



Kindergarten Classroom Presentations

Common Cents (30 min) Students learn about the penny, nickel, dime and quarter using the book “The Coin Counting Book” by Rozanne Lanczak Williams. And they create their own informative book.

- K.CC.1 Count to 100 by ones and by tens.
- K.CC.5 Count to answer “how many?” questions about as many as 20 things arranged in a line, a rectangle array, or a circle.
- W.K.8 With guidance and support from adults, recall information from experiences or gather information from provided sources to answer a question.

Counting Coins (30 min) Students learn to add up coins by playing four different coin counting games.

- K.CC.1 Count to 100 by ones and by tens.
- K.CC.2 Count forward beginning from a given number within the known sequence (instead of having to begin at 1).
- K.CC.4a Understand the relationship between numbers and quantities; connect counting to cardinality.

Save, Spend, Share (30 min) Students learn the three basic money management concepts; saving, spending and sharing. And create their own “three bank system.”

- Other competences: spending and sharing

The nationally recognized Junior Achievement program as well as custom presentations can be arranged to meet grade-level curriculum needs. Please contact Andrea Tucker, Marshall Community Credit Union Financial Education Coordinator for further information.

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First Grade Classroom Presentations

Arthur's Pet Business by Marc Brown (30-45 min) Arthur starts his own business to prove to his parents that he is responsible enough to have a pet of his own.

- 1.EI.0.1 Distinguish between producers and consumers of goods and services.
- 1.EI.0.2 Describe ways in which families consume goods and services.
- 1.EI.0.5 Describe way in which people earn money.

Deena's Lucky Penny by Barbara Derubertis (30-45 min) Deena has a problem. Her mom's birthday is coming, but she has no money to buy a present! Students demonstrate counting coins to \$1.00.

- 1.EI.0.3 Using examples, explain why people cannot have everything they want (scarcity) and describe how people respond (choice).
- 1.EI.0.6 Describe how money simplifies trade.
- Other competences: general consumer math.

It's a Habit, Sammy Rabbit by Sam Renick (30 min) Students learn the importance of forming good money habits at an early age.

- RL.1.2 Retell stories, including key details, and demonstrate understanding of their central message or lesson.
- RI.1.1 Ask and answer questions about key details in text.
- Other competences: spending and sharing, and supply and demand.

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Second Grade Classroom Presentations

Alexander Who Used to be Rich Last Sunday by Judith Viorst (30 min) Alexander grapples with money management in this beloved book! Students discuss the difference between needs and wants and goods and services.

- 2.EI.0.1 Identify the opportunity cost involved in a consumer decision.
- 2.EI.0.2 Identify businesses in the local community.
- 2.EI.0.3 Describe how businesses in the local community meet economic wants of consumers.

PlayDoh! Economics (30-45 min) Get creative with PlayDoh! while learning about different types of resources used for production.

- 2.EI.0.3 Describe how businesses in the local community meet economic wants of consumers.
- 2.EI.0.4 Describe the natural, human, and capital resources needed for production of a good or service in a community.
- 2.EI.0.5 Use examples to show that people cannot product everything they want and depend on trade.

Teddy Bear Picnic by Jimmy Kennedy and Alexandra Day (45-50 min) Which team will be the first to get all the items for the big picnic? Answer mental math questions to earn items.

- 2.OA.2 Fluently add and subtract within 20 using mental math strategies.
- 2.NBT.2 Count within 1000; skip-count by 5s, 10s and 100s.
- 2.MD.8 Solve word problems involving dollar bills, quarters, dimes, nickels and pennies.
- Other competences: mental math practice, leadership and decision-making skills.

Pigs will be Pigs: Fun with Math and Money by Amy Axelrod (30 min) Story and discussion about a family of pigs on the hunt for money and what they can buy with the “treasure” they have found.

- 2.OA.2 Fluently add and subtract within 20 using mental math strategies.
- 2.NBT.6 Add up to four two-digit numbers using strategies based on place value and properties of operations.
- 2.MD.8 Solve word problems involving dollar bills, quarters, dimes, nickels and pennies.

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Third Grade Classroom Presentations

Counting Change (45 min) Learning to count back change can be difficult. But in this cashier and customer shopping based lesson, students will learn all the tips and tricks!

- 3.OA.1 Interpret products of whole numbers.
- 3.OA.3 Use multiplication and division within 100 to solve word problems.
- 3.OA.4 Determine the unknown whole number in a multiplication or division equation.
- Other competences: mental math practice, general consumer math.

The Grocery Game (45-60 min) Let's get shopping! Which team will be the first to get all of the items on its grocery list? Answer mental math questions using estimation to earn items. May the best shoppers win!

- 3.OA.8 Solve two step word problems using the four operations ... Assess the reasonableness of the answers using mental math computation and estimation strategies including rounding.
- 3.NBT.1 use place value understanding to round whole numbers to the nearest 10 or 100.
- Other competences: mental math practice, leadership and decision-making skills.

Consumers & Producers (30-45 min) Students learn about producers of goods and services and those that consume them. And create an accordion worksheet to help tell the difference.

- 3.EI.0.1 Explain how scarcity, opportunity costs, and choices affect what is produced and consumer in Michigan.
- Other competences: understanding of goods and services.

Tortilla Factory by Gary Paulsen (45 min) Students learn about productive resources and intermediate goods in this fun, interactive lesson. All while building a paper taco!

- 3.EI.0.4 Describe how entrepreneurs combine natural, human, and capital resources to produce goods and services
- Other competences: understanding of goods and services

Less than Zero by Stuart Murphy (45 min) Perry the Penguin needs 9 clams to buy an ice scooter – but he’s not very good at saving. Students will learn the concept of negative numbers using a line graph.

- 3.NBT.2 Fluently add and subtract within 1000 using strategies and algorithms based on place value, properties of operations, and/or the relationship between addition and subtraction.
- 3.MD.3 Draw a scaled picture graph and a scaled bar graph to represent a data set with several categories. Solve one- and two-step “how many more” and “how many less” problems using information presented in scaled bar graphs.

Piggy Bank Savings Game (45-60 min) Students play an interactive account based game about depositing and withdrawing money!

- 3.OA.3 Use multiplication and division within 100 to solve word problems.
- 3.OA.8 Solve two-step word problems using the four operations.
- Other competences: general consumer math, and decision-making skills.

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Fourth Grade Classroom Presentations

Savings and Earnings (45 min) Students read about Abby Hayes, who wants a new pair of roller blades, but she can't afford them. Economic concepts like savings, earnings and budgets.

- 4.MD.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects and money.
- 4.EI.0.4 Explain how price affects decisions about purchasing goods and services.
- Other competences: general consumer math

The Pickle Patch Bathtub by Fran Kennedy (45 min) It's 1925 and Donna's legs have outgrown her families old washtub, and it's up to her to find a solution. Learn about working together toward a goal, opportunity cost and the value of a hard earned dollar.

- 4.EI.0.4 Explain how price affects decisions about purchasing goods and services.
- 4.EI.0.6 Explain how competition among buyers results in higher prices and competition among sellers results in lower prices.
- Other competences: opportunity cost, budgeting

Pigs go to Market by Amy Axelrod (45 min) The Pigs can't wait to throw their annual Halloween party. During their last minute trip to the market, Ms. Pig wins a free shopping spree! Students learn to budget and comparative shop in this fun and interactive lesson.

- 4.EI.0.3 Explain how positive and negative incentives influence behavior in the market economy.
- 4.EI.0.4 Explain how price affects decisions about purchasing goods and services.
- 4.NBT.3 Use place value understanding to round multi-digit whole numbers to any place.
- 4.MD.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects and money.

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Fifth Grade Classroom Presentations

M&M Budgeting (45-50 min) Using M&M's, students learn the difference between income and expense and how to budget.

- 5.NBT.5 Fluently multiply multi-digit whole numbers using the standard algorithm.
- Other competences: budgeting, mental math practice

Payment Parliament (45 min) Learn about the advantages and disadvantages of different payment types in this role play activity.

- RL.5.3 Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text
- RI.5.6 Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent
- SL.5.3 Summarize the points a speaker makes

Savvy Shopper (45 min) Students will explore the difference between debit and credit cards, as well as how using cash or credit can affect you.

- Other competences: budgeting, general consumer math, understanding basic financial products, and understanding credit

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Sixth, Seventh and Eighth Grade Classroom Presentations

M&M Budgeting (45-50 min) Using M&M's, students learn to budget.

- 6.NS.5 Understand that positive and negative numbers are used together to describe quantities having opposite directions or values
- 7.EE.3 Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form
- Other competences: budgeting, mental math practice

Careers and Income (50-60 min) Students will make choices about how they want to live in adulthood, then see how much they will have to make in order to live their dream lifestyle.

- Other competences: budgeting, and decision-making skills

Money Masters (60 min+) Students participate in a real-world simulation where they select a career and family, and must pay all of their bills for 30 days without going bankrupt.

- 7.NS.2 Apply and extend previous understandings of multiplication and division ...
- 7.EE.3 Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form
- Other competences: budgeting, decision-making skills, and mental math practice

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High School Classroom Presentations

Financial Reality Fair (60 min+) Students participate in a real-world simulation where they select a career and family make up. Using just their monthly income and a low limit credit card, they must pay for housing, food, transportation, and more to cover their family expenses for 30 days. All while staying under budget!

Comparing Interest Rates (50-60 min) Understand how interest rates affect consumers, both positively and negatively. As well as the difference between simple and compound interest. Students will walk away knowing what to look for when shopping for interest rates.

Credit 101 (50-60 min) Students will take a deep dive look at the four main types of credit; installment loans, revolving credit, student loans and mortgages. And will learn about credit scores and how interest rates are affected.

Credit Card Chaos (45-55 min) Students will learn how to read and understand credit card offers. Learn what to look for and what to stay away from. And how to make an informed consumer decision when it comes to choosing your first credit card.

My First Pay Day (45-55 min) Decode paycheck stubs and understand all of those deductions in this interactive lesson!

What's the Risk? (45-55 min) Understand the need for insurance in this fast paced game of Insurance BINGO! Students will learn about different types of insurance, including medical, dental, car, renters, and more.

Loans 101 (50-60 min) Dive into the world of lending and take a look at what it takes to get the loan you want. Discussions will include how credit can affect loan rates, different types of loans available, how to fill out a loan application, and more.

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