

Credit Interest

Lesson objectives

Students will learn their interest rates and how to borrowing money can vary depending on several factors, including the type of credit and how often they will use it.

- How to compare the annual percentage rate
- How to compare APRs and understand the cost of borrowing
- How higher interest rates and longer term can affect the total cost of a loan

10 minutes

Video Introduction

10 minutes

Activity: Why First Term

Make a budget!



Lesson objectives

Students will apply their understanding that budgets help people make informed choices about spending, saving, and managing money. They will demonstrate how:

- To create a budget
- To balance a budget
- People make different choices for spending, saving, and managing money

10 minutes

Video Introduction

10 minutes

Activity: Budget Introduction

10 minutes

Activity: Would you Rather? Budget Decisions



Key terms

Income
Expense
Budget
Savings
Compound
Type

The starting point for budgeting is income. Income is the money you have available to spend. It can come from a variety of sources, including wages, salaries, and investments. Income is the foundation for different budgeting strategies.

10 minutes

Activity: Income introduction game

10 minutes

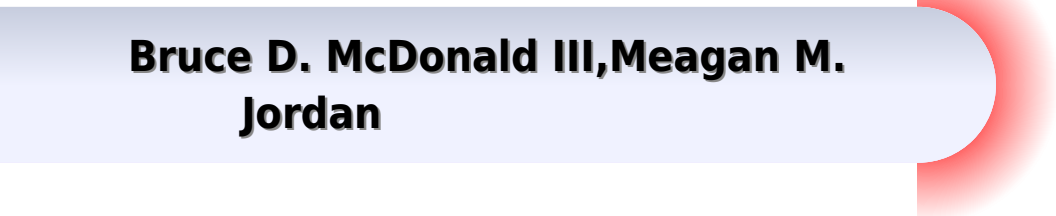
Activity: What is income?

Personal Finance Lesson Plans: Income, Budgeting, and Credit Interest



Finance Lesson Plans

**Bruce D. McDonald III, Meagan M.
Jordan**



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Financial Literacy Lesson Plans Alicia Kennedy, 2023-06-10 **Business and Personal Finance** McGraw-Hill Staff, 2001-03-01 Teaching Public Budgeting and Finance Bruce D. McDonald III, Meagan M. Jordan, 2021-12-24 Many universities offer the Master of Public Administration MPA or other public affairs degree which includes at least one course in public budgeting or public financial management The faculty who teach these courses can however sometimes struggle to cover the breadth of material required and to fully engage students in what can be a technical subject Teaching Public Budgeting and Finance A Practical Guide addresses this challenge by sharing hands on classroom expertise from leading scholars and creative instructors in the field Drawing on their extensive experiences with teaching researching and engaging in service each contributor reflects on how their area of expertise can be taught most effectively providing a discussion of student learning outcomes pedagogical approaches relevant resources and appropriate course assignments While no one book can provide a final say on classroom instruction this first of its kind primer on teaching public budgeting and financial management courses is a detailed indispensable guide for all faculty looking to improve the learning experience of students in the classroom Teaching Public Budgeting and Finance A Practical Guide is required reading for early career faculty as they prepare to teach the course for what may be the first time as well as for more senior faculty looking to update their course complement their own teaching strengths or teaching the course for the first time in several years Financial Literacy United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, 2011 *50 Web Based Lesson Plans - Financial* Colleen Angel, Learning Zone Express (Firm), 2009 **The Secrets for Motivating, Educating, and Lifting the Spirit of African American Males** Ernest H. Johnson, 2011-11-21 Unlike the media would have you believe most black males find great value in education They want to believe that they have a special gift and that they can make a difference in the world The problem is that they have ill feelings about how society has deprived them of the most qualified teachers and the best ways to be engaged in their own education As a consequence of repeatedly being marginalized criticized and put down by society and teachers they do not feel motivated to attend school or to produce outstanding academic work The Secrets for Motivating Educating and Lifting the Spirit of African American Males contains essays that center on how to help educators and parents to equip young black males with the drive necessary to craft fulfilling lives for themselves so they don't slip through the cracks in the educational system Historically we are still dealing with what happens to the image of Black people in the minds of white people A book like this helps to make certain that the information teachers provide to all students regardless of their race will help them understand that the history of this country has made generation after generation of black students see themselves as academically and socially inferior to white people Most importantly it's the teachers not just black teachers but all teachers who have to understand the power they have to change the mindset of

society Changing how society thinks about Black people particularly Black males is a task teachers can truly accomplish because they have the power to create lesson plans that challenge how students think about each other For such lessons are important for changing the attitudes and beliefs of the entire community in which we live REVEREND C T VIVIAN A Pioneer of the Civil Rights Movement Author Educator and a Close Friend of Reverend Dr Martin Luther King Jr This book provides a fresh perspective for understanding the problems associated with the education of Black males As a minister I have not encountered a project that gathers the collective wisdom of a group of over 20 Black male educators who are dedicated to helping the world save young Black males When all their ideas come together they are bound to create a storm of new thinking about how all of us can work together As a spiritual leader my role is to help young Black males understand that the same God that was in Dr King is the same God that is in them This is a difficult lesson for some Black males who have been brainwashed to see themselves as having no say about the outcome of their lives This book will help us including those in the ministry to reevaluate the thinking patterns of our boys so that we can better prepare them for the critical thinking that is required for life in the 21st century REVEREND ROBERT KILGORE Assistant Pastor at Hillside International Truth Center Atlanta GA Teaching Financial Literacy Through Play Christopher Harris, Patricia Harris, Ph.D., 2015-01-15 It may only be play money but the games in this book can help students better understand how important financial literacy is in their real lives Play based lesson plans in the book cover topics including spending and saving risk assessment and return on investment using fast paced board and card games A larger capstone game pulls together all of the concepts in a market driven game that places students in the role of stockholders investing in and managing train companies Who will use financial savvy to turn the biggest profit Games High Society Reiner Knizia Gryphon Games 2008 Can't Stop Sid Sackson Gryphon Games 2011 Panic on Wall Street Britton Roney Marabunta 2011 Chicago Express Harry Wu Queen Games 2007

Free Government e-Resources for Youth Dorothy Ormes, 2016-08-15 Specifically focusing on the resources on federal government available online this book supports the education of young citizens and supplies directions for conducting programs for youth on the government Government documents offer a wealth of useful information that is often ignored or misinterpreted even by librarians And while improved search engines have improved access to online documents in recent years patrons especially young people typically need help navigating and understanding the sites Free Government e Resources for Youth helps librarians promote online government information to youth and to assist youth in using it to become informed and educated about our federal government and how it works Author Dorothy Ormes a Federal Depository Library Program librarian at the university level has created a guide to government resources that public and school librarians can use to support the education of young citizens The book covers various areas of K 12 curriculum highlighting activities and lesson plans based on national and state standards and gives helpful directions for creating displays and conducting programs for youth on the government The book also provides a brief explanation of the Federal Depository

Library Program FDLF and describes how a public library can work with FDLF librarians or take advantage of an unprecedented opportunity to join the FDLF as active participants and benefit the community Money Matters: Teaching Kids Financial Literacy Jason Korr, 2025-02-25 The book explores the importance of teaching financial literacy to children including basic concepts such as saving budgeting and investing Through practical advice and real life examples readers will learn how to instill good money habits in children and empower them to make smart financial decisions The book covers various aspects of money management including how to introduce the concept of money to young children teaching them the value of saving and setting financial goals and helping them understand the consequences of impulsive spending Readers will also discover creative ways to make learning about money fun and engaging for children such as through games activities and real life experiences Furthermore Money Matters delves into the role of parents and educators in teaching financial literacy to children emphasizing the importance of leading by example and creating a positive money mindset From setting a budget for family expenses to involving children in financial discussions and decisions the book offers practical strategies for fostering a healthy attitude towards money in young minds With a focus on building strong foundations for financial literacy Money Matters provides a roadmap for teaching children about money in a meaningful and effective way By empowering children to make informed financial choices and develop responsible money habits parents and educators can help them navigate the complexities of the modern financial world with confidence and competence Financial literacy education United States. Congress. House. Committee on Education and the Workforce. Subcommittee on Education Reform, 2004

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