



WELCOME TO CASH COURSE FINANCIAL LITERACY EDITION!

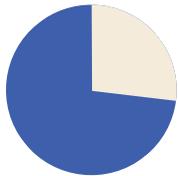
PRAGERU HAS YOU COVERED! Our Cash Course video series is a free, fun, and educational program that teaches money management and financial literacy to 6th graders and up. Materials include fun videos, worksheets, lesson plans, as well as an optional eLearning module that guides students through the program and provides feedback and assessment. Our materials align with national standards for financial literacy education. From standalone videos and supplemental resources to a comprehensive Cash Course Certificate Program, our materials are completely free and available to use in schools and at home.

**PRAGERU CONTENT IS DEVELOPED BY
EDUCATION & ENTERTAINMENT EXPERTS!**

PragerU Financial Literacy Topics

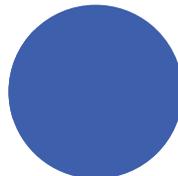
- Budgeting
- Saving and investment
- Borrowing
- Debt
- Taxes
- Banking
- Student loans
- Goods and services
- Supply and demand
- Cryptocurrency
- Cybercrimes
- and much more!

Student Outcomes



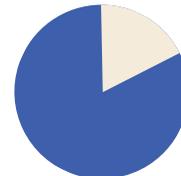
73%

of students taking the Cash Course Certificate Program stated that the course met or exceeded their expectations.



100%

of pre- and post-evaluations show that ALL students that completed the Cash Course Certificate Program increased their mastery of key financial literacy concepts.



82%

of students taking the Cash Course Certificate Program stated that the course was relevant and helpful.

TABLE OF CONTENTS

FINANCIAL LITERACY BASICS BOOKLET

1. Financial Literacy eLearning Module Overview

2. Budgeting Basics

Creating and managing a budget with an accompanying lesson plan and worksheet.

Episode Name: What Is a Budget?

3. Saving Strategies

Saving, savings account, and how to save for the future, accompanied by a lesson plan and worksheet.

Episode Name: What Are Savings?

4. Understanding Credit

Explanation of credit scores, credit reports, and the impact of credit on personal finance, with an accompanying lesson plan and worksheet.

Episode Name: Good Vs. Bad Credit

5. Investing 101

Basic investment concepts, types of investments (stocks, bonds, mutual funds), and the principle of risk vs. reward with videos and accompanying lesson plans and worksheets.

Episode Names: What Is Investing?
Investing & Stocks
Investing & Bonds

6. Debt Management

Debt and how it works. From loan terms and interest rates to credit limits, students will learn about financial debt and how to properly use it to their advantage, with an accompanying lesson plan and worksheet.

Episode Name: What Is Debt?



7. Financial Planning

Essentials of borrowing, including the meanings of principal and interest, and key considerations before taking a loan, whether for a car or education, in this episode that includes a lesson plan and accompanying worksheet.

Episode Name: Borrowing Money

8. Insurance Essentials

Fundamentals of health, home, and auto insurance, including premiums, deductibles, claims, and coverage, and learn to compare insurance policies for effective navigation of unexpected expenses. Includes a lesson plan and worksheet.

Episode Name: Insurance Basics

9. Taxes and You

Essentials of taxes, including sales, income, and more unusual taxes, to understand the government's role in finances and the forms used to pay the government.

**Episode Names: Understanding Taxes
Know Your Tax Forms W-2s & W-4s**

10. Personal Finance

Financial hygiene, from budgeting to fraud monitoring, to maintain healthy money habits. Includes lesson plan and worksheet.

Episode Name: Manage Your Financial Hygiene

11. Financial Literacy

Economics, highlighting the essential connection between consumers and producers, and motivating young individuals to play an active role in shaping the prosperity of their communities and the nation. Includes a lesson plan and worksheet.

Episode Name: What Is an Economy?



FINANCIAL LITERACY

CASH COURSE CERTIFICATE PROGRAM E-LEARNING MODULE



SCAN TO VISIT THE PROGRAM

Your students can now earn a financial literacy certificate by completing our curated course online. It's free and easily accessible. This program is now approved for 0.5 high school credits in the state of New Hampshire!

LANDING PAGE



- 1 Create an account with the PragerU Learn Everywhere program
- 2 Enroll in the Cash Course Certificate Program
- 3 Complete the learning modules, assessments, and download your certificate



New Hampshire high school students graduating in 2024 and later will be required to earn 0.5 credits in financial literacy. New Hampshire students can now receive 0.5 financial literacy credit for completing PragerU's free, self-directed Cash Course Certificate Program at home or on the go.

Parents/Guardians must pre-approve this course and the assessment at the end. A parent/guardian attestation will be required in order to receive the certificate.

[Get Started](#)

LEARNING MANAGEMENT SYSTEM

PragerU Login Sign Up

Cash Course Certificate Program

Welcome to the Cash Course Certificate Program by PragerU Kids! To earn your Learn Everywhere Certificate, click the blue "Enroll now" button and register for the course. You can then complete the pre-assessment. Watch all four modules of Cash Course and complete the quizzes along the way. When you're finished, take the final assessment to finish up!

Enroll in Cash Course

FREE
Cash Course: Financial Literacy

Parents/Guardians must pre-approve this course and the assessment at the end. A parent/guardian attestation will be required in order to receive the certificate.

[Enroll now](#)

Cash Course: Financial Literacy

Pre-Course Assessment

- How much do you know? [Take Quiz](#)

Module 1: Employment and Income

- Paystubs(4:56) [Watch](#)
- Taxes(5:33) [Watch](#)

VIDEO-BASED INSTRUCTION WITH ASSESSMENTS & ACTIVITIES

The screenshot displays a learning management system interface. On the left is a navigation menu with sections for '39% COMPLETE', 'Module 1: Employment and Income', 'Module 2: Money Management', 'Module 3: Credit, Debt, and Debt Management', and 'Module 4: Planning, Saving, and Investing'. The main content area is titled 'Paystubs' and features a video player showing a person holding a tablet with a 'BUDGET' app. A table above the video shows: Gross Pay \$600.00, Taxes / Deductions \$200.00, and Net Pay \$400.00. Below the video is a text-based activity: 'You've recently started a part-time job and received your first paystub. The details on the stub are as follows: Gross pay for the pay period: \$600 Federal Tax withheld: \$60 State Tax withheld: \$30 Social Security withheld: \$37.20 Medicare withheld: \$8.70 Based on the provided paystub, how much will be your net pay for this pay period?' Below the text are four radio button options: \$444.00, \$344.00, \$303.00, and \$400.00. A 'Submit' button is at the bottom.

LEARNING MANAGEMENT SYSTEM

The certificate is from PragerU, with the tagline 'Learn Everywhere'. It is for the 'PragerU Cash Course' and is a 'LEARN EVERYWHERE PROGRAM COMPLETION CERTIFICATE'. The recipient is 'Lisa Wilkins'. The text reads: 'THIS CERTIFICATE IS PRESENTED TO: Lisa Wilkins'. Below this, it states: 'IN RECOGNITION OF SUCCESSFUL COURSE COMPLETION WHICH ALIGNS TO PERSONAL FINANCE LITERACY (OPEN ELECTIVE) OF THE NEW HAMPSHIRE DEPARTMENT OF EDUCATION RULES - ED 306.27(V). EVALUATION: MASTERY. CREDIT AWARDED: 0.25 CREDITS'. The program is the 'Cash Course Certificate Program' with a completion date of '2023-08-23'. At the bottom left, the 'Serial No.' is 'cert_123456789'. At the bottom right, the PragerU logo is followed by the address: 'Prager University Foundation, 15021 Ventura Blvd. #552, Sherman Oaks, CA 91403, (833) 772-4378, info@prageru.com'.



What Is a Budget? | Lesson Plan

What is a budget and how do I make one?

Students learn about why budgeting is important, what a budget is, and the four steps to making a budget for themselves.

Learning Objectives:

- Understand why budgeting is important.
- Identify what a budget is.
- Define key terms associated with budgeting, including budget, savings, income, needs, and wants.
- Explore the different components of making a budget.
- Differentiate between needs and wants for budgeting purposes.

Key Vocabulary:

- **Budget:** A tool that helps a person use every dollar wisely.
- **Savings:** Amount of money set aside for future expenses.
- **Income:** Total of all money earned in a given period of time.
- **Needs:** Things that are absolutely necessary.
- **Wants:** Things that are enjoyed but not essential.

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$e: What is a Budget?](#)
- Worksheet: *Ca\$h Cour\$e: What is a Budget?* ([Download PDF](#))
- Classroom whiteboard and dry-erase markers
- Student whiteboards, notebooks, or pieces of paper

Lesson Plan (45 mins.)

Warm-Up: What is a budget, and why do you need one? (5 mins.)

1. Begin by asking students to think of three words they associate with budgeting and write them on personal whiteboards or paper. Have students display their words and select a few to share and discuss.
2. This activity focuses on gathering initial thoughts and perceptions about budgeting.

Watch and Apply: (25 mins.)



1. Show "Ca\$h Cour\$e: What is a Budget?" as a resource to learn about budgeting. Encourage students to pay attention to the different aspects of budgets presented in the video.
2. Draw a pie chart on the board immediately after the video. Divide the video into sections for "needs," "wants," and "savings," and have students directly apply what they've learned from the video. Discuss how each category fits into a balanced budget.

Wrap-Up: (15 mins.)

1. Distribute the "Ca\$h Cour\$e: What is a Budget?" worksheet. As students work through it, foster a class discussion where they can share their answers, ask questions, and clarify doubts. This combined approach encourages immediate application and understanding.
 - Provide a hypothetical monthly income for the worksheet's application section, or let students use their personal financial numbers for a realistic touch.
2. Conclude with a discussion on practical applications of budgeting. Topics can include the right age to start budgeting and how students can develop their personal budgets, applying the principles learned in the lesson.
3. As an extension, assign students to create their personal budget based on the lesson's principles. Encourage them to bring their budgets to share and discuss in a future class. Rather than rewatching the video, advise them to use it as a reference only if they need to revisit specific concepts.

Don't have time for the full lesson? Quick Activity (5-10 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE QUIZ

What Is a Budget?



Scan to watch the episode

1. Match the definition in Column A with the budgeting term in Column B.

Column A

- _____ Things that are absolutely necessary
- _____ Things that are enjoyed but not essential
- _____ Amount of money set aside for future expenses
- _____ Total of all money earned in a given period of time
- _____ Tool that helps a person use every dollar wisely

Column B

- a. Budget
- b. Income
- c. Needs
- d. Savings
- e. Wants

2. What is the most important reason to have a budget?

- a. To have enough money to spend on wants
- b. To never need to save money for the future
- c. To be prepared to achieve financial goals
- d. To have enough money to retire early

3. What is the name of a rule that a person can use to help determine what should be planned for needs, wants, and savings?

- a. 10% Rule
- b. 50-30-20 Rule
- c. Rule of 72
- d. 30-day Rule

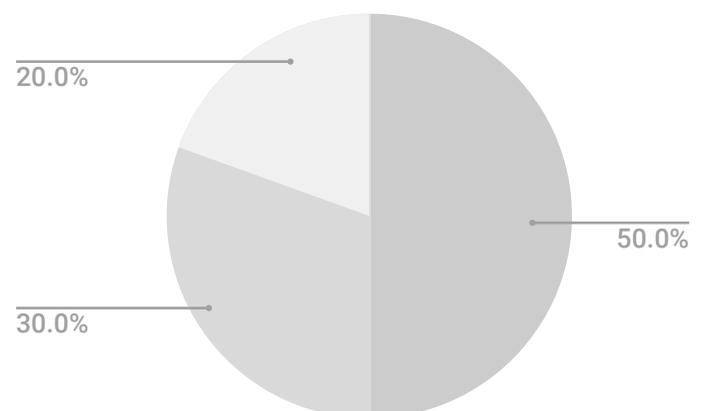
4. According to the rule you learned in the video, how much of your income should be put toward your “savings”?

- a. 10%
- b. 20%
- c. 30%
- d. 50%

5. Which of the following is an example of a “want” category in your budget?

- a. House payments
- b. Groceries
- c. Medical bills
- d. Going out with friends

Application: Figure out your total monthly income and fill in the pie chart using the budget rule you learned in the video. Label each section with the appropriate category (Needs, Wants, and Savings) and the dollar amount based on your income.



CASH COURSE QUIZ

What Is a Budget?

Answer Key

1. Match the definition in Column A with the budgeting term in Column B.

Column A

- c. Needs** _____ Things that are absolutely necessary
- e. Wants** _____ Things that are enjoyed but not essential
- d. Savings** _____ Amount of money set aside for future expenses
- b. Income** _____ Total of all money earned in a given period of time
- a. Budget** _____ Tool that helps a person use every dollar wisely

Column B

- a. Budget
- b. Income
- c. Needs
- d. Savings
- e. Wants

2. What is the most important reason to have a budget?

c. To be prepared to achieve financial goals

3. What is the name of a rule that a person can use to help determine what should be planned for needs, wants, and savings?

b. 50-30-20 Rule

4. According to the rule you learned in the video, how much of your income should be put toward your “savings”?

b. 20%

5. Which of the following is an example of a “want” category in your budget?

d. Going out with friends



What Are Savings? | Lesson Plan

What are savings, and how do I start saving money?

Students learn about savings accounts, why they are important, and the steps they can take to start saving money.

Learning Objectives:

- Understand what a savings account is and how it works.
- List reasons why someone would want to get a savings account.
- Define key terms associated with saving, including savings account, emergency fund, nest egg, deposit, and withdraw.
- Explore different ways to save money.
- Set goals for how much money to save and create an action plan to reach those goals.

Key Vocabulary:

- **Savings Account:** Account designed to earn interest and save money.
- **Emergency Fund:** Savings for covering unexpected expenses.
- **Nest Egg:** Savings for building wealth for the future.
- **Deposit:** Adding money to a financial account.
- **Withdraw:** Removing money from a financial account.

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Decision Making, Personal Responsibility, Personal Finance

What You'll Need

- Video: [Ca\\$h Cour\\$e: What Are Savings?](#)
- Worksheet: [Ca\\$h Cour\\$e: What Are Savings? \(Download PDF\)](#)
- Use classroom whiteboard and dry-erase markers (Or use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: What are savings, and how do I start saving money? (10 mins.)

1. Begin by creating an engaging scenario: Imagine saving for a significant purchase, like a new phone. Determine the cost of a brand-new phone and write this amount on the board.
2. Calculate how much would need to be saved each month to afford the phone in one year. This exercise helps in understanding the practical aspects of saving.

Scan to watch episode:



3. Encourage students to think of ways they could save money for this item. Students on the classroom whiteboard could write suggestions. Possible ideas include setting aside money from jobs, doing extra chores, or selling unneeded items.
4. Reflect on the students' ideas, highlighting the effort and discipline required to save effectively. This sets the stage for a deeper exploration of savings in the next activity.

Watch and Apply: (25 mins.)

1. Introduce the video, "Ca\$h Cour\$e: What Are Savings?" as a tool to gain further insights into savings. Watch the video together.
2. Following the video, draw a pie chart on the board labeled "Spending Habits," inspired by the video. Invite students to contribute by naming things they spend money on, which are then added to the chart.
3. Facilitate a discussion on which spending habits could be adjusted to enhance savings, focusing on minimizing unnecessary or luxury expenses.

Wrap-Up: (10 mins.)

1. Hand out the "Ca\$h Cour\$e: What Are Savings?" worksheet for students to complete. This can be a low-stakes assessment to reinforce learning.
2. Review the worksheet as a group, addressing any areas where students need clarification or have questions.
3. Engage students in a discussion about what they've learned regarding savings and their personal saving goals. Encourage them to think about how they could achieve these goals.
4. For those interested, assign a take-home activity where students calculate an emergency fund or create a savings plan for a significant purchase. They can apply strategies from the video or use a budgeting app to track and save money. A reflective piece on what they learned can be an enriching addition.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

What Are Savings? Quiz



Scan to
watch the
episode

1. Match the definition in Column A with the budgeting term in Column B.

Column A

- _____ Account designed to earn interest and save money
- _____ Savings for covering unexpected expenses
- _____ Savings for building wealth for the future
- _____ Adding money to a financial account
- _____ Removing money from a financial account

Column B

- a. Deposit
- b. Emergency Fund
- c. Nest Egg
- d. Savings Account
- e. Withdraw

2. What is the benefit of making regular deposits into a savings account?

- a. It makes it harder to spend money
- b. It allows you to withdraw money whenever you want
- c. It increases your interest rate
- d. It builds your credit score

3. Which of the following is NOT a reason to have a savings account?

- a. To prepare for financial emergencies
- b. To save for expensive purchases
- c. To build wealth for the future
- d. To pay off debt immediately

4. How many months' worth of expenses should you save for an emergency fund?

- a. 1 month
- b. 2-3 months
- c. 3-6 months
- d. 6-9 months

5. According to the 50-30-20 rule, what percentage of your income should you put into savings?

- a. 50%
- b. 30%
- c. 20%
- d. 10%

Application: Build an emergency fund that will cover you for 3 months. Use the space below to total up your average monthly expenses, then fill in the calculation.

$$\begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(YOUR TOTAL MONTHLY EXPENSES)} \end{array} \times 3 = \$ \underline{\hspace{2cm}} \\ \text{(YOUR 3-MONTH EMERGENCY FUND)}$$

CASH COURSE WORKSHEET

What Are Savings? Quiz

Answer Key

1. Match the definition in Column A with the budgeting term in Column B.

Column A

d. Savings Account _____ Account designed to earn interest and save money

b. Emergency Fund _____ Savings for covering unexpected expenses

c. Nest Egg _____ Savings for building wealth for the future

a. Deposit _____ Adding money to a financial account

e. Withdraw _____ Removing money from a financial account

Column B

a. Deposit

b. Emergency Fund

c. Nest Egg

d. Savings Account

e. Withdraw

2. What is the benefit of making regular deposits into a savings account?

a. It makes it harder to spend money

3. Which of the following is NOT a reason to have a savings account?

d. To pay off debt immediately

4. How many months' worth of expenses should you save for an emergency fund?

c. 3-6 months

5. According to the 50-30-20 rule, what percentage of your income should you put into savings?

c. 20%

Application: Build an emergency fund that will cover you for 3 months. Use the space below to total up your average monthly expenses, then fill in the calculation.



Good vs. Bad Credit | Lesson Plan

How do I build great credit for the future?

Students learn about what credit is, what makes it “good” or “bad,” and how to build great credit for themselves in the future.

Learning Objectives:

- Understand why credit is important.
- Recognize credit score ranges.
- Define key terms associated with credit, including credit card, credit score, lender, and loan.
- Differentiate between good credit scores and bad credit scores.
- Identify things that hurt credit and things that help credit.

Key Vocabulary:

- **Credit:** The measure of trust given to a customer for future payment.
- **Credit Card:** A tool used to buy things now and pay them back later.
- **Credit Score:** The measure of a customer's reliability in making payments.
- **Lender:** The individual or institution that provides funds to borrowers.
- **Loan:** The money borrowed that is paid back over time.

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$e: Good vs. Bad Credit](#)
- Worksheet: [Ca\\$h Cour\\$e: Good vs. Bad Credit \(Download PDF\)](#)

Lesson Plan (45 mins.)

Warm-Up: Thinking about big purchases. (15 mins.)

1. Begin by handing out the "Ca\$h Cour\$e: Good vs. Bad Credit Worksheet." Instruct students to work on the application section independently, focusing on large purchases they might consider.
2. Briefly explain credit scores and loans to provide context, encouraging students to consider the financial aspects of significant purchases.
3. Invite students to volunteer and share their thoughts on the worksheet. Encourage them to discuss the cost of their desired purchases, whether they currently have the funds and

Scan to watch episode:



their plans for acquiring the necessary amount. Delve into why a bank might lend money and how financial institutions make such decisions.

Watch and Apply: (20 mins.)

1. Introduce the video, "Ca\$h Cour\$e: Good vs. Bad Credit," as a resource to deepen their understanding of credit. Ask students to put away their worksheets and focus on the video.
2. After watching the video, have students take out their worksheets again. They should complete them, using the video as a reference, either as a no-stakes or low-stakes assessment.

Wrap-Up: (10 mins.)

1. Following the worksheet activity, review the answers together as a class. Address any areas where students may need further explanation or have lingering questions.
2. Facilitate a discussion on the factors that contribute to good and bad credit. Explore how these concepts relate to everyday decisions and long-term financial health.
3. Draw parallels between credit scores and academic grades or report cards, examining how both reflect past performance and can influence future opportunities.

Don't have time for the full lesson? Quick Activity (5-10 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Good Vs. Bad Credit Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Borrowed money that is paid back over time
- _____ Measure of trust given to a customer for future payment
- _____ Measure of reliability of a customer in making payments
- _____ Individual or institution that provides funds to borrowers
- _____ Tool used to buy things now and pay them back later

Column B

- a. Credit
- b. Credit Card
- c. Credit Score
- d. Loan
- e. Lender

2. What is the range of credit scores?

- a. 100 to 500
- b. 300 to 850
- c. 500 to 1000
- d. 0 to 1000

3. Which of these is considered a very good credit score?

- a. 150
- b. 550
- c. 750
- d. 950

4. What happens to your credit if you pay back your borrowed money on time and in the amount agreed to?

- a. Your credit score goes up
- b. Your credit score goes down
- c. Your credit score fluctuates
- d. Your credit score stays the same

5. What is one way you can start building good credit?

- a. Make regular small purchases only in cash or Bitcoin
- b. Make regular large purchases on your credit card
- c. Make regular small purchases on your debit card
- d. Make regular small purchases on your credit card

Application: Having a good credit score is an important part of qualifying for a loan when you want to make a big purchase. Write about something you would like to purchase someday that might require you to apply for a loan.

CASH COURSE WORKSHEET

Good Vs. Bad Credit Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- d. Loan** _____ Borrowed money that is paid back over time
- a. Credit** _____ Measure of trust given to a customer for future payment
- c. Credit Score** _____ Measure of reliability of a customer in making payments
- e. Lender** _____ Individual or institution that provides funds to borrowers
- b. Credit Card** _____ Tool used to buy things now and pay them back later

Column B

- a. Credit
- b. Credit Card
- c. Credit Score
- d. Loan
- e. Lender

2. What is the range of credit scores?

b. 300 to 850

3. Which of these is considered a very good credit score?

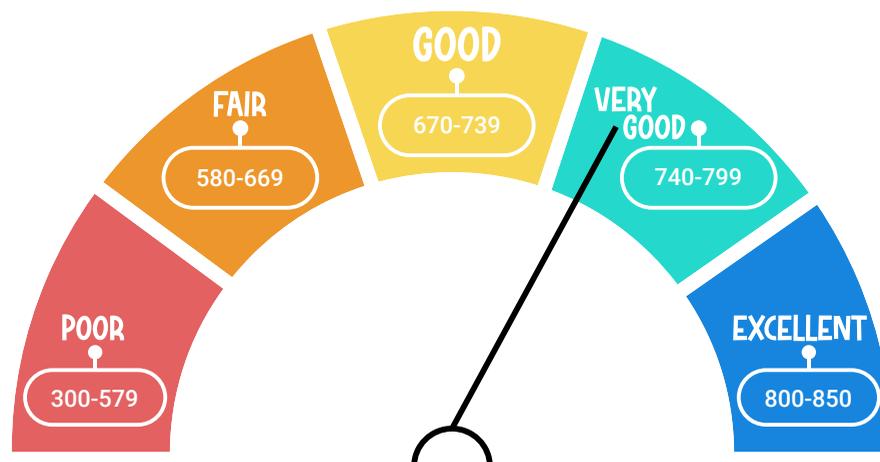
c. 750

4. What happens to your credit if you pay back your borrowed money on time and in the amount agreed to?

a. Your credit score goes up

5. What is one way you can start building good credit?

d. Make regular small purchases on your credit card





What Is Investing? | Lesson Plan

How can I grow my money through investing?

Students learn about the importance of investing, different types of investments, and key considerations for making profitable investments.

Learning Objectives:

- Understand the importance of investing and the potential benefits.
- Identify different types of investments, such as stocks, bonds, CDs, real estate, and cryptocurrency.
- Define key terms associated with investing, including risk, certificate of deposit, bonds, and stocks.
- Explore the concept of diversification and its role in minimizing risk.
- Learn key factors for profitable investments, including timing, risk, and price.

Key Vocabulary:

- **Investment:** A place to put your money where it can grow over time.
- **Risk:** The possibility of losing some or all of your money.
- **Certificate of Deposit (CD):** An investment with low risk and a government guarantee.
- **Bonds:** An investment that loans money to a business or government.
- **Stocks:** An investment that buys shares in a business.

Academic Topics: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$e: What Is Investing?](#)
- Worksheet: [Ca\\$h Cour\\$e: What Is Investing?](#) ([Download PDF](#))

Lesson Plan (45 mins.)

Warm-Up: What do we already know about investing? (15 mins.)

1. Initiate a conversation about the concept of investing, where money can grow over time. Reflect on examples of successful and unsuccessful investments in stocks, real estate, or cryptocurrency.
2. Collaboratively discuss these examples to understand different outcomes in investing.

Watch and Apply: (20 mins.)

1. Introduce the video, "Ca\$h Cour\$e: What Is Investing?" as a means to learn about various investment types. Highlight the importance of understanding both the potential benefits and risks.
2. Watch the video, encouraging students to take notes for a deeper understanding.

Scan to watch episode:



3. Worksheet Activity: Hand out the "Ca\$h Cour\$e: What Is Investing?" worksheet for students to complete either individually or in pairs.
4. Optional Interactive Activity:
 - a. Conduct a class vote to select a stock or cryptocurrency for a hypothetical class investment. Record the current price of one share or coin.
 - b. Encourage students to monitor the price changes over the next week.
 - c. Plan to reconvene in a week to discuss the outcome, exploring factors that could have influenced the price change, and assessing the risk versus reward of the investment.

Wrap-Up: (10 mins.)

1. Go over the worksheet answers collectively to ensure comprehension and address any misconceptions.
2. Facilitate a discussion on what the students learned about investing. Encourage them to share which type of investment they found most appealing for growing money and why.
 - a. Discuss the concept of diversifying investments to mitigate risk.
3. Highlight the importance of considering factors like risk, timing, and price in investment decisions.
4. Encourage students to think about their financial objectives and how strategic investing might play a role in achieving them.

Don't have time for the full lesson? Quick Activity (5-10 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

What Is Investing? Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ An investment that buys shares in a business
- _____ A place to put your money where it can grow over time
- _____ To separate money into several different investments
- _____ An investment that loans money to a business or government
- _____ An investment with low risk and a government guarantee

Column B

- a. Bonds
- b. Certificate of Deposit (CD)
- c. Diversify
- d. Investment
- e. Stocks

2. How do you make a profit from low-risk investments like CDs and bonds?

- a. You earn interest
- b. They always go up in value
- c. You get paid dividends
- d. You sell them to your friends

3. Which type of investment is a tangible, physical asset that typically goes up in value?

- a. Stocks
- b. Bonds
- c. Cryptocurrency
- d. Real Estate

4. Why is it important to diversify?

- a. It minimizes the risk of losing all of your money
- b. It maximizes the risk of losing all of your money
- c. It minimizes the amount of taxes you will need to pay
- d. It maximizes your return on investment

5. What are three things you should consider to make your investment profitable from the start?

- a. Friends, feelings, and fun
- b. Timing, risk, and feelings
- c. Timing, risk, and price
- d. Timing, trends, and price

Application: You have saved enough money for a healthy emergency fund and now have an extra \$1,000 that you'd like to invest. Read the three investment scenarios below and consider the risks and potential rewards. Which scenario is the most responsible investment considering the video you just watched?

- a. Investing in a Certificate of Deposit: You invest \$1,000 in a 1-year CD with a 2% interest rate. The bank will hold onto your money for a year, and at the end of the term, they will give you back your \$1,000 plus interest.
- b. Investing in a stock market index fund: You invest \$1,000 in a diversified stock market index fund with an average annual return of 7% and plan to leave the money in the fund for 10 years.
- c. Investing in a cryptocurrency: You invest \$1,000 in a popular cryptocurrency with high volatility and potential for growth. You plan to monitor the value of the cryptocurrency over a year and sell if it increases in value by at least 30% or hold on to it if it does not.

CASH COURSE WORKSHEET

What Is Investing? Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

Column B

- e. Stocks** _____ An investment that buys shares in a business
- d. Investment** _____ A place to put your money where it can grow over time
- c. Diversify** _____ To separate money into several different investments
- a. Bonds** _____ An investment that loans money to a business or government
- b. CD** _____ An investment with low risk and a government guarantee

- a. Bonds
- b. Certificate of Deposit (CD)
- c. Diversify
- d. Investment
- e. Stocks

2. How do you make a profit from low-risk investments like CDs and bonds?

a. You earn interest

3. Which type of investment is a tangible, physical asset that typically goes up in value?

d. Real Estate

4. Why is it important to diversify?

a. It minimizes the risk of losing all of your money

5. What are three things you should consider to make your investment profitable from the start?

c. Timing, risk, and price

Application: You have saved enough money for a healthy emergency fund and now have an extra \$1,000 that you'd like to invest. Read the three investment scenarios below and consider the risks and potential rewards. Which scenario is the most responsible investment considering the video you just watched?

b. Investing in a stock market index fund: You invest \$1,000 in a diversified stock market index fund with an average annual return of 7% and plan to leave the money in the fund for 10 years.



Investing & Stocks | Lesson Plan

How do stocks work and should I buy them?

Students learn what stocks are, how they work, and why people buy them.

Learning Objectives:

- Understand what stocks are.
- Define key terms associated with stocks, including capital, shareholder, dividends, and diversification.
- Distinguish between different types of stocks, distinguishing what makes a stock risky and how to mitigate the risk.
- Discover actions to take to invest in stocks wisely in the future.

Key Vocabulary:

- **Stocks:** Portions of a company that represent its total value
- **Capital:** Money enabling a company to grow
- **Shareholder:** A person who, by purchasing stocks, is part owner of a company
- **Dividends:** Company profits paid in cash, discounts, or shares
- **Diversification:** Purchasing different types of investments, not only one type or from one company

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Decision Making, Personal Responsibility, Personal Finance

What You'll Need

- Video: [Ca\\$h Cour\\$e: Investing & Stocks](#)
- Worksheet: *Ca\$h Cour\$e: Investing & Stocks* ([Download PDF](#))
- Classroom whiteboard and dry-erase markers (You may use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Introducing Business Concepts: Write "Ice Cream Truck," "Coffee Shop," and "Hot Dog Cart" on the whiteboard. Initiate a discussion about starting a business by having students consider these ideas. Encourage them to think about what might make each business successful.
2. Group Brainstorming Activity: Divide the class into groups of 2 or 3 and allocate 8 minutes to brainstorm a business name, ideal location, unique selling points, and

Scan to watch episode:



strategies to raise \$1000 for starting their company. Monitor the groups' progress during this activity.

3. Reflecting on Challenges: Reconvene the class and discuss the challenges encountered during brainstorming, particularly focusing on the aspect of raising funds. Introduce the concept of stocks as a way for businesses to raise money.

Watch and Apply: (25 mins.)

1. Video Presentation: Announce that the class will watch "Ca\$h Cour\$e: Investing & Stocks" to learn about stocks and investment. Emphasize the importance of understanding these concepts.
2. Worksheet Completion: Distribute the "Ca\$h Cour\$e: Investing & Stocks" worksheet for students to complete independently. Allow 10 minutes for this task.
3. Class Discussion on Worksheet: Review the worksheet answers as a class, addressing areas where students may need help or clarification.

Wrap-Up: (10 mins.)

1. Sharing Learnings About Stocks: Invite students to share new insights they gained about stocks and how this knowledge could be financially beneficial.
2. Presenting Business Ideas: Allow groups to present the business ideas they brainstormed earlier. Facilitate a discussion on whether they would consider offering stocks to raise funds for their business idea and why.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Investing & Stocks Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Part owner of a company
- _____ Portions of a company that represent its total value
- _____ Company profits paid in cash, discounts, or shares
- _____ Purchasing different types of investments
- _____ Money enabling a company to grow

Column B

- a. Capital
- b. Diversification
- c. Dividends
- d. Shareholder
- e. Stocks

2. As a shareholder, which of the following is a right you may have?

- a. The right to fire and hire employees
- b. The right to open additional businesses
- c. The right to open company accounts
- d. The right to vote on company decisions

3. Why can the stock market be stressful?

- a. Stocks fluctuate because of uncontrollable reasons.
- b. Stocks are based on predictable factors.
- c. Stocks lose and gain money regularly.
- d. Stocks represent many different businesses.

4. Where do people buy and sell stocks?

- a. A bank
- b. A stock exchange
- c. A bank exchange
- d. A stock store

5. What is important to consider before buying stocks?

- a. The amount of risk you are able to take
- b. The amount of time you have to invest
- c. The advice of your friends
- d. The latest trends and hype

Application: Review the investment scenario below. Identify factors that raise red flags for you, as well as those that signal potential for success. Based on your assessment, is this company a good investment? Why or why not? (Responses may differ.)

Founded six years ago, Leo's Donut Co. recently expanded its reach by opening six new stores in the local area. Of these, only half are profitable, and the rest are struggling. Faced with declining revenue, Leo took out a business loan to maintain cash flow and meet payroll obligations. A new marketing campaign has been launched to inform customers about renovations in the original store and the opening of new ones, aiming to boost sales.

CASH COURSE WORKSHEET

Investing & Stocks Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- d. Shareholder** _____ Part owner of a company
- e. Stocks** _____ Portions of a company which represent its total value
- c. Dividends** _____ Company profits paid in cash, discounts, or shares
- b. Diversification** _____ Purchasing different types of investments
- a. Capital** _____ Money enabling a company to grow

Column B

- a. Capital
- b. Diversification
- c. Dividends
- d. Shareholder
- e. Stocks

2. As a shareholder, which of the following is a right you may have?

d. The right to vote on company decisions

3. Why can the stock market be stressful?

a. Stocks fluctuate because of uncontrollable reasons.

4. Where do people buy and sell stocks?

b. A stock exchange

5. What is important to consider before buying stocks?

a. The amount of risk you are able to take



Investing & Bonds | Lesson Plan

How do individual investment choices like bonds reflect and support the principles of a free market economy?

Students will learn the basics of bonds, how they function, and the importance of incorporating this knowledge into making informed investment decisions.

Learning Objectives:

- Understand how bonds are issued and how they yield a return on investment.
- Define key terms associated with bonds, including bond, maturity, and coupon payments.
- Distinguish between investment grade and high-yield bonds and factors that make each more or less desirable for an investor.
- Discover actions to take to invest wisely using bonds in the future.

Key Vocabulary:

- **Bond:** a loan given to an issuer from an investor as a way to raise money for projects
- **Maturity:** the period after which a bond must be paid in full
- **Coupon Payments:** yearly interest payments on a bond
- **Investment Grade:** high-grade bonds with reliable outcomes of payment
- **High-Yield:** low-grade bonds with greater risk of the outcome of the payment

Educational Standards: CCRA.R.7, CCRA.L.6, CCRA.R.10, CCRA.SL.2, CCRA.SL.4, CCRA.W.7, CCRA.W8

Academic Subject Areas: Financial Literacy, Money, Investors

What You'll Need

- Video: [Ca\\$h Cour\\$e: Investing and Bonds](#)
- Worksheet: *Ca\$h Cour\$e: Investing and Bonds* ([Download PDF](#))
- Classroom whiteboard and dry-erase markers (You may use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Guiding Activity: Begin with an interactive activity to explore risk and return. For example, present students with a hypothetical situation where they must decide how to risk their money, facing various potential outcomes. Discuss as a class how risk might affect their decisions.
2. Discussion Prompts:
 - What factors would you consider before deciding where to place your money?

Scan to watch episode:



- Would the guarantee of returning your initial investment change your willingness to take a risk?
 - How does the potential to lose or gain money influence investment decisions in real-life investing?
3. After this discussion, highlight the video's relevance to understanding financial instruments like bonds. Encourage students to think about the function of bonds in financial markets and personal investment.

Watch and Apply: (25 mins.)

1. Watch the video, *Ca\$h Cour\$e: Investing and Bonds*.
2. Distribute the *Ca\$h Cour\$e: Investing and Bonds* worksheet. Allow students 10 minutes to complete the worksheet independently.
3. Facilitate a collaborative review of the worksheet questions or collect them as a formative assessment.
4. Encourage students to share their understanding and clarify any misconceptions that arise.

Wrap-Up: (10 mins.)

1. Invite students to share their takeaways from the lesson. What new insights about bonds have they gained?
2. Encourage students to consider the role of bonds in a diversified investment portfolio and discuss the factors that make bonds a more or less attractive investment option.
3. Extension Activity: As a class or in small groups, list key considerations for investing in bonds. This could include factors such as interest rates, economic conditions, and the creditworthiness of issuers.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Investing & Bonds Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ The period after which a bond must be paid
- _____ High-grade with reliable outcome of payment
- _____ Low-grade with greater risk of outcome of payment
- _____ Yearly interest payments on a bond
- _____ A loan issued from an investor to an issuer

Column B

- a. Bond
- b. Maturity
- c. Coupon Payments
- d. Investment Grade
- e. High-Yield

2. What is one reason a bond may be issued?

- a. To keep an investor from declaring bankruptcy
- b. To give confidence to investors
- c. To raise money for projects and expansions
- d. To protect the accounts of the issuer

3. For a bondholder, why would bonds be preferred to stocks?

- a. Bond issuers may take legal action if their business fails
- b. Bond issuers are legally bound to pay regardless of their business' success
- c. Bond issuers may cancel bonds if their business is unsuccessful
- d. Bond issuers receive extra funds from the bondholder if their business succeeds

4. What is the relationship between a bond's coupon rate and yield?

- a. Both the coupon rate and yield are fixed
- b. The coupon rate is fixed, and the yield may change
- c. The coupon rate may change, and the yield is fixed
- d. Both the coupon rate and yield may change

5. Why are bonds graded?

- a. To help issuers create a healthy budget
- b. To inform holders about their availability
- c. To build relationships between issuers and holders
- d. To classify risk and trustworthiness

Application: Otto's Hot Dogs wants to raise capital to expand its operations, so it sells bonds at a par value of \$1,000 each with a maturity of 5 years. In addition, Otto's Hot Dogs also agrees to make yearly coupon payments at a 5% interest rate. You decide to invest and buy two bonds. Calculate the money you will have received from Otto's Hot Dogs by the time the bonds mature, including the yearly interest payments and the return on par value.

(Hint: calculate the interest for two bonds for one year, then multiply by 5. Add the total interest to the par value return of the two bonds.)

CASH COURSE WORKSHEET

Investing & Bonds Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- b. Maturity** _____ The period after which a bond must be paid
- d. Investment Grade** _____ High-grade with reliable outcome of payment
- e. High-Yield** _____ Low-grade with greater risk of outcome of payment
- c. Coupon Payments** _____ Yearly interest payments on a bond
- a. Bond** _____ A loan issued from an investor to an issuer

Column B

- a. Bond
- b. Maturity
- c. Coupon Payments
- d. Investment Grade
- e. High-Yield

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- c. To raise money for projects and expansions**

3. For a bondholder, why would bonds be preferred to stocks?

- b. Bond issuers are legally bound to pay regardless of their company's success**

4. What is the relationship between a bond's coupon rate and yield?

- b. The coupon rate is fixed, and the yield may change**

5. Why are bonds graded?

- d. To classify risk and trustworthiness**

Application: Otto's Hot Dogs wants to raise capital to expand its operations, so it sells bonds at a par value of \$1,000 each with a maturity of 5 years. In addition, Otto's Hot Dogs also agrees to make yearly coupon payments at a 5% interest rate. You decide to invest and buy two bonds. Calculate the money you will have received from Otto's Hot Dogs by the time the bonds mature, including the yearly interest payments and the return on par value.

Answer: Here's the breakdown of the total amount you would receive from the bonds:

- The total annual interest for two bonds is \$100.
- Over 5 years, you would receive \$500 in interest.
- At maturity, you would receive \$2,000 for the two bonds, the par value.

When you combine the interest payments and the par value return, you would receive a total of \$2,500 from your investment in Otto's Hot Dogs over the 5-year period.



What Is Debt? | Lesson Plan

What is debt and how do we use it responsibly?

Students learn the aspects of financial debt, from loan terms and interest rates to credit limits, and how to properly use it to their advantage.

Learning Objectives:

- Understand the concept of financial debt, why it is important, and how to use it responsibly.
- Identify types of debt and differentiate between good debt and bad debt.
- Define key terms associated with debt, including appreciate, depreciate, credit limit, financial debt, and investment.
- Explore the concepts of appreciation and depreciation.

Key Vocabulary:

- **Appreciate:** Increase value over time.
- **Credit Limit:** Maximum amount of money a person is allowed to borrow.
- **Depreciate:** Lose value over time.
- **Financial Debt:** Borrowed money that is owed to a person or institution.
- **Investment:** Money put into something with the hope of future benefit.

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$e: What is Debt?](#)
- Worksheet: [Ca\\$h Cour\\$e: What is Debt?](#) ([Download PDF](#))

Lesson Plan (45 mins.)

Warm-Up: Thinking about big purchases. (10 mins.)

1. Worksheet Pre-Assessment: Begin by distributing the "Ca\$h Cour\$e: What is Debt?" worksheet. Instruct students to complete a pre-assessment, answering questions to the best of their ability, even if they have yet to become familiar with all the terms or concepts. Advise them to leave the application section for later.

Watch and Apply: (15 mins.)

1. Introduce and play the video "Ca\$h Cour\$e: What is Debt?" encouraging students to focus on understanding the concept of debt and compare it with their initial answers on the worksheet.

Scan to watch episode:



2. After the video, have students revisit their worksheets to correct or confirm their answers.
3. Facilitate a class discussion about which parts of the worksheet were most challenging and review the answers together. This discussion helps in addressing common misconceptions and areas of difficulty.

Wrap-Up: (20 mins.)

1. Allocate time for students to complete the application section of the worksheet. This practical exercise allows them to apply what they've learned about debt.
2. Invite volunteers to share their responses from the application section. Highlight that while debt can be risky and have negative consequences, responsible use of debt can be beneficial. Discuss how the most effective use of debt is in investments that appreciate over time, like education or property.

Don't have time for the full lesson? Quick Activity (5-10 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

What Is Debt? Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Maximum amount of money a person is allowed to borrow
- _____ Borrowed money that is owed to a person or institution
- _____ Money put into something with the hope of future benefit
- _____ Lose value over time
- _____ Increase value over time

Column B

- a. Appreciate
- b. Credit Limit
- c. Depreciate
- d. Financial Debt
- e. Investment

2. The most common type of debt is consumer debt, accumulated mainly through the use of _____.

- a. Cash
- b. Checks
- c. Debit cards
- d. Credit cards

3. Which of the following is an example of a loan on something that will probably depreciate over time?

- a. Home loan
- b. Car loan
- c. Student loan
- d. None of the above

4. When using debt to purchase something, why do you usually end up paying more for it than the initial price tag?

- a. Lenders charge interest
- b. The price goes up
- c. You add a tip
- d. All of the above

5. True or False: Debt can be a good thing if you use it to invest in your future.

Application: Write a short paragraph detailing the most responsible way to use debt to make it work for you.

CASH COURSE WORKSHEET

What Is Debt? Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

b. Credit Limit _____ Maximum amount of money a person is allowed to borrow

d. Financial Debt _____ Borrowed money that is owed to a person or institution

e. Investment _____ Money put into something with the hope of future benefit

c. Depreciate _____ Lose value over time

a. Appreciate _____ Increase value over time

Column B

a. Appreciate

b. Credit Limit

c. Depreciate

d. Financial Debt

e. Investment

2. The most common type of debt is consumer debt, accumulated mainly through the use of _____.

d. Credit cards

3. Which of the following is an example of a loan on something that will probably depreciate over time?

b. Car loan

4. When using debt to purchase something, why do you usually end up paying more for it than the initial price tag?

a. Lenders charge interest

5. **True** or False: Debt can be a good thing if you use it to invest in your future.



Borrowing Money | Lesson Plan

How do loans work, and how can I borrow money responsibly?

Students learn about how loans work and the risks and rewards of borrowing money.

Learning Objectives:

- Understand the concept of loans and borrowing.
- Define and use key financial terms.
- Explain interest rates and how banks use interest to generate revenue.
- Understand the role of collateral in secured loans and the consequences of failing to repay loans.
- Discuss responsible borrowing practices.

Key Vocabulary:

- **Loan:** a sum of money borrowed by one person or entity, with the agreement to pay it back, usually with interest, over a set period.
- **Principal:** the original amount of money borrowed or invested before any interest, fees, or other charges are added.
- **Interest:** the cost of borrowing money, typically expressed as a percentage of the principal.
- **Collateral:** an asset the borrower offers to a lender as a security for a loan, which the lender may take as a possession if the borrower fails to repay.
- **Secured Loan:** a type of loan backed by collateral
- **Down Payment:** an initial, upfront portion of the total amount paid when purchasing an expensive item.

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Cour\\$: Borrowing Money](#)
- Worksheet: [Ca\\$h Cour\\$: Borrowing Money \(Download PDF\)](#)

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Present a relatable scenario, such as needing a pen or pencil but not having one. Ask students what they would do, leading to a discussion about borrowing.
2. Use the pen scenario to segue into a broader conversation about borrowing valuable items and introduce the concept of collateral.

Scan to watch episode:



3. Introduce key vocabulary terms and discuss their definitions.

Watch and Apply: (20 mins.)

1. Set the context of the video, explaining its relevance to understanding loans and borrowing.
2. Play the video for the class.
3. Immediately follow the video with a guided discussion. Pose targeted questions to assess comprehension and encourage critical thinking, for example:
 - What is a loan, and how does it work?
 - Explain the difference between principal and interest in a loan.
 - What examples of loans were mentioned in the video?
 - How does collateral work in the context of a loan?

Wrap-Up: (15 mins.)

1. Hand out the Ca\$h Cour\$e: Borrowing Money Worksheet for students to complete.
2. Conduct a no- or low-stakes assessment based on the worksheet.
3. Review the worksheet answers as a class, addressing any difficulty or confusion.
4. Introduce the optional take-home assignment: Students calculate the time needed to pay off a loan for their dream car based on a hypothetical or monthly income.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Borrowing Money Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Money paid in advance to lower the amount borrowed
- _____ An extra fee charged for borrowing money
- _____ A word for the amount of money borrowed
- _____ A type of loan backed by other assets
- _____ Something valuable you own that secures a loan

Column B

- a. Secured Loan
- b. Down Payment
- c. Interest
- d. Principal
- e. Collateral

2. True or False: Borrowing money is always a bad idea.

3. What is the annual interest on a \$1,000 loan with a 5% interest rate?

- a. \$5
- b. \$50
- c. \$500
- d. \$5,000

4. How do banks make money on loans?

- a. They ask for tips
- b. They charge interest
- c. They charge for appointments
- d. They don't make money on loans

5. Which of the following is NOT good advice when borrowing money?

- a. Only take out a loan for a large and necessary purchase or investment
- b. Only take out a loan if you know you can repay it without undue stress
- c. Don't borrow money for a term that will last longer than the item you buy
- d. Don't borrow money unless you know the bank manager personally

Application: You've decided to buy a used car for \$10,000 by taking out a loan with an annual simple interest rate of 6% that you agree to pay back over 3 years. What is the total amount you will have paid at the end of the 3 years? What is your monthly payment going to be? (Round up to the nearest cent)

$$\begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(PRINCIPAL)} \end{array} \times \begin{array}{l} \underline{\hspace{2cm}} \\ \text{(ANNUAL INTEREST RATE)} \end{array} \times \begin{array}{l} \underline{\hspace{2cm}} \\ \text{(YEARS OF PAYMENT)} \end{array} = \begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(TOTAL INTEREST PAID)} \end{array}$$

$$\begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(PRINCIPAL)} \end{array} + \begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(TOTAL INTEREST PAID)} \end{array} = \begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(TOTAL AMOUNT PAID)} \end{array}$$

$$\begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(TOTAL AMOUNT PAID)} \end{array} \div \begin{array}{l} \underline{\hspace{2cm}} \\ \text{(# OF MONTHS THAT YOU} \\ \text{WILL BE MAKING PAYMENTS)} \end{array} = \begin{array}{l} \$ \underline{\hspace{2cm}} \\ \text{(MONTHLY PAYMENT)} \end{array}$$

CASH COURSE WORKSHEET

Borrowing Money Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

Column B

- b. Down Payment** Money paid in advance to lower the amount borrowed
- c. Interest** An extra fee charged for borrowing money
- d. Principal** A word for the amount of money borrowed
- a. Secured Loan** A type of loan backed by other assets
- e. Collateral** Something valuable you own that secures a loan

- a. Secured Loan
- b. Down Payment
- c. Interest
- d. Principal
- e. Collateral

2. True or **False**: Borrowing money is always a bad idea.

3. What is the annual interest on a \$1,000 loan with a 5% interest rate?

b. \$50

4. How do banks make money on loans?

b. They charge interest

5. Which of the following is NOT good advice when borrowing money?

d. Don't borrow money unless you know the bank manager personally

Application: You've decided to buy a used car for \$10,000 by taking out a loan with an annual simple interest rate of 6% that you agree to pay back over 3 years. What is the total amount you will have paid at the end of the 3 years? What is your monthly payment going to be? (Round up to the nearest cent)

$$\begin{array}{r} \$ \underline{10,000} \\ \text{(PRINCIPAL)} \end{array} \times \begin{array}{r} \underline{.06} \\ \text{(ANNUAL INTEREST RATE)} \end{array} \times \begin{array}{r} \underline{3} \\ \text{(YEARS OF PAYMENT)} \end{array} = \$ \underline{1,800} \\ \text{(TOTAL INTEREST PAID)}$$
$$\begin{array}{r} \$ \underline{10,000} \\ \text{(PRINCIPAL)} \end{array} + \begin{array}{r} \$ \underline{1,800} \\ \text{(TOTAL INTEREST PAID)} \end{array} = \begin{array}{r} \$ \underline{11,800} \\ \text{(TOTAL AMOUNT PAID)} \end{array}$$
$$\begin{array}{r} \$ \underline{11,800} \\ \text{(TOTAL AMOUNT PAID)} \end{array} \div \begin{array}{r} \underline{36} \\ \text{(\# OF MONTHS THAT YOU} \\ \text{WILL BE MAKING PAYMENTS)} \end{array} = \begin{array}{r} \$ \underline{327.78} \\ \text{(MONTHLY PAYMENT)} \end{array}$$



Insurance Basics | Lesson Plan

What is insurance and why is it helpful to me?

Students learn what insurance is, why they need insurance coverage, and steps to take to use insurance to protect their finances.

Learning Objectives:

- Understand what insurance is.
- Define key terms associated with insurance, including premium, coverage, claim, deductible, and policyholder.
- Distinguish why having insurance is necessary and helpful in an emergency.
- Discover actions to take to use insurance to protect their finances in the future.

Key Vocabulary:

- **Premium:** a fee associated with purchasing insurance
- **Coverage:** the amount or percentage of cost your insurance covers
- **Claim:** a report of loss filed with the insurance company
- **Deductible:** money paid before the insurance begins the coverage of losses
- **Policyholder:** a person who owns an insurance policy

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Decision Making, Personal Responsibility, Personal Finance

What You'll Need

- Video: [Ca\\$h Cour\\$e: Insurance Basics](#)
- Worksheet: *Ca\$h Cour\$e: Insurance Basics* ([Download PDF](#))
- Classroom whiteboard and dry-erase markers (or use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Begin by inviting students to reflect on a time they planned a vacation, and things didn't go as expected. Give them an opportunity to share their experiences with the class.
2. Transition into discussing how life can be unpredictable, with examples like unexpected weather changes or more serious incidents like accidents. Introduce the concept of insurance to manage these unforeseen expenses and situations.
3. Encourage students to share their existing knowledge or thoughts about insurance. Record their responses on the dry-erase board for a collective understanding.

Scan to watch episode:



Watch and Apply: (25 mins.)

1. Inform the class that they will be watching "Ca\$h Cour\$e: Insurance Basics" to gain insights into the basics of insurance.
2. After watching the video, distribute the "Ca\$h Cour\$e: Insurance Basics" worksheet. Give students about 10 minutes to complete it independently.
3. Review the worksheet as a class, addressing areas where students may need further clarification or have questions. This can help consolidate their understanding of insurance concepts.

Wrap-Up: (10 mins.)

1. Encourage students to discuss what they learned about insurance that was new to them. Ask them to consider the importance of having insurance and share their opinions.
2. Revisit the list created on the dry-erase board before watching the video. Update or complete the list based on the new information learned from the video and class discussion.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Insurance Basics Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Fee associated with purchasing insurance
- _____ A report of loss filed with the insurance company
- _____ Money paid before insurance begins coverage of losses
- _____ A person who owns an insurance policy
- _____ The amount or percentage of cost your insurance covers

Column B

- a. Claim
- b. Coverage
- c. Deductible
- d. Policyholder
- e. Premium

2. What is the purpose of insurance?

- a. To make money for the insuree
- b. To cover risks and reduce financial burden
- c. To predict future disasters
- d. To fix broken objects

3. Which of the following is a TRUE statement about deductibles?

- a. They are paid annually to the insurance company.
- b. They are paid by others who have assumed your risk.
- c. They are paid by you before the insurance company pays.
- d. They are paid by the insurance company before you pay.

4. Which of these is most likely to increase your premium costs?

- a. Filing multiple claims with different insurance companies.
- b. Filing a large claim after an accident totaled your car.
- c. Filing a claim when you were hurt at work.
- d. Filing zero claims at all.

5. Why is it important to save money to cover your deductible in case you need to file a claim?

- a. The insurance company may deny your claim.
- b. The insurance company may refund your money.
- c. You can purchase multiple insurance policies to cover your loss.
- d. You can opt for a higher deductible.

Application: You've bought a used car and need insurance for accidents and damages. You drive to work and sometimes on long trips, seeking coverage for collision, liability, and optionally roadside assistance, all within a budget. Review the chart of offers below and choose the best policy for your needs, explaining your choice.

| Offer | Collision Coverage | Liability Coverage | Roadside Assistance | Deductible | Premium (Monthly) |
|-------|--------------------|--------------------|---------------------|------------|-------------------|
| A | Yes | Yes | No | \$500 | \$80 |
| B | Yes | No | Yes | \$1000 | \$70 |
| C | No | Yes | Yes | \$250 | \$50 |
| D | Yes | Yes | Yes | \$750 | \$100 |

CASH COURSE WORKSHEET

Insurance Basics Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- e. Premium** _____ Fee associated with purchasing insurance
- a. Claim** _____ A report of loss filed with the insurance company
- c. Deductible** _____ Money paid before insurance begins coverage of losses
- d. Policyholder** _____ A person who owns an insurance policy
- b. Coverage** _____ The amount or percentage of cost your insurance covers

Column B

- a. Claim
- b. Coverage
- c. Deductible
- d. Policyholder
- e. Premium

2. What is the purpose of insurance?

b. To cover risks and reduce financial burden

3. Which of the following is a TRUE statement about deductibles?

c. They are paid by you before the insurance company pays.

4. Which of these is most likely to increase your premium costs?

a. Filing multiple claims with different insurance companies.

5. Why is it important to save money to cover your deductible in case you need to file a claim?

d. You can opt for a higher deductible.



Understanding Taxes | Lesson Plan

What are taxes and how can you be a responsible taxpayer?

Students learn about taxes, the types of taxes people pay, and the actions to take as responsible taxpayers.

Learning Objectives:

- Understand what taxes are and how they work.
- Define key terms associated with taxes, including federal income tax, payroll tax, sales tax, deductions, and credits.
- Explore different types of taxes and what they are used for.
- Discover actions to take as a responsible taxpayer.

Key Vocabulary:

- **Federal income tax:** tax paid by employee to the government
- **Payroll tax:** tax paid by employee and employer to the government
- **Sales tax:** tax paid on most goods and services
- **Deductions:** Amount subtracted from taxes owed
- **Credits:** Items which reduce taxable income

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas: Financial Literacy, Decision Making, Personal Responsibility, Personal Finance

What You'll Need

- Video: [Ca\\$h Cour\\$e: Understanding Taxes](#)
- Worksheet: Ca\$h Cour\$e: Understanding Taxes ([Download PDF](#))
- Use classroom whiteboard and dry-erase markers (Or use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Introduce a scenario where students are offered \$20 each to clean the classroom after school. Gauge their interest with a show of hands.
2. Present a twist in the scenario: if they were promised \$20 but only received \$15, and explore their feelings about this discrepancy. Encourage students to share their thoughts and feelings.

Scan to watch episode:



3. Further the discussion by suggesting the withheld \$5 is used for a class party with pizza and ice cream, and discuss how this changes their feelings. The aim is to understand their perspectives on earning and spending in different contexts.
4. Transition to discussing taxes and their role in society. Encourage students to share their knowledge about taxes and whether paying taxes is beneficial.

Watch and Apply: (25 mins.)

1. Inform students they will watch "Ca\$h Cour\$e: Understanding Taxes" to learn about taxation. Emphasize the importance of paying attention to new information.
2. After the video, prompt students to share what they learned and how it affects their views on being taxpayers. Explore similarities and differences between the classroom cleaning scenario and the concept of paying taxes.

Wrap-Up: (10 mins.)

1. Hand out the "Ca\$h Cour\$e: Understanding Taxes" worksheet and allow students 10 minutes to complete it on their own. This activity serves as an assessment of their understanding.
2. Review the worksheet answers as a group, discussing areas where students might need clarification or have questions, ensuring a comprehensive understanding of the tax system.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Understanding Taxes Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Amount subtracted from taxes owed
- _____ Paid on most goods and services
- _____ Paid by employee to the government
- _____ Paid by employee and employer to the government
- _____ Items which reduce taxable income

Column B

- a. Federal Income Tax
- b. Payroll Tax
- c. Sales Tax
- d. Deductions
- e. Credits

2. Tax amounts are NOT based on which factor?

- a. What a person earns
- b. What a person buys
- c. What a person sells
- d. What a person owns

3. Which of the following is a TRUE statement about a progressive tax?

- a. It increases as your salary increases.
- b. It decreases as your salary increases.
- c. It increases as your salary decreases.
- d. It remains the same regardless of your salary.

4. "Tax Day," the annual deadline for filing taxes, is usually on which date?

- a. March 15
- b. April 15
- c. May 15
- d. June 15

5. "Tax Day," the annual deadline for filing taxes, is usually on which date?

- a. To keep records of earned income
- b. To set a reasonable budget
- c. To make profits on investments
- d. To avoid paying additional fines

Application: Think of 3 ways taxpayer funds could be helpful to your community and list them below.

CASH COURSE WORKSHEET

Understanding Taxes Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- e. Credits** _____ Amount subtracted from taxes owed
- c. Sales Tax** _____ Paid on most goods and services
- a. Federal Income Tax** _____ Paid by employee to the government
- b. Payroll Tax** _____ Paid by employee and employer to the government
- d. Deductions** _____ Items which reduce taxable income

Column B

- a. Federal Income Tax
- b. Payroll Tax
- c. Sales Tax
- d. Deductions
- e. Credits

2. Tax amounts are NOT based on which factor?

c. What a person sells

3. Which of the following is a TRUE statement about a progressive tax?

a. It increases as your salary increases.

4. "Tax Day," the annual deadline for filing taxes, is usually on which date?

b. April 15

5. "Tax Day," the annual deadline for filing taxes, is usually on which date?

d. To avoid paying additional fines



Know Your Tax Forms: W-2 & W-4 | Lesson Plan

What are the forms I need to fill out for my taxes?

Students learn W-2 and W-4 forms, distinguish their parts and purposes, and learn how to file their taxes knowledgeably by managing refunds and withholding.

Learning Objectives:

- Understand what a W-2 form and a W-4 form are.
- Define key tax form terms, including W-2, W-4, withhold, dependent, and refund.
- Distinguish the parts and purposes of both W-2 forms and W-4 forms.
- Discover actions to take to manage withholding and refunds on tax forms in the future.

Key Vocabulary:

- **W-4 form:** Employee's Withholding Certificate
- **W-2 form:** Wage and Tax Statement
- **Withhold:** To deduct or take out, especially for taxes
- **Dependent:** A person financially supported by another
- **Refund:** Money given back to you by the government

Educational Standards: CCRA.R.7, CCRA.R.10, CCRA.W.2, CCRA.W.4, CCRA.W.7, CCRA.SL.1, CCRA.SL.2, CCRA.L.6

Academic Subject Areas Financial Literacy, Decision Making, Personal Responsibility, Personal Finance

What You'll Need

- Video: [Ca\\$h Cour\\$e: Know Your Tax Forms: W-2 & W-4](#)
- Worksheet: [Ca\\$h Cour\\$e: Know Your Tax Forms: W-2 & W-4 \(Download PDF\)](#)
- Use classroom whiteboard and dry-erase markers (Or use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Start by introducing the theme: "Just as planning a journey requires understanding the route, estimating costs, and preparing for unexpected events, preparing taxes involves organizing financial documents, understanding tax laws, and planning for potential refunds or payments."
2. Discuss the parallels between planning a journey and preparing taxes. What did they have to consider? (e.g., route, budget, unexpected events).
3. Transition to how this planning is similar to preparing taxes – organizing documents, understanding the rules (tax laws), and preparing for outcomes (refunds or payments).

Scan to watch episode:



Allow students to share responses. (The key is to help them understand that tax forms are how we share that information.)

Watch and Apply: (25 mins.)

1. Present the video, "Ca\$h Cour\$e: Know Your Tax Forms: W-2 & W-4," highlighting how it relates to planning and preparing for a journey.
2. Encourage students to think about the steps in tax preparation as stages in a journey.
3. Distribute the "Ca\$h Cour\$e: Know Your Tax Forms: W-2 & W-4" worksheet.
4. Allow students 10 minutes to complete the worksheet independently, focusing on how each part of the tax form can be seen as a step in journey planning.
5. Review the worksheet answers as a group.
6. Discuss any areas of confusion, linking back to the journey planning metaphor.

Wrap-Up: (10 mins.)

1. Invite students to share what they learned, particularly how understanding tax forms is similar to planning a journey.
2. Encourage them to discuss how this knowledge can help them in their future as responsible taxpayers.
3. Summarize key takeaways from the lesson.
4. Reiterate the importance of being organized and informed, whether planning a journey or preparing taxes.
5. Encourage students to think of their future interactions with tax forms as part of their life's journey, requiring planning, understanding, and preparation.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Know Your Tax Forms: W-2s & W-4s Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ A person financially supported by another
- _____ To deduct or take out, especially for taxes
- _____ Charge for spending more money than available
- _____ Deducts money directly from a bank account
- _____ Allows borrowing money up to a limit

Column B

- a. Dependent
- b. Refund
- c. W-4 form
- d. W-2 form
- e. Withhold

2. Which of the following statements best describes the difference between a W-2 form and a W-4 form?

- a. A W-2 Form is filled out by the employee, while the employer fills out the W-4 form.
- b. A W-2 form and a W-4 form are both filled out by the employer to report an employee's income to the IRS.
- c. A W-2 form is a summary of annual earnings and taxes withheld provided by the employer, while the employee fills out a W-4 form to determine tax withholding.
- d. A W-2 form and a W-4 form are both used by the employee to file their annual tax return.

3. What action can you take to manage future withholdings and possibly increase your tax refund?

- a. File a new W-4 form.
- b. File a new W-2 form.
- c. File a complaint with your employer.
- d. There is nothing you can do.

4. Who is considered a 'dependent' for tax purposes?

- a. Your pet dog
- b. Your adult neighbor
- c. Your minor child
- d. Your co-worker

5. How can you increase your credit limit responsibly?

- a. Earn less money per month.
- b. Sign up for more credit cards.
- c. Keep less money in your checking account.
- d. Earn more money per month.

Application: You have your first part-time job as a cashier for Otto's Hot Dogs, and your salary is \$8,532.49 this year. If Box 3 on your W-2 form contained the amount of \$8,532.49, and Box 4 on the W-2 had 6.2% of that amount, what is the amount in Box 4?

| | | | |
|--|-------------------------------------|---|--------------------------------|
| 22222 | a Employee's social security number | OMB No. 1545-0008 | |
| b Employer identification number (EIN) | | 1 Wages, tips, other compensation 8532.49 | 2 Federal income tax withheld |
| c Employer's name, address, and ZIP code Otto's Hot Dogs | | 3 Social security wages | 4 Social security tax withheld |
| | | 5 Medicare wages and tips | 6 Medicare tax withheld |
| | | 7 Social security tips | 8 Allocated tips |
| d Control number | 9 | 10 Dependent care benefits | |

CASH COURSE WORKSHEET

Know Your Tax Forms: W-2s & W-4s Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- a. Dependent** _____ A person financially supported by another
- e. Withhold** _____ To deduct or take out, especially for taxes
- c. W-4 form** _____ Charge for spending more money than available
- d. W-2 form** _____ Deducts money directly from a bank account
- b. Refund** _____ Allows borrowing money up to a limit

Column B

- a. Dependent
- b. Refund
- c. W-4 form
- d. W-2 form
- e. Withhold

2. Which of the following statements best describes the difference between a W-2 form and a W-4 form?

c. A W-2 form is a summary of annual earnings and taxes withheld provided by the employer, while the employee fills out a W-4 form to determine tax withholding.

3. What action can you take to manage future withholdings and possibly increase your tax refund?

a. File a new W-4 form.

4. Who is considered a 'dependent' for tax purposes?

c. Your minor child

5. How can you increase your credit limit responsibly?

b. Sign up for more credit cards.

Application: You have your first part-time job as a cashier for Otto's Hot Dogs, and your salary is \$8,532.49 this year. If Box 3 on your W-2 form contained the amount of \$8,532.49, and Box 4 on the W-2 had 6.2% of that amount, what is the amount in Box 4?

The calculation would be:

Amount in Box 4 = \$8,532.49 × (6.2100) = \$8,532.49 × 0.062 = \$528.01

The amount in Box 4 would be \$528.01, representing the 6.2% of your salary that has been withheld for Social Security taxes.



Manage Your Financial Hygiene | Lesson Plan

How can I maintain my finances and keep them healthy?

Students will understand the importance of establishing and maintaining healthy financial habits, recognize the necessity for regular financial maintenance, and identify strategies to avoid negative financial consequences through effective personal organization and financial awareness.

Learning Objectives:

- Understand the purpose of a budget.
- Define key terms associated with financial hygiene, including budget, identity theft, fraud, and positive/negative cash flow.
- Distinguish between positive and negative cash flow situations and the causes for each.
- Determine actions to take to avoid identity theft or fraud.
- Discover actions to maintain the health of their finances now and in the future.

Key Vocabulary:

- **Budget:** a plan for your monthly income
- **Positive Cash Flow:** earning more money than you spend
- **Negative Cash Flow:** spending more money than you earn
- **Identity Theft:** stealing someone's personal information
- **Fraud:** the illegal use of someone's information to commit crimes

Educational Standards: CCRA.R.2, CCRA.R.4, CCRA.R.7, CCRA.L.6, CCRA.W.2, CCRA.W.6, CCRA.SL.1, CCRA.SL.3, CCRA.SL.4

Academic Subject Areas: Financial Literacy, Life Skills, Money

What You'll Need

- Video: [Ca\\$h Cour\\$e: Financial Hygiene](#)
- Worksheet: [Ca\\$h Cour\\$e: Financial Hygiene \(Download PDF\)](#)
- Use classroom whiteboard and dry-erase markers (Or use a technology solution if available).

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Share surprising statistics about how Americans waste billions on unused gym memberships, overdraft fees, and identity theft.
2. Invite students to share what they do as part of their morning routine, such as brushing their teeth, washing their face, eating breakfast, and getting dressed.

Scan to watch episode:



3. Ask students to think about and discuss the ramifications of skipping an essential morning task like brushing their teeth. Mention potential outcomes like cavities and tooth extractions.
4. Conclude by explaining that just like daily personal hygiene routines are essential for our health, maintaining *financial hygiene* is crucial for our economic well-being. Mention that today's lesson will cover important financial terms like *budget*, *positive cash flow*, and *negative cash flow*.

Watch and Apply: (25 mins.)

1. Watch the video, *Ca\$h Cour\$e: Managing Your Financial Hygiene*.
2. Distribute the *Ca\$h Cour\$e: Managing Your Financial Hygiene* worksheet. Allow students 10 minutes to complete the worksheet independently.
3. After the worksheet activity, go through the questions as a class. Open the floor for questions and areas where students need further clarification.

Wrap-Up: (10 mins.)

1. Invite students to share any new insights they've gained about financial hygiene. Encourage them to elaborate on how these insights could help prevent negative financial outcomes.
2. Prompt students to consider what habits they will cultivate for ongoing financial health. Record these habits on the board as students share them.
3. Ask students what they can do to practice personal financial hygiene. List these on the board and have students discuss the consequences of neglecting or maintaining each action.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

Manage Your Financial Hygiene Quiz



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Stealing someone's personal information
- _____ The use of someone's information to commit crimes
- _____ Plan for your monthly income
- _____ Spending more money than you make
- _____ Earning more money than you spend

Column B

- a. Budget
- b. Positive Cash Flow
- c. Negative Cash Flow
- d. Identity Theft
- e. Fraud

2. Why is financial hygiene important?

- a. It will prevent unexpected circumstances.
- b. It will help you maintain your budget.
- c. It will keep you physically fit.
- d. It will help you bring in more income.

3. Why is negative cash flow undesirable?

- a. It could lead you into debt.
- b. It could increase your personal wealth.
- c. It could help you recognize fraud in your account.
- d. It could improve your personal budget.

4. How can you prevent identity theft from happening?

- a. Print out your credit report
- b. Place your bills on auto-pay
- c. Check your accounts frequently
- d. Organize your receipts

5. Who can help you organize your financial activity as your needs increase?

- a. Cashier
- b. Banker
- c. Tax preparer
- d. Accountant

Application: Oh no! You wrote down your budget expenses and realized you have negative cash flow. Your budget is \$850 per week. Analyze your list of expenses for the past week and circle the ones that you could lessen in order to achieve a healthier personal budget. Can you eliminate the negative cash flow by creating a better budget?

| | |
|-----------------------|-------|
| Rent | \$250 |
| Groceries | \$175 |
| Coffee | \$30 |
| Gym Membership | \$50 |
| Utilities (Gas/Water) | \$75 |
| Clothing | \$140 |
| Dining Out | \$150 |
| Cell Phone | \$60 |

CASH COURSE WORKSHEET

Manage Your Financial Hygiene Quiz

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

- d. Identity Theft** _____ Stealing someone's personal information
- e. Fraud** _____ The use of someone's information to commit crimes
- a. Budget** _____ Plan for your monthly income
- c. Negative Cash Flow** _____ Spending more money than you make
- b. Positive Cash Flow** _____ Earning more money than you spend

Column B

- a. Budget
- b. Positive Cash Flow
- c. Negative Cash Flow
- d. Identity Theft
- e. Fraud

2. Why is financial hygiene important?

b. It will help you maintain your budget.

3. Why is negative cash flow undesirable?

a. It could lead you into debt.

4. How can you prevent identity theft from happening?

c. Check your accounts frequently

5. Who can help you organize your financial activity as your needs increase?

d. Accountant

Application: Oh no! You wrote down your budget expenses and realized you have negative cash flow. Your budget is \$850 per week. Analyze your list of expenses for the past week and circle the ones that you could lessen in order to achieve a healthier personal budget. Can you eliminate the negative cash flow by creating a better budget?

| | |
|-----------------------|-------|
| Rent | \$250 |
| Groceries | \$175 |
| Coffee | \$30 |
| Gym Membership | \$50 |
| Utilities (Gas/Water) | \$75 |
| Clothing | \$140 |
| Dining Out | \$150 |
| Cell Phone | \$60 |

Items in **bold font** may be considered variable expenses. Help students create budgets that lessen these columns in order to equal \$850 altogether.



What Is an Economy? | Lesson Plan

What principles drive economic growth and how do we contribute to a healthy, thriving economy?

Students will learn about the interconnected relationship between producers and consumers, explore different types of fiscal economies, and evaluate the process of the economic business cycle.

Learning Objectives:

- Understand the business cycle of producer and consumer activity within an economy.
- Define key terms associated with the economy, including producer, consumer, business cycle, command-based, and market-based.
- Distinguish between different types of economies and their functions.
- Discover actions to become a savvy producer or consumer in a thriving economy.

Key Vocabulary:

- **Producer:** one who sells goods within an economy
- **Consumer:** one who purchases goods within an economy
- **Business Cycle:** the economic pattern of expansion and contraction
- **Command-Based:** an economy in which the government owns and controls production
- **Market-Based:** an economy in which supply and demand sets prices and production

Educational Standards: CCRA.R.7, CCRA.L.6, CCRA.R.10, CCRA.SL.2, CCRA.SL.4, CCRA.W.7, CCRA.W8

Academic Subject Areas: Financial Literacy, Economics, Investors

What You'll Need

- Video: [Ca\\$h Cour\\$e: What is an Economy?](#)
- Worksheet: [Ca\\$h Cour\\$e: What is an Economy? \(Download PDF\)](#)
- Classroom whiteboard and dry-erase markers.

Lesson Plan (45 mins.)

Warm-Up: (10 mins.)

1. Guiding Activity: Begin the lesson with a brainstorming session to explore the concept of an economy. Encourage students to design a hypothetical business collaboratively, creating a product they could sell to fund a year-end celebration like a field trip or pizza party. Facilitate a class discussion on strategies to grow their business within a school environment and note their ideas on the board for further exploration.
2. Discussion Prompts:
 - What factors would ensure that the business would thrive?

Scan to watch episode:



- What if you were told that your product cost had to be under a certain amount?
 - How might that limit affect your sales and profit?
 - What would happen if you set the cost for your product based on its demand?
3. After the discussion, introduce the video, highlighting its importance in shedding light on various economic systems. Urge students to think about the function of an economy and the factors that enable it to thrive and flourish.

Watch and Apply: (25 mins.)

1. Watch the video, *Ca\$h Cour\$e: What is an Economy?*
2. Distribute the *Ca\$h Cour\$e: What is an Economy?* Worksheet. Allow students 10 minutes to complete the worksheet independently.
3. Facilitate a collaborative review of the worksheet questions or collect them as a formative assessment.
4. Encourage students to share their understandings and clarify any misconceptions that arise.

Wrap-Up: (10 mins.)

1. Invite students to share their takeaways from the lesson. What new insights about the function of the economy did they discover?
2. Extension Activity: As a class or in small groups, list key considerations for a healthy economy. Considerations may include sustaining an extended period of economic expansion, selling products in high demand, and experiencing decreased consumer competition with other businesses.

Don't have time for the full lesson? Quick Activity (10-15 mins.)

- Distribute the worksheet and allow students to complete it while they follow along with the video.
- Or, have students watch the video at home and use the worksheet as a quick quiz the next day in class.

CASH COURSE WORKSHEET

What Is an Economy?



Scan to watch the episode

1. Match the definition in Column A with the term in Column B.

Column A

- _____ Economic pattern of expansion and contraction
- _____ Government owns and controls production
- _____ Supply and demand set prices and production
- _____ One who purchases goods within an economy
- _____ One who sells goods within an economy

Column B

- a. Producer
- b. Consumer
- c. Business Cycle
- d. Command-Based Economy
- e. Market-Based Economy

2. What is one consequence for consumers when a long economic contraction occurs?

- a. Consumers spend more money.
- b. Consumers spend less money.
- c. Consumers spend the same amount of money.
- d. Economic contraction has no long-term effects.

3. How long does an economy contract before it is officially in a recession?

- a. Three months
- b. Four months
- c. Five months
- d. Six months

4. What would be the initial result of high demand in a market-based economy?

- a. As profit increases, prices rise.
- b. As profit decreases, prices drop.
- c. As profit increases, prices drop.
- d. As profit decreases, prices rise.

5. Why would a command-based economy decrease private ownership of businesses?

- a. Private ownership is encouraged by the government.
- b. Private ownership is controlled by the government.
- c. Private ownership is discouraged by the government.
- d. Private ownership is not affected by the government.

Application: You open a new business and are excited to see your products flying off the shelves. You hire more employees, buy more materials, and increase your supply of goods. However, a competitor opens up a similar business across from you, and you begin to notice your sales are down. What can you do to ensure your business continues to grow? List some actions you could take below.

CASH COURSE WORKSHEET

What Is an Economy?

Answer Key

1. Match the definition in Column A with the term in Column B.

Column A

c. Business Cycle _____ Economic pattern of expansion and contraction

d. Command-based economy _____ Government owns and controls production

d. Market-based economy _____ Supply and demand set prices and production

b. Consumer _____ One who purchases goods within an economy

a. Producer _____ One who sells goods within an economy

Column B

a. Producer

b. Consumer

c. Business Cycle

d. W-2 form

e. Withhold

2. What is one consequence for consumers when a long economic contraction occurs?

b. Consumers spend less money.

3. How long does an economy contract before it is officially in a recession?

d. Six months

4. What would be the initial result of high demand in a market-based economy?

a. As profit increases, prices rise.

5. Why would a command-based economy decrease private ownership of businesses?

b. Private ownership is controlled by the government.

Application: You open a new business and are excited to see your products flying off the shelves. You hire more employees, buy more materials, and increase your supply of goods. However, a competitor opens up a similar business across from you, and you begin to notice your sales are down. What can you do to ensure your business continues to grow? List some actions you could take below.

Actions listed should encourage demand for goods (lowering prices, advertising specials or deals, improving

customer experience, etc.)

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