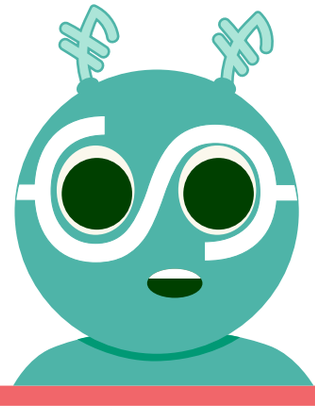
STEP 1

PRESENTER'S GUIDE

My First Lessons of Personal Finance



FINANCIAL FOOTINGS®

FINANCIAL BEGINNINGS®

HOW TO USE THIS GUIDE

Financial Footings is Financial Beginnings' financial education program for elementary school-aged learners. The Footings program is divided into two different curricula - Step 1 serving grades K-2 and Step 2 serving grades 3-5. This Presenter's Guide leads you through presenting the Footings 1 program.

This guide corresponds to the 2023-2024 Footings 1 Activity Book (code **FT1-2324A** located on the back cover of materials). It provides detailed directions on how to deliver the Footings 1 program and includes lesson learning objectives/ outcomes and activities included in the Activity Book. None of the included activities require additional materials.

The goal of this Presenter's Guide is to help you deliver the lessons and effectively utilize the information provided in the corresponding Activity Book. Please make sure all learners have received a Footings 1 Activity Book prior to or during your presentation of the lessons.

This guide is meant to provide you with support, but in no way should you feel you have to follow it exactly. We wish to offer volunteers and educators flexibility in how they present lessons, but to ensure program consistency and quality, we request that you meet lesson objectives and use as many of the activities as possible. The Teaching With Fidelity section on the next page is a great resource for understanding how to customize content while staying true to lesson delivery. The Inclusive-Driven Programming section on pages 4 and 5 details how lesson content incorporates inclusive language and acknowledges diverse backgrounds and learning styles.

Thank you for partnering with Financial Beginnings to provide this valuable financial empowerment program to learners in our communities!

DOWNLOAD COURSE MATERIALS

- Activity Book
- Register for a Financial Footings Training
- Activity Book Answer Key

TABLE OF CONTENTS

TEACHING WITH FIDELITY

A framework for teaching with consistency while empowering volunteers to bring the content to life.

We want to ensure our hosts and learners are receiving Financial Beginnings' lessons with fidelity. Programs and core curricula are intended to:

- Increase learners' financial literacy and confidence in accessing financial resources.
- Meet national financial education standards.
- Provide lessons free from bias or a sales pitch.

The financial lessons you provide will continue to evolve the more you deliver them. You will gain ideas for how to make your lessons better each time you present. Pay attention to audience feedback as you explain concepts and answer questions. This feedback will help you enhance future presentations. Hone in on what content seems to move learners and add your own professional and creative flare to make the content more engaging.

HOW WE HELP PREPARE VOLUNTEERS:

- Presenter's guides are provided that connect activity books and additional resources in one place.
- Notes from hosts and Financial Beginnings staff are available in online volunteer accounts once volunteers are scheduled to teach sessions.
- Requested intake information is shared prior to each session to help provide volunteers with more information about session learners and their understanding of the concepts being presented.

BRINGING THE CORE CURRICULA TO LIFE!

Financial Beginnings programming is developed to consistently and effectively introduce financial concepts rooted in educational standards and instructional practices. The resulting core subject matter serves as a foundational component to participants' learning.

Volunteers can enhance this subject matter by incorporating their own professional experiences and perspectives into program lessons. This enhancement brings our core curricula to life and maximizes program impact by inspiring and engaging learners.

Volunteers are encouraged to connect with hosts before a presentation to gain a better understanding of the learner cohort and ultimately deliver the content so it best speaks to that particular audience. Use the following guide to further help you prepare.

CONSIDER THE FOLLOWING TIPS WHEN CUSTOMIZING PRESENTATION CONTENT:

We suggest to:

- Incorporate timely video examples
- Share a personal story
- Add a mid-session break time

Please avoid:

- Fully removing a learning objective
- Removing activities and only lecturing
- Biased, offensive, and/or vulgar content
- Content that recommends specific financial products not approved by Financial Beginnings
- Standing in one spot and/or behind a podium the entire time

SOME TIPS TO UTILIZE THE ACTIVITIES SO THEY WORK BEST FOR YOU:

- Work through some or all of an activity together as a group. This approach encourages more dialogue around a topic and helps learners if the activity is challenging.
- Feel free to change the order of lessons. Each activity can be taught independently and does not need to follow the suggested order we have outlined.
- Do not feel you need to rush through all of the activities. Allow time to establish good conversation with learners.

INCLUSIVE-DRIVEN PROGRAMMING

Inclusion drives all aspects of our programming design and delivery. We strive to empower individuals, regardless of background, to take control of their financial futures. Ensuring that programming is presented so all feel they are understood, valued, and heard is vital to successfully reaching this goal.

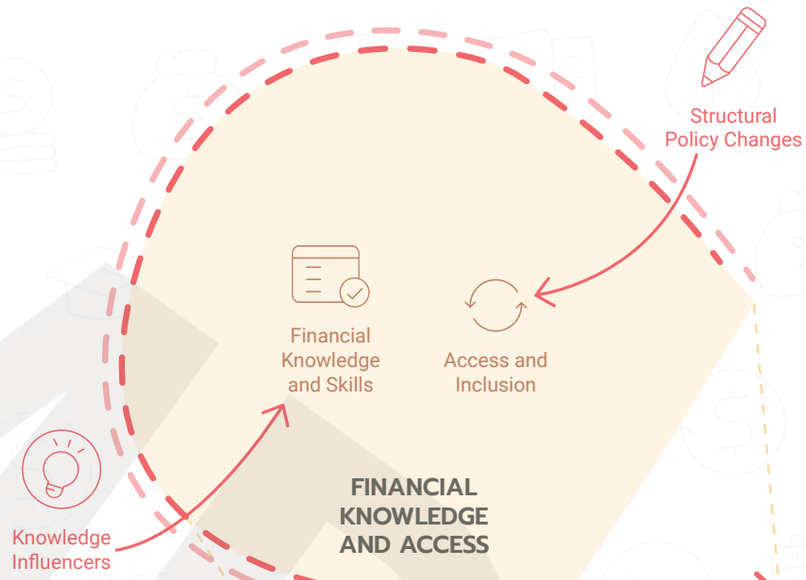
The Footings program was developed to align with the NEFE Personal Finance Ecosystem while following the latest Culturally Responsive Education (CRE) and Social and Emotional Learning (SEL) recommendations. Program lessons are intended to:

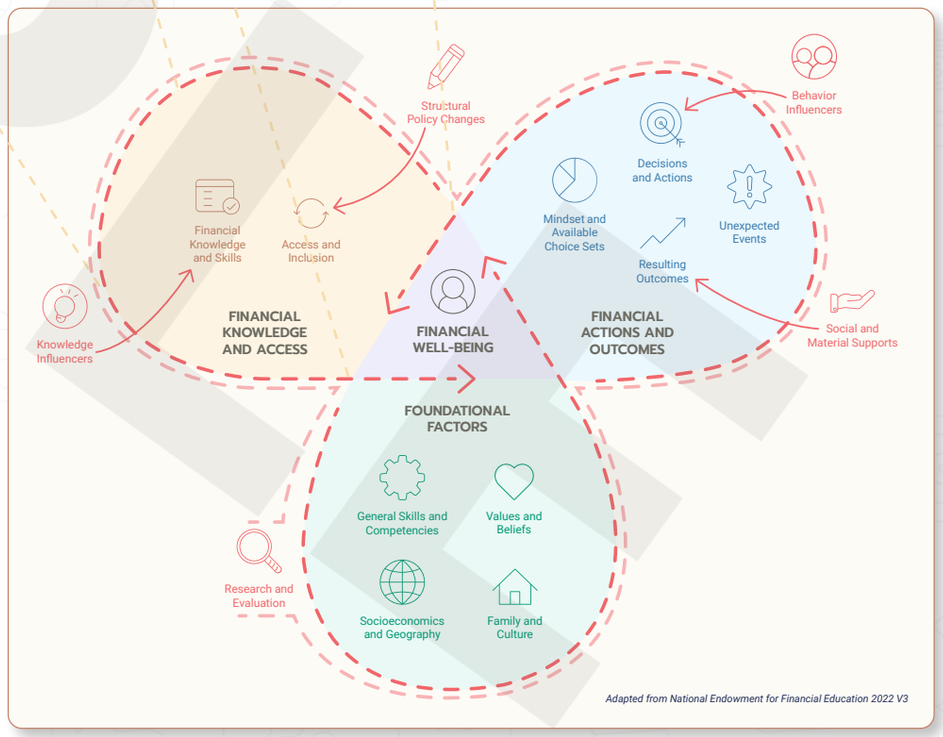
- Focus on the catalysts of change identified by the National Endowment for Financial Education (NEFE) that Financial Beginnings programs can effectively offer.
- Incorporate and center unique learner experiences and identities, supporting presenters to build partnerships that result in increased student engagement and ownership of learning.
- Incorporate SEL concepts to better connect with learners, understand their feelings, and create a supportive learning environment.

NEFE PERSONAL FINANCE ECOSYSTEM

Financial Beginnings programming plays a significant role within this ecosystem building financial knowledge and access.

Within the categories of Financial Knowledge and Access, Financial Actions and Outcomes, and Foundational Factors, the Ecosystem identifies the various factors influencing financial well-being. Understanding and applying these dynamics helps us ensure that our programs address unique needs, challenges, and aspirations within different communities. This effort leads to more impactful and meaningful financial education while allowing us to set realistic expectations regarding the knowledge and access outcomes of our programs.





HOW THE ECOSYSTEM GUIDES OUR PROGRAMMING:

- Visualize our role in influencing financial well-being.
- Identify appropriate community partners.
- Recognize our value in the area of financial knowledge and access.
- Better frame and deliver our programming.
- Recognize the value of incorporating CRE and SEL principles into our programming.

NEFE Personal Finance Ecosystem

INCLUSIVE-DRIVEN PROGRAMMING

CULTURALLY RESPONSIVE EDUCATION (CRE)

According to the National Equity Project, "culturally responsive education incorporates and centers unique learner experiences and identities, supporting educators to build learning partnerships that result in increased student engagement and ownership of learning." Components of CRE include:

- Affirmation – Acknowledging learners' efforts and progress in an encouraging manner, emphasizing their strengths, and providing reassurance.
- Validation – Acknowledging the diverse backgrounds and lived experiences of learners as well as recognizing the social realities that shape their lives.
- Cognition – Leveraging learners' cultural backgrounds as a foundation to connect to their lives.
- Process – Using techniques that make it easier to understand and remember concepts.

SOCIAL AND EMOTIONAL LEARNING (SEL)

The Collaborative for Academic, Social, and Emotional Learning (CASEL), defines social and emotional learning as, "the process through which all young people and adults acquire and apply the knowledge, skills, and attitudes to develop healthy identities, manage emotions and achieve personal and collective goals, feel and show empathy for others, establish and maintain supportive relationships, and make responsive and caring decisions." Components of SEL include:

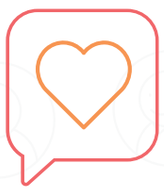
- Self-Awareness – Developing a deep understanding of our experiences, including emotions, thoughts, and personal values, and how these experiences impact our behavior.
- Self-Management – Understanding our emotions, and then choosing responding to them in a way that aligns with personal values and long-term goals.
- Social Awareness – Understanding and appreciating other people's viewpoints in relation to social dynamics and cultural norms.
- Responsible Decision-Making – Making thoughtful, ethical, and beneficial choices.
- Relationship Skills – The skills needed to create, grow, and maintain positive relationships with others.

INCLUSIVE FINANCIAL EDUCATION

The Financial Footings curriculum was reviewed by a team of CRE and SEL experts who recommended revisions of program materials to the Financial Beginnings Diversity, Equity, and Inclusion (DEI) Committee. These recommendations were either incorporated into the most recent version of the curriculum or used to inform changes that will be made in future revisions. Revisions made included the use of more inclusive language and adjustments to better acknowledge diverse backgrounds and learning styles.

Special thanks to Farmers® Insurance for helping fund our efforts to make our programs more inclusive and aligned with CRE and SEL principles.

GREATER INCLUSIVITY CAN BE ACHIEVED WHEN PRESENTING BY:



Being Affirmative
Provide guidance on what to do rather than lecturing on what not to do.

Remaining Neutral
Use impartial, unbiased language.

Respecting Boundaries
Avoid singling out learners.

Respecting Individuality
Avoid stereotypes and generalizations.

Keep Translation in Mind
Carefully consider idiomatic expressions, puns, and slang.

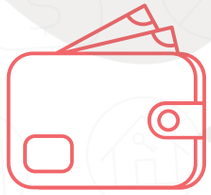
Financial education can touch on sensitive topics, such as economic disparities, personal financial challenges, and cultural differences in financial practices. Be mindful when presenting that some financial concepts may be triggering for learners. The Footings curriculum was carefully developed to make lessons approachable and assist presenters in delivering content in a manner that remains engaging and enjoyable for all.

Access the Financial Beginnings Learning Management System (LMS) to complete your CRE-SEL training and earn a Certificate of Completion.

Get Started!

FOOTINGS OVERVIEW

Financial Footings 1 is Financial Beginnings' financial education program for learners in grades K-2nd. The Financial Footings 1 program includes four lessons that are broken up into 20-minute sessions to meet the scheduling needs of schools, educators, and volunteers. Each lesson has an activity designed for younger learners (coded with the color red) and one for older learners (coded with the color blue). Host educators are encouraged to schedule all four lessons but are not required to do so. If host educators elect to schedule all four lessons, a viable (but not mandatory) order of the lessons is included below.



SHOW ME THE MONEY

Identify coins and bills and use money correctly.

EARN YOUR KEEP

Learn how to earn and give money and learn about important jobs for the community.

SPENDING MONEY

Understand needs and wants and how to budget money.

SAVE IT

Learn how to save money and create a financial goal.

OBJECTIVES

Each lesson includes two learning objectives. The first objective corresponds to Level 1 learning for younger or less knowledgeable learners and the second objective corresponds to Level 2 learning for older or more knowledgeable learners. Learning objectives each typically take about 20 minutes to effectively deliver.

LEARNER MATERIALS

Activity Book

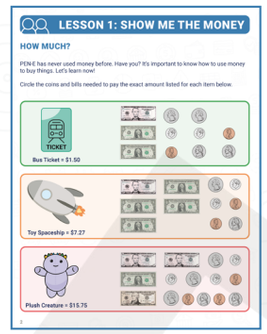
Each learner receives an Activity Book. There is one Activity Book per learner that encompasses activities for all four lessons. Learners that do not receive all of the in-class lessons can still benefit from completing activities at home that were not covered in class.

The Activity Book contains several activities, usually one for each lesson covered. Red classroom icons indicate Level 1 activities, which are more basic. The blue classroom icons indicate Level 2 activities, which are more advanced.

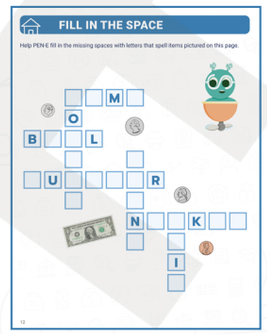
The Activity Book also includes activities learners can take home and complete with parents or guardians. The red take home icons indicate Level 1 activities and the blue take home activities indicate Level 2.

We encourage learners to complete the Take Home Activities and bring them back to the next lesson to discuss.

Classroom Activity Examples:

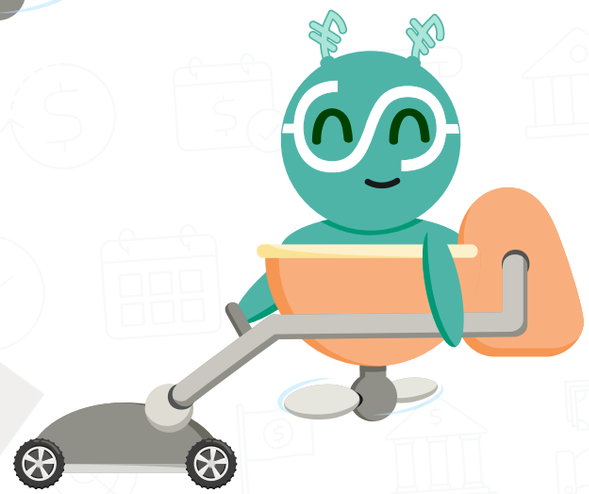


Take Home Activity Examples:

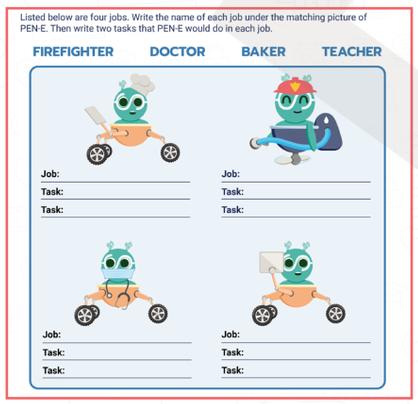


MEET PEN-E!

Financial Footings 1 learnings are reinforced with lessons featuring PEN-E. PEN-E is a Financial Beginnings original character that uses the gender neutral pronouns “they” and “their.” PEN-E recently moved to Earth and is unfamiliar with money and finances. Incorporate PEN-E into lessons and activities to deepen learner engagement and make concepts more fun.

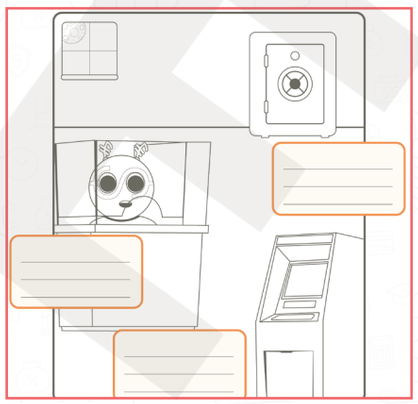


PEN-E is found throughout the Activity Book as a central character in many of the activities.


Listed below are four jobs. Write the name of each job under the matching picture of PEN-E. Then write two tasks that PEN-E would do in each job.

FIREFIGHTER DOCTOR BAKER TEACHER

Job:
Task:
Task:



LESSON 1: SHOW ME THE MONEY
OVERVIEW

In the first lesson, learners are introduced to coins and bills. They learn to identify the different coins and bills that make up U.S. currency, their names, and their values. After covering these basics, they learn how to add up different combinations of coins and bills and work together on practicing this skill.

This lesson is broken up into two, 20-minute activities.

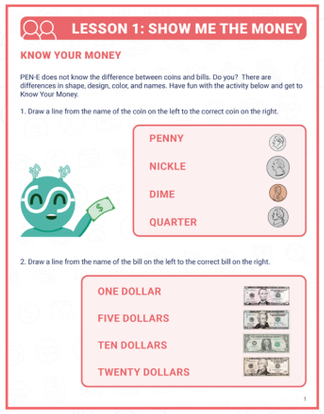
Level 1 Activity - Know Your Money
Learning Outcome: Identify the different U.S. coins and bills.

Level 2 Activity - How Much?
Learning Outcome: Provide the correct amount of coins and bills to pay for an item.

LESSON PREPARATION CHECKLIST

- Familiarize yourself with the Footings 1 Activity Book.
- Practice completing the activities.
- Contact host:
  - Confirm the host received the Activity Books.
  - Ask the host what experience the learners have with this subject and if there is anything you should know before the lesson.

Lesson 1: Activity Book Snapshots


LESSON 1: SHOW ME THE MONEY

KNOW YOUR MONEY

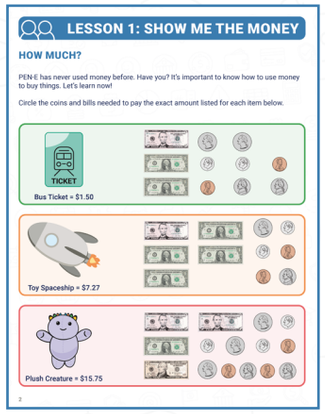
PEN-E does not know the difference between coins and bills. Do you? There are differences in shape, design, color, and names. Have fun with the activity below and get to Know Your Money.

1. Draw a line from the name of the coin on the left to the correct coin on the right.

PENNY
NICKLE
DIME
QUARTER

2. Draw a line from the name of the bill on the left to the correct bill on the right.

ONE DOLLAR
FIVE DOLLARS
TEN DOLLARS
TWENTY DOLLARS


LESSON 1: SHOW ME THE MONEY

HOW MUCH?

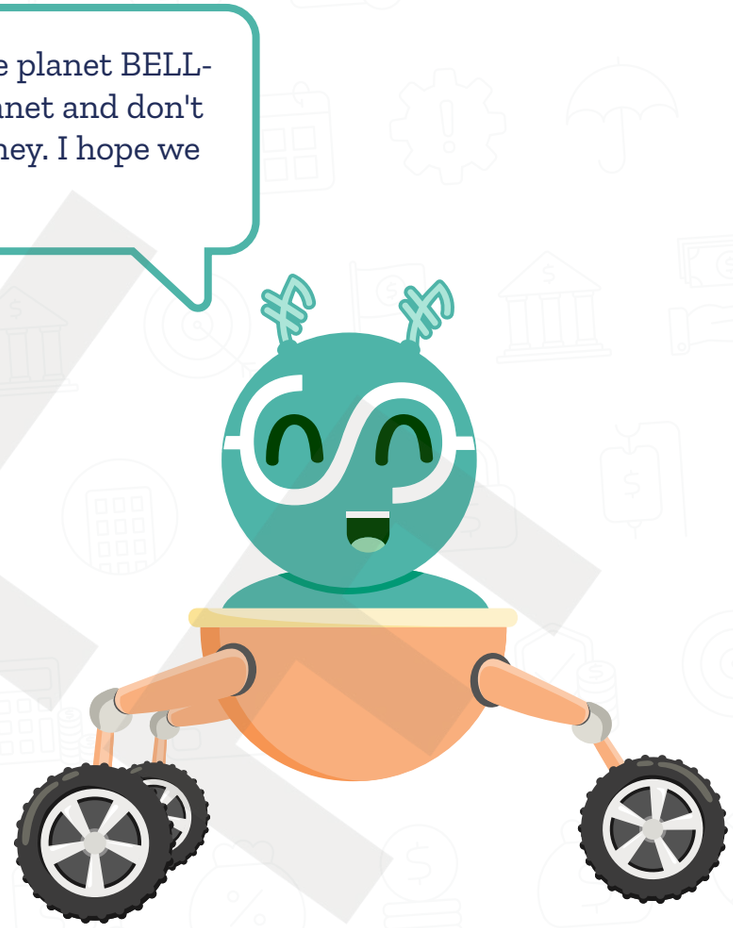
PEN-E has never used money before. Have you? It's important to know how to use money to buy things. Let's learn now!

Circle the coins and bills needed to pay the exact amount listed for each item below.

TICKET
Bus Ticket = $1.50

Toy Spaceship = $7.27

Plush Creature = $15.75



LESSON 1: SHOW ME THE MONEY

LEVEL 1 ACTIVITY - KNOW YOUR MONEY

Introduction (3 minutes)
Build rapport with learners by introducing yourself and the session topic.

Classroom Discussion (7 minutes)
Pose questions to facilitate a discussion with learners that will help them learn to identify U.S. coins and bills.

Classroom Activity (8 minutes)
Have learners work through the activity to reinforce the lesson's concepts.

Conclusion (2 minutes)
Ask learners questions to review the lesson and answer any remaining questions they may have.

It can be helpful to ask learners to make a name tent and set it on the front of their desk so you can address them by name. Ask the learners to save the name tent for the future lessons you will be returning to teach.

Provide learners with a brief overview of what you will be covering today and in the future lessons.

Explain to learners the importance of knowing the difference between U.S. coins and bills in order to use them correctly.

Discuss with learners the difference between coins and bills. It can be helpful to bring in some examples of coins and bills to help with the discussion.

Ask learners to turn to the **Know Your Money** activity on **page 1** of the **Activity Book**.

You can have learners work on the activity either individually or in a group. Walk through the instruction of the first part of the activity (#1) and let learners begin working. After a few minutes of work time, walk through the instructions of the second part of the activity (#2) and let learners begin working.

When everyone is done, review the answers and ask learners if they have any remaining questions. Explain how important it is to know the different names and values of each piece of currency so they are able to use them correctly to purchase things and to save.

LESSON 1: SHOW ME THE MONEY

KNOW YOUR MONEY

PEN-E does not know the difference between coins and bills. Do you? There are differences in shape, design, color, and names. Have fun with the activity below and get to Know Your Money.

1. Draw a line from the name of the coin on the left to the correct coin on the right.

PENNY

NICKLE

DIME

QUARTER

2. Draw a line from the name of the bill on the left to the correct bill on the right.

ONE DOLLAR

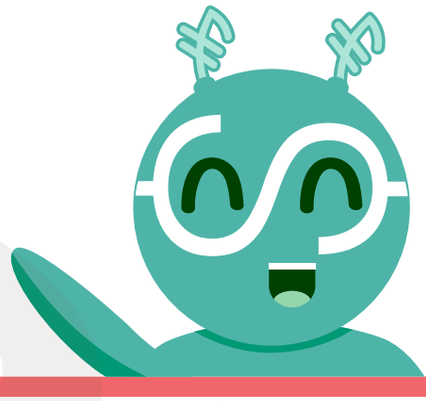
FIVE DOLLARS

TEN DOLLARS

TWENTY DOLLARS

1

Thank you for partnering with Financial Beginnings to provide this valuable financial empowerment program to learners in our communities. Please contact your Program Manager if you have any questions or need additional support.



FINANCIAL FOOTINGS®

FINANCIAL BEGINNINGS®