

**PERSONAL FINANCE FOR HIGH SCHOOL iTunes U COURSE: A Pennsylvania Learns Course**

**Introduction**

MODULE TITLE	MODULE OVERVIEW	CALL TO ACTION/ LESSON IN MODULE
<b>Student Welcome and Introduction</b>	Become acquainted with the Pennsylvania Learns Personal Finance Course for high school students.	LEARN how to use the Pennsylvania Learns Personal Finance course for high school students.
<b>Module 1: Money Management</b>	Learn what it means to manage your money and how personality affects money management.	Introduction to Financial Management Setting SMART Goals Needs versus Wants Financial Plans and Statements
<b>Module 2: Earning Income</b>	Explore career opportunities based on your interests.	Setting the Course for Your Future Developing a Career Plan Getting a Job Financing Higher Education Taxes Employee Benefits
<b>Module 3: Borrowing Money</b>	Explore the pros and cons of using credit for different purchases. When is it a good time to use credit?	Financial Institution Services and Features Banks, Credit Unions, and the Federal Reserve System Non-Depository Financial Services Financial Scams and Identity Theft
<b>Module 4: Financial Services</b>	Learn about the types of products and services offered by banks and credit unions such as checking and saving accounts and online banking.	Financial Institution Services and Features Banks, Credit Unions, and the Federal Reserve System Non-Depository Financial Services Financial Scams and Identity Theft
<b>Module 5: Risk Management and Insurance</b>	Explore ways to manage risk including avoiding it, reducing it, retaining it, and transferring it	Risk Management Importance of Insurance Types of Insurance Buying Insurance Wills and More Preparing for the Unexpected

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**Introduction**

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<b>Module 6: Saving and Investing</b>	Learn why people save and how they reach savings goals.	Why Save and Invest Ways to Save Impact of Interest Rates Financial Calculations Types of Investments Diversified Portfolios
<b>Wrap Up and Additional Resources</b>	Review and assess what you've learned then further your financial education.	

Visit [www.makingcentspa.org](http://www.makingcentspa.org) for additional financial education resources.

*Updated: 7/18/17*

**Module 1: Money Management**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTION	URL 1	URL 2	NOTES
<b>Introduction to Financial Management</b>	Learn what it means to manage your money and how personality affects money management.	TAKE this short quiz about your money attitudes and discover your financial identity.		<a href="http://www.smartaboutmoney.org/Tools-Resources/Financial-Identity">http://www.smartaboutmoney.org/Tools-Resources/Financial-Identity</a>		Quiz helps young adults determine where they are on the road to financial independence.  iPad Friendly: Yes Cost: Free
	Lesson Objective: Analyze the management of financial resources across the lifespan based on a person's values and standard of living.	EXAMINE your beliefs and attitudes towards money to discover your money personality.	Use the Explain Everything app to complete and share the worksheets.	<a href="http://moneytalks4teens.ucanr.edu/newsltr_money_personality.pdf">http://moneytalks4teens.ucanr.edu/newsltr_money_personality.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Article describing how our beliefs and values associated with money affect our spending decisions. Includes a written survey on values and money. iPad Friendly: No Cost: Free
	<u>Lesson Standards:</u> <u>11.1.12.B, 11.1.12.C, 13.3.11.D, 15.6.12.A, 15.6.12.B, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.9.12.B</u>	WATCH a hip-hop mogul explain why personal finance is a vital life skill.	ANSWER the Discussion Questions found under the Support Materials section.	<a href="http://www.pbslearningmedia.org/resource/fin10.socst.personfin.manage.makingit/making-it-and-keeping-it/">http://www.pbslearningmedia.org/resource/fin10.socst.personfin.manage.makingit/making-it-and-keeping-it/</a>		Video (4:30) in which music industry professionals discuss money iPad Friendly: Yes Cost: Free
		PLAY "Money Talks" to discover your money personality. Compare results with friends.	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="http://moneytalks4teens.ucanr.edu/games.cfm?std=13">http://moneytalks4teens.ucanr.edu/games.cfm?std=13</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Answer questions regarding your thoughts and feelings about money. iPad Friendly: No Requires Requires Adobe Flash Player Cost: Free
		WATCH the "Steps to Better Money Management" video to get smarter about your money.		<a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/steps-to-better-money-habits.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/steps-to-better-money-habits.html</a>		Cartoon video (4:05) explains four steps that can help you get smarter about your money and make a positive impact on your financial future. iPad Friendly: Yes Cost: Free
		REVIEW the key takeaways from the "Steps to Better Money Management" video.		<a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/takeaways.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/takeaways.html</a>		Key takaways from the "Steps to Better Money Management" video. iPad Friendly: Yes Cost: Free
<b>Setting Smart Goals</b>	Find out what makes a goal SMART and how setting SMART goals for your finances can be helpful.	FIND out what S.M.A.R.T. goals are in this video.		<a href="https://www.youtube.com/watch?v=1-SvuFIQjK8">https://www.youtube.com/watch?v=1-SvuFIQjK8</a>		Video (3:57) explains how to write SMART goals. iPad Friendly: Yes Cost: Free
	Lesson Objective: Analyze what major financial steps must occur to meet short, intermediate, and long-term financial SMART goals.	WATCH this video on how to set S.M.A.R.T. goals which you can achieve.		<a href="https://www.youtube.com/watch?v=d6o5PyJM3bY">https://www.youtube.com/watch?v=d6o5PyJM3bY</a>		Video (7:13) describe how to apply goal setting techniques to personal and professional needs and create a list of your own set of goals. iPad Friendly: Yes Cost: Free

**Module 1: Money Management**

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	<u>Lesson Standards: 15.6.12.A, 15.6.12.B, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.9.12.B</u>	TAKE an inventory of your own financial attitudes, values, and financial goals.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://my.uen.org/mydocuments/downloadfile?userid=86172&amp;documentid=6325195">http://my.uen.org/mydocuments/downloadfile?userid=86172&amp;documentid=6325195</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Article, activity and worksheet on setting goals. iPad Friendly: Yes Free: Yes
		LIST your S.M.A.R.T. goals and the time needed to achieve them on this worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.smartaboutmoney.org/Portals/0/TenBasicSteps/smartgoals.pdf">http://www.smartaboutmoney.org/Portals/0/TenBasicSteps/smartgoals.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Printable worksheet to complete. iPad Friendly: Yes Cost: Free
		WRITE down your S.M.A.R.T. goal and its five components on this worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://kiwaniskids.org/Libraries/TK_Activities/SMART_Goal_Worksheet.sflb.ashx">http://kiwaniskids.org/Libraries/TK_Activities/SMART_Goal_Worksheet.sflb.ashx</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Printable worksheet to complete SMART goal activity. iPad Friendly: Yes Cost: Free
		WATCH the "Saving for a Large Purchase" video and learn about some good money habits.		<a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a>		Video (3:22) provides some useful ideas on how to save for a large purchase. iPad Friendly: Yes Cost: Free
		PLAY "Groove Nation" and help Angel win the dance competition and avoid going broke.	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="http://financialentertainment.org/play/groovenation.html">http://financialentertainment.org/play/groovenation.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Game focuses on key aspects of budgeting, including the importance of planning for unexpected expenses and paying off debt. iPad Friendly: No Requires Adobe Flash Player Cost: Free
<b>Applying Consumer Skills</b>	Explore how being a savvy consumer can help you save money and make wise spending choices.	USE this decision map to make smarter purchases and avoid overspending.	SAVE it to your phone and refer to the next time you have a big spending decision to make.	<a href="https://www.smartaboutmoney.org/Topics/Spending-and-Borrowing/Control-Spending/Should-I-Buy-This">https://www.smartaboutmoney.org/Topics/Spending-and-Borrowing/Control-Spending/Should-I-Buy-This</a>		Mind map walks through the reader through the process of making a decision about whether or not to make a purchase. iPad Ready: Yes Cost: Free
	Lesson Objective: Apply effective consumer strategies to select goods and services by comparing alternatives and criteria.	READ the tips on this site on how to best shop online and avoid rip-offs.		<a href="http://www.consumer.ftc.gov/articles/0027-comparing-products-online">http://www.consumer.ftc.gov/articles/0027-comparing-products-online</a>		Article offering tips for comparing products online. iPad Friendly: Yes Cost: Free
	<u>Lesson Standards: 6.1.9.B, 11.1.12.C, 11.1.12.F, 15.6.12.A, 15.6.12.B, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.9.12.B</u>	DETERMINE if you took steps to protect yourself during a recent purchase.		<a href="https://www.consumer.ftc.gov/articles/0041-shopping-online-infographic">https://www.consumer.ftc.gov/articles/0041-shopping-online-infographic</a>		Infographic and video included with the article. iPad Friendly: Yes Cost: Free

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		PLAY the "Consumer Education at the Mall" game and see if you're a smart shopper.	USE the second link for a version that doesn't require Adobe Flash Player.	<a href="http://www.consumer.ftc.gov/media/game-0020-you-are-here-consumer-education-mall">http://www.consumer.ftc.gov/media/game-0020-you-are-here-consumer-education-mall</a>	<a href="http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/htmlsite/index.html">http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/htmlsite/index.html</a>	Interactive website provides information on being an informed consumer. iPad Friendly: No Requires Adobe Flash Player. Cost: Free
		PLAY "Admongo.gov" and see if you can level up as a savvy consumer of advertising.	USE the second link for a version that doesn't require Adobe Flash Player.	<a href="http://www.admongo.gov">http://www.admongo.gov</a>	<a href="http://www.admongo.gov/html-version.asp">http://www.admongo.gov/html-version.asp</a>	Game to find ads and determine their purpose. iPad Friendly: No Requires Adobe Flash Player. Cost: Free
		CALCULATE whether you can afford the home of your dreams and COMPARE mortgage rates.		<a href="https://itunes.apple.com/us/app/zillow-mortgages-calculator/id437660937?mt=8">https://itunes.apple.com/us/app/zillow-mortgages-calculator/id437660937?mt=8</a>		App to calculate mortgage costs and compare rates iPad Friendly: Yes Cost: Free
		See how to COMPARE PHONE PLANS using some basic math in this animated video.		<a href="https://www.brainpop.com/math/dataanalysis/comparingprices">https://www.brainpop.com/math/dataanalysis/comparingprices</a>		Video (2:40) showing how to compare prices on cell phone plans. iPad Friendly: Yes Cost: Free
		TAKE A QUIZ to see what you learned from the "Compare Phone Plans" video.	CLICK on Classic or Review Mode.	<a href="https://www.brainpop.com/math/dataanalysis/comparingprices/quiz/">https://www.brainpop.com/math/dataanalysis/comparingprices/quiz/</a>		Quiz to test your knowledge after completing the video. iPad Friendly: Yes Cost: Free
<b>Needs Versus Wants</b>	Investigate the differences between wants and needs.	LEARN the difference between wants and needs in this Dave Ramsey money expert video.		<a href="https://www.youtube.com/watch?v=RjbaPLa0-g">https://www.youtube.com/watch?v=RjbaPLa0-g</a>		Cartoon graphic (2:33) explains the difference of needs versus wants. iPad Friendly: Yes Cost: Free
	Lesson Objective: Differentiate between personal needs and wants.	WATCH as teens discuss buying new sneakers and if it's a real need or just a want.	CONSIDER your recent purchases and DECIDE if they were truly needs or only wants.	<a href="https://www.youtube.com/watch?v=rn9YQ8ZXNcs">https://www.youtube.com/watch?v=rn9YQ8ZXNcs</a>		Two teens discuss the difference between a "need" and a "want" when it comes to buying new athletic shoes. This video (2:47) is sponsored by the FINRA Investor Education Foundation, The Milwaukee Public Library, Make-a-Difference Wisconsin and the American Library Association. iPad Friendly: Yes Cost: Free
	Lesson Standards: <a href="#">6.1.9.B</a> , <a href="#">11.1.12.C</a> , <a href="#">11.1.12.F</a> , <a href="#">15.6.12.A</a> , <a href="#">15.6.12.B</a> , <a href="#">15.6.12.F</a> , <a href="#">15.6.12.G</a> , <a href="#">15.6.12.H</a> , <a href="#">15.9.12.B</a>	IDENTIFY your own wants and needs using this one page worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="https://www.smartaboutmoney.org/Portals/0/Worksheets/Worksheets-Old/WantsvsNeeds.pdf?ver=2012-12-05-173444-030">https://www.smartaboutmoney.org/Portals/0/Worksheets/Worksheets-Old/WantsvsNeeds.pdf?ver=2012-12-05-173444-030</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Worksheet compares needs and wants. Print out worksheet to complete. iPad Friendly: Yes Cost: Free

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		GET great money tips on "How to Save Money by Eliminating 10 Things You Don't Need".		<a href="https://www.youtube.com/watch?v=Ds5mzdJ9ibk">https://www.youtube.com/watch?v=Ds5mzdJ9ibk</a>		Video review (2:22) of ten things you might be able to live without. iPad Friendly: Yes Cost: Free
		DIFFERENTIATE between wishful wants and necessary needs.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.cccsmobile.org/lessonplans/lev9-12/SA_Lesson11.pdf">http://www.cccsmobile.org/lessonplans/lev9-12/SA_Lesson11.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Worksheet to classify needs and wants. iPad Friendly: Yes Cost: Free
<b>Financial Plans and Statements</b>	<p><u>Discover how putting your finances on paper in the form of spending plans, statements of net worth, and income and expense statements can help you better manage your finances.</u></p> <p><u>Lesson Objective:</u> <u>Demonstrate an understanding of statements of net worth, income and expense statements, and spending plans.</u></p> <p><u>Lesson Standards:</u> <u>15.6.12.G</u></p>	WATCH how a college student copes with debt and major money problems in this video.	ANSWER the Discussion Questions on the page about Eddie's situation and how he dealt with it.	<a href="http://www.pbslearningmedia.org/resource/fin10_socst.personfin.intro_movingout/moving-out">http://www.pbslearningmedia.org/resource/fin10_socst.personfin.intro_movingout/moving-out</a>		Video (4:40) on college student's money management habits. Sponsored by Citi. iPad Friendly: Yes Cost: Free
		FIGURE OUT where your money gets spent in a month with the Budget Calculator.		<a href="http://www.practicalmoneyskills.com/calculators/calculator/reworkYourBudget.php?calcCategory=budget">http://www.practicalmoneyskills.com/calculators/calculator/reworkYourBudget.php?calcCategory=budget</a>		This calculator takes monthly spending totals and shows you where your money goes. iPad Friendly: Yes Cost: Free
		TRACK your weekly expenses using the "Teen Spending Plan" worksheet.		<a href="https://drive.google.com/file/d/0B1V17qyeDVMqSXdWb2pPZWtocEk/view?usp=sharing">https://drive.google.com/file/d/0B1V17qyeDVMqSXdWb2pPZWtocEk/view?usp=sharing</a>		Worksheet tracks spending for a few weeks. iPad Friendly: No Cost: Free
		Learn how to CALCULATE your NET WORTH using the method described in this video.		<a href="http://www.igrad.com/videos/video/how-to-calculate-your-net-personal-worth">http://www.igrad.com/videos/video/how-to-calculate-your-net-personal-worth</a>		Video (6:01) offers steps and information to calculate your net personal worth. iPad Friendly: Yes Cost: Free
		READ about net worth and how to set up a personal net worth statement.		<a href="http://www.schwabmoneywise.com/public/moneywise/essentials/goals_budgeting/personal_net_worth">http://www.schwabmoneywise.com/public/moneywise/essentials/goals_budgeting/personal_net_worth</a>		Webpage with information about net worth. iPad Friendly: Yes Cost: Free

Module 1: Money Management

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		COMPLETE your own personal net worth statement using the provided worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.schwabmoneywise.com/public/file/P-4038856/Net-Worth-Worksheet.pdf">http://www.schwabmoneywise.com/public/file/P-4038856/Net-Worth-Worksheet.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Worksheet to calculate net worth. iPad Friendly: Yes Cost: Free
<b>Saving and Spending Plans</b>	<p><u>Review ways people develop and adjust spending plans to be able to formulate your own plan for income and expenses.</u></p> <p><u>Lesson Objective:</u> Calculate fixed and variable expenses and proper allocations of any cash surplus to create an effective savings and spending plan when given a net income.</p> <p><u>Lesson Standards:</u> 11.1.12.C, 11.1.12.F, 15.6.12.A, 15.6.12.B, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.9.12.B, 13.3.11.D</p>	PLAY FARM BLITZ - grow crops, pay off loans before your debt multiplies like rabbits.	The game can also be played on browsers that allow Flash at the second link	<a href="https://itunes.apple.com/us/app/farm-blitz/id834013284?mt=8">https://itunes.apple.com/us/app/farm-blitz/id834013284?mt=8</a>	<a href="https://financialentertainment.org/node/15?play_game=1">https://financialentertainment.org/node/15?play_game=1</a>	Game to practice budgeting. iPad Friendly: Yes Cost: Free
		LEARN what six-letter word tool can help you get ready for senior year.	COMPLETE Module 4: "What's the Plan" and learn more about budgeting. (Registration required)	<a href="https://app.pwcfndnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/4/45900e51-eabb-7f63-5bd4-531522d899fc">https://app.pwcfndnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/4/45900e51-eabb-7f63-5bd4-531522d899fc</a>		Interactive module. iPad Friendly: Yes Cost: Free with registration
		WATCH this video on how to set a budget and stay with it.		<a href="https://www.bettermoneyhabits.com/start-out-on-my-own/set-budget-stick-to-it.html">https://www.bettermoneyhabits.com/start-out-on-my-own/set-budget-stick-to-it.html</a>		Video (5:50) on setting and sticking to a budget. iPad Friendly: Yes Cost: Free
		SEE if you can live on a 20 "bean salary" with this fun budgeting worksheet.	Use the Explain Everything app to complete the game and share your thinking.	<a href="http://financeintheclassroom.org/downloads/BeanGameExtension.pdf">http://financeintheclassroom.org/downloads/BeanGameExtension.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Print out worksheet to complete. iPad Friendly: Yes Cost: Free
		DEVELOP a budget based on the lifestyle you want to live or a starting salary	PICK what Pennsylvania county you will live in to get the most accurate estimates.	<a href="http://www.pacareerzone.org/budget/">http://www.pacareerzone.org/budget/</a>		Uses interactive calculator to help you determine a monthly budget based on your lifestyle. iPad Friendly: Yes Cost: Free

Module 1: Money Management

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		PLAY the "Plan Your Dream Prom" game and see if you can afford it!		<a href="http://senseanddollars.thinkport.org/games/dreamprom/home.html">http://senseanddollars.thinkport.org/games/dreamprom/home.html</a>		Play the game to determine how much you should budget for your dream prom. iPad Friendly: Yes Cost: Free
		PLAY "Determine Your Budget" and see if you can make it through a month of spending.		<a href="http://www.themint.org/teens/determine-your-budget.html">http://www.themint.org/teens/determine-your-budget.html</a>		Interactive site gives insight on controlling expenses. iPad Friendly: Yes Cost: Free
		LOOK at college costs and expenses using the interactive budget worksheet.		<a href="https://www.cicmoney101.org/Calculators/Budget-Worksheets/Traditional-College-Student.aspx#CollegeStudent_18_25">https://www.cicmoney101.org/Calculators/Budget-Worksheets/Traditional-College-Student.aspx#CollegeStudent_18_25</a>		Interactive budget worksheet. iPad Friendly: Yes Cost: Free
		REVIEW the infographic on "How American College Students Manage Their Finances."		<a href="https://salliemae.newshq.businesswire.com/sites/salliemae.newshq.businesswire.com/files/doc_library/file/Majoring_in_Money2016_Infographic.pdf">https://salliemae.newshq.businesswire.com/sites/salliemae.newshq.businesswire.com/files/doc_library/file/Majoring_in_Money2016_Infographic.pdf</a>		Infographic on how college students use money. iPad Friendly: Yes Cost: Free
		READ the full 2016 report with details behind the infographic.		<a href="http://news.salliemae.com/research-tools/majoring-in-money">http://news.salliemae.com/research-tools/majoring-in-money</a>		Article on how college students use money. iPad Friendly: Yes Cost: Free
		PLAY Mission 4 GeniRevolution to help a family make a good budget plan to buy a home.	IDENTIFY ways to save \$300 a month for a down payment on a home. (Student log-in required.)	<a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a>		Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free
		USE the Plan'it Prom app to plan and budget your high school prom.	TAKE ADVANTAGE of the prom countdown, timeline, budget calculator and budget health meter.	<a href="https://itunes.apple.com/us/app/planit-prom/id627702895?mt=8">https://itunes.apple.com/us/app/planit-prom/id627702895?mt=8</a>		VISA app for budgeting a HS prom available on iOS and Android iPad Friendly: Yes Cost: Free



MODULE 2: EARNING INCOME						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTION	URL 1	URL 2	NOTES
<b>Setting the Course for Your Future</b>	<p>Explore career opportunities based on your interests.</p> <p>Lesson Objective: Analyze career opportunities and income potential tied to ones interests, aptitudes, and desired standard of living including entrepreneurship.</p> <p>Lesson Standards: 6.5.12.A, 15.6.12.D, 13.3.11.D, 13.4.11.A</p>	COMPLETE JumpStart's Reality Check to see if you can afford your dream life.	Then EXPLORE the jobs and occupations that came up on your Reality Check report.	<a href="http://www.jumpstart.org/reality-check.html">http://www.jumpstart.org/reality-check.html</a>		Quick interactive where students answer questions in a few categories about lifestyle choices and related costs and then get a one-page report on wages and job options that could support their desires. iPad Friendly: Yes Cost: Free
		VIEW an infographic on earnings potential that answers "Why Go to College?"	CALCULATE the difference between earnings for Bachelor's Degree vs no HS diploma over 20 years.	<a href="http://visual.ly/why-go-college">http://visual.ly/why-go-college</a>		Infographic prepared by federal agency that depicts higher earning power based on higher education iPad Friendly: Yes Cost: Free
		TOUR the Pennsylvania CareerZone website to explore your interests and careers.	DO the "Interest Profiler" and see if the suggested jobs would support your desired lifestyle.	<a href="http://www.pacareerzone.org/tour">http://www.pacareerzone.org/tour</a>		Video (6:37) introduction to the Pennsylvania CareerZone website. iPad Friendly: Yes Cost: Free
		LEARN what to consider when choosing a college and ways to fund higher education.		<a href="https://www.youtube.com/watch?v=5ePgFMrSqa4">https://www.youtube.com/watch?v=5ePgFMrSqa4</a>		Video (6:21) Saving for College - Continuing Feducation Video Series, Episode 2 from Federal Reserve Bank of St. Louis iPad Friendly: Yes Cost: Free
		WATCH the Great Job! videos for a behind-the-scenes look at some exciting careers.	FILL OUT the Viewing Guide found under Support Materials that accompanies each video.	<a href="http://www.pbslearningmedia.org/collection/great-job">http://www.pbslearningmedia.org/collection/great-job</a>		In the Great Job! video series, Ohio professionals give middle and high school students a behind-the-scenes look at their exciting careers- including careers in STEM fields and the arts, providing fun and relatable role models, and applying fine arts, world languages, science, technology, engineering and math to real-life situations. Each career video is accompanied by an Educator's Guide or student worksheets. iPad Friendly: Yes Cost: Free
		BROWSE careers and videos on this app to get a realistic view of a day on the job.	TELL "Job Genie" a little about yourself, and learn about jobs, salaries, and places you can study.	<a href="https://itunes.apple.com/us/app/job-genie-by-blackboard/id893725371?mt=8">https://itunes.apple.com/us/app/job-genie-by-blackboard/id893725371?mt=8</a>		Students can browse career options in an easy, approachable way: casual videos and realistic pictures of the day-to-day activities at a job; uses simple language to explain ideas like salary. iPad Friendly: Yes Cost: Free

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		READ how education relates to earning power, entrepreneurship, and finding employment.		<a href="http://www.handsonbanking.org/financial-education/young_adults/incomeindependence">http://www.handsonbanking.org/financial-education/young_adults/incomeindependence</a>		A basic slide overview on earning income directed at students -- how income = independence, more education = more earning power, finding employment & discussion about entrepreneurship. iPad Friendly: Yes Cost: Free
		USE the O*NET Interest Profiler tool to help decide what kinds of careers to explore.	FIND CAREER MATCHES by answering 60 questions about work activities that people do on their jobs.	<a href="http://www.mynextmove.org/explore/ip">http://www.mynextmove.org/explore/ip</a>		The O*NET Interest Profiler helps you find out what your interests are, what you like to do and what kinds of careers you might want to explore. iPad Friendly: Yes Cost: Free
		EXPLORE career opportunities with this app from Junior Achievement.	VIEW income potential and what education is needed. CALCULATE costs for the appropriate education.	<a href="https://itunes.apple.com/us/app/ja-build-your-future-for-ipad/id710766040?mt=8">https://itunes.apple.com/us/app/ja-build-your-future-for-ipad/id710766040?mt=8</a>		The JA Build Your Future app allows students to explore career opportunities. iPad Friendly: Yes Cost: Free
		LEARN why being passionate about what you do in a career makes all the difference.	Then use the menu on the page to THINK and DIG DEEPER on the topic of how passion can drive success.	<a href="http://ed.ted.com/lessons/richard-st-john-the-power-of-passion">http://ed.ted.com/lessons/richard-st-john-the-power-of-passion</a>		For love or money? Based on hundreds of interviews and his personal experience, Richard St. John in this video (6:54) suggests that passion, not money, is one of the key drivers of success. iPad Friendly: Yes Cost: Free
		WATCH VIDEOS from the US Department of Labor on 500+ jobs and career options.	EXPLORE by career, industry, skills and ability, and more.	<a href="http://www.careeronestop.org/Videos/CareerandClusterVideos/career-and-cluster-videos.aspx">http://www.careeronestop.org/Videos/CareerandClusterVideos/career-and-cluster-videos.aspx</a>		Collection of 100+ videos on 16 different career clusters per the US Dept of Labor. Available in Spanish at <a href="http://www.careeronestop.org/Videos/CareerVideosinSpanish/career-videos-in-spanish.aspx">http://www.careeronestop.org/Videos/CareerVideosinSpanish/career-videos-in-spanish.aspx</a> iPad Friendly: Yes Cost: Free
		CHECK out job opportunities working for the Commonwealth of Pennsylvania.		<a href="http://www.scsc.pa.gov/Job-Seekers/Pages/JobOpportunitiesforGraduates.aspx">http://www.scsc.pa.gov/Job-Seekers/Pages/JobOpportunitiesforGraduates.aspx</a>		Booklets provide an overview of job opportunities for individuals with various education levels through the State Civil Service Commission. iPad Friendly: Yes Cost: Free
		PLAY this game to see what it's like to earn money and support a family in Haiti.	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="https://www.brainpop.com/games/ayitiithec-ostoflife">https://www.brainpop.com/games/ayitiithec-ostoflife</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Use a free online game to explore economics in contemporary Haiti. Learn how poverty is an obstacle and how you can advocate to increase access to education for all. iPad Friendly: No Requires Adobe Flash Player Cost: Free

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<b>Developing a Career Plan</b>	Plan for your future with career research and determine the education needed to reach your goals.  Lesson Objective: Develop a career plan with accompanying education requirements.  Lesson Standards: 15.2.5.F, 15.2.12.F, 15.2.8.F	VISUALIZE the difference education has on what you earn with the career thermometer.	Then EXPLORE the site to learn more about careers, pay, and the level of education required.	<a href="http://www.educationplanner.org/students/career-planning/explore-salary-pay/more-learn-more-earn.shtml">http://www.educationplanner.org/students/career-planning/explore-salary-pay/more-learn-more-earn.shtml</a>		Interactive thermometer graphic showing the connection between learning and earning. iPad Friendly: Yes Cost: Free
		DISCOVER how to find your dream job.	Complete Module 5: "Chart Your Course" and learn more about budgeting. (Registration required)	<a href="https://app.pwcfidnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/5/45900ed6-b770-455e-d875-080b813690c9">https://app.pwcfidnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/5/45900ed6-b770-455e-d875-080b813690c9</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free
		EXPLORE what you might want to do for a living at this website.	FIND work areas in high demand. LIST 3 careers of interest and the education requirements for each.	<a href="http://www.mynextmove.org">http://www.mynextmove.org</a>		Student-friendly website to research career options, salaries and educational requirements. Available in Spanish at <a href="http://www.miproximopaso.org/">http://www.miproximopaso.org/</a> iPad Friendly: Yes Cost: Free
		READ about the top 50 highest paying jobs as ranked by the US Department of Labor.	SELECT an occupation to learn more about it in the Occupation Profile.	<a href="http://www.careerinfonet.org/oview5.asp?Level=Overall">http://www.careerinfonet.org/oview5.asp?Level=Overall</a>		Provides the reader with some of the top income jobs. It can be searched by state and education level; career pages include videos, salary stats, tasks performed etc. iPad Friendly: Yes Cost: Free
		READ UP on some basic guidelines on how to do short and long term career planning.	COMPLETE the exercises to develop a career vision and career plans for the future.	<a href="https://www.livecareer.com/quintessential/career-plan">https://www.livecareer.com/quintessential/career-plan</a>		This article and exercises provide basic guidelines for both short and long term career planning. iPad Friendly: Yes Cost: Free
		PLAY missions 2 and 3 in GeniRevolution to see why you need to invest in yourself.	Requires a free student account	<a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a>		Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free
		FIND colleges that are just right for you by size, location, major, and more.		<a href="https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/college-search-step-by-step">https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/college-search-step-by-step</a>		Answer questions to determine good-fit colleges. iPad Friendly: Yes Cost: Free

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		LEARN from experts everything you need to know about the college admissions process.	Registration is required to access a set of 12 lessons plus videos related to college admissions.	<a href="https://www.unigo.com/curriculum">https://www.unigo.com/curriculum</a>		Set of 12 lessons plus video tutorials related to college admissions. iPad Friendly: Yes Free registration required. Cost: Free
		COMPLETE a questionnaire and get a report of potential careers and colleges.	Registration is required to access the questionnaire.	<a href="http://www.mymajors.com/">http://www.mymajors.com/</a>		Self-Assessment Tool. iPad Friendly: Yes Free registration required. Cost: Free
<b>Getting a Job</b>	Practice for your first job by creating a resume, filling out an application, writing a cover letter, and more.  Lesson Objective: Demonstrate skills to gain employment (i.e., complete a standard job application; create a resume, cover letter, and follow up letter; demonstrate interview skills).  Lesson Standard: 15.2.12.G	CREATE your own resume online.	USE the Puffin Browser since the site requires Adobe Flash.	<a href="http://www.readwritethink.org/files/resources/interactives/resume_generator">http://www.readwritethink.org/files/resources/interactives/resume_generator</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Online tool guides students through the creation of a resume. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		WRITE a strong resume using these suggested components, templates, and sample resumes	BROWSE the sample resumes and use one of the resume templates to write your own	<a href="http://www.gclearnfree.org/resumewriting">http://www.gclearnfree.org/resumewriting</a>		This slide presentation highlights a resume's main components. iPad Friendly: Yes Cost: Free
		READ how to fill out a job application and stand out among hundreds of applicants.		<a href="http://www.wikihow.com/Fill-Out-Job-Application-Forms">http://www.wikihow.com/Fill-Out-Job-Application-Forms</a>		Simple graphics illustrate the 12 steps to prepare for and fill out a job application. iPad Friendly: Yes Cost: Free
		FIND OUT what you'll need to gather to complete a job application form.	REVIEW how to answer job application questions and then TAKE THE QUIZ to test your knowledge.	<a href="http://www.gclearnfree.org/jobsearch/jobapplications">http://www.gclearnfree.org/jobsearch/jobapplications</a>		Tutorial discusses gathering your personal info, getting references plus tips to complete a job application. iPad Friendly: Yes Cost: Free
		WATCH what goes into writing a great resume cover letter in this video.	DEFINE the four elements of an effective cover letter.	<a href="https://www.youtube.com/watch?v=iHl1NZAmAD4&amp;feature=player_embedded">https://www.youtube.com/watch?v=iHl1NZAmAD4&amp;feature=player_embedded</a>		Video (3:34) explains the essential elements in preparing a resume cover letter. Learn the four parts of a cover letter, as well as a review of an actual cover letter that gets the job done. iPad Friendly: Yes Cost: Free
		DEVELOP a resume quickly using the tips, pointers, and templates in this app.		<a href="https://itunes.apple.com/us/app/quick-resume-resumes-builder/id787619884?mt=8">https://itunes.apple.com/us/app/quick-resume-resumes-builder/id787619884?mt=8</a>		App allows users to enter information and create a resume and/or cover letter. iPad Friendly: Yes Cost: Free
		REVIEW an infographic showing helpful tips on the do's and don'ts of interviewing.		<a href="http://theultrainx.com/2012/04/anatomy-job-interview-infographic">http://theultrainx.com/2012/04/anatomy-job-interview-infographic</a>		Infographic containing tips on preparing for a job interview. iPad Friendly: Yes Cost: Free

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		WATCH what NOT TO DO on an interview and how to best prepare for the big day.		<a href="https://www.youtube.com/watch?v=xEbNGvE9COw">https://www.youtube.com/watch?v=xEbNGvE9COw</a>		This video (5:32) looks at interview basics in an entertaining way - good posture, appearance, company knowledge, samples of your work, etc. iPad Friendly: Yes Cost: Free
		COMPARE jobs and career opportunities in an area where you would like to work.		<a href="https://itunes.apple.com/us/app/jobs-by-careerbuilder/id524123670?mt=8">https://itunes.apple.com/us/app/jobs-by-careerbuilder/id524123670?mt=8</a>		App allows users to search for jobs by location, salary, and key word. iPad Friendly: Yes Cost: Free
		WATCH a presenter give high schoolers some real-world advice on job interviews.	ANSWER the question of "What will an employer learn about you on social media?"	<a href="https://www.youtube.com/watch?v=dN24JZTNuGE">https://www.youtube.com/watch?v=dN24JZTNuGE</a>		This video (33:50) has lots of great advice directed at HS students on what to do and what not to do in an interview. iPad Friendly: Yes Cost: Free
		PLAY to solve business problems and keep customers happy at an amusement park.	DISCUSS what valuable skills are emphasized in this game for today's job market.	<a href="https://itunes.apple.com/us/app/ja-success-park/id686191812?mt=8">https://itunes.apple.com/us/app/ja-success-park/id686191812?mt=8</a>		In this app users can be Employee of the Month at JA Success Park™ while learning important job skills to help them succeed in their career. iPad Friendly: Yes Cost: Free
<b>Financing Higher Education</b>	Find out how much higher education costs, ways to pay for it, and how to decide if the investment is worth your time and money.  Lesson Objective: Evaluate costs and financing options associated with post-secondary education.  Lesson Standard: 15.2.5.F, 15.2.8.F, 15.2.12.F	SEARCH for schools based on the things that matter to you and find out their costs, how much their students earn, and more.		<a href="https://collegescorecard.ed.gov/">https://collegescorecard.ed.gov/</a>		College Scorecard from the U.S. Department of Education iPad Friendly: Yes Cost: Free
		LEARN more about paying for higher education including ways to pay and steps to take.		<a href="http://www.educationplanner.org/students/paying-for-school/index.shtml">http://www.educationplanner.org/students/paying-for-school/index.shtml</a>		Education Planner website from the Pennsylvania Higher Education Assistance Agency iPad Friendly: Yes Cost: Free
		ANSWER the questions and find out if you are a "SMART" borrower.		<a href="http://www.mysmartborrowing.org/#intro">http://www.mysmartborrowing.org/#intro</a>		My Smart Borrowing tool from the Pennsylvania Higher Education Assistance Agency iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTION	URL 1	URL 2	NOTES
		EXPLORE the FAFSA financial aid form in this video and get ready for college!	CLICK on Dig Deeper on the 2nd link and EXPLORE resources for college scholarships and grants.	<a href="http://ed.ted.com/featured/9mMpYZ49">http://ed.ted.com/featured/9mMpYZ49</a>		The first step in the financial aid process is the "Free Application for Federal Student Aid" or "FAFSA." The FAFSA can seem like a very confusing application to complete, but this video lesson (9:47) will take you through everything you need to know, step-by-step. iPad Friendly: Yes Cost: Free
		FIND OUT the differences between federal and private student loans.	DOWNLOAD the action guide after reviewing the site.	<a href="https://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/#o1">https://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/#o1</a>		Information and action guide from the Consumer Finance Protection Bureau iPad Friendly: Yes Cost: Free
		LEARN about the financial aid process, types of aid available, and how to apply.		<a href="https://studentaid.ed.gov/sa/">https://studentaid.ed.gov/sa/</a>		Comprehensive website from the federal government on student aid. iPad Friendly: Yes Cost: Free
		COMPARE college costs and financial aid offers from up to three schools.	ADD some information about the schools you're considering to see the financial impact down the road.	<a href="https://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/">https://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/</a>		Tool from the Consumer Finance Protection Bureau iPad Friendly: Yes Cost: Free
		WATCH and LISTEN to the stories of college students saddled with major debt problems.		<a href="https://www.youtube.com/watch?v=uPcSYrPx3Ao">https://www.youtube.com/watch?v=uPcSYrPx3Ao</a>		Video (10:56) explores college debt through the eyes of college students. iPad Friendly: Yes Cost: Free
<b>Taxes</b>	Discover how taxes will affect your take-home pay.  Lesson Objective: Compare factors that affect personal tax liability and take home pay.  Lesson Standards: 11.1.12.E, 15.1.12.M, 15.1.12.Y, 15.6.12.E	TAKE the "Hows of Taxes Tour," 14 IRS tutorials on the basics of preparing taxes.	DETERMINE if you are eligible to electronically file your tax return.	<a href="http://apps.irs.gov/app/understandingTaxes/student/hows_tour.jsp">http://apps.irs.gov/app/understandingTaxes/student/hows_tour.jsp</a>		Tutorial on payroll taxes and federal tax withholdings. iPad Friendly: Yes Available in Spanish. Cost: Free
		WATCH to see what a W-4 form is about and how to fill one out properly for your job.		<a href="https://www.bettermoneyhabits.com/start-out-on-my-own/how-to-fill-out-w4.html">https://www.bettermoneyhabits.com/start-out-on-my-own/how-to-fill-out-w4.html</a>		Video on completing a W-4 form. iPad Friendly: Yes Cost: Free

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		PRACTICE filing taxes online with these different taxpayer scenarios	COMPLETE a W-4 for Mr. Red Owl, a 1040EZ for Cicely King, and a tax return as Monica Lindo dependent.	<a href="http://apps.irs.gov/app/understandingTaxes/student/simulations.jsp">http://apps.irs.gov/app/understandingTaxes/student/simulations.jsp</a>		Several different scenarios are offered about taxes. Students can answer questions and receive feedback on their responses. iPad Friendly: Yes Cost: Free
		LEARN why the amount you withhold on your income taxes makes a difference.		<a href="https://www.youtube.com/watch?v=IBJRcltjmEA">https://www.youtube.com/watch?v=IBJRcltjmEA</a>		Video (1:20) reinforces the benefit of saving the money you are currently having withheld in your paycheck. iPad Friendly: Yes Cost: Free
		CALCULATE the proper dollar amount to be withheld for federal income tax on your W-4.		<a href="http://www.irs.gov/Individuals/IRS-Withholding-Calculator">http://www.irs.gov/Individuals/IRS-Withholding-Calculator</a>		This site provides information and a calculator to help fill out the Employee's Withholding Allowance Certificate (W-4 form). iPad Friendly: Yes Cost: Yes
		ENTER your gross pay and CALCULATE your net pay based on real-world factors.		<a href="https://itunes.apple.com/us/app/paycheck-free/id434363501?mt=8">https://itunes.apple.com/us/app/paycheck-free/id434363501?mt=8</a>		Paycheck Free calculates approximate payroll check from Gross payroll amount, and shows the net paycheck amount, federal withholding tax, social security, medicare, state withholding, state unemployment and state disability (where applicable). iPad Friendly: Yes Cost: Free
		LEARN how more than just taxes come out of a paycheck.	ANALYZE one of your own paychecks and CALCULATE what percentages are withheld.	<a href="https://www.bettermoneyhabits.com/start-out-on-my-own/understanding-your-paycheck.html">https://www.bettermoneyhabits.com/start-out-on-my-own/understanding-your-paycheck.html</a>		Video (5:39) on the components of a paycheck. iPad Friendly: Yes Cost: Free
		PLAY "Refund Rush" to help your clients make the best use of their tax refund.	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="http://financialentertainment.org/play/refundrush.html">http://financialentertainment.org/play/refundrush.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Help clients determine how to split their refunds in this game. iPad Friendly: No Requires Adobe Flash player Cost: Free
<b>Employee Benefits</b>	Research ways that employees benefit from their jobs in addition to being paid.  Lesson objective: Compare compensation plans including benefits offered by employers.  Lesson standard: 15.8.8.Q	LEARN how to compare job offers.	EXPLAIN why picking the job that pays the most money may not always be the best choice.	<a href="http://www.observernews.net/artman/publish/article_001861.shtml">http://www.observernews.net/artman/publish/article_001861.shtml</a>		Basic description of what's in a compensation package. iPad Friendly: Yes Cost: Free

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		READ about take-home vs. gross pay, paycheck deductions, direct deposit, and more.		<a href="http://www.gcflernfree.org/workplacebasics/understanding-your-pay-benefits-and-paycheck/1/">http://www.gcflernfree.org/workplacebasics/understanding-your-pay-benefits-and-paycheck/1/</a>		These slides explain net vs. gross pay, benefits, deductions on a paycheck, parts of a detachable paycheck, and advice on using direct deposit. iPad Friendly: Yes Cost: Free
		CALCULATE total compensation value to see how much a job offer is really worth.		<a href="https://www.calcxml.com/calculators/total-compensation">https://www.calcxml.com/calculators/total-compensation</a>		The compensation calculator helps to illustrate the total compensation package for an employee. iPad Friendly: Yes Cost: Free
		WATCH an expert explain why employee benefits matter when you're choosing a job.		<a href="https://www.youtube.com/watch?t=540&amp;v=e24LTy6qD0k">https://www.youtube.com/watch?t=540&amp;v=e24LTy6qD0k</a>		Video (19:55) provides a detailed descriptions of benefits. iPad Friendly: Yes Cost: Free
		READ about the "real-world" benefits Washington state government employees enjoy.	EXAMINE the "Non-Traditional Benefits," and then decide how you would personally rank them and why.	<a href="http://www.dop.wa.gov/CompClass/JobClassesSalaries/Pages/Benefits.aspx#flexableSpending">http://www.dop.wa.gov/CompClass/JobClassesSalaries/Pages/Benefits.aspx#flexableSpending</a>		Webpage has lengthy list of traditional benefits and non-traditional benefits with links to drill-down for additional explanations and info on specific benefits. iPad Friendly: Yes Cost: Free



## MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
<b>Credit and Its Uses</b>	<p><u>Explore the pros and cons of using credit for different purchases. When is it a good time to use credit?</u></p> <p><u>Lesson Objective:</u> Draw conclusions about the advantages and disadvantages of using credit.</p> <p><u>Lesson Standard:</u> 15.6.12.H</p>	WATCH this video to learn the differences between debit and credit cards.	LIST the pros and cons of debit and credit cards and when it's best to use one or the other.	<a href="https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html">https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html</a>		Differences between debit and credit cards and their pros and cons. Video (8:10) compares credit cards with debit cards. iPad Friendly: Yes Cost: Free
		READ "What is a Credit Card" with in-depth info on choosing a card and using it.		<a href="https://www.nerdwallet.com/blog/nerdscholar/credit-card/">https://www.nerdwallet.com/blog/nerdscholar/credit-card/</a>		Basic overview of credit cards. iPad Friendly: Yes Cost: Free
		READ "Can I Get a Car Loan If I Have No Credit" and learn about financing options.		<a href="http://www.huffingtonpost.com/steve-rhode/can-i-get-a-car-loan-if-i-have-no-credit_b_7025198.html">http://www.huffingtonpost.com/steve-rhode/can-i-get-a-car-loan-if-i-have-no-credit_b_7025198.html</a>		Article highlights why one would use credit. iPad Friendly: Yes Cost: Free
		COMPLETE the "Buy a Car" activity to see if you can afford the car of your dreams.	Use the Explain Everything app to complete and share the worksheet.	Uploaded document available in iTunes U	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	iPad Friendly: Yes Cost: Free
		USE the worksheet to compare auto loans.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.consumerfinance.gov/consumer-tools/auto-loans/">http://www.consumerfinance.gov/consumer-tools/auto-loans/</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Resources from the federal government to help you avoid common pitfalls and understand the total cost of an auto loan. iPad Friendly: Yes Cost: Free
<b>Types of Credit</b>	<p><u>Compare the types of credit that are available and how to responsibly use each kind.</u></p> <p><u>Lesson Objective:</u> Compare types of credit and ways to responsibly use each.</p> <p><u>Lesson Standards:</u> 11.1.9.B, 15.6.12.H, 15.6.12.J, 15.6.8.K, 15.6.12.K</p>	WATCH this teen discuss her "starter" credit card experience with prepaid cards.	DESCRIBE situations where prepaid cards would be a good fit and where they'd have some drawbacks.	<a href="https://www.youtube.com/watch?v=RlolvOpdNpQ">https://www.youtube.com/watch?v=RlolvOpdNpQ</a>		Video (1:38) in which a high school student discusses a "starter" credit card experience with prepaid cards. iPad Friendly: Yes Cost: Free
		WATCH "Giving Credit Cards to Teens" to see if you're ready for such a "life lesson."		<a href="https://www.youtube.com/watch?v=yBiUQ4z_bY">https://www.youtube.com/watch?v=yBiUQ4z_bY</a>		Prepaid cards described in more detail in this video (1:27). iPad Friendly: Yes Cost: Free

MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		FIND OUT what to look for when considering a prepaid card.		<a href="http://www.responsiblelending.org/sites/default/files/uploads/crl-prepaid-card-tips-infographic.png">http://www.responsiblelending.org/sites/default/files/uploads/crl-prepaid-card-tips-infographic.png</a>		Infographic explaining what to look for in a prepaid card. iPad Friendly: Yes Cost: Free
		UNDERSTAND the major differences between debit cards and credit cards in this video.		<a href="https://www.bettermoneyhabits.com/start-out-on-my-own/credit-debit.html">https://www.bettermoneyhabits.com/start-out-on-my-own/credit-debit.html</a>		Which do you choose: debit or credit? Let Better Money Habits video (8:10) helps you understand the difference between debit cards and credit cards in this video. iPad Friendly: Yes Cost: Free
		COMPARE and CONTRAST the differences between credit and debit cards.		<a href="https://www.bettermoneyhabits.com/assets/images/v.2.0/tiles/infographics/pdf/difference-between-debit-and-credit.pdf">https://www.bettermoneyhabits.com/assets/images/v.2.0/tiles/infographics/pdf/difference-between-debit-and-credit.pdf</a>		Infographic explaining the difference between credit and debit cards. iPad Friendly: Yes Cost: Free
		FOLLOW the steps that take place once a credit card is swiped for payment.		<a href="http://www.igrad.com/articles/anatomy-of-credit-card-transaction">http://www.igrad.com/articles/anatomy-of-credit-card-transaction</a>		Infographic explaining what happens when a credit card is used. iPad Friendly: Yes Cost: Free
<b>Credit Rights and Responsibilities</b>	<u>Learn about borrowers' rights and responsibilities.</u> <u>Lesson Objective:</u> <u>Analyze the impact of credit legislation on borrowers' rights and responsibilities.</u> <u>Lesson Standards:</u> <u>11.1.9.D, 11.1.12.D, 15.6.12.L</u>	READ the government pamphlet "Credit and Your Consumer Rights" courtesy of the FTC.		<a href="https://www.consumer.ftc.gov/articles/pdf-0070-credit-and-your-consumer-rights.pdf">https://www.consumer.ftc.gov/articles/pdf-0070-credit-and-your-consumer-rights.pdf</a>		Pamphlet from the Federal Trade Commission explaining consumer credit rights. iPad Friendly: Yes Cost: Free
		REVIEW the 2010 CARD Act that protects consumers from credit card abuses by lenders.	DISCUSS what the major benefits have been from the CARD Act and what more might need to be done.	<a href="http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet">http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet</a>		This CARD Act fact sheet offers a highlight of regulations before and after the passage of the law. iPad Friendly: Yes Cost: Free
		WATCH or read the revealing PBS documentary, "The Secret History of the Credit Card."	EXPLAIN why credit card companies like low minimum monthly payments and why they should be avoided.	<a href="http://www.pbs.org/video/1340904268/">http://www.pbs.org/video/1340904268/</a>	<a href="http://www.pbs.org/wgbh/pages/frontline/shows/credit/etc/script.html">http://www.pbs.org/wgbh/pages/frontline/shows/credit/etc/script.html</a>	The surprising history and clever tactics of an industry few Americans fully understand. iPad Friendly: No Cost: Free
		READ how the new National Credit Assistance Plan benefits consumers using credit.	Then GO TO the 2nd link and LIST the main reasons that such a plan was needed to protect consumers.	<a href="http://www.ag.ny.gov/press-release/ag-schneiderman-announces-groundbreaking-consumer-protection-settlement-three-national">http://www.ag.ny.gov/press-release/ag-schneiderman-announces-groundbreaking-consumer-protection-settlement-three-national</a>	<a href="http://www.creditinfocenter.com/repair/national-consumer-assistance-plan.shtml">http://www.creditinfocenter.com/repair/national-consumer-assistance-plan.shtml</a>	3/9/15 news on new credit rules. iPad Friendly: Yes Cost: Free

MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		EXAMINE a Schumer Box designed to help consumers understand credit card agreements.	FIND other Schumer boxes from local banks or the web; how could these be used to comparison shop?	<a href="http://www.credit.com/credit-law/what-is-a-schumer-box">http://www.credit.com/credit-law/what-is-a-schumer-box</a>		Schumer Box is required on all credit card statements explaining rates, fees and terms in easy-to-read language. iPad Friendly: Yes Cost: Free
		EXPLORE this infographic to understand the credit-related terms on a Schumer Box.		<a href="http://www.nerdwallet.com/blog/nerdscholar/read-schumer-box">http://www.nerdwallet.com/blog/nerdscholar/read-schumer-box</a>		Infographic explaining how to read the Schumer Box. iPad Friendly: Yes Cost: No
<b>Building Credit</b>	<u><a href="#">Investigate how you can obtain and build credit.</a></u>  <u><a href="#">Lesson Objective: Investigate ways to obtain and build credit.</a></u>  <u><a href="#">Lesson Standard: 15.2.12.G</a></u>	READ about the different ingredients that go into the recipe for a top credit score.		<a href="https://www.creditkarma.com/article/types-of-credit">https://www.creditkarma.com/article/types-of-credit</a>		Article explaining different types of credit. iPad Friendly: Yes Cost: Free
		MEET Nadia and find out what happens when she applied for a credit card.	Complete Module 1: "Give Me Some Credit!" and learn more about credit. (Registration required)	<a href="https://app.pwcfdearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/1/458fef02-0643-4133-b1da-b8ff2af7ab8a">https://app.pwcfdearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/1/458fef02-0643-4133-b1da-b8ff2af7ab8a</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free
		LEARN what "co-signing a loan" means and how it can impact you and your co-signer.		<a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cosigner-responsibilities.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cosigner-responsibilities.html</a>		Video (2:16) answers these questions: What does co-signing mean? What are a cosigners responsibilities? If these are questions you have, let Better Money Habits help you understand. iPad Friendly: Yes Cost: Free
		READ "The Best and Worst Ways to Give Your Teen Credit" to consider risks of credit.		<a href="http://www.thefiscaltimes.com/2015/03/19/What-Know-Your-Teen-Gets-Credit-Card">http://www.thefiscaltimes.com/2015/03/19/What-Know-Your-Teen-Gets-Credit-Card</a>		Article highlighting options to give teens access to credit and cites the pros and cons of each. iPad Friendly: Yes Cost: Free
		READ "Is Your Teen Ready For A Credit Card?" and DISCUSS what it means to be ready.		<a href="http://www.investopedia.com/articles/pf/08/credit-card-teen.asp">http://www.investopedia.com/articles/pf/08/credit-card-teen.asp</a>		List of factor to consider when deciding whether teens should have access to credit. iPad Friendly: Yes Cost: Free
		IDENTIFY three simple things to do to improve your credit score in this video.		<a href="https://www.youtube.com/watch?v=EGnIbl94ldw">https://www.youtube.com/watch?v=EGnIbl94ldw</a>		Video (2:04) explains three things that can be done to improve your credit score. iPad Friendly: Yes Cost: Free

MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		WATCH this video on "Understanding How a FICO Credit Score is Determined".		<a href="https://www.youtube.com/watch?v=Hf4BgvN5f_E">https://www.youtube.com/watch?v=Hf4BgvN5f_E</a>		Video (6:00) explains what goes into calculating a credit score. iPad Friendly: Yes Cost: Free
<b>Using Credit in the Real World</b>	<p>Calculate the cost of using different types of credit and loans to make small and large purchases.</p> <p><u>Lesson Objective:</u> Apply concepts of responsible credit use to the purchase of goods and services, including the calculation of the total cost of credit.</p> <p><u>Lesson Standards:</u> 15.6.12.H, 15.6.12.J</p>	GET the fast facts you need to know about credit cards.		<a href="http://www.themint.org/teens/credit-card-facts.html">http://www.themint.org/teens/credit-card-facts.html</a>		Brief explanations of key credit card facts. iPad Friendly: Yes Cost: Free
		WATCH teens discuss the true cost of credit cards without knowing all the facts.				Video (3:08) in which high school students discuss the costs of using a credit card with a classmate who wants to buy an expensive phone and doesn't know all the facts about limits, interest rates, minimum payments etc. iPad Friendly: Yes Cost: Free
		UNDERSTAND vehicle financing if you're planning to buy and own a car or truck.	READ the various sections to understand your options and the process to buy or lease a vehicle.			An FTC website with several sections on vehicle financing - buy versus lease, budgeting for a purchase, having a good credit report, insurance, shopping for the best deal, etc. iPad Friendly: Yes Cost: Free
		CALCULATE how long to pay off a debt with the Credit Card Repayment Calculator.	SEE HOW MANY MONTHS to pay off a credit card with a \$1000 balance, 15% interest rate, and \$50 payment.	<a href="http://www.bankrate.com/calculators/credit-cards/credit-card-payoff-calculator.aspx">http://www.bankrate.com/calculators/credit-cards/credit-card-payoff-calculator.aspx</a>	<a href="http://www.myarmyonesource.com/data/Calculators/Debt_Payoff/DebtPayoff.html">http://www.myarmyonesource.com/data/Calculators/Debt_Payoff/DebtPayoff.html</a>	Credit Card Repayment Calculator iPad Friendly: Yes Cost: Free
		USE amortization tables to calculate loan payments and when a loan is paid off	Be sure to click SHOW AMORTIZATION SCHEDULE to see the entire table of payments, interest, and balances.	<a href="http://www.bankrate.com/calculators/mortgages/amortization-calculator.aspx?s_kwcid=AL!1325!3!105246003008!e!!g!!bankrate+amortization&amp;ef_id=V5JzlgAABDTZOkcQ%3a20160824140614%3as">http://www.bankrate.com/calculators/mortgages/amortization-calculator.aspx?s_kwcid=AL!1325!3!105246003008!e!!g!!bankrate+amortization&amp;ef_id=V5JzlgAABDTZOkcQ%3a20160824140614%3as</a>		Online loan payoff calculator with amortization table. iPad Friendly: Yes Cost: Free

MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		PLAY the "Charge!" shopping game and find out the real cost to buy an item on credit.	Note the option in step 1 to enter your own item and price. Find current APR rates at www.bankrate.com.	<a href="http://senseanddollars.thinkport.org/games/charge/home.html">http://senseanddollars.thinkport.org/games/charge/home.html</a>		Use this calculator to determine the cost of items purchased with credit. iPad Friendly: Yes Cost: Free
		ANSWER seven short questions to check out your "Credit Card IQ."	USE the Puffin Browser app since the site requires Adobe Flash.	<a href="http://www.themint.org/teens/what-is-your-credit-card-iq.html">http://www.themint.org/teens/what-is-your-credit-card-iq.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Short, self-paced online quiz about credit card basics. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		BE PREPARED before you apply for a loan or credit with this handy checklist.		<a href="http://www.handsonbanking.org/library/en/Credit%20Application%20Checklist.pdf">http://www.handsonbanking.org/library/en/Credit%20Application%20Checklist.pdf</a>		Checklis of items lenders typically require of those applying for a loan. iPad Friendly: Yes Cost: Free
		LEARN about the decisions you must make to reach your "home sweet home."	Complete Module 3: "Home Sweet Home" and learn more about home ownership. (Registration required)	<a href="https://app.pwcfidnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/3/45900dbe-a88d-1691-6703-a49eb3e34acf">https://app.pwcfidnearyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/3/45900dbe-a88d-1691-6703-a49eb3e34acf</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free
<b>Credit Reports and Credit Scores</b>	<p><u>Learn how credit reports and credit scores are developed and used.</u></p> <p><u>Lesson Objective:</u> <u>Analyze the parts of a credit report, the factors which influence credit scores, and the use of each.</u></p> <p><u>Lesson Standards:</u> <u>11.1.9.D, 11.1.12.D, 15.6.8.K, 15.6.12.K, 15.6.12.M</u></p>	LEARN why credit reports matter and how to get one for free.		<a href="http://www.consumer.ftc.gov/sites/default/files/videos/downloads/video-0060_check-your-credit-report_480p.mp4">http://www.consumer.ftc.gov/sites/default/files/videos/downloads/video-0060_check-your-credit-report_480p.mp4</a>		Explains Annual Credit Report.com. iPad Friendly: Yes Available in Spanish Cost: Free
		READ answers to some of the most common and important questions about credit scores.		<a href="http://www.federalreserve.gov/creditreports">http://www.federalreserve.gov/creditreports</a>		Answers questions about credit reports and credit scores. iPad Friendly: Yes Cost: Free
		WATCH a music video on AnnualCreditReport.com - the only OFFICIAL free credit report.		<a href="http://www.consumer.ftc.gov/sites/default/files/videos/downloads/video-0029_acr-apartment_480p.mp4">http://www.consumer.ftc.gov/sites/default/files/videos/downloads/video-0029_acr-apartment_480p.mp4</a>		Rock jingle (0:45) about Annual Credit Report.com. iPad Friendly: Yes Cost: Free

MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		EXAMINE this infographic to see what goes into a credit score.		<a href="https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/how-credit-score-is-calculated.html">https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/how-credit-score-is-calculated.html</a>		Infographic on the components of a credit score. iPad Friendly: Yes Cost: Free
		WATCH this video to find out the difference between a credit score and credit report.		<a href="https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/difference-credit-report-credit-score.html">https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/difference-credit-report-credit-score.html</a>		Video (2:46) on difference between credit reports and credit scores. iPad Friendly: Yes Cost: Free
		DISCOVER what is considered a good credit score in this video.		<a href="https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/good-credit-score.html">https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/good-credit-score.html</a>		Video (1:33) on what constitutes a "good" score. iPad Friendly: Yes Cost: Free
		REVIEW what makes up a credit score and the easy steps you can take to improve it.		<a href="https://www.nerdwallet.com/blog/nerdscholar/building-credit-score/">https://www.nerdwallet.com/blog/nerdscholar/building-credit-score/</a>		Video (3:33) explains parts of a credit report and how to improve your credit score. iPad Friendly: Yes Cost: Free
		WATCH these videos to see how certain behaviors can hurt your credit score.		<a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/carrying-a-balance-on-card.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/carrying-a-balance-on-card.html</a>		Set of videos (11:41) on credit scores and what impacts them. iPad Friendly: Yes Cost: Free
<b>Impact of Poor Credit Use</b>	<p><u>Discover the impact credit decisions can have on a person's finances.</u></p> <p><u>Lesson Objective:</u> Analyze and synthesize the effect of positive and negative credit behavior (e.g., bankruptcy, credit counseling, and cost of credit and insurance).</p> <p><u>Lesson Standards:</u> 15.6.8.K, 15.6.12.K, 15.6.12.M</p>	READ "Getting Out of Credit Card Debt" written for young adults in debt trouble.		<a href="http://www.theabcsofcredit.com/images/CSCCE_2010_Website_Content_Getting-out-of-Debt.pdf">http://www.theabcsofcredit.com/images/CSCCE_2010_Website_Content_Getting-out-of-Debt.pdf</a>		Suggestions on how to deal with credit card debt. iPad Friendly: Yes Cost: Free
		LEARN about the drawbacks of personal bankruptcy and outstanding educational loans.	USE the Puffin Browser app to be able to view the video since it requires Adobe Flash.	<a href="http://www.cbsnews.com/videos/bankruptcy-no-option-for-student-loans">http://www.cbsnews.com/videos/bankruptcy-no-option-for-student-loans</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	College graduate speaks about her school loan debt and things that she wished she knew (3:02). iPad Friendly: No - Requires Adobe Flash Player Cost: Free

## MODULE 3: BORROWING MONEY

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		FIND OUT how to get help repaying federal student loans for higher education.		<a href="http://blog.ed.gov/2015/04/student-loan-forgiveness-and-other-ways-the-government-can-help-you-repay-your-loans-3/">http://blog.ed.gov/2015/04/student-loan-forgiveness-and-other-ways-the-government-can-help-you-repay-your-loans-3/</a>		Federal government blog post on ways to get help with loan repayment. iPad Friendly: Yes Cost: Free
		CALCULATE how many months or years it will take to pay off credit card debt.		<a href="https://www.smartaboutmoney.org/Tools/Calculators/Time-to-Take-to-Pay-Off-Credit-Cards">https://www.smartaboutmoney.org/Tools/Calculators/Time-to-Take-to-Pay-Off-Credit-Cards</a>		Calculator helps to figure out how extra credit card or loan payments can save on interest payments. iPad Friendly: Yes Cost: Free
		SEE how a college student, Amanda, amasses \$30,000 credit card debt.	Watch the video and then ANSWER the Discussion Questions found under the Support Materials section.	<a href="http://www.pbslearningmedia.org/resource/fin10_socst_econ_mon_cred_diggdebt/digging-out-of-debt">http://www.pbslearningmedia.org/resource/fin10_socst_econ_mon_cred_diggdebt/digging-out-of-debt</a>		In this video (10:19) from Your Life, Your Money, learn about Amanda McCormick, a college student in Tallahassee, Florida, who went into debt for \$30,000 after getting a few credit cards and using them for her college expenses. Amanda discovers that credit cards are essentially very expensive loans, and if they can not be paid off immediately they should be avoided. She meets with a credit counselor, whose job it is to provide guidance in alleviating debt and repairing credit scores. The video also discusses how credit scores provide a snapshot of a person's credit history and can impact the terms of their borrowing. iPad Friendly: Yes Cost: Free
		PLAY Mission 5 in GeniRevolution to see for yourself if credit is good, bad, or both.	Note: Requires a free student account	<a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a>		Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free
		PLAY Celebrity Calamity and manage a celebrity's cash and credit.	Second link is a web-based version of the game that requires Adobe Flash Player to use.	<a href="https://itunes.apple.com/us/app/celebrity-calamity/id420836581?mt=8">https://itunes.apple.com/us/app/celebrity-calamity/id420836581?mt=8</a>	<a href="http://financialentertainment.org/play/celebritycalamity.html">http://financialentertainment.org/play/celebritycalamity.html</a>	Manage celebrity credit cards and spending in this entertaining game. iPad Friendly: Yes Cost: Free

MODULE 4: FINANCIAL SERVICES							
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES	
Financial Institution Services and Features	<p><u>Learn about the types of products and services offered by banks and credit unions such as checking and saving accounts and online banking.</u></p> <p><u>Lesson Objective: Investigate financial institution services and the associated features (e.g., checking accounts, loans, interest rates, saving accounts, FDIC insurance).</u></p> <p><u>Lesson Standards: 11.1.9.B, 15.2.12.G, 15.6.12.I</u></p>	KNOW the ten questions to ask before deciding if an account is right for you.	RESEARCH account offerings in your area and COMPARE how they answer these ten questions.	<a href="https://www.bettermoneyhabits.com/start-out-on-my-own/choosing-bank-account-questions.html">https://www.bettermoneyhabits.com/start-out-on-my-own/choosing-bank-account-questions.html</a>		10 Questions to ask before opening an account. iPad Friendly: Yes Cost: Free	
		EXPLORE the options available through online banking in these nine short videos.	DISCUSS the features you think people would use most often and would help in sticking to a budget.	<a href="https://www.dollar.bank/Personal/Banking/Online-Services/Online-Banking/Demo.aspx">https://www.dollar.bank/Personal/Banking/Online-Services/Online-Banking/Demo.aspx</a>		9 Videos that demonstrate the features of Dollar Bank's online banking service. iPad Friendly: Yes Cost: Free	
		DISCOVER what features to consider when choosing a checking account.		<a href="http://guides.wsj.com/personal-finance/banking/how-to-select-a-checking-account">http://guides.wsj.com/personal-finance/banking/how-to-select-a-checking-account</a>		A guide to finding and selecting the best checking account for you. iPad Friendly: Yes Cost: Free	
		LEARN from this tutorial how to open and manage a checking account.		<a href="http://www.gclearnfree.org/moneybasics/managing-a-checking-account/1/">http://www.gclearnfree.org/moneybasics/managing-a-checking-account/1/</a>		Explanation of opening account, write checks, filling out deposit and withdrawal slips. iPad Friendly: Yes Cost: Free	
		GET COACHED through the entire process of selecting and using a checking account		<a href="http://anytime.cuna.org/12508/checking/001_005_002.html">http://anytime.cuna.org/12508/checking/001_005_002.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	This quick guide coaches you to open a checking account, write checks, watch balances and track withdrawals to avoid bouncing checks. iPad Friendly: No Requires Flash;loses some functionality on an iPad; find tutorial transcript at <a href="http://anytime.cuna.org/12508/checking/pdf/transcript.pdf">http://anytime.cuna.org/12508/checking/pdf/transcript.pdf</a> Cost: Free"	
		PRACTICE using an ATM in this realistic simulation.	WRITE DOWN the safe ATM practices covered and EXPLAIN why they are important.		<a href="http://www.gclearnfree.org/edlall/atm/1/">http://www.gclearnfree.org/edlall/atm/1/</a>		Interactive steps from inserting an ATM card and entering your PIN to checking your balance and withdrawing cash. Safe ATM practices are also covered. iPad Friendly: No - Requires Flash Player Cost: Free



MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		LEARN how FDIC insurance works to protect your deposits.		<a href="https://www.youtube.com/watch?v=i27z3VluaUo">https://www.youtube.com/watch?v=i27z3VluaUo</a>		Video (3:30) overview of the FDIC system, \$250K insurance coverage and what type of accounts qualify for such coverage. iPad Friendly: Yes Cost: Free
		SEE how the FDIC protects people from losing their deposits at a failed Chicago bank.		<a href="https://www.youtube.com/watch?v=TAE8i40A5uI">https://www.youtube.com/watch?v=TAE8i40A5uI</a>		Video (13:19) brings concept of FDIC insurance to life as "60 Minutes" reports on how the FDIC moves in to take over a failed Chicago bank. iPad Friendly: Yes Cost: Free
		LEARN how to balance a checkbook using a register.		<a href="http://www.themint.org/kids/tracking-your-checking-account.html">http://www.themint.org/kids/tracking-your-checking-account.html</a>		Information about tracking expenses in a checkbook register. iPad Friendly: Yes Cost: Free
		PRACTICE balancing a checkbook with this online activity.	USE the Puffin Browser app to be able to complete the activity since it requires Adobe Flash.	<a href="http://www.themint.org/kids/get-some-practice.html">http://www.themint.org/kids/get-some-practice.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Practice entering 10 transactions into a checkbook register. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		USE this link to print out the previous activity "Balancing Your Checkbook".		<a href="http://www.themint.org/pdf/activity_Balancing_Your_Checking_Account.pdf">http://www.themint.org/pdf/activity_Balancing_Your_Checking_Account.pdf</a>		PDF version of checkbook practice activity iPad Friendly: Yes Cost: Free
		PRINT and FILL OUT a worksheet version of the WRITE A CHECK activity.		<a href="http://www.themint.org/pdf/activity_Writing_A_Check.pdf">http://www.themint.org/pdf/activity_Writing_A_Check.pdf</a>		PDF version of check writing activity
		WRITE A CHECK to buy a pair of jeans in this online simulation.	LIST the six simple steps to correctly write a check.	<a href="http://www.themint.org/kids/writing-a-check.html">http://www.themint.org/kids/writing-a-check.html</a>		Practice writing a check to buy a pair of jeans. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		REVIEW this app's individual lessons on credit cards, checking, and savings accounts.	Then TAKE THE SHORT QUIZZES to see if you're a financial guru.	<a href="https://itunes.apple.com/us/app/boof-college-edition/id905470965?mt=8">https://itunes.apple.com/us/app/boof-college-edition/id905470965?mt=8</a>		App with lessons on checking accounts, savings accounts, and credit cards. Includes short quizzes. iPad Friendly: Yes Cost: Free

MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		WATCH the online banking demonstration and get PRACTICE PAYING BILLS online.	USE the Puffin Browser app to complete the demo since it requires Adobe Flash.	<a href="http://content.pnmc.com/live/pnc/personal/OLBDemo/sgtour.html">http://content.pnmc.com/live/pnc/personal/OLBDemo/sgtour.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	Demonstrates the major features of using an online bank - creating an online account, accessing accounts, paying bills and transferring monies. iPad Friendly: No Requires Adobe Flash Player Cost: Free
<b>Banks, Credit Unions, and Federal Reserve System</b>	<p><u>Find out how depository financial institutions operate and the differences between them.</u></p> <p><u>Lesson Objective:</u> Compare advantages and disadvantages of using various depository financial institutions and the electronic handling of money.</p> <p><u>Lesson Standards:</u> 11.1.9.B, 11.1.12.F</p>	LEARN the inner workings of banks and see how they put your savings account to work.		<a href="https://www.bettermoneyhabits.com/personal-banking/basics-of-banking-industry/understanding-basics-of-banking.html">https://www.bettermoneyhabits.com/personal-banking/basics-of-banking-industry/understanding-basics-of-banking.html</a>		What happens to your money after you put it in the bank? Join Sal Khan inside a bank's balance sheet to see how your savings goes to work and how you may benefit. iPad Friendly: Yes Cost: Free
		READ "Choose the Best Bank for You" citing the pros and cons of four major options.	INTERVIEW relatives to find out how they went about choosing their current bank or credit union.	<a href="http://www.consumerreports.org/banks-credit-unions/choose-the-best-bank-for-you/">http://www.consumerreports.org/banks-credit-unions/choose-the-best-bank-for-you/</a>		Consumer Reports article "Choose the Best Bank for You" (dated 12/4/2015) highlights the pros/cons of various banking options including "Mega-Banks," credit unions, online banks, and small regional/community banks. iPad Friendly: Yes Cost: Free
		LISTEN to the Money Girl help you decide between choosing a bank or credit union.		<a href="http://www.quickanddirtytips.com/money-finance/saving-spending/bank-or-credit-union%E2%80%9494which-is-better">http://www.quickanddirtytips.com/money-finance/saving-spending/bank-or-credit-union%E2%80%9494which-is-better</a>		Podcast (8:32) with information on choosing between banks and credit unions.
		WATCH the music video about banks and credit unions set to a rap beat.	MAKE A POSTER that compares and contrasts the features of banks, credit unions, and check cashers.	<a href="https://youtu.be/lhrD4iTiMWQ">https://youtu.be/lhrD4iTiMWQ</a>		This video explores the different banking scenarios by comparing the features of banks, credit unions and check cashers. Students will learn the formula for calculating interest based on a given set of factors. Find the lyrics and a printable work packet at: <a href="https://www.flocabulary.com/unit/banking/">https://www.flocabulary.com/unit/banking/</a> (login required) iPad Friendly: Yes Cost: Free

MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		COMPARE banks and credit unions before you decide where to open an account.		<a href="https://www.thebalance.com/banks-vs-credit-union-315399">https://www.thebalance.com/banks-vs-credit-union-315399</a>		Article explaining the difference between banks and credit unions. iPad Friendly: Yes Cost: Free
		COMPLETE a worksheet to select a bank or credit union that best meets your needs.	FIND two places to bank and use the info on their websites to compare six key selection criteria.	<a href="http://www.econedlink.org/lessons/docs_lessons/691_bankcriteria1.pdf">http://www.econedlink.org/lessons/docs_lessons/691_bankcriteria1.pdf</a>		A step by step worksheet with criteria for selecting the best financial institution. Print out worksheet to complete. iPad Friendly: Yes Cost: Free
		HEAR the Money Girl explain Internet-only banks plus tips to prevent identity theft.		<a href="http://www.quickanddirtytips.com/money-finance/saving-spending/3-top-online-banks-and-8-banking-security-tips">http://www.quickanddirtytips.com/money-finance/saving-spending/3-top-online-banks-and-8-banking-security-tips</a>		Podcast and article on internet banking and preventing identity theft when banking online. iPad Friendly: Yes Cost: Free
		REVIEW the Online Bank Comparison Chart referred to in the Money Girl podcast.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.econedlink.org/lessons/docs_lessons/691_bankcriteria1.pdf">http://www.econedlink.org/lessons/docs_lessons/691_bankcriteria1.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	A step by step worksheet with criteria for selecting the best financial institution. Print out worksheet to complete. iPad Friendly: Yes Cost: Free
		WATCH debit and credit cards battle it out in the financial fight of the century.	EXPLAIN the pros and cons of each type of card. Which builds credit? Which avoids overspending?	<a href="https://www.youtube.com/watch?v=B9WZyWaGa50">https://www.youtube.com/watch?v=B9WZyWaGa50</a>		Short video (2:20) of the debit and credit card differences told in a lighthearted way. iPad Friendly: yes Cost: Free
		LISTEN to how a teacher got into big debt with credit cards and poor shopping habits.		<a href="https://moneysmart.fdic.gov/wp-content/uploads/2013/06/FDIC_MSPN_4-4.mp3">https://moneysmart.fdic.gov/wp-content/uploads/2013/06/FDIC_MSPN_4-4.mp3</a>		Podcast (17:46) explains problems with poor spending habits, too many cards, paying only the monthly minimum, etc. iPad Friendly: Yes Cost: Free
		MAKE SMART DECISIONS on when to use debit or credit cards and spend money wisely.		<a href="https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html">https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html</a>		Differences between debit and credit cards and their pros and cons. Video (8:10) compares credit cards with debit cards. iPad Friendly: Yes Cost: Free

MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		LEARN why you should shop around for a financial institution and what fees to avoid.		<a href="http://www.consumerreports.org/cro/magazine/2012/02/bank-accounts/index.htm">http://www.consumerreports.org/cro/magazine/2012/02/bank-accounts/index.htm</a>		A video (1:45) and article on shopping around for a financial institution that fits your needs. iPad Friendly: Yes Cost: Free
<b>Non-Depository Financial Services (i.e., payday loans, check cashing, rent-to-own)</b>	<p><u>Research what makes some financial services more expensive than others including payday loans, check cashing services, and rent-to-own.</u></p> <p><u>Lesson Objective:</u> <u>Assess the impact of using high-cost, non-depository financial service providers (e.g., payday lenders, money transmitters, rent-to-own, pawnshops).</u></p> <p><u>Lesson Standards:</u> <u>11.1.12.F.</u></p>	WATCH this video to see how payday loans can lead to high fees and interest charges.		<a href="http://www.consumer.ftc.gov/media/video-0078-payday-lending">http://www.consumer.ftc.gov/media/video-0078-payday-lending</a>		Video (1:16) explains how a \$500 payday loan keeps adding more and more fees to become a really expensive loan. Available in Spanish. iPad Friendly: Yes Cost: Free
		WATCH how payday lenders, pawn shops, check cashers, and prepaid cards work.	CREATE a chart listing the pros and cons of payday lenders, pawn shops, and check cashers.	<a href="https://www.youtube.com/watch?v=EgBeHrDOOn8">https://www.youtube.com/watch?v=EgBeHrDOOn8</a>		Video (5:24) from Federal Reserve Bank of St. Louis examines the costs and benefits of using alternative financial services, as well as of going to a bank or credit union. iPad Friendly: Yes Cost: Free
		LEARN about small dollar loans from banking alternatives and their pros and cons.	LIST the advantages of installment loans over the other types of loans discussed in this report.	<a href="http://www.moneyskill.org/Portals/0/Resources/Understanding_Small_Dollar_Loans-8PGS.PDF">http://www.moneyskill.org/Portals/0/Resources/Understanding_Small_Dollar_Loans-8PGS.PDF</a>		8 page pamphlet (PDF file format) from AFSA Education Foundation that explains how small dollar loans from banking alternative works iPad Friendly: Yes Cost: Free
		READ an article on high fees of check cashing outlets versus banks and credit unions.		<a href="http://consumerfed.org/pdfs/CFA_2006_Check_Cashing_Study111506.pdf">http://consumerfed.org/pdfs/CFA_2006_Check_Cashing_Study111506.pdf</a>		Lengthy detailed report on how consumers pay over 380% interest charges for cash checking outlets. iPad Friendly: yes Cost: Free

MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		WATCH teens discuss the key benefits of a bank over a check cashing service.		<a href="https://www.youtube.com/watch?v=ApFXYZqE004">https://www.youtube.com/watch?v=ApFXYZqE004</a>		Video (3:14) in which young people discuss advantages of banks over other check cashing services. iPad Friendly: Yes Cost: Free
		PLAY Mission7 GeniRevolution so our heros learn the value of banks and credit unions.	Note: Requires a free student account	<a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a>		Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free
		HEAR a podcast on payday loan costs and better less expensive options to consider.		<a href="http://www.consumer.ftc.gov/sites/default/files/audio/downloads/audio-0057_payday-loans_hq.mp3">http://www.consumer.ftc.gov/sites/default/files/audio/downloads/audio-0057_payday-loans_hq.mp3</a>		Podcast (1:00) on payday loans. Use this download version as a Flash alternative: audio-0057_payday-loans_hq.mp3. Also available in Spanish. iPad Friendly: Yes Cost: Free
		WATCH a report on how payday loans work and less costly alternatives to consider.		<a href="https://www.youtube.com/watch?v=ZVWvd-2wCtM">https://www.youtube.com/watch?v=ZVWvd-2wCtM</a>		Video (6:29) from NCAU explains how payday loans work, highlights important features consumers should be aware of and alternatives consumers should consider. iPad Friendly: Yes Cost: Free
		HEAR Miranda's story on how payday loans can lead to getting stuck in high-cost debt.		<a href="http://www.npr.org/2015/03/26/395421117/payday-loans-and-endless-cycles-of-debt-targeted-by-federal-watchdog">http://www.npr.org/2015/03/26/395421117/payday-loans-and-endless-cycles-of-debt-targeted-by-federal-watchdog</a>		March 2015 audio (3:40) report on payday lenders. iPad Friendly: Yes Cost: Free
		SEE why Consumer Reports says to "be cautious of rent-to-own deals."	GET BEHIND THE NUMBERS and understand why it's a costly option with the 2nd link.	<a href="http://www.consumerreports.org/cro/news/2015/07/be-cautious-of-rent-to-own-deals/index.htm">http://www.consumerreports.org/cro/news/2015/07/be-cautious-of-rent-to-own-deals/index.htm</a>	<a href="http://www.consumerreports.org/cro/money/shopping/rentacenter/overview/index.htm">http://www.consumerreports.org/cro/money/shopping/rentacenter/overview/index.htm</a>	Video (2:09) and article from Consumer Reports on being cautious of rent-to-own deals. iPad Friendly: Yes Cost: Free
		WATCH how rent-to-own shoppers pay over 3 times the regular sales price for an item.		<a href="https://www.youtube.com/watch?v=ObzdrjhEk-M">https://www.youtube.com/watch?v=ObzdrjhEk-M</a>		Video (8:15) explores pricing with 300% interest rates. iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		GET THE MATH on why rent-to-own can mean a bad deal like a \$200 TV costing over \$700.		<a href="https://www.wisc-online.com/learn/formal-science/mathematics/abm3702/what-i-want-nowthe-hidden-costs-of-rent-to-own">https://www.wisc-online.com/learn/formal-science/mathematics/abm3702/what-i-want-nowthe-hidden-costs-of-rent-to-own</a>		Slides explain how rent-to-own works and the math behind a \$200 TV costing over \$700. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		WATCH the video to see why those tax refund anticipation loans can cost you dearly!		<a href="https://www.youtube.com/watch?v=9PohyhQOVxA">https://www.youtube.com/watch?v=9PohyhQOVxA</a>		Video (9:26) explains how rapid refund loans target lower income people. iPad Friendly: Yes Cost: Free
		READ a first-person account on pawning a wedding ring and fees paid to get it back.		<a href="http://money.howstuffworks.com/pawnshop.htm">http://money.howstuffworks.com/pawnshop.htm</a>		Good math example on effective interest rates. iPad Friendly: Yes Cost: Free
		UNDERSTAND how pawn shops charge high interest rates and are a poor way to get cash.		<a href="http://www.nolo.com/legal-encyclopedia/disadvantages-pawnshop-loans.html">http://www.nolo.com/legal-encyclopedia/disadvantages-pawnshop-loans.html</a>		Brief article on how pawn shops work and the cons of pawnshop loans. iPad Friendly: Yes Cost: Free
		LEARN how to detect and avoid various predatory loan practices.		<a href="http://www.dobs.pa.gov/Documents/Publications/Brochures/Easy%20Money%20Handout.pdf">http://www.dobs.pa.gov/Documents/Publications/Brochures/Easy%20Money%20Handout.pdf</a>		PA Dept of Banking and Securities handout on how consumers can recognize and avoid various predatory loan practices, including so-called "payday loans" and auto title loans. iPad Friendly: Yes Cost: Free
<b>Financial Scams and Identity Theft</b>	<u><a href="#">Explore ways to prevent identity theft and keep from becoming a victim of a financial scam.</a></u>  <u>Lesson Objective:</u> <u>Employ strategies to minimize susceptibility to and recover from financial scams and identity theft.</u>  <u>Lesson Standards:</u> <u>15.6.8.M, 15.6.12.M</u>	VIEW this video on "ATM Skimming" crimes and what you can do to protect yourself.		<a href="https://www.youtube.com/watch?v=N5IXANgr6Co">https://www.youtube.com/watch?v=N5IXANgr6Co</a>		News report video (3:25) explains skimming and the ways to avoid being a victim. iPad Friendly: Yes Cost: Free
		GET safety tips on how to use your ATM card securely and avoid getting ripped off.		<a href="https://www.ussfcu.org/pdf/NAFCU/SF58_ATM_Safety_Tips.pdf">https://www.ussfcu.org/pdf/NAFCU/SF58_ATM_Safety_Tips.pdf</a>		Flyer on what to do when you're at an ATM. iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		BUILD UP protection points to keep you and your most valuable possessions safe.	COMPLETE Module 8 "Build Your Defenses" to learn more on saving & investing. (Registration required)	<a href="https://app.pwcfdnearmyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/8/4590131b-cab9-31e7-23de-864ddb3f4d86">https://app.pwcfdnearmyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/8/4590131b-cab9-31e7-23de-864ddb3f4d86</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free
		READ how folks got scammed giving their checking account info over the phone.	LIST what can be done to detect and prevent such scams.	<a href="http://www.consumer.ftc.gov/articles/0196-automatic-debit-scams">http://www.consumer.ftc.gov/articles/0196-automatic-debit-scams</a>		Shows how some bad telemarketers are adding fake charges and debiting your bank account; strategies on how to handle them. iPad Friendly: yes Cost: Free
		WATCH this video about money wiring scams and how to keep your guard up!	EXPLAIN how you would handle a caller who said you needed to wire cash to claim your special prize.	<a href="https://www.youtube.com/watch?v=c7PEPW09b58">https://www.youtube.com/watch?v=c7PEPW09b58</a>		Five different wiring scams are discussed in this video (1:30) along with short advice to do some investigation before falling for a scam. iPad Friendly: Yes Cost: Free
		APPLY these five easy suggestions in your everyday routine to avoid ID theft.		<a href="https://www.youtube.com/watch?v=lp_8cvNm_vE&amp;feature=youtu.be">https://www.youtube.com/watch?v=lp_8cvNm_vE&amp;feature=youtu.be</a>		Video (1:25) in which five ways to protect your personal information are described. iPad Friendly: Yes Cost: Free
		LEARN the five signs that a teen may be a victim of identity theft.	ENSURE that you don't show any of these signs. DISCUSS what can be done to better protect youth.	<a href="https://www.bettermoneyhabits.com/teaching-high-school-kids-money/5-signs-your-teen-is-victim-of-identity-theft.html">https://www.bettermoneyhabits.com/teaching-high-school-kids-money/5-signs-your-teen-is-victim-of-identity-theft.html</a>		Find if your teen has been a victim of identity theft by learning the five red flags to watch in this article from Better Money Habits. iPad Friendly: Yes Cost: Free
		WATCH this video on ways to REPORT and RECOVER from ID theft.		<a href="https://www.youtube.com/watch?v=z9vfcCmh7Qk">https://www.youtube.com/watch?v=z9vfcCmh7Qk</a>		Video (1:13) in which the three steps to take if you're an ID theft victim are outlined. iPad Friendly: Yes Cost: Free
		DISCOVER tips on avoiding fraud, scams, and cyber-threats.		<a href="https://www.youtube.com/watch?v=3Zlfy7_97Vc">https://www.youtube.com/watch?v=3Zlfy7_97Vc</a>		Video (3:01) in which tips to avoid fraud, scams and cyber-threats are explained. iPad Friendly: Yes Cost: Free
		LEARN how to report frauds and scams by filing a complaint with the FTC.		<a href="https://www.consumer.ftc.gov/media/video-0054-how-file-complaint">https://www.consumer.ftc.gov/media/video-0054-how-file-complaint</a>		Video (1:36) about reporting frauds and scams. iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		READ about ID theft, job scams, money wiring scams, and scams against immigrants.		<a href="http://www.consumer.gov/section/scams-and-identity-theft">http://www.consumer.gov/section/scams-and-identity-theft</a>		Written in very simple language on how to avoid and recover from ID Theft, job scams, money wiring scams and scams against immigrants. iPad Friendly: Yes Cost: Free
		PLAY a game to test your knowledge about ID theft and win back your identity.		<a href="http://www.igrad.com/games/id-theft-face-off.aspx">http://www.igrad.com/games/id-theft-face-off.aspx</a>		Answer questions to get your ID back. Available in Spanish iPad Friendly: No requires Adobe Flash Player Cost: Free
		WATCH this man-on-the-street survey and GET some smart tips on avoiding ID theft.	DISCUSS why one group said it takes 132 days to report theft and what can be done about it.	<a href="https://www.youtube.com/watch?v=d0YnADmt6Oc">https://www.youtube.com/watch?v=d0YnADmt6Oc</a>		Video (0:30) geared to youth with man-on-the-street survey and quick advice - - check your statements, shred documents, and write "ask for ID" on your credit card. iPad Friendly: Yes Cost: Free
		LEARN how your information is shared when you're online and how to protect yourself.		<a href="http://www.consumer.ftc.gov/media/video-0022-sharing-information-day-your-life">http://www.consumer.ftc.gov/media/video-0022-sharing-information-day-your-life</a>		Video (1:40) on how your information is captured and shared throughout a typical day. iPad Friendly: Yes Cost: Free
		PLAY "Spam Scam Slam" and see if you can avoid spam, phony email offers, and scams.		<a href="http://www.consumer.ftc.gov/media/game-0012-spam-scam-slam">http://www.consumer.ftc.gov/media/game-0012-spam-scam-slam</a>		Game questions on how to avoid spam and phony email offers. iPad Friendly: No requires Adobe Flash Player Cost: Free
		TAKE this short quiz from the FDIC to see how well your scam-radar works!		<a href="https://www.fdic.gov/about/learn/learning/scamsquiz.html">https://www.fdic.gov/about/learn/learning/scamsquiz.html</a>		Four short questions on online auctions and email offers that sound too good to be true. iPad Friendly: Yes Cost: Free
		PLAY "Con 'Em If You Can" and learn how people can become victims of fraud.	LIST the types of persuasion tactics used to commit financial fraud and how to keep your guard up.	<a href="https://itunes.apple.com/us/app/con-em-if-you-can/id923372242?mt=8">https://itunes.apple.com/us/app/con-em-if-you-can/id923372242?mt=8</a>	<a href="http://www.conemifyoucan.org/">http://www.conemifyoucan.org/</a>	Fun and interactive strategy game developed by the FINRA Investor Education Foundation and D2D Fund to help players learn how to spot and avoid investment fraud. The game turns the tables and casts players as the fraudster. iPad Friendly: App, Yes. Web version requires Adobe Flash Player Cost: Free
		GET AN UPDATE on the latest frauds out there and how to avoid becoming a victim.		<a href="http://www.consumerjungle.org/fraud">http://www.consumerjungle.org/fraud</a>		Interactive list and explanations of all types of fraud. iPad Friendly: Yes Cost: Free



MODULE 4: FINANCIAL SERVICES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS (max cc = 100)	URL 1	URL 2	NOTES
		LEARN what do to if someone steals your identity in this video.		<a href="https://www.youtube.com/watch?v=Z-ezxVOINTM">https://www.youtube.com/watch?v=Z-ezxVOINTM</a>		Video (1:36) explains what to do if someone steals your identity. iPad Friendly: yes Cost: Free
		EXPLORE this government website on reporting ID theft and making a recovery plan.	DETERMINE what info you would need to complete the 4 step recovery plan.	<a href="https://www.identitytheft.gov/">https://www.identitytheft.gov/</a>		FTC's one-stop resource for identity theft victims offering checklists and sample letters to guide consumers through the recovery process. iPad Friendly: Yes Cost: Free
		SPOT scams and frauds going on in your area and the USA at large with this live map.	CREATE a PSA that alerts the public to the most common problems in your area and how to avoid them.	<a href="https://www.bbb.org/scamtracker/us/">https://www.bbb.org/scamtracker/us/</a>		Better Business Bureau website displays a live map of scams and frauds as reported by victims. Users can drill down to a local area and read details on such reports. iPad Friendly: yes Cost: Free

**MODULE 5: RISK MANAGEMENT AND INSURANCE**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
<b>Risk Management</b>	Explore ways to manage risk including avoiding it, reducing it, retaining it, and transferring it.  Lesson Objective: Apply concepts of risk management.  Lesson Standards: 11.1.9.B, 11.1.12.B	READ the definition and WATCH the video to learn about emergency funds.		<a href="http://www.investopedia.com/terms/e/emergency_fund.asp">http://www.investopedia.com/terms/e/emergency_fund.asp</a>		Video (1:10) with definition and explanation of an emergency fund. iPad Friendly: Yes Cost: Free
		CALCULATE what you must do to establish your emergency fund.		<a href="http://www.practicalmoneyskills.com/calculators/calculate/emergencyFund.php?calcCategory=family">http://www.practicalmoneyskills.com/calculators/calculate/emergencyFund.php?calcCategory=family</a>		Determine what you should have put aside for emergencies. May require teacher direction. iPad Friendly: Yes Cost: Free
		DEFINE risk and ways to manage it after watching this video of high school students.	Then COMPLETE the "What's Risk Got To Do With It?" worksheet.	<a href="http://www.scholastic.com/nextgeneration/videos.htm">http://www.scholastic.com/nextgeneration/videos.htm</a>		Video (2:30) in which high school students discuss risk and ways to manage it. iPad Friendly: Yes Cost: Free
		APPLY what you saw in the video and complete the worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.scholastic.com/nextgeneration/pdf/Risk_Whats-Risk-Got-to-Do-with-It.pdf">http://www.scholastic.com/nextgeneration/pdf/Risk_Whats-Risk-Got-to-Do-with-It.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Accompanying worksheet to previous video. Print out PDF worksheet to complete. iPad Friendly: yes Cost: Free
		COMPLETE this quiz and TEST your knowledge on the risk and insurance relationship.		<a href="http://www.scholastic.com/nextgeneration/quiz/risk/index.htm">http://www.scholastic.com/nextgeneration/quiz/risk/index.htm</a>		Test knowledge of Risk. iPad Friendly: Yes Cost: Free
		CHECK your answers on the previous quiz about risk and insurance costs.		<a href="http://www.scholastic.com/nextgeneration/pdf/LF_Quiz_Teacher-risk-answer.pdf">http://www.scholastic.com/nextgeneration/pdf/LF_Quiz_Teacher-risk-answer.pdf</a>		Answers to the "Risk" quiz. iPad Friendly: Yes Cost: Free
		READ what factors put teen drivers at most risk.	DISCUSS how deaths and injuries resulting from crashes involving teen drivers can be prevented.	<a href="http://www.cdc.gov/motorvehiclesafety/teen_drivers/teendrivertsfactsheet.html">http://www.cdc.gov/motorvehiclesafety/teen_drivers/teendrivertsfactsheet.html</a>		Article on risk factors for teen drivers. iPad Friendly: Yes Cost: Free
		UNDERSTAND the impact of using safety belts to save lives and reduce injuries.		<a href="http://www.cdc.gov/motorvehiclesafety/pdf/seatbelts/restraint_use_in_pa.pdf">http://www.cdc.gov/motorvehiclesafety/pdf/seatbelts/restraint_use_in_pa.pdf</a>		Fact sheet on Pennsylvania seat belt use laws. iPad Friendly: Yes Cost: Free
		PLAY "Little Dream Home" to manage household finances and keep everyone happy.		<a href="https://itunes.apple.com/us/app/iambfam/id482745546?mt=8">https://itunes.apple.com/us/app/iambfam/id482745546?mt=8</a>		Little Dream Home is a real-time simulation game where you manage your household and compete with your friends to see who can keep their little virtual family the happiest! iPad Friendly: Yes Cost: Free

**MODULE 5: RISK MANAGEMENT AND INSURANCE**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
<p><b>Importance of Insurance</b></p>	<p><u>Develop a compelling argument for why people should buy insurance.</u></p> <p><u>Lesson Objective:</u> Develop a logical argument to justify the purpose and importance of insurance.</p> <p><u>Lesson Standards:</u> 11.1.9.B, 11.1.12.B, 15.6.8.N</p>	<p>DETERMINE what types of insurance make sense for you at different stages in life.</p>	<p>EXPLAIN the differences between life insurance, disability insurance, and long term care insurance.</p>	<p><a href="http://www.lifehappens.org/insurance-overview">http://www.lifehappens.org/insurance-overview</a></p>		<p>Articles and videos on insurance needs depending on whether you are single, young family, established family, empty nesters or a business. iPad Friendly: Yes Cost: Free</p>
		<p>WATCH award-winning videos created by high school students on safe driving habits.</p>		<p><a href="http://www.teendrive365inschool.com/teens/video-archive">http://www.teendrive365inschool.com/teens/video-archive</a></p>		<p>Short videos address texting, distracted driving, seatbelts, etc. iPad Friendly: Yes Cost: Free</p>
		<p>REVIEW the infographic "TEEN DRIVING 101 7 EYE-OPENING FACTS."</p>		<p><a href="http://www.insureuonline.org/auto_teen_driving_infographic.pdf">http://www.insureuonline.org/auto_teen_driving_infographic.pdf</a></p>		<p>Infographic with 7 eye-opening facts about teen drivers. iPad Friendly: Yes Cost: Free</p>
		<p>MEET Maya and learn about the surprises she faced after getting her first car.</p>	<p>COMPLETE Module 2: "The Cost of Risk" and learn more about insurance. (Registration required)</p>	<p><a href="https://app.pwcfdnearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/2/458ff5dc-9fe3-9e21-b015-24716d59e401">https://app.pwcfdnearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/2/458ff5dc-9fe3-9e21-b015-24716d59e401</a></p>		<p>Interactive self-paced module. iPad Friendly: Yes Cost: Free</p>
		<p>LEARN what types of auto insurance and coverage you may need in this 6 minute video.</p>		<p><a href="https://www.youtube.com/watch?v=q35RzY8qtZg">https://www.youtube.com/watch?v=q35RzY8qtZg</a></p>		<p>Video (5:48) addresses high school students about types of auto insurance in a concise, impartial and friendly manner with advice if in an accident. iPad Friendly: Yes Cost: Free</p>
		<p>PLAY Mission 16 of GeniRevolution to help Lamar identify his critical insurance needs.</p>	<p>Note: Requires a free student account</p>	<p><a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a></p>		<p>Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free</p>
		<p>PLAY GEICO Tricky Traffic and TEST your driving skills and road safety knowledge.</p>		<p><a href="https://itunes.apple.com/us/app/geico-tricky-traffic/id548671541?mt=8">https://itunes.apple.com/us/app/geico-tricky-traffic/id548671541?mt=8</a></p>		<p>Interactive game on driving skills and road safety knowledge. iPad Friendly: Yes Cost: Free</p>
		<p>WATCH the video to EXPLAIN why Rochelle feels health insurance is so important.</p>	<p>CLICK-ON "Discussion Questions" found under "Support Materials" for follow-up in class.</p>	<p><a href="http://www.pbslearningmedia.org/resource/fin10_socst_econ_mon_intro_getinsure/get-insured">http://www.pbslearningmedia.org/resource/fin10_socst_econ_mon_intro_getinsure/get-insured</a></p>		<p>Video (7:35) from Your Life, Your Money highlights Rochelle James, an electrician in New York City; explains the importance of health insurance and how it can be acquired through employment. Other types of insurance (e.g., life insurance and renters insurance) are also very important, especially for those with dependents. iPad Friendly: Yes Cost: Free</p>

MODULE 5: RISK MANAGEMENT AND INSURANCE						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		TEST your healthcare smarts to PREDICT which costs match which medical procedures.		<a href="http://www.scholastic.com/nextgeneration/pdf/Health_The-Price-is-Right.pdf">http://www.scholastic.com/nextgeneration/pdf/Health_The-Price-is-Right.pdf</a>		A list of injuries on left side and prices on the right side. Print out activity sheet to complete. iPad Friendly: Yes Cost: Free
		CHECK your answers on the previous healthcare knowledge activity.		Price Is Right Key Uploaded document. Upload from iTunes U		Answer key to "What It Costs to Get Well" quiz iPad Friendly: Yes Cost: Free
		DECIDE if you can afford not to have health insurance.		<a href="http://img.webmd.com/dtmcms/live/webmd/consumer_assets/site_images/aca/healthcare_infographic.jpg">http://img.webmd.com/dtmcms/live/webmd/consumer_assets/site_images/aca/healthcare_infographic.jpg</a>		Infographic comparing the costs people without health insurance face. iPad Friendly: Yes Cost: Free
		REVIEW the official "Auto Insurance Guide" from the PA Insurance Department.	DISCUSS why some coverages are required and some are optional. RESEARCH student discounts.	<a href="http://www.insurance.pa.gov/Coverage/Documents/Auto%20Guide.pdf">http://www.insurance.pa.gov/Coverage/Documents/Auto%20Guide.pdf</a>		Regulatory information on auto insurance. iPad Friendly: Yes Cost: Free
Types of Insurance	<u>Compare and contrast types of insurance.</u>  Lesson Objective: <u>Compare and contrast various types of insurance.</u>  Lesson Standard: <u>15.6.8.N</u>	FOLLOW along as Katie texts her dad and gets some quick car insurance advice.	Click on the SEND button to start the chat session between Katie and her dad.	<a href="https://www.stlouisfed.org/education/personal-finance-101-chats/car-insurance">https://www.stlouisfed.org/education/personal-finance-101-chats/car-insurance</a>		Interactive - Students must hit send and they can read the text messages back and forth between a father and his daughter about car insurance. iPad Friendly: Yes Cost: Free
		READ the 411 on health insurance and the three major plan options.	COMPARE and CONTRAST these major options: indemnity, managed care, or consumer-driven health plans.	<a href="http://kidshealth.org/teen/your_body/health_basics/insurance.html">http://kidshealth.org/teen/your_body/health_basics/insurance.html</a>		Health insurance basics are described; students can read or listen to the audio. iPad Friendly: Yes Cost: Free
		LEARN about CHIP - Pennsylvania's Children's Health Insurance Program.	REVIEW who can be covered and what benefits are available.	<a href="http://chipcoverspakids.com/">http://chipcoverspakids.com/</a>		Website on CHIP from the Pennsylvania Children's Health Insurance Program. iPad Friendly: Yes Cost: Free
		Watch a advertisement for CHIP for Pennsylvania children and teens.	EXPLAIN what costs are covered by CHIP.	<a href="https://www.youtube.com/watch?v=yT51yBhI2w0">https://www.youtube.com/watch?v=yT51yBhI2w0</a>		Video (2:45) explains how some families benefit from CHIP. iPad Friendly: Yes Cost: Free
		CRACK the healthcare code and learn the health insurance terms one needs to know.	READ or LISTEN to the audio on health insurance vocabulary.	<a href="http://kidshealth.org/en/teens/hmo-language.html">http://kidshealth.org/en/teens/hmo-language.html</a>		Health insurance vocabulary; students can read or listen to the audio. iPad Friendly: Yes Cost: Free
		WATCH this disability insurance video to see how a family deals with a major setback.	EXPLAIN how disability insurance differs from life insurance and other types of health insurance.	<a href="https://www.youtube.com/watch?v=h4Xq7QAHHcU">https://www.youtube.com/watch?v=h4Xq7QAHHcU</a>		Young adult speaks (2:16) about her family's experiences with disability insurance. iPad Friendly: Yes Cost: Free

MODULE 5: RISK MANAGEMENT AND INSURANCE						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		SEE how life insurance helped Hattie who lost a parent early in her childhood.		<a href="https://www.youtube.com/watch?v=plGiz2WJ2_Y">https://www.youtube.com/watch?v=plGiz2WJ2_Y</a>		A young adult speaks (2:35) about her family's experience with life insurance. iPad Friendly: Yes Cost: Free
Buying Insurance	<u>Research insurance products and develop a plan for selecting the right policy for you.</u>  <u>Lesson Objective:</u> <u>Compare and contrast various suppliers of insurance products and develop criteria to evaluate insurance needs.</u>  <u>Lesson Standard:</u> <u>15.6.12.N</u>	LEARN who's eligible and some important facts about the Affordable Care Act.		<a href="https://www.youtube.com/watch?v=C2nskzMgZ_g">https://www.youtube.com/watch?v=C2nskzMgZ_g</a>		Quick facts (2:28) about the Affordable Care Act. iPad Friendly: Yes Cost: Free
		FIND details on the Pennsylvania Health Insurance Marketplace.		<a href="http://www.webmd.com/health-insurance/pa/pennsylvania-a-health-insurance-marketplace">http://www.webmd.com/health-insurance/pa/pennsylvania-a-health-insurance-marketplace</a>		Information on Pennsylvania's participation in the Affordable Care Act. iPad Friendly: Yes Cost: Free
		CHOOSING a health insurance plan? LEARN the most important questions to ask.		<a href="http://www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm">http://www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm</a>		Article and associated video (1:33) discusses the consumer decision making process that goes into selecting health insurance. iPad Friendly: Yes Cost: Free
		WATCH the Pennsylvania Insurance Department video "How to Shop for Health Insurance."		<a href="https://www.youtube.com/watch?v=ZHWZ79fpml0">https://www.youtube.com/watch?v=ZHWZ79fpml0</a>		Pa. Insurance Department video (4:58) explains the process of open enrollment for the federal health care marketplace. iPad Friendly: Yes Cost: Free
		DISCOVER the many types of insurance that an insurer can offer to protect you.		<a href="https://www.youtube.com/watch?v=g95m6pbAZYg">https://www.youtube.com/watch?v=g95m6pbAZYg</a>		Video (1:15) offers examples of what one insurance company offers from auto to life, motorcycle to business. iPad Friendly: Yes Cost: Free
		READ what's covered under auto collision, liability, comprehensive coverage, and more.		<a href="http://www.farmers.com/auto/coverage/">http://www.farmers.com/auto/coverage/</a>		Website chart detailing what is covered under collision, liability, comprehensive, etc. iPad Friendly: Yes Cost: Free
		LEARN how renters insurance protects possessions from theft, fire, and other losses.		<a href="http://monkeysee.com/understanding-renters-insurance-basics/">http://monkeysee.com/understanding-renters-insurance-basics/</a>		Video (2:25) covers the basic of renters insurance and how it works. iPad Friendly: Yes Cost: Free
		COMPARE term life insurance to whole life insurance in this video.		<a href="https://www.youtube.com/watch?v=cKKbW0iOJmk">https://www.youtube.com/watch?v=cKKbW0iOJmk</a>		Whole Life and Term Life explained. iPad Friendly: Yes Cost: Free

**MODULE 5: RISK MANAGEMENT AND INSURANCE**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		VIEW an illustration of term versus whole life insurance payouts.		<a href="https://www.khanacademy.org/economics-finance-domain/core-finance/investment-vehicles-tutorial/life-insurance/v/term-and-whole-life-insurance-policies">https://www.khanacademy.org/economics-finance-domain/core-finance/investment-vehicles-tutorial/life-insurance/v/term-and-whole-life-insurance-policies</a>		Khan academy video (14:41) explaining the difference between term and whole life insurance policies. iPad Friendly: Yes Cost: Free
		CALCULATE life insurance needs based on your savings, debt, and other resources.		<a href="https://itunes.apple.com/us/app/human-life-value-calculator/id526781929?mt=8">https://itunes.apple.com/us/app/human-life-value-calculator/id526781929?mt=8</a>		By using this app to answer several questions about your basic needs, lifestyle and resources, you may be able to determine your desired insurance coverage, which can better prepare you and your family for the future. iPad Friendly: Yes Cost: Free
		HEAR a podcast on how to get the right amount of insurance and avoid costly plans.		<a href="https://itunes.apple.com/us/podcast/4-types-insurance-you-may/id415965544?i=221143313&amp;mt=2">https://itunes.apple.com/us/podcast/4-types-insurance-you-may/id415965544?i=221143313&amp;mt=2</a>		Podcast (0:55) on four types of insurance you can probably live without. iPad Friendly: Yes Cost: Free
		TEST your insurance IQ with these 10 questions on auto, home, and life insurance.		<a href="http://www.insureuonline.org/quiz_youngsingles.htm">http://www.insureuonline.org/quiz_youngsingles.htm</a>		Quiz provided by NAIC offers 10 basic questions concerning life, renters and auto insurance. Questions and answers are revealed one at a time and a % correct is shown at the end. iPad Friendly: Functionality more limited than in browser Cost: Free
<b>Wills and More</b>	<u><a href="#">Learn why having a will and other end-of-life plans are important and how to make them.</a></u>  <u>Lesson Objective:</u> <u>Explain how and why people make end-of-life plans.</u>  <u>Lesson Standard:</u> <u>11.1.12.B</u>	LEARN about wills, revocable living trusts, power of attorney, and other legal issues.		<a href="http://www.aarp.org/relationships/caregiving-resource-center/info-10-2010/lfm_legal_protections.html">http://www.aarp.org/relationships/caregiving-resource-center/info-10-2010/lfm_legal_protections.html</a>		Website from the AARP on legal protections your loved one should know about. iPad Friendly: Yes Cost: Free
		WATCH this video explaining wills and why everyone should consider making one.		<a href="https://www.youtube.com/watch?v=bey6DC0tFy8">https://www.youtube.com/watch?v=bey6DC0tFy8</a>		Video (5:57) explaining wills and why everyone should make one. iPad Friendly: Yes Cost: Free.
		STUDY this "Writing a Will" guide which includes a handy worksheet.	FILL OUT THE WORKSHEET with a partner for an imaginary relative using your names as the benefactors.	<a href="http://www.rurallawcenter.org/docs/Writing%20Your%20Will(1).pdf">http://www.rurallawcenter.org/docs/Writing%20Your%20Will(1).pdf</a>		Guidebook on what to include in a will. iPad Friendly: Yes Cost: Free
		You text, you post, you snap. Now READ "Why You Need A Social Media Will."		<a href="http://www.practicalmoneyskills.com/personalfinance/experiments/practicalmoneymatters/columns_2012/0706_socialMedia.php">http://www.practicalmoneyskills.com/personalfinance/experiments/practicalmoneymatters/columns_2012/0706_socialMedia.php</a>		Post by Jason Alderman about making plans for your social media account if something happens to you. iPad Friendly: Yes Cost: Free

MODULE 5: RISK MANAGEMENT AND INSURANCE

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		LEARN about the FTC Funeral Rule and how the law protects your rights.		<a href="http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule">http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule</a>		Overview of the law enforced by the FTC. Available in Spanish iPad Friendly: Yes Cost: Free
Preparing for the Unexpected	<u>Find out how to develop a plan to protect your financial information and assets in case of an emergency and why having one is important.</u>  <u>Lesson Objective:</u> <u>Construct a plan to manage loss of financial information or assets due to unexpected life events.</u>  <u>Lesson Standards:</u> <u>11.1.9.B , 15.6.12.O</u>	LEARN what goes into an "Emergency Financial First Aid Kit" and how to make one.	DISCUSS the preparations a student could make based on the comprehensive checklist in the kit.	<a href="http://www.operationhope.org/images/uploads/Files/effak2.pdf">http://www.operationhope.org/images/uploads/Files/effak2.pdf</a>		Information on what are important items to have in case of an emergency and where and how to store the items. Print out PDF forms to complete. iPad Friendly: Yes Cost: Free
		WATCH how building an emergency savings fund helps manage life's unexpected expenses.		<a href="https://www.saveandinvest.org/video/emergency-savings-fund">https://www.saveandinvest.org/video/emergency-savings-fund</a>		Animated video (1:00) from SaveandInvest.org explains why having an Emergency Savings Fund is worthwhile. iPad Friendly: Yes Cost: Free
		WATCH this video about a filmmaker who lost all of his belongings in a fire.	USE the menu on the page to THINK and DIG DEEPER on the topic of dealing with loss.	<a href="http://ed.ted.com/lessons/losing-everything-david-hoffman">http://ed.ted.com/lessons/losing-everything-david-hoffman</a>		Man speaks about losing almost everything he owned in a house fire. iPad Friendly: Yes Cost: Free
		READ why you should backup personal financial data and some simple ways to do it.		<a href="http://financialsoft.about.com/od/financialsoftwareglOSSary/g/backup_def.htm">http://financialsoft.about.com/od/financialsoftwareglOSSary/g/backup_def.htm</a>		Article about backing up financial records. iPad Friendly: Yes Cost: Free
		LEARN what bills, receipts, and ATM slips you should keep - and what you can toss.	READ the article to be in the know and DEVISE a simple system to keep and manage your financial records.	<a href="http://www.realsimple.com/home-organizing/5-steps-to-simpler-record-keeping">http://www.realsimple.com/home-organizing/5-steps-to-simpler-record-keeping</a>		Article about record keeping. iPad Friendly: Yes Cost: Free
		DOWNLOAD this app and keep it on your phone in case of an accident.	KEEP a hard copy version in the glove box of your vehicle.	<a href="https://itunes.apple.com/us/app/wreckcheck/id543290503?mt=8">https://itunes.apple.com/us/app/wreckcheck/id543290503?mt=8</a>	<a href="http://www.insureonline.org/auto_accident_checklist.pdf">http://www.insureonline.org/auto_accident_checklist.pdf</a>	Wreck Check app from the National Association of Insurance Commissioners is a handy tool to use when in a car accident. iPad Friendly: Yes Cost: Free

**MODULE 6: SAVING AND INVESTING**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
Why Save and Invest	<p><u>Learn why people save and how they reach savings goals.</u></p> <p><u>Lesson Objective:</u>                      Explain the purpose of saving and investing money to build wealth.</p> <p><u>Lesson Standards:</u>                      6.5.9.E, 11.1.9.B, 15.6.8.F</p>	READ about the five tricks to build your savings account a little at a time.		<a href="http://www.bankrate.com/finance/savings/build-savings-little-at-a-time-1.aspx">http://www.bankrate.com/finance/savings/build-savings-little-at-a-time-1.aspx</a>		Advice on simple ways to increase saving habits. iPad Friendly: Yes Cost: Free
		WATCH this video to understand the importance of "The Time Value of Money."	Then ANSWER the Discussion Questions found under the "Support Materials" section.	<a href="http://www.pbslearningmedia.org/resource/fin10_socst_personfin.timevalu/the-time-value-of-money">http://www.pbslearningmedia.org/resource/fin10_socst_personfin.timevalu/the-time-value-of-money</a>		Understanding saving, investments and retirement can sometimes be a challenge to young people when their immediate needs and wants easily outweigh long-term financial planning. In this video (14:00), Riza Laudin, an economics teacher at Herricks High School in Long Island, New York, helps students make personal connections to the benefits of saving early.
		LEARN about the benefits of saving early and what saving just \$12.50 per week can do.		<a href="http://www.youtube.com/watch?v=RN65NltK83k&amp;feature=channel">http://www.youtube.com/watch?v=RN65NltK83k&amp;feature=channel</a>		Video (1:33) addresses the importance of investing early. iPad Friendly: Yes Cost: Free
		LEARN in this video why you should start saving today, as in right now!		<a href="https://www.ted.com/talks/shlomo_benartzi_saving_more_tomorrow#t-14590">https://www.ted.com/talks/shlomo_benartzi_saving_more_tomorrow#t-14590</a>		Save for tomorrow--tomorrow. Video (17:45) discusses why you should NOT start saving for tomorrow - tomorrow. iPad Friendly: Yes Cost: Free
		DEFINE your short, medium, and long-term savings goals with this worksheet.	Use the Explain Everything app to complete and share the worksheet.	<a href="http://financeintheclassroom.org/downloads/FinancialGoalsWorksheet.pdf">http://financeintheclassroom.org/downloads/FinancialGoalsWorksheet.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Worksheet to help determine short, medium and long term goals. Printable worksheet to complete. iPad Friendly: Yes Cost: Free
		PLAY the 1st mission to CONVINCE Angela to invest in a 401(k) plan.	Note: Requires a free student account	<a href="http://www.genirevolution.org/join.php">http://www.genirevolution.org/join.php</a>		Interactive game on personal finance concepts. iPad Friendly: Yes Student log-in required. Cost: Free
		COMPLETE these six interactive lessons on how to start saving and investing.		<a href="http://www.handsonbanking.org/financial-education/young_adults/reward-yourself">http://www.handsonbanking.org/financial-education/young_adults/reward-yourself</a>		Interactive lessons on saving and investing. Available in Spanish. iPad Friendly: Yes Cost: Free
		PLAY along with the contestants in this video to see if you're a financial winner!	DISCOVER all the various ways to save - from checking and savings accounts to IRAs and Roth 401(K)s.	<a href="https://www.youtube.com/watch?v=YEFWM5e4XyM">https://www.youtube.com/watch?v=YEFWM5e4XyM</a>		Video (13:00) mixes an explanation of different types of savings with a Jeopardy type game show; helps viewers check for understanding. iPad Friendly: Yes Cost: Free



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		PLAY BiteClub - the vampire finance game focused on saving for (eternal) retirement.	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="http://financialentertainment.org/play/biteclub.html">http://financialentertainment.org/play/biteclub.html</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	iPad Friendly: No Requires Flash Player Cost: Free
		USE the "401(k) Spend It or Save It Calculator" to maximize your money at retirement.		<a href="http://www.360financialliteracy.org/Calculators/401-k-Spend-It-or-Save-It-Calculator">http://www.360financialliteracy.org/Calculators/401-k-Spend-It-or-Save-It-Calculator</a>		Calculator for determining when to spend a 401k. iPad Friendly: Yes Cost: Free
		ESTIMATE how much you can expect in Social Security benefits upon retirement.	ILLUSTRATE these benefits starting with 1/1/1993 for DOB, \$30000 earnings and retirement in 12/2053.	<a href="http://www.ssa.gov/OACT/quickcalc/index.html">http://www.ssa.gov/OACT/quickcalc/index.html</a>		Quick calculator to determine Social Security benefits at planned retirement age. Students need to adjust birthdate to 22 to use the calculator. iPad Friendly: Yes Cost: Free
		DISCOVER what the Avengers superheroes say about saving money and saving the day!	USE the Puffin Browser app to be able to play the game since it requires Adobe Flash.	<a href="http://www.practicalmoneyskills.com/avengers">http://www.practicalmoneyskills.com/avengers</a>	<a href="https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8">https://itunes.apple.com/us/app/puffin-web-browser/id472937654?mt=8</a>	POW!!! Online Marvel comic where the Avengers discuss the role of savings, banks and budgeting while battling supervillains at a bank. iPad Friendly: No Requires Flash: Spanish available - direct link to comic at <a href="https://marvel.com/digitalcomics/view_white.htm?iid=24592">https://marvel.com/digitalcomics/view_white.htm?iid=24592</a> Cost: Free
		USE Hulk's "Budget Blaster" to gauge your budgeting and savings superpowers!	Use the Explain Everything app to complete and share the worksheet.	<a href="http://www.practicalmoneyskills.com/downloads/Marvel_Worksheet.pdf">http://www.practicalmoneyskills.com/downloads/Marvel_Worksheet.pdf</a>	<a href="https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8">https://itunes.apple.com/us/app/explain-everything-classic/id431493086?mt=8</a>	Worksheet to accompany the Marvel comic. iPad Friendly: Yes Cost: Free
<b>Ways to Save</b>	<u>Compare tools and products people use to save.</u>  <u>Lesson Objective:</u> <u>Evaluate different types of savings vehicles and compare features for each.</u>  <u>Lesson Standards:</u> <u>6.5.9.G, 15.6.8.F</u>	LEARN about the different ways to save including 401(k) and a Roth 401(k).	EXPLAIN the advantage of employee-matching in building a retirement fund.	<a href="https://www.youtube.com/watch?v=YEFWM5e4XyM">https://www.youtube.com/watch?v=YEFWM5e4XyM</a>		Video (11:11) from Federal Reserve Bank of St. Louis discusses many ways to save and illustrates the difference between investing in 401(k) and a Roth 401(k). iPad Friendly: Yes Cost: Free
		HEAR expert advice on how to start saving today and find the right savings account.	Select podcast 3-2: Open a Savings Account.	<a href="http://fdicmspodcast.com/podcasts/#audio3">http://fdicmspodcast.com/podcasts/#audio3</a>		Podcast (9:47) explains the basics of savings accounts and what to look for. iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		WATCH this video on how entertainer D. Woods learned to save and manage her money.		<a href="http://www.pbslearningmedia.org/resource/fin10_socst_personfin_manage_waysave/ways-to-save">http://www.pbslearningmedia.org/resource/fin10_socst_personfin_manage_waysave/ways-to-save</a>		In this video (5:30) from Your Life, Your Money, entertainer D. Woods discusses how she has learned to manage her money given the inconsistent income she earns in the music industry. Experts in the video advise having at least three months of living expenses saved as an emergency fund.
		CALCULATE how money grows with compound interest and put savings strategies to work.		<a href="http://www.bankrate.com/calculators/savings/com-pound-savings-calculator-tool.aspx">http://www.bankrate.com/calculators/savings/com-pound-savings-calculator-tool.aspx</a>		This compound savings calculator demonstrates how to put savings strategies to work. iPad Friendly: Yes Cost: Free
		USE this calculator to DETERMINE the future dollar value of your present savings.		<a href="http://www.practicalmoneyskills.com/calculators/calculate/howWillMySavingsGrow.php?calcCategory=budget">http://www.practicalmoneyskills.com/calculators/calculate/howWillMySavingsGrow.php?calcCategory=budget</a>		Compound interest can have a dramatic effect on the growth of a series of regular savings and initial lump sum deposits. Use this calculator to determine the future value of your savings and lump sum. How Will My Savings Grow? iPad Friendly: Yes Cost: Free
		LEARN about dollar cost averaging - a key investing strategy to build wealth.	EXPLAIN how this strategy can limit losses when prices fall and pump up profits when prices rise.	<a href="http://www.investorprotection.org/teach-investing/fa=dollar-video">http://www.investorprotection.org/teach-investing/fa=dollar-video</a>		Video (5:00) explains the strategy known as dollar cost averaging with help from Kiplinger's Janet Bodnar. iPad Friendly: No Cost: Free
<b>Impact of Interest Rates</b>	<p><u>Explore how interest rates impact saving and investing decisions.</u></p> <p><u>Lesson Objective: Analyze variations in interest rates and the impact on investment decisions.</u></p> <p><u>Lesson Standard: 6.5.12.H</u></p>	LEARN how to SHOP for the best interest rates - whether you're saving or borrowing.		<a href="https://www.youtube.com/watch?v=x-YeJunGoZ4">https://www.youtube.com/watch?v=x-YeJunGoZ4</a>		Video (1:38) on shopping for interest rates. iPad Friendly: Yes Cost: Free
		LEARN how interest can help turn \$5 into \$250,000.	DO Module 6:"Make Your Money Grow" and learn more about saving and investing. (Registration required)	<a href="https://app.pwcfdearnyourfuture.org/learning_modules/module-e-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/6/45900f59-af5b-46e6-d63e-7e53b46413eb">https://app.pwcfdearnyourfuture.org/learning_modules/module-e-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/6/45900f59-af5b-46e6-d63e-7e53b46413eb</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free

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		In the video LEARN all about interest & how it impacts savings and borrowing choices.	Then click on the second link, choose either Classic Mode or Review Mode and see what you learned.	<a href="https://www.brainpop.com/math/ratioproportionandpercent/interest">https://www.brainpop.com/math/ratioproportionandpercent/interest</a>	<a href="https://www.brainpop.com/math/ratioproportionandpercent/interest/quiz/">https://www.brainpop.com/math/ratioproportionandpercent/interest/quiz/</a>	In this educational animated movie about math, learn about banks, money, percentages, borrowing, lending, accounts, and savings. iPad Friendly: Yes Cost: Free
		LEARN how time and interest rates impact the future value of your money in savings.	THINK, DIG, and DISCUSS the topic further.	<a href="http://ed.ted.com/lessons/how-to-calculate-the-future-value-of-your-cash-german-nande">http://ed.ted.com/lessons/how-to-calculate-the-future-value-of-your-cash-german-nande</a>		Video (3:38) explains the math behind interest rates, revealing the equation that will allow you to calculate the future value of your money (if you wisely put it in the bank, that is). iPad Friendly: Yes Cost: Free
<b>Financial Calculations</b>	<a href="#"><u>Calculate the rate of return, interest, and how long it will take to double your money.</u></a>	DISCOVER how Erin's savings grows simply by using the power of compound interest.		<a href="https://www.youtube.com/watch?v=aqu8pALMtOs">https://www.youtube.com/watch?v=aqu8pALMtOs</a>		Video (7:21) addresses the power of compound interest. iPad Friendly: Yes Cost: Free
	<b>Lesson Objective:</b> <a href="#"><u>Apply concepts of solving equations and percentages to perform financial calculations (e. g., rate of return, Rule of 72, simple interest, compound interest).</u></a>					
	<b>Lesson Standards:</b> <a href="#"><u>6.5.9.H, 6.5.12.H, 15.6.8.Q, 15.6.12.Q</u></a>					
		WATCH this video to LEARN the 3 ways to harness the power of compounding your money.		<a href="https://www.youtube.com/watch?v=immQX0RKFY0">https://www.youtube.com/watch?v=immQX0RKFY0</a>		Video (4:23) reviews the importance of compound interest and how time impacts the growth of saving and investing over time. iPad Friendly: Yes Cost: Free
		USE the RULE OF 72 calculator to see how long it will take to double your money.		<a href="http://www.themint.org/teens/power-of-72.html">http://www.themint.org/teens/power-of-72.html</a>		A quick calculator for determining how long it will take to double your investment (s) using the rule of 72. iPad Friendly: No Cost: Free
	FIGURE OUT a gain or loss on an investment with the RETURN ON INVESTMENT calculator.		<a href="http://www.money-zine.com/calculators/investment-calculators/return-on-investment-calculator">http://www.money-zine.com/calculators/investment-calculators/return-on-investment-calculator</a>		An ROI calculator figures out gain or loss on an investment. iPad Friendly: Yes Cost: Free	

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
Types of Investments	<p><u>Investigate the risks and returns of stocks, bonds, mutual funds, and other investment tools.</u></p> <p>Lesson Objective: <u>Evaluate different types of investments including stocks, bonds, and mutual funds and compare the risks and returns of each.</u></p> <p>Lesson Standards: <u>6.5.9.G, 6.5.12.G, 15.1.8.I, 15.1.12.I, 15.6.8.F</u></p>	PARTICIPATE in a stock market game and compete against your classmates and others.	To play you should first GET ACQUAINTED with the "Learning Center" info and create a login account.	<a href="http://www.marketwatch.com/game">http://www.marketwatch.com/game</a>		Stock simulation with links to news, stock prices research tools and more. Student log-in required. iPad Friendly: Yes Cost: Free
		WATCH how companies like a local ice cream cart owner go public and issue stock.	EXPLAIN why the price of a stock would go up and ANSWER more discussion questions at the 2nd link.	<a href="https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-3-get-into-stocks">https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-3-get-into-stocks</a>	<a href="https://www.stlouisfed.org/~media/Education/Lessons/pdf/video-qa/no-frills-episode-3-qa.pdf">https://www.stlouisfed.org/~media/Education/Lessons/pdf/video-qa/no-frills-episode-3-qa.pdf</a>	Video (9:13) from Federal Reserve Bank of St. Louis where students learn how companies go public and issue stock. IPOs, capital gains, dividends, and factors that influence a stock price are also discussed. iPad Friendly: Yes Cost: Free
		LEARN how government and corporate bonds work as investment tools in this video.	ANSWER the discussion questions.	<a href="https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-4-understanding-bonds">https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-4-understanding-bonds</a>	<a href="https://www.stlouisfed.org/~media/Education/Lessons/pdf/video-qa/no-frills-episode-4-qa.pdf">https://www.stlouisfed.org/~media/Education/Lessons/pdf/video-qa/no-frills-episode-4-qa.pdf</a>	Video from Federal Reserve Bank of St. Louis reviews all types of bonds and discusses potential risks and return of such investments. iPad Friendly: Yes Cost: Free
		PLAY the stock market and see if you got what it takes to get hired as an investor.	COMPLETE Module 7: "Playing the Market" to learn saving and investing skills. Registration required	<a href="https://app.pwcfdearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/7/45901266-9e40-5fd4-2e49-0aa80dcbef26">https://app.pwcfdearnyourfuture.org/learning_modules/module-player.html#level/3/458feb84-9ca2-a496-04d2-1576c16af556/module/7/45901266-9e40-5fd4-2e49-0aa80dcbef26</a>		Interactive self-paced module. iPad Friendly: Yes Cost: Free

**MODULE 6: SAVING AND INVESTING**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		Discover what it means to own stock and how it gets valued in the stock market.	Then use the 2nd link to TAKE A QUIZ on the video; choose either the Classic Mode or Review Mode.	<a href="https://www.brainpop.com/socialstudies/economics/stocksandshares/">https://www.brainpop.com/socialstudies/economics/stocksandshares/</a>	<a href="https://www.brainpop.com/socialstudies/economics/stocksandshares/quiz/">https://www.brainpop.com/socialstudies/economics/stocksandshares/quiz/</a>	What does it mean to own a piece of a company? And how do you buy one, anyway? In this BrainPOP video, Tim and Moby introduce you to the world of corporations, what stocks are high-risk, and how investing can make you rich—or a pauper! for interactive activities to learn more about the stocks and shares! iPad Friendly: Yes Cost: Free
		READ the "Starting to Invest" sections on stocks, bonds and mutual funds.	LEARN about different ways to invest, why diversifying is key plus the impact of inflation and more.	<a href="http://money.cnn.com/pf/money-essentials/index.html">http://money.cnn.com/pf/money-essentials/index.html</a>		Information on the basics of investing. Covers the pros and cons of different investments, stock values and why they change, the value of investing in bonds, mutual fund fundamentals, and understanding how inflation works in relation to investments. iPad Friendly: Yes Cost: Free
		LEARN what a stock is, the different kinds of stocks, and how to select them.		<a href="http://money.cnn.com/pf/money-essentials-stocks/index.html">http://money.cnn.com/pf/money-essentials-stocks/index.html</a>		Money Essential's guide to everything you need to know about investing in stocks. iPad Friendly: Yes Cost: Free
		Based on the previous article, ANSWER 10 QUESTIONS to see what you know about stocks.		<a href="http://cgi.money.cnn.com/tools/cgiquiz/cgiquiz_101.jsp?id=5">http://cgi.money.cnn.com/tools/cgiquiz/cgiquiz_101.jsp?id=5</a>		iPad Friendly: Yes Cost: Free
		PLAY "Fraud Scene Investigator" and help our hero investigate a huge investment scam.		<a href="http://www.wvsao.gov/suitableinvestments/index.html">http://www.wvsao.gov/suitableinvestments/index.html</a>		Join our hero Kim and her investigation of a million dollar investment scam; along the way you will discover more about companies, stock reports, investments, and white collar crime. iPad Friendly: No Requires Adobe Flash Player Cost: Free
		WATCH this video to learn what investment companies are and how mutual funds work.		<a href="https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-5-mutual-benefit">https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-5-mutual-benefit</a>		Video (9:15) from Federal Reserve Bank of St. Louis describes how mutual funds work in a fairly comprehensive way iPad Friendly: Yes Cost: Free

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MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
Diversified Portfolios	<p>Discover how to diversify your investments to limit some of your risk and maximize your returns.</p> <p>Lesson Objective: Analyze portfolio diversification strategies appropriate for various life situations taking into consideration the role of government.</p> <p>Lesson Standards: 11.1.9.B, 15.6.12.P, 15.6.8.R, 15.6.12.R, 15.6.12.S</p>	LEARN why money experts say that ASSET ALLOCATION is key to sound investments.		<a href="http://money.cnn.com/pf/money-essentials-asset-allocation/index.html">http://money.cnn.com/pf/money-essentials-asset-allocation/index.html</a>		CNN Money 101 Money Essentials, lesson 14, asset allocation. iPad Friendly: Yes Cost: Free
		VIEW a piechart of how you might invest based on four short questions.		<a href="http://money.cnn.com/tools/assetallocwizard/assetallocwizard.html">http://money.cnn.com/tools/assetallocwizard/assetallocwizard.html</a>		Answer four questions and receive information in the form of a pie chart with percentages on how you should invest in various investment categories based on when the money is needed. iPad Friendly: Yes Cost: Free
		USE the Asset Allocation Calculator to find a desirable mix of stocks, bonds, and cash	FILL IN 6 numbers to see how you should be invested. Use age 20 to start with if you're under 20.	<a href="https://www.ipers.org/calcs/AssetAllocator.html">https://www.ipers.org/calcs/AssetAllocator.html</a>		The asset allocation calculator is designed to help you create a balanced portfolio of investments. Your age, ability to tolerate risk and several other factors are used to calculate a desirable mix of stocks, bonds and cash. The calculated asset allocation is a great place to start your analysis in building a balanced portfolio. Click on the 'View Report' button for a detailed look at your results. iPad Friendly: Yes Cost: Free
		GET THE 411 on investing in bonds; learn why they're part of diversified portfolios.		<a href="http://money.cnn.com/pf/money-essentials-bonds/index.html">http://money.cnn.com/pf/money-essentials-bonds/index.html</a>		CNN Money 101 - Money Essentials, Investing in bonds. iPad Friendly: Yes Cost: Free
		QUIZ yourself with 10 questions on investing in bonds.		<a href="http://cgi.money.cnn.com/tools/cgiquiz/cgiquiz_101.jsp?id=7">http://cgi.money.cnn.com/tools/cgiquiz/cgiquiz_101.jsp?id=7</a>		CNN Money 101 - Money Essentials, Investing in Bonds. iPad Friendly: Yes Cost: Free
		READ up on the basics - and the benefits - of investing in mutual funds.		<a href="http://money.cnn.com/pf/money-essentials-mutual-funds/index.html">http://money.cnn.com/pf/money-essentials-mutual-funds/index.html</a>		CNN Money 101 - Money Essentials, Investing in Mutual Funds. iPad Friendly: Yes Cost: Free

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		WATCH what it means to buy stock and how this compares to bonds or mutual funds.	CREATE a Venn Diagram showing the relationships between stock, bonds, and mutual funds.	<a href="https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/stocks-intro-tutorial/v/what-it-means-to-buy-a-company-s-stock">https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/stocks-intro-tutorial/v/what-it-means-to-buy-a-company-s-stock</a>		What it means to buy or purchase stock in a company. Also explains how companies raise money by issuing and selling new stock. A good video (13:46) to watch when comparing different types of investments such as stocks bonds and mutual funds. iPad Friendly: Yes Cost: Free
		In this video LEARN how stocks and bonds work and how they compare and contrast.	ANSWER, "If a company goes bankrupt who is the first to lose money - stockholders or bondholders?"	<a href="https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/stocks-intro-tutorial/v/bonds-vs-stocks">https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/stocks-intro-tutorial/v/bonds-vs-stocks</a>		Video (9:20) comparison of Stocks Vs. Bonds. iPad Friendly: Yes Cost: Free
		LEARN a technique for making money even when a stock price is expected to fall.	SHOW THE MATH involved in short selling 10 shares of a \$50 stock that drops to a \$40 price.	<a href="https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/shorting-stock/v/basic-shorting">https://www.khanacademy.org/economics-finance-domain/core-finance/stock-and-bonds/shorting-stock/v/basic-shorting</a>		Short selling a stock. The basics of how to make money on a particular stock if there is a belief the stock will go down in value. This is a video (3:29) on how short selling works. iPad Friendly: Yes Cost: Free

**PERSONAL FINANCE FOR HIGH SCHOOL ITUNES U COURSE: A Pennsylvania Learns Course** Updated: 7/18/17

**REVIEW: WRAP-UP AND ADDITIONAL RESOURCES**

MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
<b>Review and assess what you have learned.</b>	Determine what you have learned about money and quiz yourself to see which areas you may need to revisit.	TEST your knowledge of financial basics with this five question quiz.		<a href="http://www.360financialliteracy.org/Topics/Budgeting-Spending/Budgeting-and-Saving/Test-Your-Knowledge-of-Financial-Basics">http://www.360financialliteracy.org/Topics/Budgeting-Spending/Budgeting-and-Saving/Test-Your-Knowledge-of-Financial-Basics</a>		Five question quiz. iPad Friendly: Yes Cost: Free
		REVIEW these steps to staying financially fit.	ANSWER, "How many are you prepared to do?"	<a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/financial-fitness-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/financial-fitness-tips.html</a>		Follow these 7 steps to financial fitness from Better Money Habits to stay financially fit today and down the road. iPad Friendly: Yes Cost: Free
		PLAY Financial Football to review what you have learned.	USE the second link for a browser supported version.	<a href="https://itunes.apple.com/us/app/financial-football-hd/id387095643?mt=8">https://itunes.apple.com/us/app/financial-football-hd/id387095643?mt=8</a>	<a href="http://www.practicalmoneyskills.com/games/trainingcamp/ff/play/">http://www.practicalmoneyskills.com/games/trainingcamp/ff/play/</a>	Game allows players to win and lose yards in a football game by answering financial questions. iPad Friendly: App: Yes; Online version available at seoncd link has limited functionality without Flash. Cost: Free
		PLAY Financial Soccer to see what you know.	ANSWER questions correctly to complete passes and make goals.	<a href="https://itunes.apple.com/us/app/financial-football-hd/id387095643?mt=8">https://itunes.apple.com/us/app/financial-football-hd/id387095643?mt=8</a>	<a href="http://www.financialsoccer.com/play/">http://www.financialsoccer.com/play/</a>	Game allows players to pass and score points in a soccer game by answering financial questions. iPad Friendly: App: Yes; Online version available at seoncd link has limited functionality without Flash. Cost: Free
		PLAY Thrive 'n Shine and level up as you learn more about finances.		<a href="https://itunes.apple.com/us/app/thrive-n-shine/id834076906?mt=8">https://itunes.apple.com/us/app/thrive-n-shine/id834076906?mt=8</a>		Cutting-edge, fun, and effective way to teacher financial education. iPad Friendly: Yes Cost: Free
		TEST your knowledge of personal finance through WISE.		<a href="https://itunes.apple.com/us/app/wise-financial-literacy/id622606424?mt=8">https://itunes.apple.com/us/app/wise-financial-literacy/id622606424?mt=8</a>		Assessment of financial knowledge offered through WISE. iPad Friendly: Yes Cost: Varies by state and number of people taking it
<b>Continue your financial education.</b>	Still want to learn even more about personal finances? Take a complete course in personal finance or learn more about a variety of topics available from government sources.	COMPLETE the FoolProof program online.	LEARN about money, financial responsibility, and the realities of advertising.	<a href="https://solo.foolproofonline.info/foolproof">https://solo.foolproofonline.info/foolproof</a>		Use these interactive online sessions to learn personal money skills. iPad Friendly: Yes Cost: Free
		LEARN to manage finances through Banzai's lessons and scenarios.	REGISTER through your teacher to take this online program. PLAY the game to extend your learning.	<a href="http://play.teachbanzai.com/">http://play.teachbanzai.com/</a>		Lessons, life scenarios and a game provide online financial literacy tools. iPad Friendly: Yes Cost: Free
		COMPLETE 36 MoneySkill modules to enhance your personal finance knowledge.	REGISTER through your teacher for the complete MoneySKILL course.	<a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a>		36-module online course Requires teacher registration and student log-in iPad Friendly: No - Requires Adobe Flash Cost: Free



**PERSONAL FINANCE FOR HIGH SCHOOL ITUNES U COURSE: A Pennsylvania Learns Course** Updated: 7/18/17

REVIEW: WRAP-UP AND ADDITIONAL RESOURCES						
MODULE TITLE and LESSON TITLES	MODULE OVERVIEW	CALL TO ACTION	CONTENT DIRECTIONS	URL 1	URL 2	NOTES
		VIEW the "Cents and Sensibility" online guide to money management.	From the Pennsylvania Assistive Technology Foundation, the guide is especially for people with disabilities.	<a href="http://www.centsandsensibility.us/#/Home">http://www.centsandsensibility.us/#/Home</a>	<a href="http://patf.us/wp-content/uploads/2016/05/CentsAndSensibility_3rdEdition_508.pdf">http://patf.us/wp-content/uploads/2016/05/CentsAndSensibility_3rdEdition_508.pdf</a>	60+ page publication designed for individuals with disabilities/ specialized needs offers basic tutorials on personal finance topics. Online publication or download in PDF file format iPad Friendly: Yes Cost: Free
		LISTEN to FDIC Money Smart podcasts on financial matters.		<a href="https://moneysmart.fdic.gov/podcasts/#audio1">https://moneysmart.fdic.gov/podcasts/#audio1</a>		20 podcasts, each 10 - 20 min. including transcripts and reference materials covering a range of topics from banking and checking accounts to investing and borrowing money. iPad Friendly: Yes Cost: Free
		START considering career options and how to pay for your education.		<a href="https://studentaid.ed.gov/sa/sites/default/files/my-future-my-way.pdf">https://studentaid.ed.gov/sa/sites/default/files/my-future-my-way.pdf</a>		"First Steps Toward College - A Workbook for Middle and Junior High School Students" is a 23 page workbook (PDF file format) designed to foster career and higher education awareness in students in lower grades. iPad Friendly: Yes Cost: Free
		VIEW the federal government's financial publications.		<a href="http://publications.usa.gov/USAPubs.php?CatID=9">http://publications.usa.gov/USAPubs.php?CatID=9</a>		100+ publications from various federal agencies on a variety of financial topics that can be viewed online (PDF file format); hardcopies can also be ordered free of charge for instructional use. iPad Friendly: Yes Cost: Free
		VIEW the Pennsylvania Attorney General publication on consumer rights.		<a href="https://www.attorneygeneral.gov/uploadedFiles/MainSite/Content/Press/brochuresPublications/bcp_book.pdf">https://www.attorneygeneral.gov/uploadedFiles/MainSite/Content/Press/brochuresPublications/bcp_book.pdf</a>		68 page publication on consumer protection - "Rights and Resources for Consumers of All Ages" covering a wide range of personal finance topics. PDF file format iPad Friendly: Yes Cost: Free
		READ "Saving and Investing for Students" on a wide range of personal finance topics.		<a href="https://investor.gov/sites/default/files/savings-investing-for-students.pdf">https://investor.gov/sites/default/files/savings-investing-for-students.pdf</a>		36 page SEC publication "Saving and Investing for Students" covers a wide range of personal finance topics from basic goal setting and budgeting to investing in stocks, bonds and mutual funds. PDF file format iPad Friendly: Yes Cost: Free