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3rd grade financial literacy worksheets pdf

Cash Puzler Put the pieces of the puzzle back together to complete the image of a dollar bill. Choose between puzzles and learn fun facts about money. Christmas Money Game Children are presented with a gift and the cost associated with purchasing the gift. Next to it is pictured the money they have and select whether they have enough. Peter Pig's Money Counter In this interactive game, kids practice identifying, counting and saving money while learning fun facts about U.S. currency. Rich Kid Smart Kid Financial lessons with fun video game characters is the best way to learn how to be smart with your money! Fruit Splat Coin Game Learn how to put together your budget and fruit prices with this fun splatter game. Financial Football This fast-paced, interactive game engages students who are football fans while teaching them personal finance skills. Cash Calculators The Mint Cash Calculator will help you plan a way to manage your cash based on four buckets: Save. Spend. Invest. Give. Sand Dollar City You create a character and enter into a virtual reality to learn about managing expenses, bank accounts, credit cards, and saving money by making decisions and experiencing the consequences of those decisions. The following lessons provide guidance, lesson plans and activities for teachers interested in introducing four to seven year old children (pre-school, pre-k, first and second grade) to early financial literacy concepts. Introduction Lesson One: Making Spending Decisions From birth, a child has choices. At first parents make the decisions, but before the end of the first year, children are capable of making some simple selections. If children are allowed to make easy choices as toddlers, then making decisions for themselves as they grow becomes less difficult. This lesson introduces guided, money-related, decision-making activities for children in preschool and kindergarten. Teacher's Guide - Lesson One: Making Spending Decisions Student Guide - Lesson One: Making Spending Decisions Lesson Two: Spending Plans Preschool-aged children are capable of learning simple spending plans. Early training in categorizing money establishes patterns for future money-management behavior. This lesson introduces children to the concept of dividing their money into categories, namely "save," "spend," and "share." We present activities that will help children understand that money is limited in quantity and must be divided for different purposes. Teacher's Guide - Lesson Two: Spending Plans Student Guide - Lesson Two: Spending Plans Lesson Three: Earning Money Adults must earn money to provide for their needs and wants. In this lesson children learn that money is earned and does not come free. Children also learn that money is limited in quantity. Early training in earning small amounts of money provides a foundation and understanding that work and money are connected. Young children perform certain tasks at home just because they are part of the family or household. Children can do additional tasks to earn money for their spending plans. Children need to distinguish between shared responsibilities as members of a family and responsibilities that earn them money. This lesson introduces young children to activities and ideas for earning money. The money earned helps children meet their financial goals. Remember that the financial goals for a preschool-aged child may seem simple to an adult, but they are not simple to the child. Children learn the concept that money is a reward for working. Teacher's Guide - Lesson Three: Earning Money Student Guide: Lesson Three: Earning Money Lesson Four: What is Money? Money is the medium of exchange for most goods and services. Different coins and paper money have different values. Children need the ability to recognize the names and values of different coins and bills used in exchange for goods and services. This lesson helps children identify the names of coins and grasp their relative values in terms of purchasing power. We present games and activities that will help children acquire this knowledge. Teacher's Guide - Lesson Four: What Is Money? Student Guide - Lesson Four: What Is Money? Financial Literacy for Grades 3-6 The following lesson plans are designed for elementary school children in the following grades: third grade, fourth grade, fifth grade and sixth grade. Lesson One: Allowances and Spending Plans Children in grades three through six are capable of managing small amounts of money. They can divide their money into several categories, including "spend," "save," and "give." At the same time, they can spend their money and keep a record of what was spent. This lesson provides an introduction to allowances for third through sixth graders. Allowances are the first step to understanding written spending plans or budgets. With guidance managing allowances in childhood, children can become financially responsible adults. Adults with effective budget skills create healthier family relationships and contribute to building a stronger economy. Teacher's Guide - Lesson One: Allowances and Spending Plans Student Guide - Lesson One: Allowances and Spending Plans Lesson Two: Money Responsibility Successful money management includes keeping records of money spent. This includes having the skills to know how much money is available, how much money has been spent, and how much money must be saved for future needs. This lesson introduces elementary-aged children to the concept of being responsible for managing money through accurate record-keeping. It provides them with activities and worksheets that demonstrate the need to be accountable for how they spend and save money. Teachers Guide Lesson 2 Part 2: Money Responsibility Student Guide Lesson 2 Part 2: Money Responsibility Lesson Three: Saving and Investing Part of learning about money management includes knowing where to put savings. The value of savings increases differently depending on how the money is managed. Placing savings in something beyond a savings account introduces students to the world of investments. When they become adults, these students will have control over where they invest their money for retirement. It is important that they understand how to get the best growth for their money. At the same time, they need to understand the chances of losing that money in investments. This lesson introduces students to the basics of how money grows through saving and investing. It introduces the concepts of financial risk and rates of return. Teacher's Guide - Lesson Three: Saving and Investing Student Guide - Lesson Three: Saving and Investing Lesson Four: Comparison Shopping This lesson introduces students to the concepts associated with comparison shopping and choosing the best option. The activities in this lesson will introduce students to the difference between needs versus wants. Students will also learn to scrutinize advertising to discover messages that may affect their decisions. Teacher's Guide - Lesson Four: Comparison Shopping Student Guide - Lesson Four: Comparison Shopping You will need Adobe Reader to view the Workbook and Worksheets PDFs on this Page: Download Adobe Reader Banking/Financial Services Budgeting Buying a Home Career Charitable Giving Coin Recognition/Values Credit Decision Making Economic Reasoning Entrepreneurism Financial Behavior Financial Goals General Information Holidays Identity Theft Income Insurance Investments Loans Monetary and Fiscal Policy Money Management Opportunity Costs & Tradeoffs Other Parent Assignments Retirement Planning Saving/Spending Scarcity & Choices Supply & Demand Taxes Banking/Financial Services 10-12 Grades Financial Institution Comparison Conclusions (pdf) Managing a Checking Account (pdf) Parts of a Check Worksheet (pdf) Budgeting 10-12 Grades Bean Game Version 1 (pdf) Bean Game Version 2 (pdf) Budget Busters Activity (pdf) Cheap Date Ideas (pdf) Fun dating ideas that are sure to leave your pockets full of cash! Consequences of Not Following a Budget (pdf) Envelope System (pdf) Print this document on envelopes to help you manage your hard, cold cash! Group Juggle Activity (pdf) My Own Budget (pdf) Spending Plan (pdf) Buying a Home 10-12 Grades Buying a Home (pdf) This is a great packet of information and tips to help a first time homebuyer be successful. Career - Earning and Income/Management K-3 Grades 4-6 Grades 7-9 Grades 10-12 Grades Analyze a Pay Stub (pdf) Career Cluster Interest Survey (pdf) Are you having a hard time deciding what path to take in the future? Why not follow a path that reflects who you are. This survey will help narrow down career options for your future. Career Plan Worksheet (pdf) Compare Employee Benefits (pdf) Cost of Living Worksheet (pdf) Factors That Affect Your Income (pdf) I9 Form (pdf) Income Matching Terms (pdf) Paycheck Math (pdf) Practice Interview Questions (pdf) Practice makes perfect!!! Practice interviewing with these time-tested questions. Quotes on Careers (pdf) Spider Map - Sources of Income (pdf) W2 Form (pdf) W4 Form (pdf) Which Careers Earn the Highest Income? (pdf) Which Way Do I Go? (pdf) Charitable Giving Coin Recognition/Values Coin Target Toss (pdf) Challenge students to a fun coin tossing game. Students are to toss the coin with the correct value to the target with the matching value. Sample K-3 Grades Counting Coins Books Several coins to choose from. Money Instructor - Color the Money Printable money identification pages K-6 Grades Coin Recognition Worksheets Set up an FREE account with Education.com and access hundreds of amazing printables. 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