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TEN TIPS FOR TEACHING FINANCIAL LITERACY

Money is something we all handle, earn and spend—right from an early age. Yet many of us still don't feel confident in our ability to save, spend and invest. But knowledge is power. That's why it's important to empower students from a young age with the tools and information they need to become financially literate. Ask your students what they already know about the financial world and where they fit into it; then build on that information. Introduce key topics of saving, spending and sharing to younger students while tackling more challenging concepts with older students. With the right tools and a little courage we can educate our students in the fundamentals encouraging them to become not just financially literate, but empowered individuals.

Financial literacy is much more than Math; look for ways to integrate tips, tricks and lessons into other subjects. Here are a few ideas to get started.

1. **Incorporate financial terms** into your word wall, spelling and vocabulary lists.
2. **Re-imagine the lyrics** of the classic Barenaked Ladies song "If I had a Million Dollars." Have students rewrite the lyrics to suit their financial wants and dreams.
3. **Contrast needs and wants** by identifying financial priorities when studying different cultures locally and internationally.
4. **Asses the financial health** of main characters in short stories and novels your class is studying. Assess characters on their good or not so good spending habits. Create a budget for characters.
5. **Facilitate focus and patience** in students by having them identify a financial goal and create a visual representation to fuel their aspiration to save.
6. **Compare wages** around the world by having students research what their dream occupation looks like elsewhere.
7. **Sales taxes** are applied to goods and services differently depending on criteria set by governments. Investigate, identify and catalogue these differences. Extend the lesson by exploring where the money raised through sales taxes is spent.
8. **Split your classroom** in two groups and hold a debate about the pros and cons of credit cards.
9. **Hold a charity** fair where students research a charity of their choice, identify the charity's top financial goals and use presentation boards to share their knowledge with their peers.
10. **Participate in** the We Create Change Campaign. Highlight the impact of our small change makes when used to support the five pillars in Free The Children's unique Adopt a Village model.