## LEARNING WHILE AWAY FROM SCHOOL: HELPING CHILDREN MAKE "CENTS" ABOUT MONEY

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## It's Summer!

Children are out of school. Boredom has started to set in, and the house is getting crowded.

Just because school is out doesn't mean learning has to stop. In fact, this could be a great time to teach your children some valuable life lessons, including how to effectively use and manage money. (This is a lesson that research shows will stay with them throughout their lifetime.)

The resources below are fun, reliable and nonbiased. They offer easy to use financial education content for any age. Check them out, and let the learning continue even during the summer!

**Jump\$tart Clearinghouse:** Content for all ages. A comprehensive online library of financial education resources for teachers, parents and students. You can search by grade level or resource type (video, lesson plans, games, etc.) to find what works best for you and your family! https://jumpstartclearinghouse.org/resource/search/



**CFPB Money as You Grow:** Content for all ages. Developed by the Consumer Financial Protection Bureau (CFPB), the lessons in Money as You Grow were based on more than a year of research and draw from dozens of standards, curricula and academic studies. Plus these lessons use easy-to-understand financial language, effectively meeting you and your child where you are!

https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/

**NextGen Personal Finance (NGPF):** Content for high school and middle school students. NGPF's mission is to transform the teaching of personal finance in all schools in order to improve the financial lives of the next generation of Americans. They make it easy for teachers (or parents) to engage students by providing ready-to-use curricula including a teaching toolkit. Check out their arcade for fun online games, interactives and quizzes!

https://www.ngpf.org/



**FDIC Money Smart:** Content for PreK to 12th grade. This young people's curriculum is innovative and aligns with standards. It can be incorporated into subjects such as English language arts, mathematics and social studies. The curriculum also offers real-life exercises and examples and options for online games that can reinforce understanding.

https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-young-people/index.html

**Federal Reserve Bank of St. Louis:** Content for PreK to 12th Grade. A variety of educational resources are organized by grade level. Resources include online modules, games and other activities. You can find lessons to accompany popular children's' books, videos and articles.

https://www.stlouisfed.org/education

**MoneySkill:** Content for high school and middle school students. The course includes the content areas of income, expenses, saving, investing, credit and insurance. The high school and college course is designed to be used as all or part of a course in economics, business, math, social studies or wherever personal finances are taught. Students can access the modules in the classroom, home or wherever an Internet connection is available. Built-in quizzes test students' grasp of each concept. https://afsaef.org/

Adapted and revised from "5 Personal Finance Education Resources for Kids, Great for Homeschool During COVID-19" by the Association of Financial Counseling and Planning Education, 2020, and "Free Online Personal Finance Lesson Plans and Resources for Educators" by North Dakota State University Extension, 2020.



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