Student Should Know available for download at SmartAboutMoney.org

Spendster.org

Assess spending habits and consider strategies to control spending.



- Your Stuff polls, stats, and resources for consumers
- More Stuff: blog with helpful spending tips
- Spendster Calculator: consumers calculate how much money could've been worth had they not wasted it
- Join the Conversation: consumers talk to others about spending habits

HSFPP Partners



Get Materials

Order Online (and/or) Download files

www.hsfpp.org

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