



# Financial Literacy Elementary School Program Schedule

Whether your program can implement your financial literacy activities on a regular daily or weekly basis or a less frequent monthly timeline, these sample program ideas will help you to develop a schedule. While creating the schedule, be sure to vary activities enough that students feel like they are participating in more than an extended school day. Provide opportunities to make decisions, move around and pursue personal interests, in addition to completing required tasks and activities. **Use this six-week financial literacy programming schedule for elementary students to help you develop a schedule that meets your needs and logistics.**

<b>Financial Literacy Program Activity: Elementary Students</b>	
Average Duration: 6 weeks (adapt timeline based on program time, availability of resources, targeted needs, etc.)	
Sample SMART Goals addressed:	
<ul style="list-style-type: none"> <li>• By the end of the program year, 80 percent or more of students who participate in the financial literacy program will demonstrate familiarity with the concept of spending and will be able to determine the differences between needs and wants as measured by pre- and postassessment</li> <li>• By the end of the program year, 65 percent of elementary students who participate in the financial literacy program will demonstrate strong familiarity with concepts related to at least two of the five financial literacy concepts as measured by pre- and postassessment</li> <li>• By the end of the program year, 75 percent of elementary students who participate in the financial literacy program will be able to set goals for saving money toward an item or activity of interest as measured by pre- and postassessment</li> </ul>	
	<b>Program Action: What are students learning and doing?</b>
<b>Week 1: Foundational Elements of Financial Literacy</b>	<ul style="list-style-type: none"> <li>• Students will learn about the value of people, things and money. They will develop an understanding that some things can be enjoyed without money (e.g., nature, personal relationships, ideas), while other activities involve money to purchase or attend (e.g., an amusement park or a movie at the cinema).</li> <li>• Have students make posters of things they feel they can enjoy for free and things that cost money.</li> <li>• Guide student discussion about the value of acknowledging and understanding different opinions and experiences. Then help students create ground rules for discussions about this topic that can be sensitive in nature. Students can talk about the value of listening to another person’s ideas and viewpoints.</li> </ul>
<b>Week 2: Money</b>	<ul style="list-style-type: none"> <li>• Students will use play money to set up a mock store. This can be combined with worksheets and activities about learning the values of different coins and bills, depending on students’ ages.</li> </ul>





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	<ul style="list-style-type: none"><li>• Help guide students in deciding what kind of store they will create — deciding what to sell, setting prices, etc. Students will talk about how to determine which items cost more than others.</li><li>• Students will take on roles as cashiers, sales people, stockers and customers. This kind of activity might operate in the background, with occasional use throughout the week as students engage in other unrelated activities, or the store could become the focus of the week’s program. You might choose to have the store continue even after the week’s activities.</li></ul>
<b>Week 3: Spending</b>	<ul style="list-style-type: none"><li>• Students will begin to understand the distinction between wants and needs. They will get into the notion of making choices and thinking about how to save money toward a goal, such as buying something they might want.</li><li>• Guide students to create stories centered around a fictional child and family who must make decisions about spending choices for items that students are familiar with.</li><li>• Have students discuss the idea of waiting to buy something until they have enough money to pay for it.</li></ul>
<b>Week 4: Earning</b>	<ul style="list-style-type: none"><li>• Have students use word and picture cards to identify different types of jobs and discuss how money is earned.</li><li>• Invite guest speakers to talk about their jobs. Be sure to include a variety of job types. Ask speakers to talk about why a they chose their job and what they like and don’t like about it.</li><li>• Have students create a picture book about a job they think they might like to do as an adult. The library may be able to help with supplying books about different types of jobs.</li><li>• Create and assign minor job duties or daily tasks for students to complete in the program. Set simple pay rates for each task and use play money so students can collect and count their earnings. Assign prices to items in the classroom and allow students to purchase items with their collected play money.</li></ul>
<b>Week 5: Sharing</b>	<ul style="list-style-type: none"><li>• Have students talk about appropriate ways in which they or their family share something with someone else.</li><li>• Guide students in thinking about possible project-based learning or service learning ideas based on needs they identify and want to address. Look for volunteer opportunities where children can contribute their time to support needs in their school, afterschool or community spaces. Discuss ways to help with and without money.</li></ul>
<b>Week 6: Financial Goal</b>	<ul style="list-style-type: none"><li>• Have students make posters of things or experiences that they are interested in purchasing.</li></ul>





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<b>Setting and Budget Planning</b>	<ul style="list-style-type: none"><li>• Help students determine whether they consider their purchasing goals as long term (e.g., college tuition) or short term (e.g., toys) in nature. Talk about what it takes to plan for achieving a goal, and discuss short-term versus long-term goals.</li></ul>
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