



Course Name	6th Grade Success
Grade Level	6th
Lesson Author	Kelly Carmody, Dwight D. Eisenhower Middle School (Manhattan, Kansas)

Unit Title	Career and Money
Lesson Title	Understanding Financial Literacy
Suggested Lesson Time	<i>One 50-minute class period, 3 days</i>
Lesson Objectives	<ul style="list-style-type: none"> By the end of this lesson, students will understand key concepts of financial literacy through exploring the website.

Instructor Preparation	
References	
<ul style="list-style-type: none"> <i>HirePaths URL</i> <i>https://www.timeforpayback.com/</i> 	
Instructional Media	
<ul style="list-style-type: none"> 	
Equipment and Tools	
<ul style="list-style-type: none"> <i>iPads</i> 	



Materials

- *Paper, pencil, iPad*

Student Preparation**Assignments**

1. Greet students and introduce them to financial literacy
2. Explain why financial literacy is so important and why decisions based on finances are critical.

Website Exploration (25 minutes)

1. Instruct the students to open the website <https://www.timeforpayback.com/> on their devices or display it on the projector.
2. Ask the students to navigate through the website's sections and explore the different features and information available.
3. Encourage them to take notes or bookmark specific pages or sections they find interesting or relevant. As they explore, ask the students to consider the following questions and discuss their findings:
 - What is the main purpose of the website?
 - What types of information and resources are available on the website?



Introduction

1. On the overhead project mirror the website <https://playspent.org/html/>
2. Go through the tough decisions collectively as a class. They will soon go through each scenario and try to survive the month without going bankrupt. They will quickly understand some choices are made for you in life based on income and job.

Information Presentation

<i>Information</i>	<i>Key Points</i>
<ul style="list-style-type: none"> ● <i>One website shows the struggles of being an adult</i> ● <i>Another website helps you with college and career readiness</i> ● <i>Balance between life and money</i> 	<ul style="list-style-type: none"> ● <i>Unexpected bills</i> ● <i>Hardships</i>



Summary

In this lesson, students are going to see that choices they make right now can affect their lives 5 to 20 years down the road. It is like an assimilation of life, school, work and play. Whatever the outcome of the game, it will help students explore the HirePaths website and look further at potential jobs in that category, hearing from others in the field and so forth.

Student Activities

Based on the website exploration and group discussion, summarize the key concepts of financial literacy that the students have encountered.

Emphasize the importance of budgeting, managing debt, saving and making informed financial decisions.

Ask the students to reflect on their personal financial habits and consider how they can apply the knowledge gained from the website to improve their financial well-being.

Allow a few students to share their reflections and insights with the class.



Student Assessment

Reflection Essay: Ask students to write a reflection essay discussing their key takeaways from exploring the "Time for Payback" website. Encourage them to elaborate on specific financial literacy concepts they learned and how they can apply them to their personal finance decisions.

