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ACADEMIC STANDARDS
Applicable academic standards are included in the Financial Champions Helper’s Guide, page 43.

“...the highest use of capital is not to make more money, but to make money to do more for the betterment of life.

– Henry Ford

The green ink on a dollar bill is made from a secret formula.

The word “money” comes from the Latin word moneta. Moneta is the name of the place in ancient Rome where money was first made and stored.
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GREAT EXPECTATIONS

Personal finance skills are often not emphasized in a standard school curriculum. Whether you're a teacher, youth club leader or in another position of influence in youth education, you'll find this personal finance curriculum to be very practical. Youth who learn how to be good caretakers of their money can apply those skills to other areas of their lives. For instance, this curriculum provides information on goal setting. The activities also emphasize how to communicate about money, and by extension, how to discuss other topics. The Financial Champions series encourages interaction with the community and learning how to learn by developing research skills.

Each group activity begins with objectives that include a defined life skill and a personal finance skill. Indicators are listed to measure successful completion of the activity by youth. At the beginning of each activity, materials, time and group size are suggested. There is also background information for helpers.

Here is what you can expect young teens to learn from each youth activity book:

BOOK 1: Money Fun-damentals

As an introduction to personal finance, youth will examine their own thoughts about money with a personality quiz. They'll discover money motivators in themselves and others. Other activities teach goal setting, the difference between needs and wants, communication skills and how to budget. As teens complete activities and participate in leadership experiences, they are learning how to make sound decisions and how to manage themselves in everyday situations. Helpers should emphasize the importance of these skills in all aspects of youths’ lives. You can help youth understand the life skill and its importance by asking questions that apply to topics other than personal finance. Life skill questions might include:

- Why is making sound decisions important?
- How do you feel about your ability to make sound decisions?
- How can you improve your ability to make sound decisions?

BOOK 2: Money Moves

Financial skills evolve in the second book. Teens will learn about financial institutions, the pros and cons of credit and how to select financial services. Other topics include check writing, an overview of advertising, comparison shopping and judging possible financial choices. The life skill youth will practice most frequently throughout the second book is the ability to acquire and evaluate information. Learning how to obtain data, how to interpret what is found, predict outcomes and analyze information based on choices made are skills that allow youth to become informed and competent consumers. Helpers can guide youth to understand the life skill and its relevance by asking questions related to the life skill, such as:

- Why is acquiring and evaluating information important?
- How do you feel about your ability to acquire and evaluate information?
- How can you improve your ability to acquire and evaluate information?
The experiential learning model is the basis for Financial Champions activities. The steps in this model are specific and sequential. Experiential learning encourages youth to try to do the activity before being told or shown how. Reflection and application questions ask youth to share what they did, process what was most important about the experience, generalize the life skill and personal finance skill to their own lives and think through how they could apply the skills to a new situation.

Youth learn best through trial and error and practice. As they learn and discover new concepts and skills on their own, youth begin to feel they are competent. The greatest gift adult leaders can give youth is to help them realize they are capable of mastering new skills.

**THE EXPERIENTIAL LEARNING MODEL***

(Example: Buying a Tablet)

1. **Experience**
   - Purchase a new tablet.

2. **Process**
   - What skills did you learn that were important?
   - What would you do differently next time?

3. **Generalize**
   - Why is what you learned important? How is what you learned about buying a tablet useful in making other decisions?

4. **Share**
   - How did you decide which tablet to choose?
   - What was the most difficult part?

5. **Apply**
   - What life skills did you practice?
   - Why is this life skill important to you?

Each activity in Financial Champions has a series of questions or comments to help you work with youth using the experiential learning process:

- Talking Money with the Champions (Share)
- Champions Maneuvering Money (Process)
- Making Cents with the Champions (Generalize)
- Financial Champions: Heroes for Life (Apply)

GRADES 7–9
Youth do not develop at the same rate. Understanding general developmental patterns of youth 12–15 years old will help you plan activities appropriate for the age group. Remember that these are guidelines. You will need to be sensitive to diverse personalities and abilities.

Young Teens (12 –13 year olds)
Growth spurts beginning with adolescence occur at a wide range of ages, with girls usually maturing before boys. These rapid changes in physical appearance may make some teens uncomfortable. Treat youth sensitively according to their age, not their development. A mature appearance doesn’t guarantee a mature attitude.

Young teens move from concrete to more abstract thinking. Playing with ideas can be as much fun as playing sports. Ready-made solutions from adults are often rejected by young teens in favor of finding their own solutions. Leaders who provide supervision without interference will do well with this age group.

Small groups provide the best opportunity for young teens to test ideas. Justice and equality become important issues. Opinions of peers may be more important than opinions of parents and other adults. Teens enjoy the social interaction and acceptance they receive in peer groups.

Puberty is a time of self-definition. Young teens begin to test values and seek adults who are accepting and willing to talk about values and morals. Adults can help by providing activities that lead young teens to self-knowledge.

At this stage, adults should avoid comparing young people with each other and should be careful not to embarrass them. Young people want to be a part of something important and have opportunities to develop responsibility.

Financial freedom comes only when you live a life that you can afford and can afford the life you live.
Mid-Teens (14 –15 year olds)
Mid-teens tend to be absorbed in themselves and their peer groups; families, teachers and other adults may become less important. Relationship skills are usually more developed than younger teens. Acceptance by members of the opposite sex becomes more important towards the end of this stage.

Mid-teens begin to think about the future and make realistic plans. Their vocational goals influence the activities they select. Teens set goals based on their personal needs and priorities. Goals set by others may be rejected. As they master abstract thinking, teens can imagine new solutions that could challenge adult viewpoints.

These teens usually can initiate and carry out tasks without supervision. Allow youth to plan activities and evaluate outcomes. A leader can be helpful by arranging new experiences in areas of interest to mid-range teens. However, helpers should allow input from youth in planning and evaluating activities. Think of yourself as an advisor or coach for independent learners.

While teen development may result in unpredictable emotions, it also results in activities that have a profound influence upon development. As helpers, never underestimate the impact your actions and words have on youth of any age.

You should have two aims in life: to make a little money first and then to make a little money last.

REFERENCES:
THE ACTIVITY

1. Ask youth to think individually about the services they or their families use. Then, brainstorm and develop a list of service providers.

2. Ask youth to check resources using a phone book, other directories or interviews to discover additional services that are provided to people in your community.

3. Have youth develop a map of their community that highlights locations of service providers. Are there additional services that reach into your community from a more distant location? Make a list of those additional services and write them around the boundaries of your community.

4. Have youth analyze their map. Think about what services are most provided or least provided in their community. Are there gaps or types of services that don't reach into the community? In a service where there are multiple providers, how would consumers decide on which one to patronize? How do interested consumers investigate service providers? What makes a quality service provider?

5. After a map has been created, have youth select a service that interests them. Have youth develop interview questions to ask the business owner or manager who provides the selected service. Questions might include:
   - How did you get started in business?
   - What types of training/education did you have before you started your business?
   - How do you stay current in your field?
   - Where do your customers come from?
   - How do you advertise your business?
   - Have there been any changes to your advertising strategies since you started the business?
   - How do you set your business goals?
   - How much money did it take to start your business? How did you finance the start-up costs?
   - How many employees do you have and how do you recruit and train employees?
   - What aspects of your business make you different from your competitors' businesses?
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and my Health to better living,
for my club, my community,
my country, and my world.