Poll Question

Is Middle School Career Readiness “trending” in your district, school or state?
Teacher Trends: Financial Education and Career Readiness for Middle School Students
Speakers

Paige Linnert
Family and Consumer Sciences Educator
Canonsburg Middle School, PA

Lauren Pingul
Former Teacher and Middle School Administrator
EVERFI Senior Schools Manager

Amber Osuba
Director K-12 Marketing
EVERFI
1. Speaker Introductions
2. National Trends - *Why Middle School?*
3. Tackling the Trend in Your Classroom
4. Resources and Lessons for Financial Literacy Month
National Trends
Why Middle School?
Data from Council for Economic Education

- States with Personal Finance Standards:
  - 1998: 21
  - 2019: 45

- High School Requirement:
  - 1998: 13
  - 2019: 22
Middle School Financial Literacy Standards Over Time

2004 - GA

In 2004 Georgia’s State Board of Education approved the new Georgia Performance Standards (GPS) Social Studies Curriculum which strengthens economics content across K-8 grades and explicitly includes Personal Finance in all grades.

2011 - MD

As of September 2011, all local school systems in Maryland are offering a program of instruction in financial literacy for grades 3-12. Each program of instruction must be aligned to the Maryland Personal Financial Literacy State Curriculum.

2015 - WA

Washington’s Basic Education Act requires that districts provide opportunities for students to “understand the importance of work & finance and how performance, effort, and decisions directly affect future career & educational opportunities.” *

2019 - NJ

In January 2019, New Jersey Lt. Gov. Sheila Oliver signed a bill mandating school districts to integrate financial literacy into every year of middle school starting in the 2019-2020 school year.

*From OSPI on Financial Education K-12 Learning Standards
Jump$tart Standard: Employment and Income

Use a career plan to develop personal income potential.
- Standard 1. Explore job and career options.
- Standard 2. Compare sources of personal income and compensation.
- Standard 3. Analyze factors that affect net income.

Learning Benchmarks provided for end of K, 4th, 8th, and 12th grades.
Earning Income Benchmarks: By Grade 8

- Benchmark #8 - Entrepreneurs take the risk of starting a business because they expect to earn profits, despite the fact that many new businesses can and do fail.

- Students will use the knowledge to: name a local business that recently failed as well as a business that has been successful.

Learning Benchmarks provided for end of 4th, 8th, and 12th grades.
Not Just a Passing Phase

Explore financial literacy policy by state

High school standards

Whether the state has financial literacy standards for grades 9-12. States with standards that include some mention of financial literacy but do not cover the majority of essential financial literacy concepts receive a "partial" classification.
A Natural Fit

Career Prep Skills + Financial Education
A Natural Fit

Financial literacy also influences important decisions about education.

Youth with no savings account are less likely to attend college, and for those in college, financial stress and credit card debt have been tied to an increased likelihood of missing class and dropping out.

Imagine your students in 20 years...

What skills and qualities do you hope they exhibit?
Teacher Q & A

Why did you choose to include these topics in your instruction?

Why is personal finance important to you?
Research shows that teenage financial literacy is positively correlated with asset accumulation and net worth at age 25.

Tackling the Trend in Your Classroom

Paige Linnert
At-a-Glance

Through a compelling storyline in which students become the Mayor of a fictional town, they are faced with the real-life financial decisions and obstacles of their citizens. By helping their citizens with everything from budgeting for some bedroom decorations to guiding someone through the college financial aid process, students build important skills that help them to become FutureSmart.

Course Highlights

• Simulation-based learning embedded with real-world decisions
• Customizable and printable blueprint for their financial future
Poll Question

How do your students typically relate to conversations about money?
Getting Into the Middle School Mindset

Click on the different objects in the room to help David decide whether an item is a “need” or a “want.”
How does Future Smart fit your standards?

Family and Consumer Sciences Standards:

- 11.1.9.B. Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, non-cash systems, investments, insurance).
- 11.1.9.C. Delineate and assess the factors affecting the availability of housing (e.g., supply and demand, market factors, geographical location, community regulations).
- 11.1.9.F. Evaluate different strategies to obtain consumer goods and services.
How does Future Smart fit your standards?

PA Career Readiness Standards

- SWBAT determine the difference between needs vs. wants.
- SWBAT help citizens of the town to develop smart money habits.
- SWBAT customize a spending plan for their individual needs and wants.
- SWBAT budget for weekly, monthly and yearly expenses.
- SWBAT distinguish the different terms used in paychecks and taxes.
- SWBAT reflect upon their own goals for careers and their financial future.
Why Future Smart for 8th Grade

→ I wanted something new and exciting for our Financial Literacy Unit!
→ Video game setup
→ Mayor and naming your own town
→ Modules are relatable to the students
→ The use of Chromebooks
→ Self-paced
Sydney's Career List.

- I attend school every day.
- I study hard for tests.
- I plan to attend an out-of-state college.
- I enjoy my science classes, particularly the health topics.
- I like to stay active.
- I would like to help others.
- I work well in group projects.
- People say I'm creative.
- I'm good with technology.
To start building your future, you’ll need to make a plan, or a Blueprint. A blueprint is a guide that tells you how to make something. In this case, your Blueprint will be your guide for how to build the financial future you want!
How to implement into the classroom

**Finance Week**

I start Future Smart on a Monday. By Friday about 95% of students are finished.

You can give them an additional day or have them finish over the weekend for homework.

**FutureSmart Friday**

If you do not wish to have one intense week of finances, you can break it up into about 5-6 class periods.
Certificate vs. Badge

My school uses Schoology, you can create awesome badges to reward students. So instead printing out all of the certificates, they all receive this badge! It is fun because Schoology is a platform they will continue to use in high school, so the badge stays with them.
Student Reflection

• What are 3 new ideas and topics you learned about while using the Future Smart Program?
• What are some tools you have learned about personal finance for the future?
• What is something you still would like to learn about with future financial responsibility?
Lesson Plan Template
Career and Future Planning
Activities and Resources
Meeting PaCE Individualized Plans

Each student should have an individualized learning plan to help make decisions about career and post-secondary education or training, to plan a course of study, and to make financial aid assessments with family members.

By the end of 8th grade student should be supported to:

- complete a career cluster survey
- attend a career exploration day
- complete a unit on education planning
- be exposed to a financial literacy unit in a course or workshop
Lesson 4: Investing in You

Sydney Arnold

to Mayor

Dear Mayor,

I just took a career quiz, and it told me that I should be a 'Dog Surfing Instructor'. When I said I liked helping people and animals this is NOT what I had in mind.

Anyway, my school counselor is pressuring me to think about what I want to do, but I'm only in my second year of high school! I'm totally stressed out about it. Can you help give me some direction? You've clearly made an impressive career choice.

-Sydney

To Sydney Arnold →

NEXT
Lesson 4: Investing in You - Career Inventory

Before you begin Lesson 4, brainstorm possible career opportunities. Using the College and Career Planning worksheet, write the “job skills” you possess in the left column.

Some examples...

- Designing
- Writing
- Building
- Performing
- Selling or promoting
- Programming

- Analyzing
- Organizing/Planning
- Caring for people
- Training/teaching
- Foreign Languages
- Operating machines
Lesson 4 - Career Planning Graphic Organizer

College and Career Planning Worksheet

Name: ________________________       Date: ______________

Find the right career for you! First, make a list of your job preferences and skills. Think about what path is best for you to achieve your goals. What job aligns to your skillset and passion? Then, fill out the worksheet to begin planning your journey. When you are done, congratulate yourself for becoming FutureSmart!

Use the Bureau of Labor Statistics Career Exploration website as a resource:
http://www.bls.gov/k12/content/students/careers/career-exploration.htm

Graphic Organizer: Job Skills and Preferences

<table>
<thead>
<tr>
<th>Job Skills</th>
<th>Job Preferences</th>
</tr>
</thead>
</table>
What are your job preferences?

Write your preferences in the right column.

- Do you enjoy serving others?
- Are computers and technology the future for you?
- Do you like Math and data?
- Do you find scientific experiments exciting?
- Are you creative? Do you like to write, draw, paint, decorate?
- Would working in a hospital and caring for others be rewarding?
Ask yourself 1 question.

Answer this question at the bottom of your career worksheet.

1. What is your “ideal” career situation? (dream job)
Plan Your Path to Success

Now that you’ve brainstormed and asked yourself some important questions (hopefully you’ve been honest), complete the second page of your Career Plan.

• Use the Bureau of Labor Statistics Career Exploration website
• Click the career topics that match your goals and further explore specific career opportunities
• Find the information you need and add it to your planning worksheet

You now have an idea and plan for a successful career right in front of you!
Click a career topic to see a list of job titles. None that interest you? Search for your job title.
<table>
<thead>
<tr>
<th>Career</th>
<th>College</th>
<th>What can I do NOW?</th>
</tr>
</thead>
<tbody>
<tr>
<td>What career did you choose?</td>
<td><strong>Circle One</strong>&lt;br&gt;In-State Public School&lt;br&gt;Out-of-state Public School&lt;br&gt;2-year college/trade school&lt;br&gt;Private/Ivy League</td>
<td>□ Tutoring&lt;br&gt;Subjects I need help with:</td>
</tr>
<tr>
<td>Why? What skills and preferences aligned to this career?</td>
<td>Name of School:</td>
<td></td>
</tr>
<tr>
<td>Salary:</td>
<td>Why did you choose this school? Consider your career goal – does this school have a good program for your desired career?</td>
<td>I will meet with a tutor ____ times per week.</td>
</tr>
<tr>
<td>Education Level:</td>
<td></td>
<td>□ Clubs&lt;br&gt;What clubs align with the skills needed to be successful in college and career?</td>
</tr>
<tr>
<td>Job Outlook: What is the demand (job growth) in coming years?</td>
<td>Estimated cost per year:</td>
<td>1. ____________________&lt;br&gt;2. ____________________&lt;br&gt;□ Leadership opportunities&lt;br&gt;What interesting leadership opportunities does my school offer (i.e. student council)?</td>
</tr>
</tbody>
</table>
You are ready to complete

FutureSmart: Lesson 4!
Shark Tank Style - Calling All Investors

- Students are asked to think through any problem they see in their daily lives.
- Design a product or service, craft a business plan using a provided FutureSmart lesson plan template, and write and present a 2-3 minute pitch
- External judges panel from local businesses
Shark Tank Style - Calling All Investors

Set Students Up For Success

- Offer Pitch Examples: Videos or even your own presentation
- Pitch Practice: Students record themselves to see and hear their own mistakes, and to present at home to family and friends if able

Cheniel Lowe, Middle School Project Lead the Way Teacher with San Diego Unified School District
This certificate hereby confirms that

Lauren P.

has been financial literacy certified by

MassMutual Foundation FutureSmart Program

Dennis Duquette, President
MassMutual Foundation
Printable Blueprint

Students will be able to:

- Identify their current plan for the future based on their values and interests.
- Compare and contrast how a randomly generated blueprint relates to their personal one.
- Explain why it is important for them to create their own blueprint and not rely on others.
Making Meaning for the Future
2017-2018 National *FutureSmart* Student Learning

Knowledge Gain: **86%**

<table>
<thead>
<tr>
<th>Module</th>
<th>Score % Before Course</th>
<th>Score % After Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smart Shopping (Module 2)</td>
<td>45</td>
<td>80</td>
</tr>
<tr>
<td>Ways to Pay (Module 3)</td>
<td>49</td>
<td>80</td>
</tr>
<tr>
<td>Investing in You (Module 4)</td>
<td>46</td>
<td>79</td>
</tr>
<tr>
<td>Growing a Business (Module 5)</td>
<td>37</td>
<td>82</td>
</tr>
<tr>
<td>Your Financial Future (Module 6)</td>
<td>37</td>
<td>77</td>
</tr>
</tbody>
</table>
Gaining Buy-In

Who are the stakeholders involved in making financial education and career readiness in middle school happen?
Scholarship Opportunities

Six U.S. students will each be awarded a $1,000 529 College Savings Scholarship this semester to help pay for their post-secondary education.

In order to be eligible, students must:
- Earn certification (completed all lessons in a course)
- Submit a personal reflection

Students must submit their entries by **5pm ET** on **May 10, 2019**. Winning students’ teachers will be contacted by **May 22**.

https://everfi.com/program/everfi-scholarship-application/
Getting Started
Claim Your Account

everfi.com/newteacher

- Find Your State
- Enter Your School
Implementation Support

Your Local Schools Manager

• Support Specific to your District

• Deep Understanding of State Standards Alignment and Regional Usage

• Dedicated Training and Professional Development
Questions for our Panelists?
EDUCATION FOR THE REAL WORLD