

# 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



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Former Teacher and  
Middle School  
Administrator

EVERFI Senior Schools  
Manager



**Amber Osuba**

Director  
K-12 Marketing

EVERFI

# Agenda

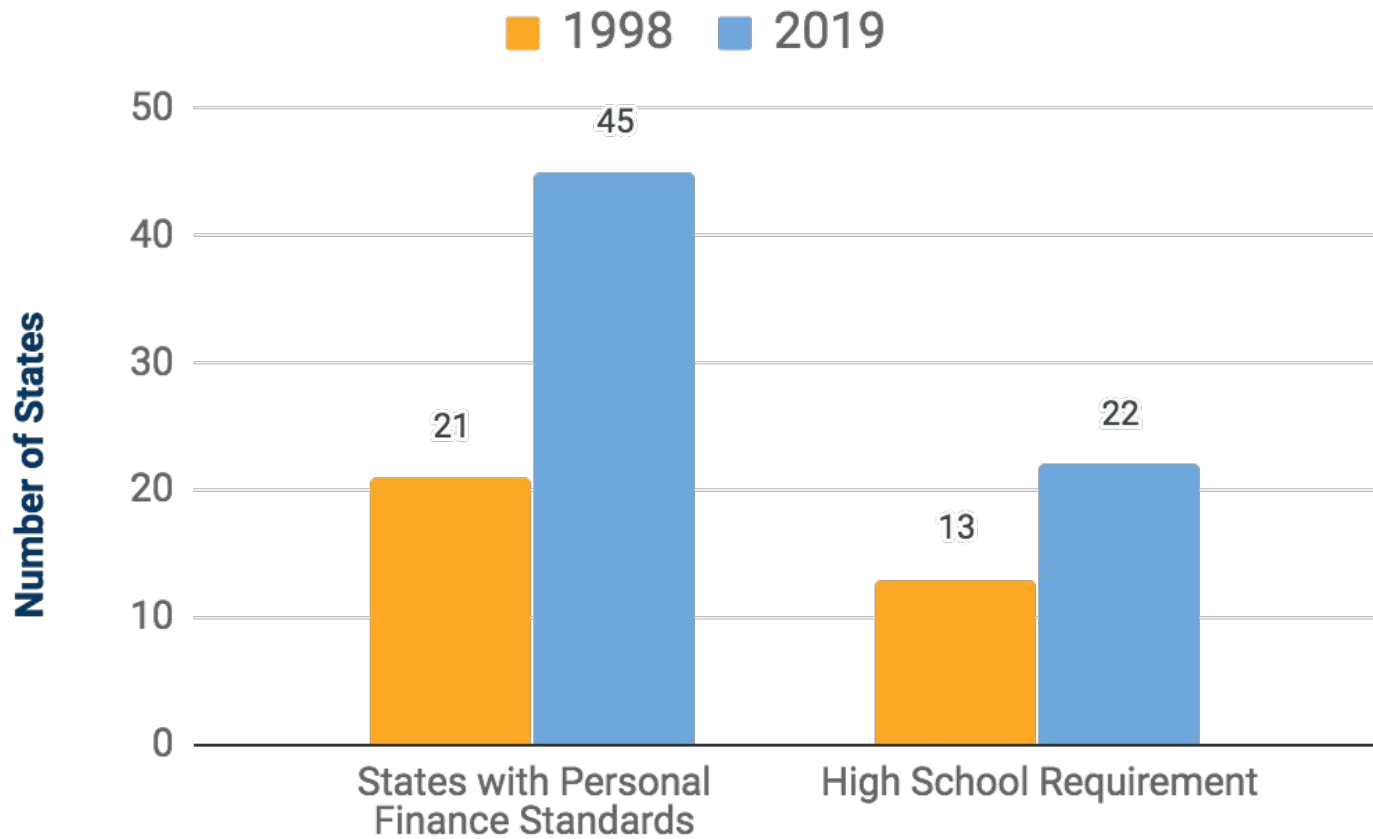
- 1 Speaker Introductions
- 2 National Trends - *Why Middle School?*
- 3 Tackling the Trend in Your Classroom
- 4 Resources and Lessons for Financial Literacy Month





# National Trends *Why Middle School?*

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# 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.*

# CEE National Financial Education Standards

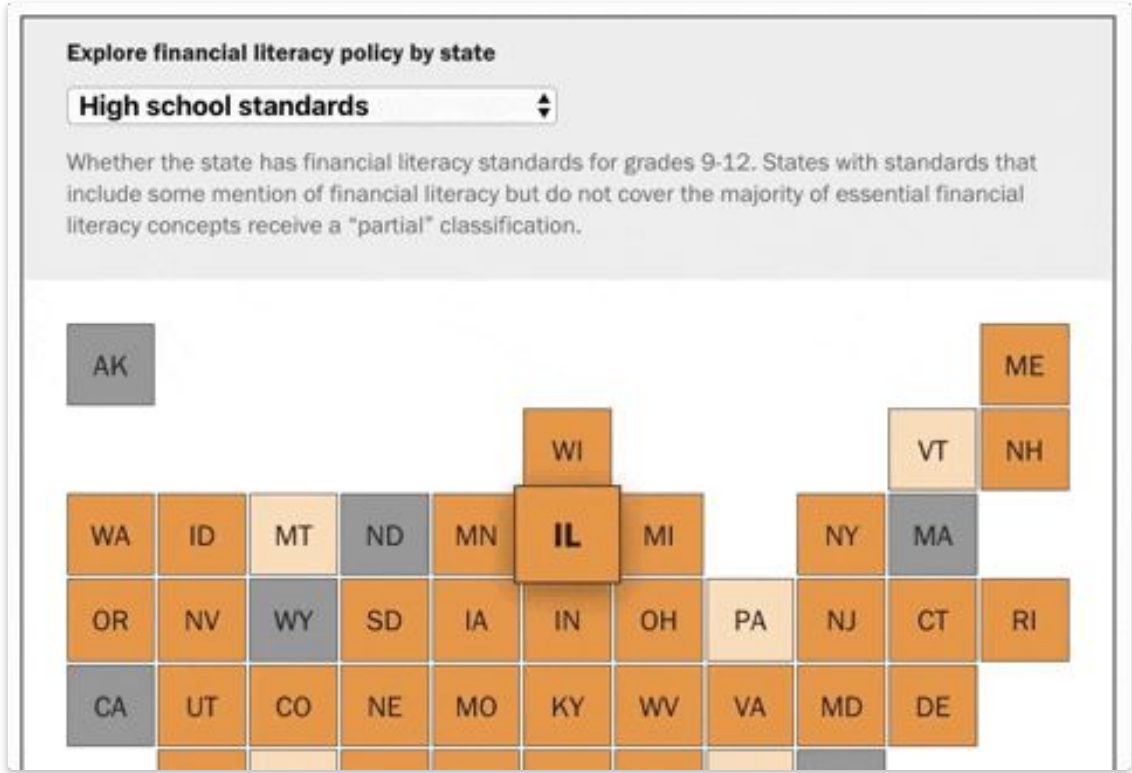
## Introducing Entrepreneurship

### 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



# 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.

*Jodi C Letkiewicz and Jonathan J. Fox, "Conscientiousness, financial literacy, and asset accumulation of young adults," Journal of Consumer Affairs 48, no. 2 (2014).*

**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?*

# A Natural Fit

Research shows that teenage financial literacy is positively correlated with asset accumulation and net worth at age 25.

*Jodi C Letkiewicz and Jonathan J. Fox, "Conscientiousness, financial literacy, and asset accumulation of young adults," Journal of Consumer Affairs 48, no. 2 (2014).*





# Tackling the Trend in Your Classroom

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Paige Linnert

# FUTURESMART

Grade Level: 6th -8th

Total Lessons: 7 lessons, 20-25 minutes each

Aligns with state and national standards for Jump\$tart, NCSS



## 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



# 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

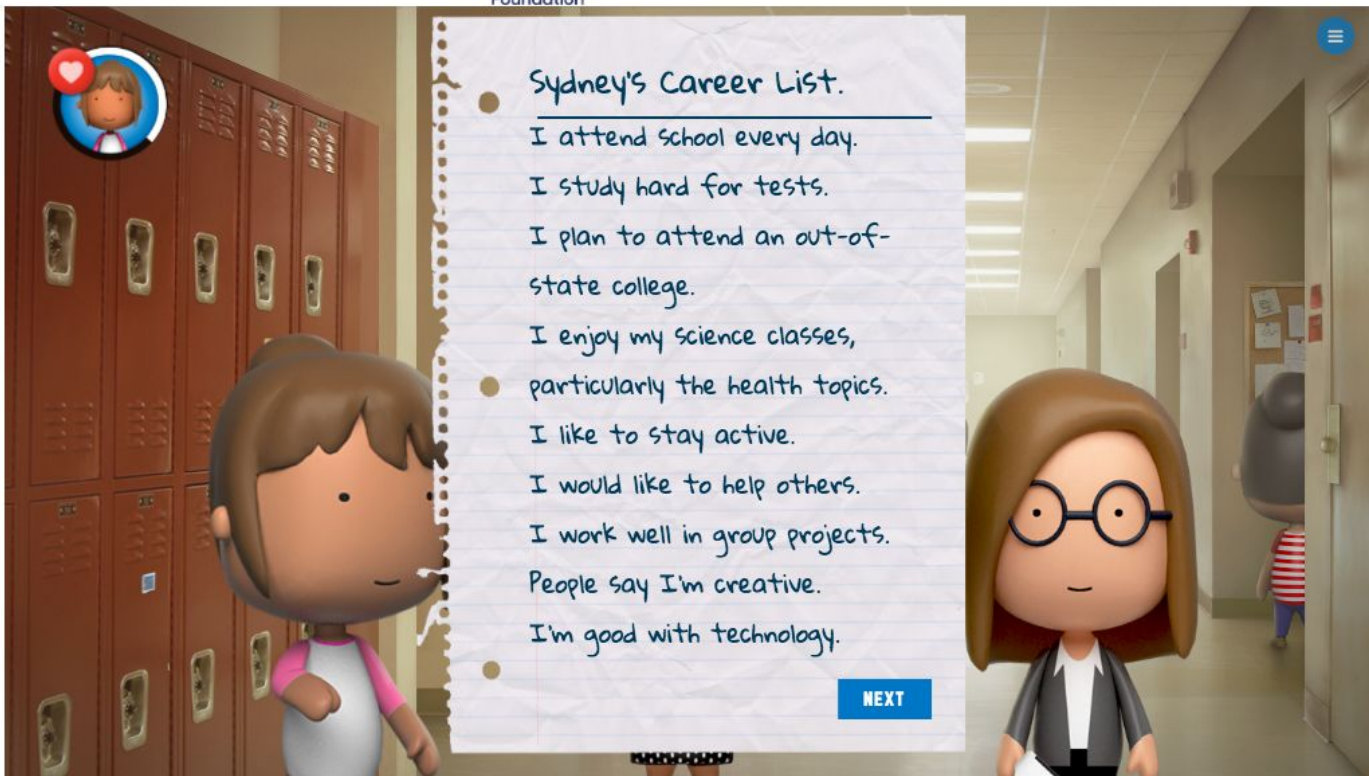
- SWBAT determine the difference between needs vs. wants.
- SWBAT help citizens of the town to develop smart money habits.
- SWBAT customize a spending plan for their individual needs and wants.
- SWBAT budget for weekly, monthly and yearly expenses.
- SWBAT distinguish the different terms used in paychecks 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

# Career List

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The screenshot shows a digital interface for a career list. On the left, a cartoon girl with brown hair and a pink shirt stands in a school hallway with wooden lockers. A circular profile picture of her with a red heart icon is in the top left. In the center, a white notepad with a brown border contains the text of the career list. On the right, a cartoon girl with brown hair and glasses stands in a school hallway. A blue 'NEXT' button is at the bottom right of the notepad. A blue menu icon is in the top right corner of the interface.

**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.

[NEXT](#)



# Blueprint

The screenshot shows a digital interface for creating a financial blueprint. The background is a light blue grid with various icons representing different aspects of life: a house, a car, a boat, an apple, a globe, a briefcase, and a stack of coins. The interface is titled "My Blueprint" and includes a section for "PERSONAL VALUES". A white text box in the center provides an explanation of a blueprint, and a dark blue "NEXT" button is located below it. A cartoon character with brown hair and glasses is positioned in the bottom left corner of the interface.

**PERSONAL VALUES**

## My Blueprint

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!

**NEXT**

# 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.

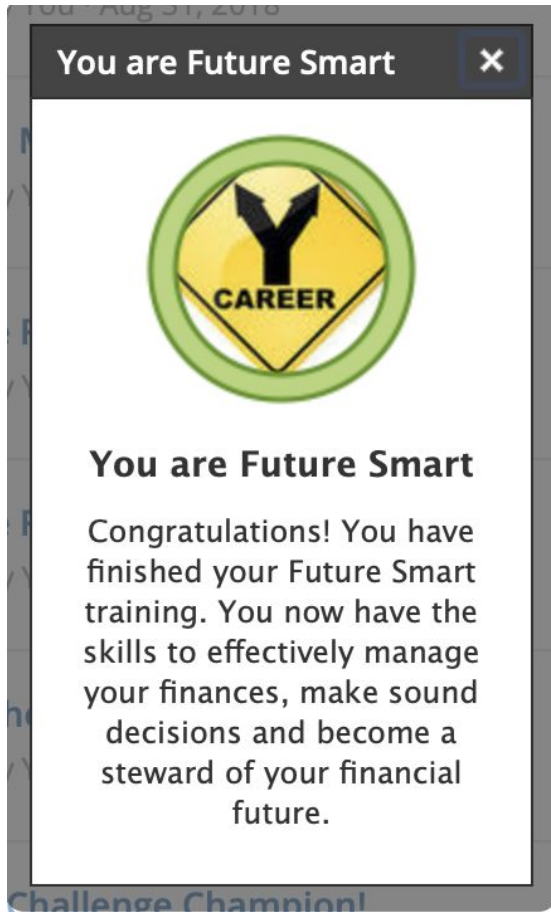
## FutureSmart Friday

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

Future Smart

File Edit View Tools Help

100% View only

Share

[Teacher name]	[Subject]	[Date]
Mrs. Linvert	8th Grade FACS	5 days
<b>[Objectives]</b> <ul style="list-style-type: none"><li>• SWBAT determine the difference between needs vs. wants.</li><li>• SWBAT help citizens of the town to develop smart money habits.</li><li>• SWBAT customize a spending plan for their individual needs and wants.</li><li>• SWBAT budget for weekly, monthly and yearly expenses.</li><li>• SWBAT distinguish the different terms used in paychecks and taxes.</li><li>• SWBAT reflect upon their own goals for careers and their financial future.</li></ul>		<b>[Materials]</b> <ul style="list-style-type: none"><li>• Chromebooks</li><li>• Everfi.com</li><li>• Headphones</li><li>• Calculator</li></ul>
<b>[Common Core State Standards]</b> <ul style="list-style-type: none"><li>• 11.1.8.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses and savings.</li><li>• 11.1.9.B. Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, noncash systems, investments, insurance).</li><li>• 11.1.9.F. Evaluate different strategies to obtain consumer goods and services.</li><li>• 12.1.8.A. Relate careers to individual interests, abilities, and aptitudes.</li><li>• 12.1.8.B. Relate careers to personal interests, abilities and aptitudes.</li><li>• 12.1.8.C. Explain how both traditional and nontraditional careers offer or hinder career opportunities.</li><li>• 12.1.8.D. Explain the relationship of career training programs to employment opportunities.</li><li>• 12.1.8.E. Analyze the economic factors that impact employment opportunities, such as, but not limited to: Competition, Geographic location, Global influences, Job growth, Job openings, Labor supply, Potential advancement, Potential earnings, Salaries/benefits, Unemployment</li><li>• 12.1.8.F. Analyze the relationship of school subjects, extracurricular activities, and community experiences to career preparation.</li><li>• 12.1.8.G. Create an individualized career plan including, such as, but not limited to: Assessment and continued development of career portfolio, Career goals Cluster/pathway opportunities, Individual interests and abilities, Training/education requirements and financing</li><li>• 12.1.8.H. Choose personal electives and extra curricular activities based upon personal career interests, abilities and academic strengths</li></ul>		



# **Career and Future Planning Activities and Resources**

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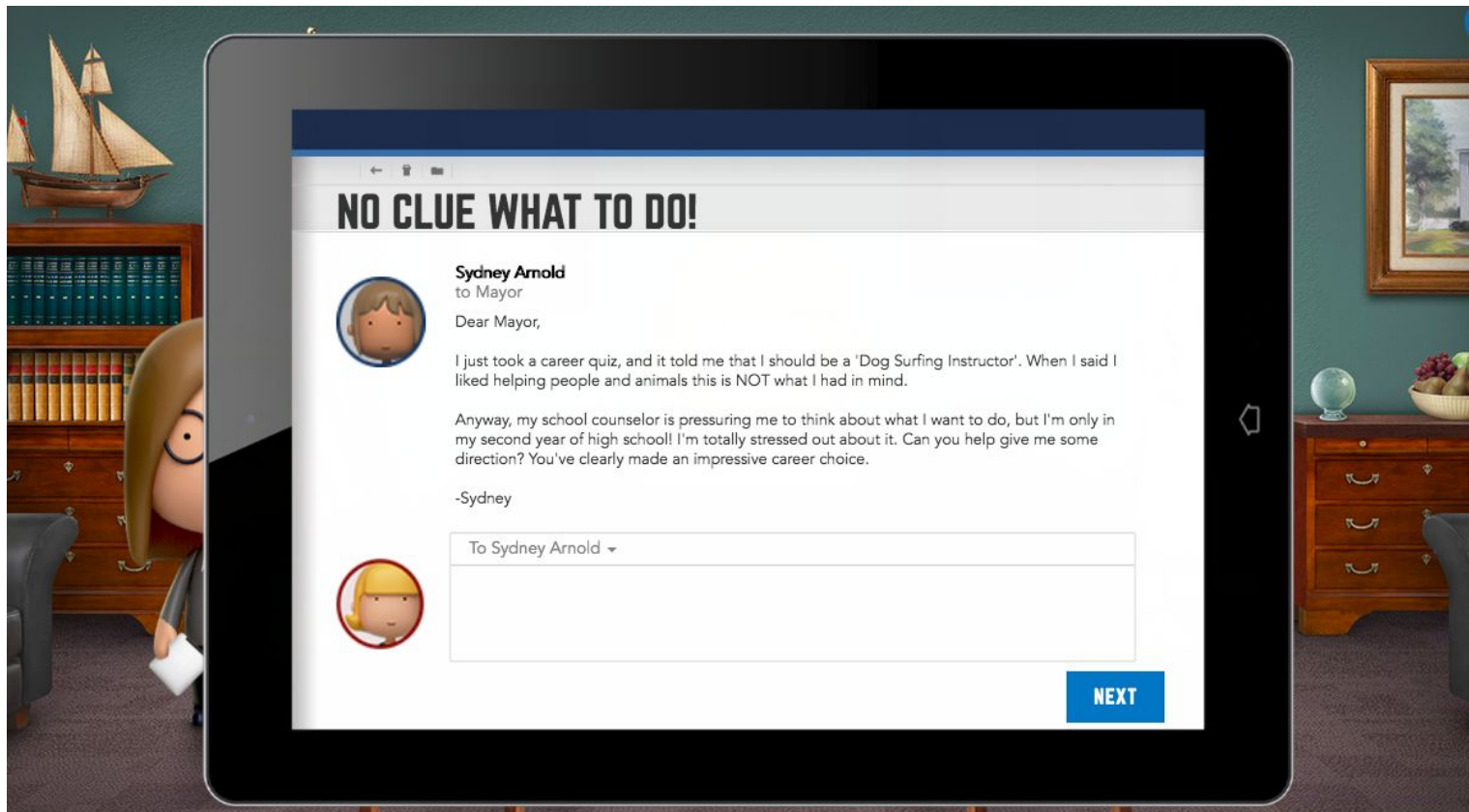
# Meeting PaCE Individualized Plans

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





# 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](http://www.bls.gov/k12/content/students/careers/career-exploration.htm) website as a resource:

<http://www.bls.gov/k12/content/students/careers/career-exploration.htm>

### Graphic Organizer: Job Skills and Preferences

Job Skills	Job Preferences

# 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.

**BUREAU OF LABOR STATISTICS** Follow Us | What's New  
Search BLS.gov

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**K-12** GAMES & QUIZZES **STUDENT RESOURCES** TEACHER'S DESK HISTORY OF BLS FAQs

Search K-12 **GO**

**CAREER EXPLORATION**

What are you interested in? [\[+\] Show all](#)

- Building and fixing things [\[+\] Show](#)
- Computers [\[+\] Show](#)
- Food [\[+\] Show](#)
- Healthcare [\[+\] Show](#)
- Helping your community [\[+\] Show](#)
- Law [\[+\] Show](#)
- Managing money [\[+\] Show](#)
- Math [\[+\] Show](#)
- Music and art [\[+\] Show](#)
- Nature [\[+\] Show](#)
- Reading [\[+\] Show](#)
- Science [\[+\] Show](#)
- Social studies [\[+\] Show](#)
- Sports [\[+\] Show](#)
- Teaching [\[+\] Show](#)
- Transportation [\[+\] Show](#)

Career	College	What can I do NOW?
What career did you choose? <hr/>	<p style="text-align: center;"><b>Circle One</b></p> <p style="text-align: center;">In-State Public School</p>	<input type="checkbox"/> Tutoring
Why? What skills and preferences aligned to this career? <hr/> <hr/> <hr/> <hr/>	<p style="text-align: center;">Out-of-state Public School</p> <p style="text-align: center;">2-year college/trade school</p> <p style="text-align: center;">Private/Ivy League</p> <p><b>Name of School:</b></p> <hr/>	Subjects I need help with: <hr/> <hr/> <hr/> <p>I will meet with a tutor ____ times per week.</p>
Salary: <hr/>	Why did you choose this school? Consider your career goal – does this school have a good program for your desired career? <hr/>	<input type="checkbox"/> Clubs
Education Level: <hr/>	<hr/>	What clubs align with the skills needed to be successful in college and career? 1. _____ 2. _____
Job Outlook: What is the <b>demand (job growth)</b> in coming years? <hr/> <hr/>	<hr/> <hr/> <hr/> Estimated cost per year: <hr/>	<input type="checkbox"/> Leadership opportunities What interesting leadership opportunities does my school offer (i.e. student council)?  1. _____

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





**∴ MassMutual FutureSmart**  
Foundation

This certificate hereby confirms that

**Lauren P.**

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has been financial literacy certified by

**MassMutual Foundation FutureSmart Program**

A handwritten signature in black ink, appearing to read "Dennis P. Duquette".

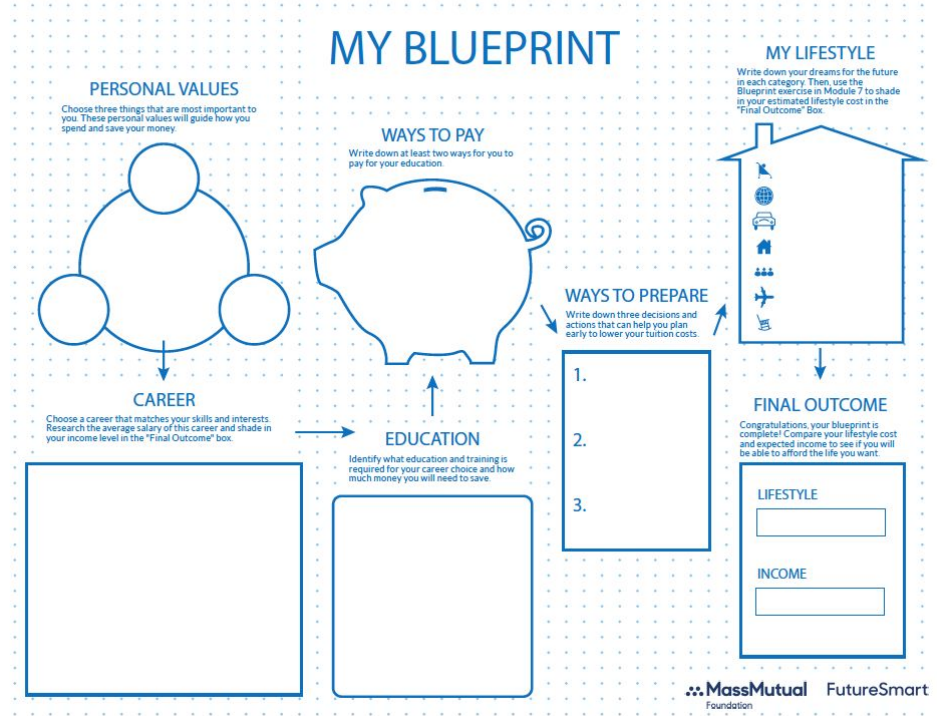
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Dennis Duquette, President  
MassMutual Foundation

# Printable Blueprint

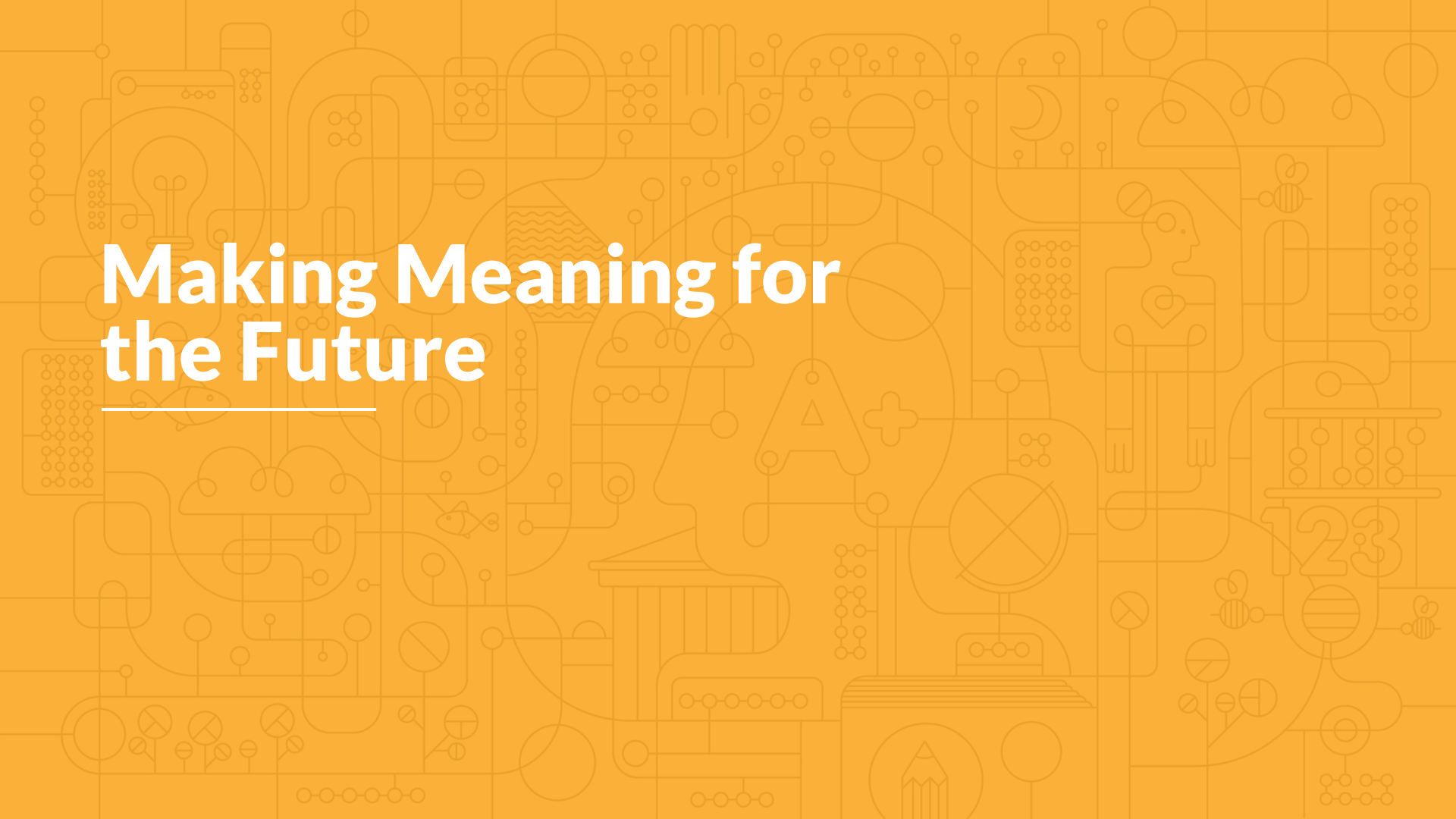
Students will be able to:

- 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

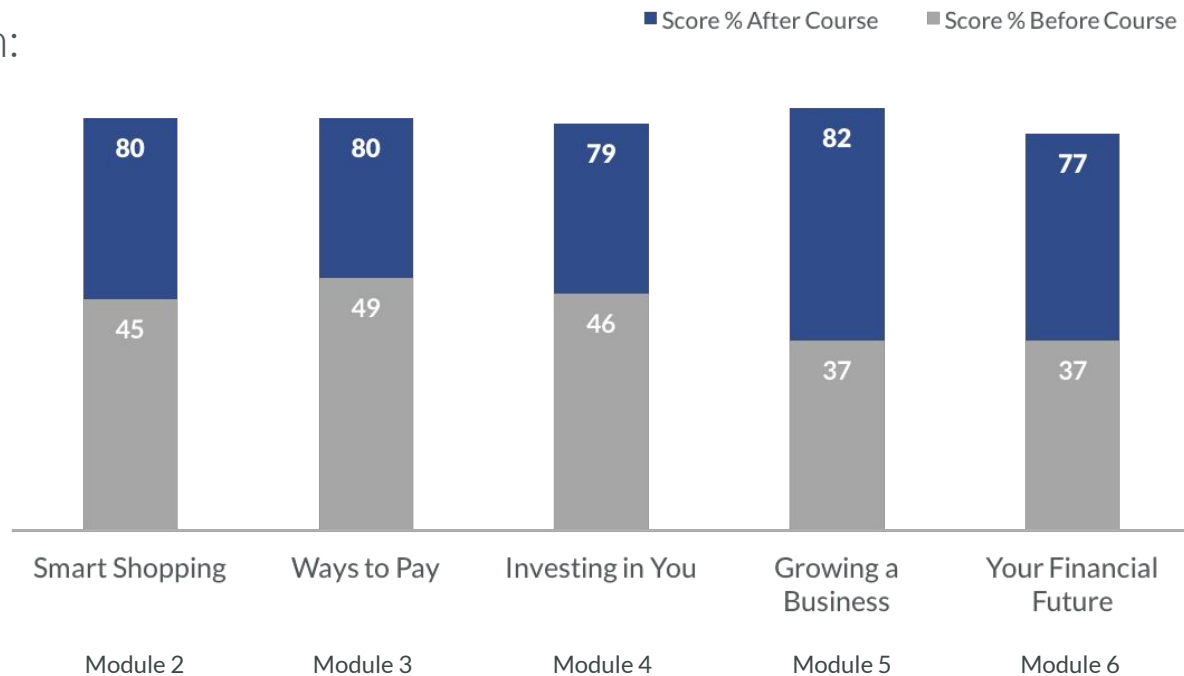
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# 2017-2018 National *FutureSmart* Student Learning

Knowledge Gain:

**86%**



## 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/>



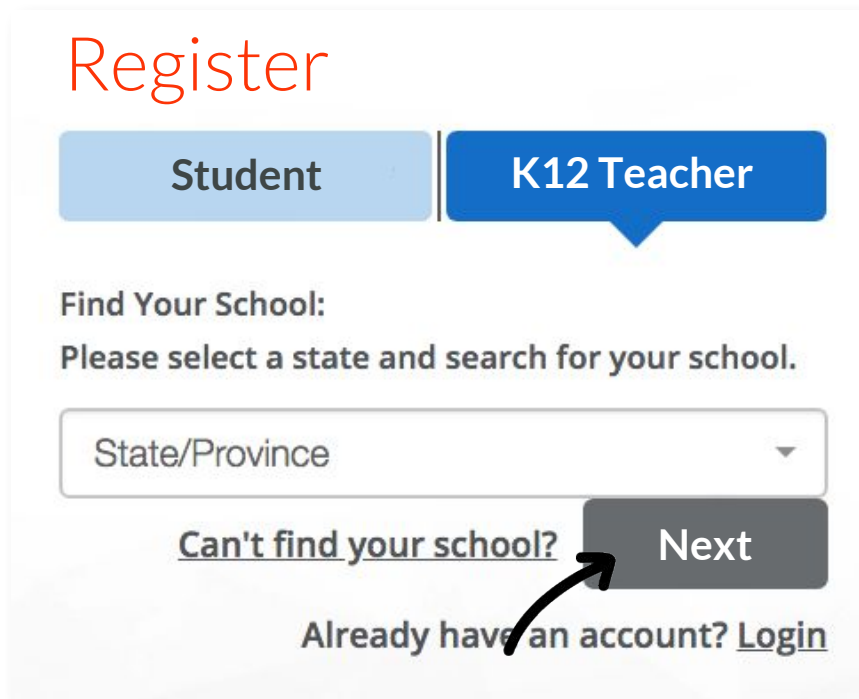
# Getting Started



# Claim Your Account

[everfi.com/newteacher](https://everfi.com/newteacher)

- ▶ Find Your State
- ▶ Enter Your School



The screenshot shows the registration process for a K12 Teacher. At the top, the word "Register" is displayed in red. Below it are two buttons: "Student" (light blue) and "K12 Teacher" (dark blue). The "K12 Teacher" button is selected and has a speech bubble effect. Underneath, the text "Find Your School: Please select a state and search for your school." is shown. A dropdown menu labeled "State/Province" is present. Below the dropdown are two links: "Can't find your school?" and "Next". A black arrow points from the "Can't find your school?" link to the "Next" button. At the bottom, there is a link for existing users: "Already have an account? Login".

# 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?



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EDUCATION FOR THE REAL WORLD