



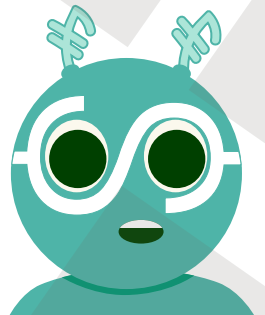
FINANCIAL BEGINNINGS

FOOTINGS

1
STEP

Presenter's Guide

MY FIRST LESSONS OF PERSONAL FINANCE



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 3-6. This Presenter's Guide leads you through presenting the Footings 1 program.

This guide 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 Learner-Focused 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](#)

 [Activity Book Answer Key](#)

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TEACHING WITH FIDELITY

A framework for teaching with consistency while empowering presenters 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 knowledge 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 PRESENTERS:

- ✓ Presenter's guides are provided that connect workbooks, slides, and additional resources in one place. All slides include presenter notes to also assist presenters.
- ✓ Notes from hosts and Financial Beginnings staff are available in online presenter accounts once presenters are scheduled to teach sessions.
- ✓ Requested intake information is shared prior to each session to help provide presenters 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.

Presenters 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.

Presenters 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:



Supplement and add slides to:

- Visually delve deeper into a learning objective
- Provide an example to better explain a learning objective

* When applicable, blank slide templates can be found at the end of each PowerPoint.

** Please share your additional activities with Financial Beginnings so we may consider including them in future revisions at financialbeginnings.org/revisions/.



Remove slides if:

- Multiple slides convey a similar concept and removal does not impact the educational objective
- You prefer not to have transition slides



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
- Reading the script in front of learners
- Standing in one spot and/or behind a podium the entire time

LEARNER-FOCUSED PROGRAMMING

Our goal is to ensure that all individuals have access to clear, relevant, and empowering financial education. This program is designed to reflect a wide range of life experiences, learning styles, and circumstances so that every learner can engage meaningfully and feel empowered to take control of their financial futures.

The Foundations program aligns with the NEFE Personal Finance Ecosystem and incorporates principles from widely accepted approaches in learner-centered instruction. 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.
- Adapting lessons to reflect different life experiences and learner needs, helping presenters build effective and supportive learning environments.

NEFE PERSONAL FINANCE ECOSYSTEM

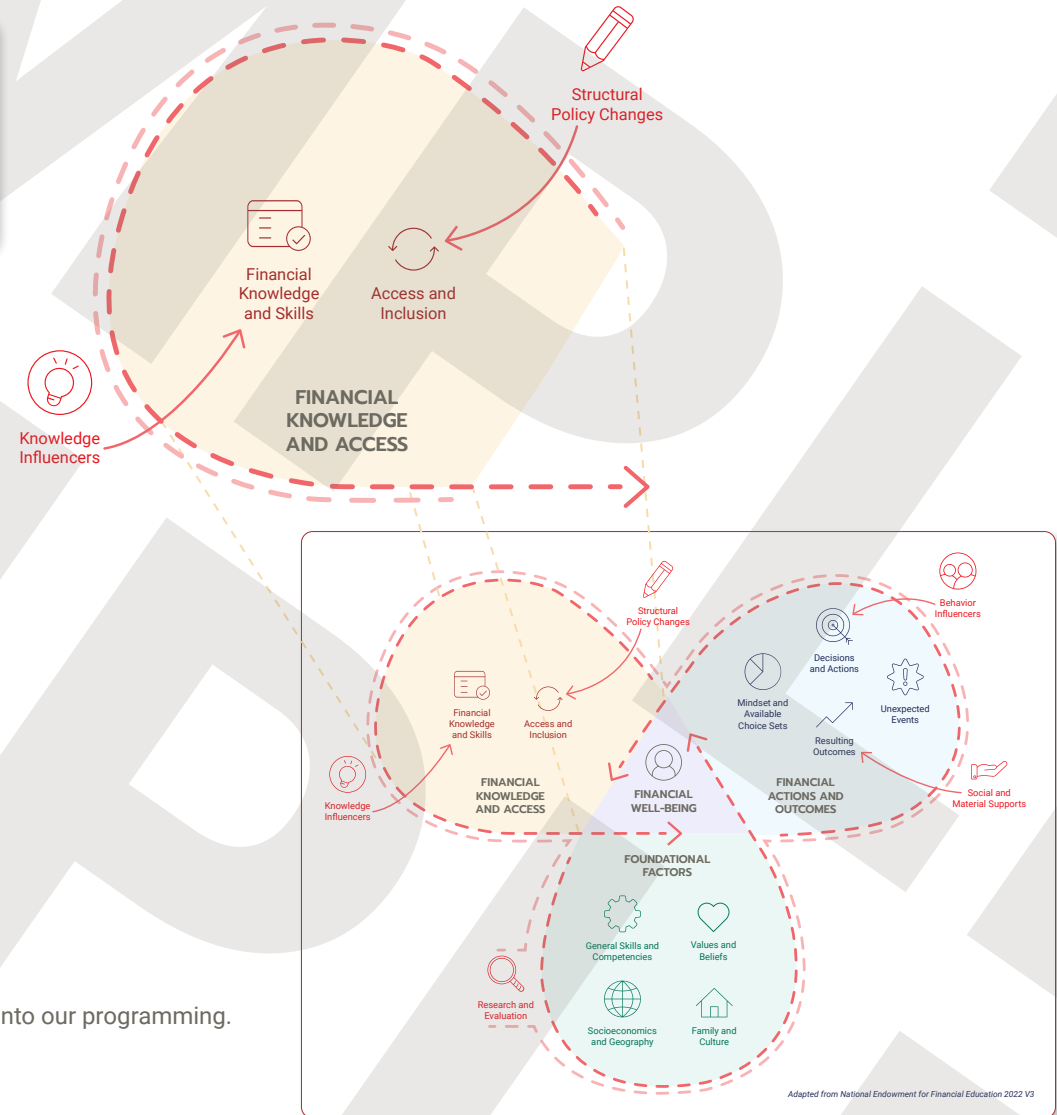
Financial Beginnings programming plays a significant role within this ecosystem building financial knowledge and access.

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 different life experiences and learner needs into our programming.

 [NEFE Personal Finance Ecosystem](#)



LEARNER-FOCUSED PROGRAMMING

RESPONSIVE TEACHING TECHNIQUES

Our curriculum incorporates approaches that acknowledge learners' progress, recognize real-life context, and promote strong understanding and retention.

- Encouragement – Reinforce effort and growth in a positive way.
- Contextual Relevance – Recognize real-world influences on financial choices and access.
- Positive Connections – Link lessons to situations that reflect everyday experiences.
- Clarity and Accessibility – Present information in clear and easy-to-understand ways.

STRENGTHENING LEARNER ENGAGEMENT

The curriculum has been reviewed by instructional and learning experts who provided feedback on language, examples, and tone. These improvements help ensure the program reflects broad learner needs and promotes accessibility and engagement.

Special thanks to Farmers® Insurance for their generous support in helping advance this work.

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.

PRESENTER TIPS FOR SUPPORTING ALL LEARNERS



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 may involve topics that relate to economic hardship, personal money experiences, or differing approaches to managing finances. When presenting, be aware that certain concepts could bring up strong emotions or memories for some participants. The Footings curriculum was thoughtfully designed to make lessons relatable, clear, and supportive, helping presenters deliver content that remains respectful, engaging, and accessible for everyone.

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

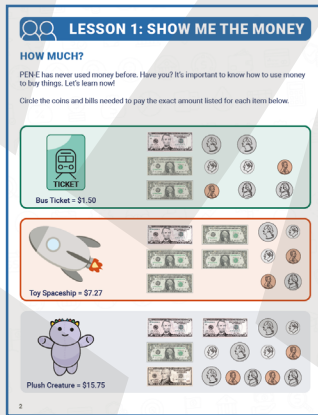
Activity Book

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.

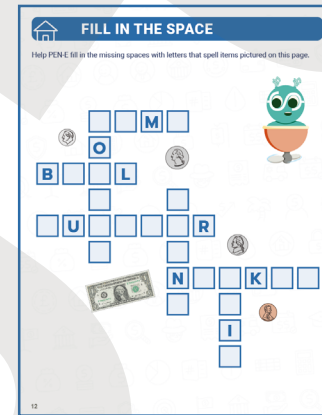
We encourage learners to complete the Take Home Activities and bring them back to the next lesson to discuss.



Classroom
Activity Examples:



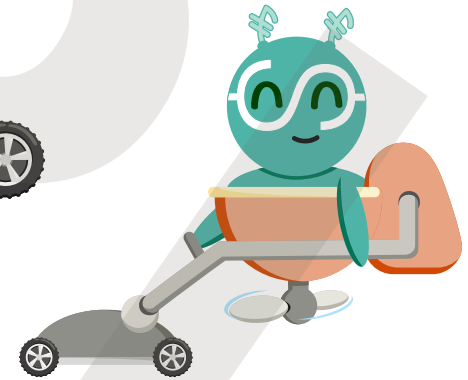
Take Home
Activity Examples:



MEET PEN-E!

Financial Footings 1 learnings are reinforced with lessons featuring PEN-E. PEN-E is a Financial Beginnings original character that has 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.

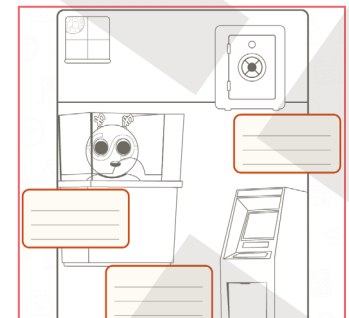
Hello! Happy to meet you. I'm PEN-E! I'm excited to help you educate learners about money and finances.



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

PEN-E. Then write two tasks that PEN-E would do in each job.

FIREFIGHTER	DOCTOR	BAKER	TEACHER
			
Job: _____	Job: _____	Job: _____	Job: _____
Task: _____	Task: _____	Task: _____	Task: _____
Task: _____	Task: _____	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.



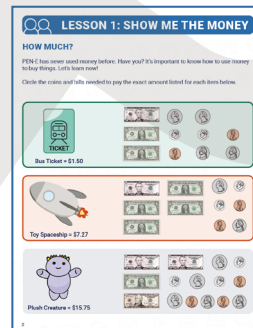
Practice completing the activities.



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



Hi! I'm PEN-E from the planet BELL-OS. I'm new to your planet and don't know much about money. I hope we can learn together!





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





LESSON 1: SHOW ME THE MONEY

LEVEL 2 ACTIVITY - HOW MUCH?

Introduction (3 minutes)

Introduce and explain the lesson.

Classroom Discussion (7 minutes)

Pose questions to facilitate a discussion with learners that will help them provide the correct amount of coins and bills to pay for an item.

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.

Discuss with learners how coins and bills are added together to pay for the cost of an item. Go over one example from the activity with the class to help illustrate.

Ask learners to turn to the **How Much?** activity on **page 2** of the **Activity Book**.

Review the directions with learners and have them work on the activity.

After learners have finished the activity, review the answers with them and ask if they have any questions about the activity or the lesson.

Explain the importance of knowing how to count the correct amount of money to purchase something.



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.



Bus Ticket = \$1.50



Toy Spaceship = \$7.27



Plush Creature = \$15.75

