

—COOPERATIVE— EXTENSION

Extending Knowledge, Changing Lives

Youth Financial Education Resources

Title: *booshke giin* (It's Up to You; It's Your Decision) (University of Minnesota)

Description: FACES is a 5-year after-school initiative aimed at reducing education and employment disparities for racial/ethnic minority youths in underserved Minnesota communities. As part of this initiative, a series of four financial lessons was developed integrating Ojibwe legends and language with engaging activities. Each lesson focuses on a basic financial practice (Values, Needs vs. Wants, Decision Making and Spending Plans) in the context of students' culture.

Website: <http://www.extension.umn.edu/family/school-success/professionals/research-on-school-success/fostering-achievement/>

Title: *Captain Cash* (Purdue Cooperative Extension, Indiana)

Description: A research-based, IRB approved, basic financial literacy program designed for public school third grade students that meets current Indiana educational standards for math and personal finance. It has a pre- and post-test evaluation for each student and a teacher evaluation. The program is taught in four separate sessions, each covering a different aspect of personal finance (earn, save, spend, borrow). Teachers read a relevant, money-focused children's book to the class prior to each lesson and trained Purdue Educators deliver the program.

Website: <http://www.purdue.edu/hhs/extension/programs/detail.aspx?programId=27&category=money>

Title: *Career Exploration: Consumer Financial Protection* (Purdue Cooperative Extension, Indiana)

Description: Designed for youth in 7-9th grade, students discuss the reasons and need for consumer financial protection. They play a game, watch videos and learn about issues that the Consumer Financial Protection Bureau is involved with.

Website: <https://extension.purdue.edu/4h/Pages/Roundup.aspx>

Title: *Financial Education Lesson Plans* (Rutgers Cooperative Extension, New Jersey)

Description: A collection of comprehensive 14- to 20-page lesson plans for use in high school personal finance classes and youth programs (18 as of March 2018). The lessons each include background information, five learning activities, learning extensions, assessment questions, a glossary, references and resources, and activity handout masters.

Website: <https://njaes.rutgers.edu/money/>

Title: *Living On My Own* (University of Florida/IFAS Extension)

Description: *Living On My Own* engages youth through money management and career decision-making education culminating in a simulated month of spending on needs and wants. Through a partnership with Seminole County Public Schools, University of Florida/IFAS Extension Seminole County reached 551 middle and high school students in 2017. Results included: 77% (55 of 77) increased knowledge on cost of living on their own; 79% (61 of 77) learned how to write a check; and 84% (65 of 77) planned to keep track of the money they spend.

Website: <http://blogs.ifas.ufl.edu/extension/2016/10/28/living-on-my-own-lomo/>

Title: *Love Your Money* (University of Tennessee Extension)

Description: *Love Your Money* is a free online financial education program. Within the modules, students are introduced to college students facing financial crises, following their stories throughout the program and completing activities and a short quiz after each module. There is also a personal dashboard page where students can monitor their progress. In addition, instructors assigning the course can monitor students' progress and download presentations and activities.

Website: <http://www.loveyourmoney.org/>

Title: *Money Mentors* Youth Financial Literacy Curriculum (Utah Cooperative Extension, 4-H Program)

Description: The Utah 4-H & Fidelity Investments® *Money Mentors* curriculum consists of six, one-hour lessons that incorporate the do, reflect, apply method of experiential learning. The framework for the lessons consists of icebreaker introductions, lesson materials and activities, wrap up/recap of each concept, and homework assignments. The six lessons in the *Money Mentors* curriculum are: Planning for Success, Creating a Spending Blueprint, Save Your Bacon; Share Your Bacon, Credit: Know Your Stuff, Discover a Dollar's Potential, and Invest in Yourself.

Website: <http://utah4h.org/discover/>

Title: *Money... What Young Adults Need to Know* (Rutgers Cooperative Extension, NJ)

Description: A free downloadable 16-page publication that is updated annually. Originally a newspaper insert, the publication is divided into five sections: Wheeling and Dealing: Buying Your First Car, Does Your Money Grow on Trees?, Credit Tips and Traps, Identity Theft, and Lending Rip-Offs with tables, worksheets, and learning extensions.

Website: <https://njaes.rutgers.edu/money/pdfs/What-Young-Adults-Need-to-Know-About-Money.pdf>

Title: *On My Own* (University of Tennessee Extension)

Description: *On My Own* is a hands-on, real life simulation, designed for grades 6 and beyond, that gives young people an opportunity to experience their futures in a fun and exciting way. Participants are assigned a career and manage a monthly income, fictional family scenario, expenses, and various resources and assets.

Website: <https://ag.tennessee.edu/fcs/Pages/onmyown.aspx>

Title: *Real Money. Real World.* (Ohio State University Cooperative Extension)

Description: *Real Money. Real World (RMRW)* is a financial literacy program for youth. It can be used with youth ages 12 – 18 but is ideally suited for youth ages 13-16. It is fun because it includes an interactive spending simulation that provides an opportunity to make lifestyle and budget choices similar to those made by 27-year-old adults. It also involves Extension educators, local school teachers, and community volunteers.

Website: <https://realmoneyrealworld.osu.edu/home>

Title: *Rent Wise* (University of Minnesota Extension)

Description: RentWise is a comprehensive curriculum that is intended to be taught in one-on-one or group settings to individuals who would benefit from additional education and skills to become a successful renter. The RentWise Curriculum Workbook has been shared with students from the Fond du Lac Indian Reservation, Family and Children Education (FACE) Program, for senior high students and young adults.

Website: <http://www.extension.umn.edu/family/personal-finance/housing/rentwise/>

Title: *Show Me the Money* (Purdue Cooperative Extension, Indiana)

Description: This is one of many workshops available through the annual Purdue 4-H Science Workshops. 4-H youth (16-18 years old) from across the state come to campus for three days to participate in the workshops. This particular program teaches youth about cash flow management. On day one, the youth are divided into groups (or families) and after a few guest lectures and relevant games, are sent out on a geo-cache based treasure hunt. Each cache is worth \$1,000 of monthly income. On day two the youth are bused around town to various vendor locations where they are presented with education, games and reality-based monthly expenses. On day three, they are given a tour of a large manufacturing plant where employee benefits and insurance topics are discussed.

Website: https://extension.purdue.edu/4h/Pages/Camps_and_Workshops/Show-Me-the-Money.aspx

Title: *The Kids Marketplace* (Virginia Cooperative Extension)

Description: *The Kids Marketplace* simulation is a hands-on, experiential learning tool that introduces elementary school age students to the concepts of personal finance, career choices, and decision-making. During the simulation, students are assigned a career, receive a monthly income, and spend their income on typical real world expenses by visiting a series of stations, including Housing, Groceries, Clothing, Transportation, Fun, Animal Shelter, Savings, Sharing, Chance, Personal Care, and Medical. The *Kids Marketplace* replication manual is structured as a train-the-trainer model where Extension Agents train teachers, parents, and other volunteers as KMP coordinators. For older youth, Virginia Cooperative Extension uses the *Real Money, Real World* (Middle School) and *Reality Store* (High School) simulations.

Website: <https://blogs.ext.vt.edu/arl-alexvce/2013/08/12/kids-learn-about-spending-money-at-kids-marketplace/>