



FINANCIAL BEGINNINGS

# FOOTINGS

2  
STEP

## Presenter's Guide

# 1 Earn It

ELEMENTARY LESSONS OF PERSONAL FINANCE



# HOW TO USE THIS GUIDE

This Presenter's Guide provides detailed instructions for delivering this Footings 2 lesson with accompanying activities, learner materials, and PowerPoint slides so you can provide an impactful learning experience. Please make sure that all learners have received a Footings 2 Activity Book prior to or during your presentation of this lesson.

To assist you with staying organized, the left column of this guide includes snapshots of the PowerPoint slides that accompany lesson content and activities. The right column offers a sample script, slide notes, and resources to extend learning. Images of Activity Book pages are also included for easy reference. To help learners make connections between concepts, principles, and skills within a lesson, the Presenter's Guide offers suggested transition statements between slides.

These transitions are marked by the header, "Transition."

This guide is meant to provide you with support, but in no way should you feel you have to follow it exactly. It is especially important that you not simply read the sample script aloud while presenting. 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!

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 **DOWNLOAD COURSE MATERIALS**

 [PowerPoint Presentation](#)

 [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/](https://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

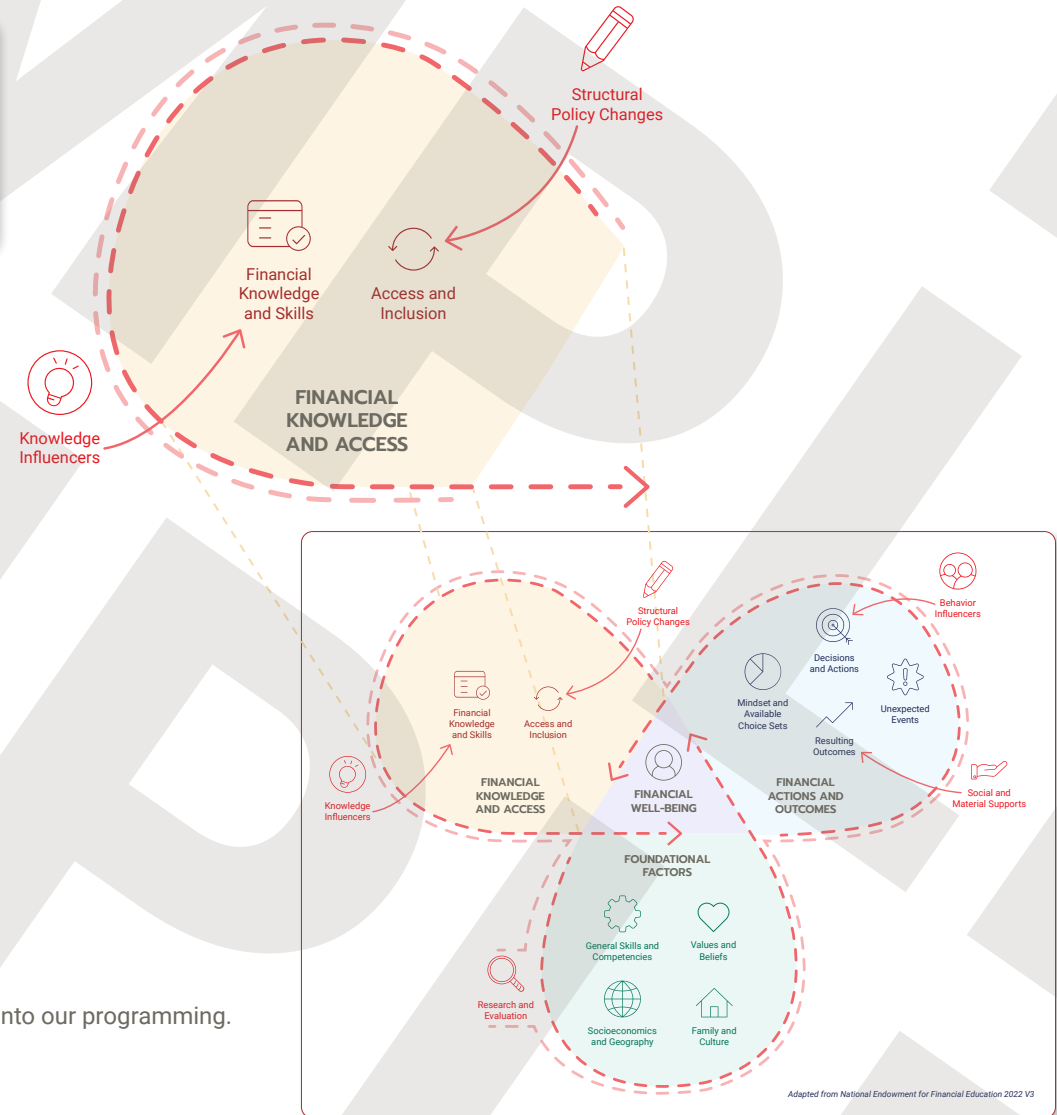
Financial Beginnings programming plays a significant role within this ecosystem building financial knowledge and access.

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 2 is Financial Beginnings' financial education program for learners in grades 3rd-6th. The Financial Footings 2 program has five lessons, each approximately one hour. Host educators are encouraged to schedule all five lessons but are not required to do so. If host educators elect to schedule all five lessons, the order of the lessons listed below will be followed.



## EARN IT

Understand different ways to earn money and explore career options.



## SPEND IT

Explore different ways to pay for products and services and understand the effects of spending decisions.



## PLAN IT

Learn how to budget and how debt can affect one's budget.



## GROW IT

Learn about goal setting and how to save towards short- and long-term goals.



## PROTECT IT

Understand why it is important to protect ourselves and family and how to plan for unforeseen events.

## OBJECTIVES

Each lesson includes three learning objectives. The first two objectives frame a lesson's core concepts and the third objective centers on a bonus lesson that can be presented if time permits and the content seems age- and learner-appropriate. The intent of bonus lesson is to:

- Provide additional content to be taught if time allows.
- Allow the presenter to skip material learners already understand and provide higher level or supplemental content.

## LEARNER MATERIALS

### Activity Book

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

### Slide Decks

Each lesson includes an accompanying slide deck to aid presenters in delivering the lesson. The slide decks have notes to help prompt discussions.

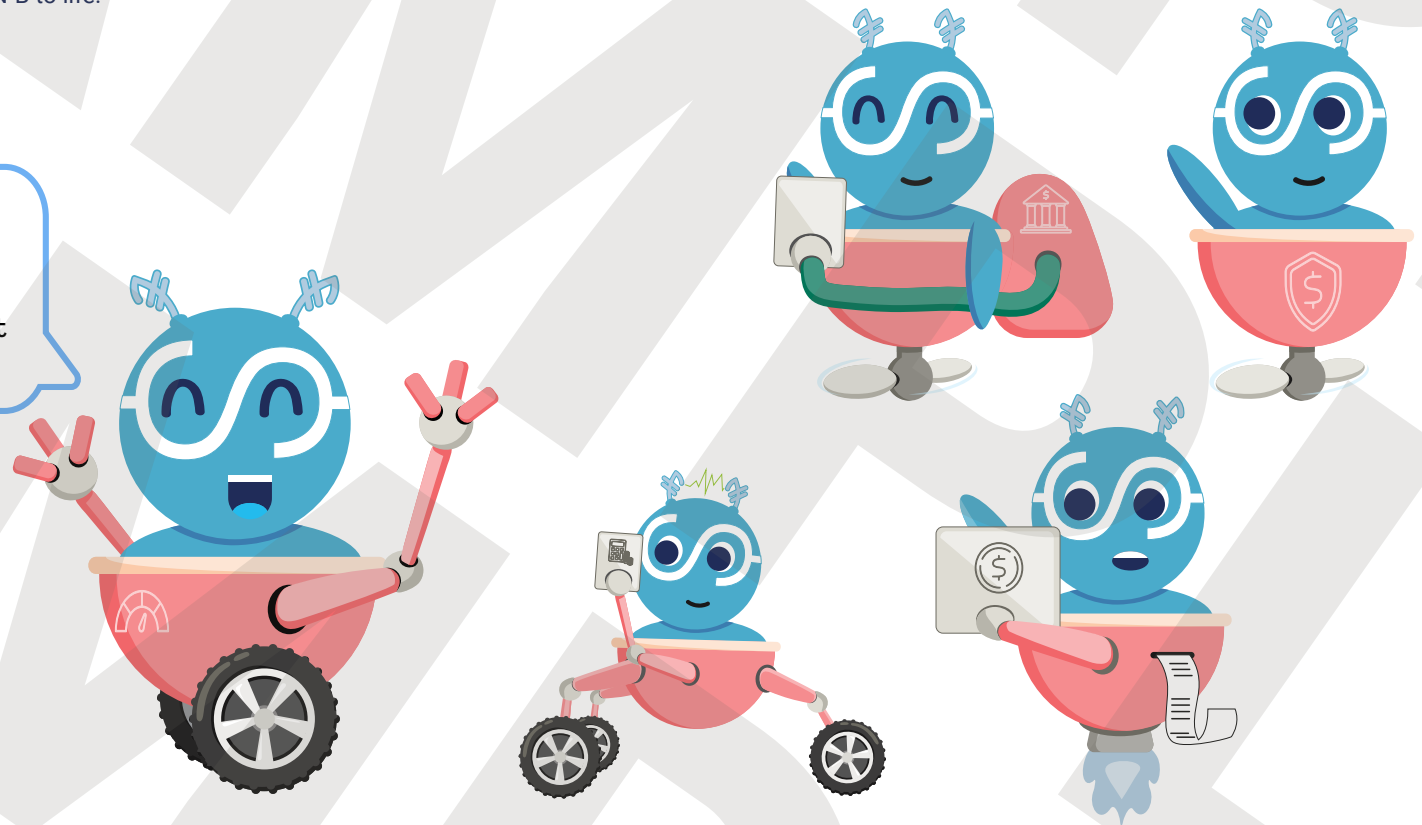
### Presenter's Guides

The Presenter's Guides provide presenters with sample scripts and additional resources to help prepare for lesson delivery.

# MEET FIN-B!

Financial Footings 2 learnings are reinforced with lessons featuring FIN-B. FIN-B is a Financial Beginnings original character that has ventured away from Earth and is building on a new planet. Incorporate FIN-B into lessons and activities to deepen learner engagement and make concepts more fun. Prompts and sample scripts are provided in slide decks to help bring FIN-B to life.

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

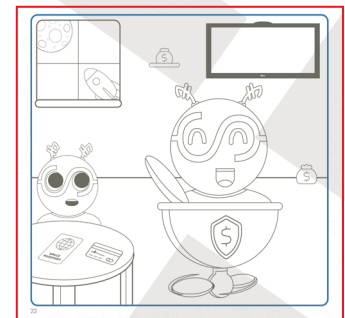
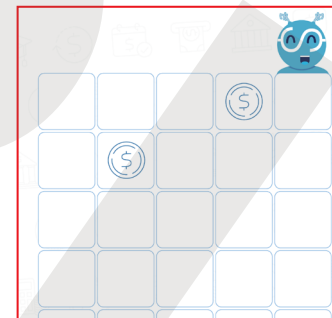


FIN-B is found throughout the Activity Book as a central character in many of the activities. FIN-B also provides key terms covered in each lesson.

**Debt** is money owed to another.

**Credit** is the ability to borrow.

**Interest** is the price paid to borrow money.



# SUPPLEMENTAL ACTIVITY

## CHARACTER SHEET

FIN-B would like for others to join them on their planet.

Each Activity Book includes a double-page front and back Character Sheet in the center of the book (between pages 12 and 13). Learners should carefully remove this sheet from their books to use after each lesson.

Learners can create their own character and help make decisions for the growth of FIN-B's new planet. At the end of each Footings 2 lesson, learners can complete corresponding sections on the inside of the Character Sheet.

Activities relating to the:

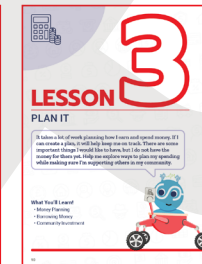
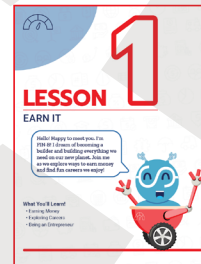
- Earn It lesson are colored in **BLUE**.
- Spend It lesson are colored in **GREEN**.
- Plan It lesson are colored in **PURPLE**.
- Grow It lesson are colored in **ORANGE**.
- Protect It lesson are colored in **RED**.

When all five lessons are completed, learners can finish building the planet on the outside of the sheet.



OUTSIDE

INSIDE



## MONEY TRACKER

A Money Tracker is included inside the Character Sheet.

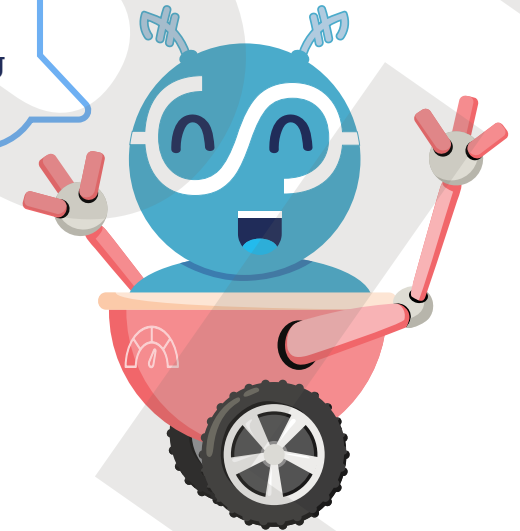
When prompted, learners earn \$2,000 after completing the Earn It, Plan It, Grow It, and Protect It lessons. This amount should be added in the Money Tracker.

Learners choose from a list of one-time and recurring expenses that they can then track.

## BUILDING THE PLANET

After completing the inside sections, learners can use the outside of the Character Sheet to finish building the planet by drawing their character, items they purchased, and more.

- Hello! Happy to meet you. I'm FIN-B! I dream of becoming a builder and building everything we need on our new planet.



- Send slide decks to 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.

1

MONEY AND PAYMENT

### EARNING MONEY

Why do people earn money?

How do people earn money?

### GETTING PAID

Draw a line from each profession listed on the left to the way it is typically paid on the right. Some positions may be paid in more than one way.

|                |            |
|----------------|------------|
| Teacher        | Wages      |
| Artist         | Salaries   |
| Business Owner | Tips       |
| Food Server    | Commission |
| Realtor        | Profit     |

**Money** is something that people use to buy goods and services. Money is made of coins and paper bills. Money is used to pay for things that you need or want.

**Profession** is a job or a career. A profession is a job that requires a lot of training and education.

**Profit** is when something is sold for more than it cost to make.

## YOUR DREAM JOB

Circle which career path(s) you're interested in studying:

☐ Arts/Humanities Path

☒ Business Path

☐ Health Path

☐ Helping Path

☒ Nature Path

☐ Technical Path

What would you want your ideal job within this path(s)?

Circle how you think this position is paid. There may be more than one answer.

| Wages    | Type       | Profit |
|----------|------------|--------|
| Salaried | Commission |        |

What knowledge, skills, and experience will you need for this job?

How well you gain the knowledge, skills, and experience for this job?

What jobs might you have before getting your ideal job?

If there are someone you know that has this job and you can interview to find out more about it, or ask them some hard questions.

**Career** is a focused work path that includes job tasks in your preferred area: **AGRI & AG-RELS**.



[illegible]

**BONUS: PLAN YOUR BUSINESS**

## CALCULATING YOUR PROFITS

How much will you charge for these items or cost? \$ \_\_\_\_\_

The number of items you will sell: X \_\_\_\_\_

Revenue: \$ \_\_\_\_\_

Total expenses: \$ \_\_\_\_\_

Net profit: \$ \_\_\_\_\_

---

### 4 PS OF MARKETING

**Product:** What is the product or service you are going to sell?  
 Place where you will sell it? \_\_\_\_\_  
 Place: Where will you sell your product or service?  
 Promotion: How will people become your product or service?

1 \_\_\_\_\_  
 2 \_\_\_\_\_  
 3 \_\_\_\_\_  
 4 \_\_\_\_\_

**Entrepreneur:** You are someone who creates ideas, takes on financial risk, and is responsible for creating and managing the business.

**Owner:** You are the person who owns the business. You have the authority to make the business decisions and hire employees.

**Manager:** You are made from ideas, take on financial risk, and are responsible for creating and managing the business.

**Investor:** You are the person who provides the capital for the business. You have the authority to make the business decisions and hire employees.



# LESSON 1: EARN IT



## SAMPLE SCRIPT

FIN-B recently moved to a newly discovered planet and dreams of becoming a builder. We will follow along with FIN-B during our lessons. FIN-B would also like your help. Open your Activity Books to the very center pages. You will see they are bright red. Will you please carefully remove these pages by pulling them out from the staples in the center and not tearing them. Ask me or a partner if you need help. Put these pages to the side for now. At the end of each Footings lesson, you'll have the opportunity to complete one of the sections on the red page. When all five lessons are completed, you can finish building out the planet. So make sure you keep these pages for all the lessons.

## TRANSITION

Let's talk about money.

## SLIDE NOTES

Introduce FIN-B who just moved to a newly discovered planet and who will appear throughout Footings lessons. Demonstrate to learners how to remove the center page activity by doing so yourself.



## SAMPLE SCRIPT

When I say we are here to talk about money, what do you think we will learn?

Money is one way people can be paid for doing something. What are other ways people can be paid? Maybe cryptocurrency or earning points in a game.

## TRANSITION

Let's talk more about money.

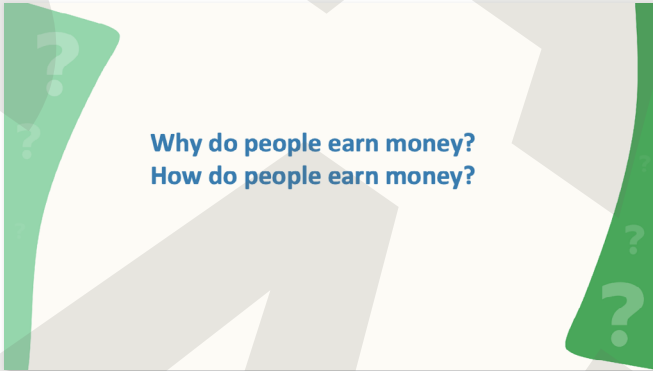
## SLIDE NOTES

Ask the question: When I say we are here to talk about money, what do you think we will learn?

Listen to responses and facilitate a conversation.



# LESSON 1: EARN IT



Why do people earn money?  
How do people earn money?

## SAMPLE SCRIPT

Pair up with another person or form a small group and turn to **Page 2** of the **Activity Book**. Why do people earn money? How do people earn money? Discuss these questions with your partner or group and fill in your answers at the top of the page.

Are any of you willing to share your answers?

Is money something that is interesting to you? Do you want to talk more about money?

## TRANSITION

Let's review the topics we will cover today.

## SLIDE NOTES

Direct learners to pair up or work in small groups, depending on the group size and setting. Have them discuss the questions on the slide and fill in their answers on the top of **Page 2** of the **Activity Book**.

After learners have completed the activity and returned to the larger group, ask the questions below and facilitate a conversation:

- Are any of you willing to share your answers?
- Is money something that is interesting to you? Do you want to talk more about money?



# 1

## MONEY AND PAYMENT

### EARNING MONEY

Why do people earn money?

How do people earn money?

### GETTING PAID

Draw a line from each position listed on the left to the way it is typically paid on the right. Some positions may be paid in more than one way.

Teacher

Wages

Artist

Salaries

Business Owner

Tips

Food Server

Commission

Realtor

Profit

**Money** is used to buy products and services.

**Commission** is payment based on a percentage of something being sold or an order for something to be produced, like artwork.

**Income** is money a person is given or earns.

**Profit** is when something is sold for more than what it cost.

**Salary** is a set amount paid for a period of time.

**Tips** are an additional amount paid to a worker that is usually based on how well they perform.

**Wages** are the amount someone is paid per hour.





# LESSON 1: EARN IT

## Today's Topics

Earning Money  
Exploring Careers  
Being an Entrepreneur

### SAMPLE SCRIPT

Today we are going to learn about:

- Ways people earn money,
- Jobs and careers, and if time allows,
- Starting and owning a business.

### SLIDE NOTES

Earn It lesson learning objectives:

- Understand different ways people can earn money.
- Explore possible careers and how to learn, develop, and grow the knowledge, skills, and expertise to prepare for different career opportunities.
- Foster an entrepreneurial spirit.

Let's talk about ways to earn money!



### SAMPLE SCRIPT

First, let's discuss the different ways people earn money.

### SLIDE NOTES

Learning objective transition slide. Understand different ways people can earn money.



# LESSON 1: EARN IT

## Ways People Are Paid

Wage  
Salary  
Tips

Commission  
Profit

### 1 MONEY AND PAYMENT

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#### SAMPLE SCRIPT

Income is money a person receives. It includes money that a person is given and money that is earned through employment.

Wage employees are paid for every hour they work. Their wage, or hourly rate, is multiplied by the number of hours worked. If they are paid \$15 an hour, they earn \$600 for 40 hours of work.

Salaried employees earn the same amount of pay each time they are paid regardless of how much they work. An annual salary is based on how much an employee will earn during a full year, often paid out once per week or twice per month. Unlike wage employees, salaried individuals will not earn a smaller amount for working fewer hours and will not earn a larger amount for working more. If their annual salary is \$52,000 and they are paid once per week, they earn \$1,000 each pay period (\$52,000 divided by 52 weeks).

Tips are extra money a customer gives a worker for a job well done that is more than the cost of an item purchased. A server at a restaurant usually makes tips.

Commission is paid as a percentage of the money received when something is sold. A realtor that sells houses is paid a percentage of how much a house sells for. Commission can also be an order for something to be produced. Artists are often commissioned to create their artwork.

Some people earn tips or commission in addition to wages or a salary. Other times, tips or commission is the only way someone is paid.

Profit refers to something being sold for more than what it was purchased for or more than what it cost to produce. Some business owners operate stores that purchase used items then sell them for more money. Perhaps you have been to a used furniture store, a used video game store, or a sports card collection store.

#### SLIDE NOTES

- **Income** is money a person is given or earns.
- **Wages** are the amount someone is paid per hour.
- **Salary** is a set amount paid for a period of time.
- **Tips** are an additional amount paid to a worker that is usually based on how well they perform.
- **Commission** is payment based on a percentage of something being sold or an order for something to be produced, like artwork.
- **Profit** is when something is sold for more than what it cost.

These terms are all defined on **Page 2** of the **Activity Book**.

Discuss examples of different jobs for each of these pay types.



# LESSON 1: EARN IT

## How People Are Paid

### SAMPLE SCRIPT

Turn to **Page 2** of the **Activity Book** to complete the **Getting Paid Activity**. Notice that some of these positions may be paid in more than one way.

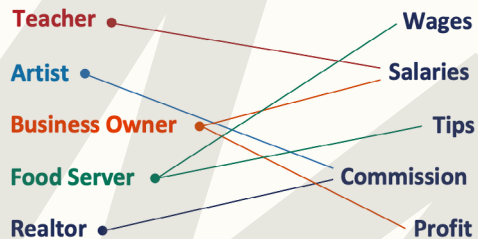
### SLIDE NOTES

Refer learners to **Page 2** of the **Activity Book** to complete the **Getting Paid Activity**.

When learners are finished with the activity, review the answers and discuss.

### ACTIVITY NOTES

For younger learners, you may want to complete this activity as a group. Remind learners that some of these positions may get paid in multiple ways.



## 1

## MONEY AND PAYMENT

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### GETTING PAID

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