

Lesson #: 2	Starting Early & Defining Success	Time:
Curriculum Expectation(s): F1.1, F1.2, A1, A2		
<p>Learning Goal(s): Students will define what financial success looks like for them in the present and in the future.</p> <p>Students will make connections to the knowledge and skills necessary they feel comfortable with and ones they want to learn more about to make informed financial decisions.</p>		
<p>Success Criteria:</p> <ol style="list-style-type: none"> In considering all of the important topics and themes covered in the text, students will determine the order of importance according to their experiences, their groups' experiences and then the class. As students reflect on all of the discussions of the day, and the podcast interview they will reflect on which next step is important for them. 		
Materials & Resources	Lesson Plan	Assessment for, as, and of Learning
<p>Post Entry Question</p> <p>Chapter 1, Lesson 1 (p1-3)</p>	<p>Minds On Activity</p> <p>As a class, complete a read aloud or allow students to read Chapter 1, Lesson 1: Starting Early.</p> <p>Why is it important for you to start making informed financial decisions now?</p> <p><i>*Note:</i> As the students answer the entry question, continue to build the class success criteria list started on the first day.</p>	<p>Assessment of, for and as Learning</p> <p>Continue to build on co-created success criteria from yesterday</p>
<p>Chapter 1, Lesson 1 (p2-3)</p> <p>Appendix 2</p>	<p>Lesson & Activity</p> <p>Defining financial success and what that means to each student.</p> <p>First, examine the list of financial knowledge and skills in front of you, order them from most to least important, record your order.</p> <p>Then, as a group, discuss your order and decide on one order of importance for your group - you must come to a consensus. If the teacher has provided the cards, make sure to put them in order at your table or up on your whiteboard.</p> <p>After the group think time, be prepared to present and justify your thinking and results.</p>	<p>Assessment of, for and as Learning</p> <p>Recording of individual beliefs.</p> <p>Presentation of groups order of importance.</p> <p>Come back to this in the end (last lesson) to see how it has changed.</p>
<p>Appendix 3, link to podcast: Link</p>	<p>Consolidation & Next Steps</p> <p>“This book will help you learn to manage your money, make smart decisions, and start growing it all from a young age.”</p> <p>Give students time to reflect with the exit ticket. Then listen</p>	<p>Exit Ticket - Assessment of and for Learning</p>

	to Noah's podcast interview (link in the slideshow). Have students add any additional thoughts to their ticket and turn portfolio back in.	
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Financial Success through Informed Habits & Smart Decisions

On your own decide the order of importance of each element (knowledge item or skill) and how it contributes to your future financial success. Order the list from most (#1) to least important. Record your order in the provided space below.

As a group decide the order of importance for each element. When presenting your ideas to the class, make sure to justify your decisions.

Understanding Needs vs. Wants	1.
Short Term Savings	2.
Paying Yourself First	3.
Budgeting & Planning	4.
Avoiding Debt	5.
Long Term Savings	6.
Credit Rating and Score	7.
Managing Debt	8.
Investing	9.
Earning Power	10.
How to navigate financial incentives	11.
Managing Credit	12.
Understanding Interest (simple and compound)	13.
Managing spending habits	14.
Consumer Awareness	15.
Understanding Taxes	16.
Understanding Loans	17.
Setting Financial Goals	18.

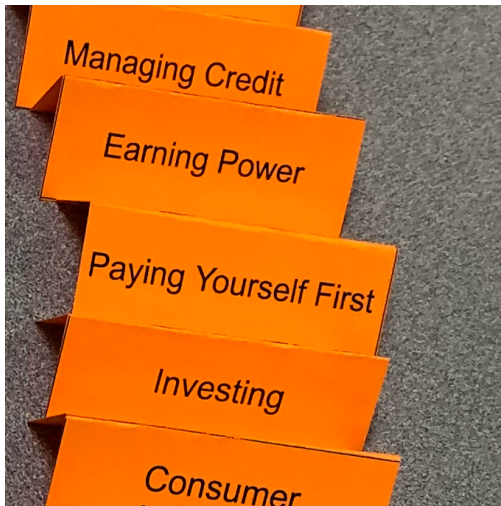
Appendix 2B: Cards to be Printed - if wanting to students to sort physical cards

Understanding Needs vs. Wants	Short Term Savings
Paying Yourself First	Budgeting & Planning
Avoiding Debt	Long Term Savings
Long Term Savings	Credit Rating & Score

Managing Debt	Investing
Earning Power	How to Navigate Financial Incentives
Managing Credit	Understanding Interest
Managing Spending Habits	Consumer Awareness

Understanding Taxes	Understanding Loans
Setting Financial Goals	Other: _____

Cards end up looking like this, great to copy onto cardstock and use again and again!



Exit Ticket - Reflecting on Financial Decisions

After our lesson, organise the knowledge and skills we focused on today into the two categories below.

I feel comfortable applying these skills and concepts to make informed financial decisions.	I want to learn more about the following skills and concepts to be able to make informed financial decisions.

What does making informed financial decisions look like for **you**?