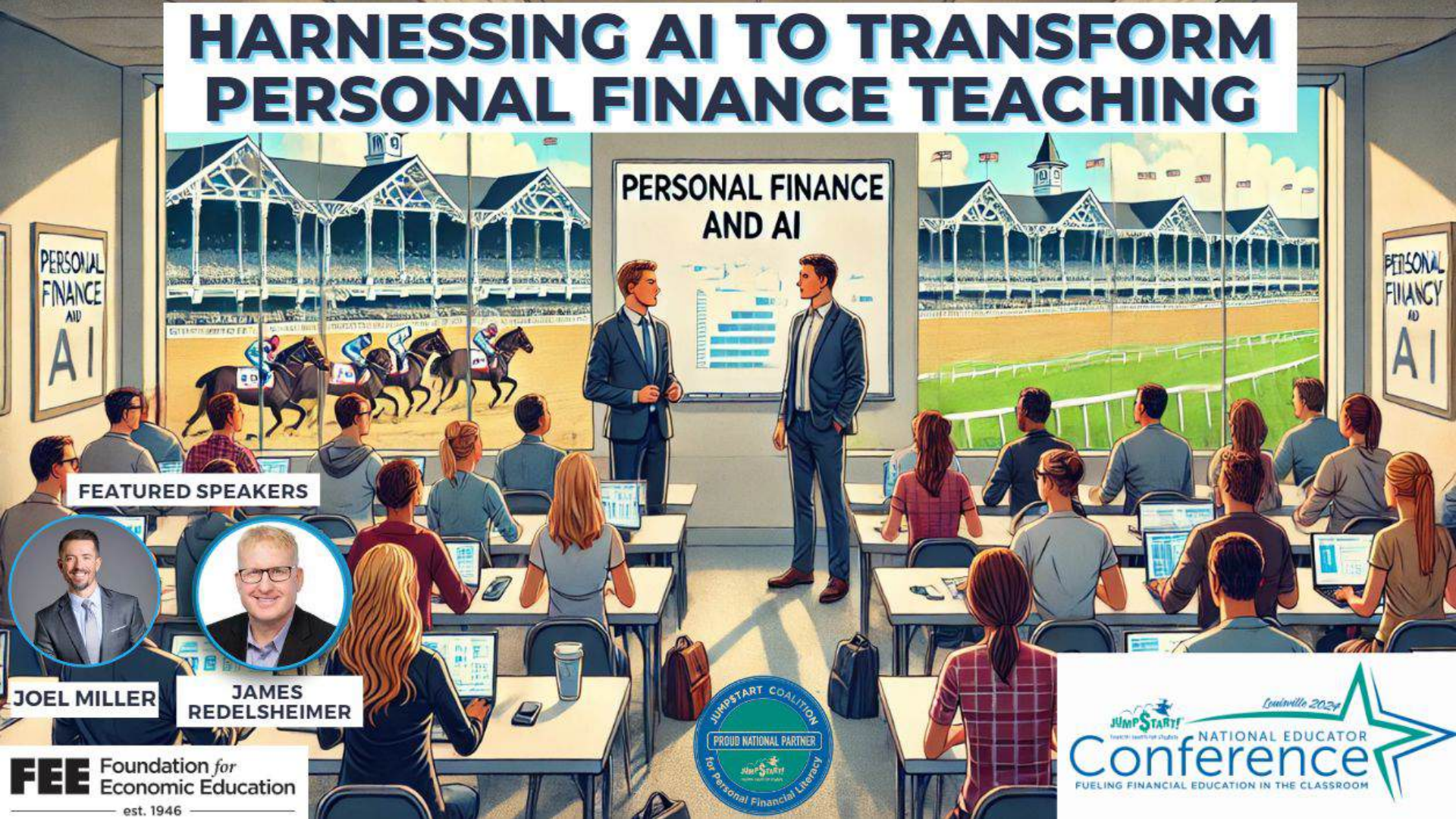
HARNESSING AI TO TRANSFORM PERSONAL FINANCE TEACHING



FEATURED SPEAKERS

JOEL MILLER

JAMES REDELSHEIMER

JUMPSTART COALITION for Personal Financial Literacy — PROUD NATIONAL PARTNER

JUMPSTART! NATIONAL EDUCATOR Conference — Louisville 2024

FUELING FINANCIAL EDUCATION IN THE CLASSROOM

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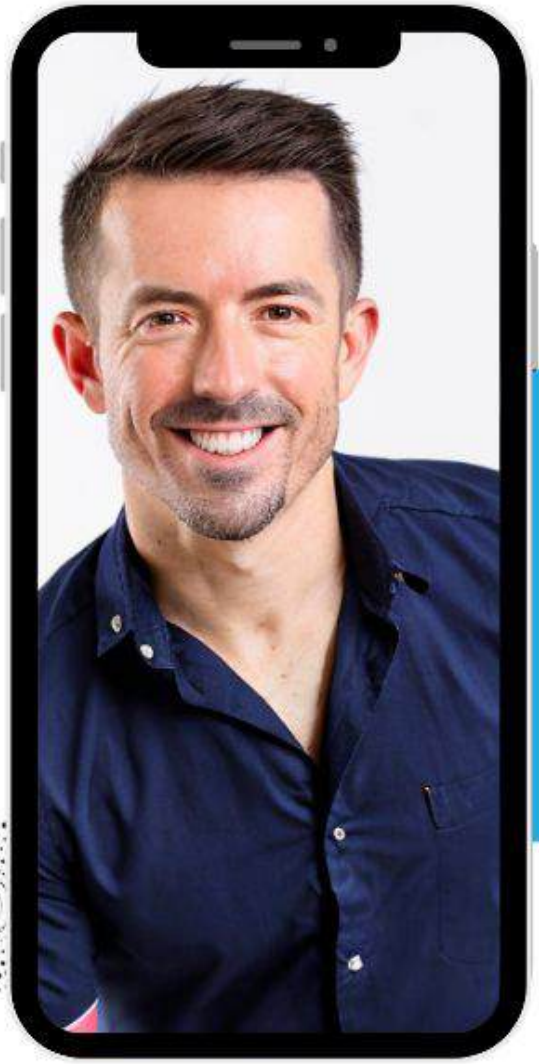

Joel Miller, Ed.S.

jmiller@fee.org

@mrjoelmiller

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James Redelsheimer

jred@fee.org

Quick Intro to The Learning Center

TEACHERS.FEE.ORG

Welcome to the Learning Center: FREE Classroom Resources!

Give your students the competitive edge they need in today's rapidly changing world.

Register for Free

Returning Users

THE LEARNING CENTER

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FREE Instructional Resources!

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THE LEARNING CENTER

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FREE Instructional Resources!

Financial Freedom
LESSONS IN PERSONAL FINANCE

PERSONAL FINANCE INQUIRIES

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EACH INQUIRY
- STAGES THE COMPELLING QUESTION
- HAS 3 SUPPORTING QUESTIONS WITH FORMATIVE PERFORMANCE TASKS
- HAS A SUMMATIVE PERFORMANCE TASK & TAKING INFORMED ACTION

SHOULD I BUY OR LEASE A VEHICLE?

WILL I EVER BE ABLE TO PURCHASE A HOME?

HOW WILL TAXES AFFECT MY LIFE?

WHAT ARE ETHICAL CONSIDERATIONS IN PERSONAL FINANCE MANAGEMENT?

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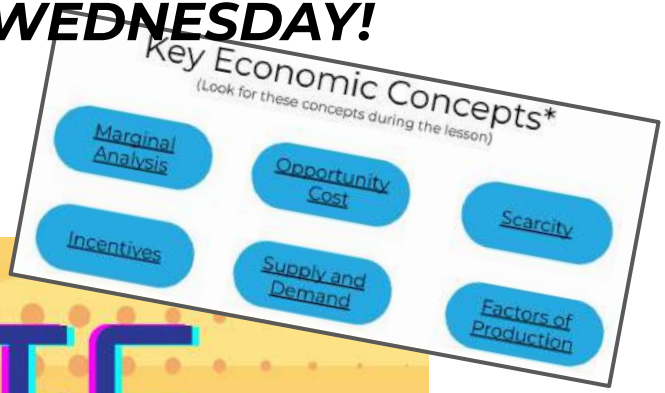
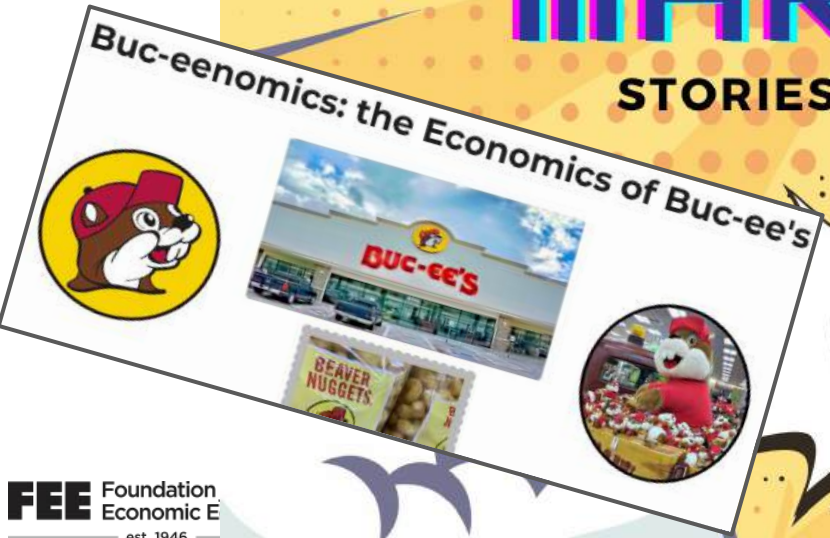
FREE LESSONS EMAILED & POSTED EVERY WEDNESDAY!



ECONOMIC MARVELS

STORIES OF INNOVATIO



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AI and Personal Finance Kahoot!

What AI Is and Isn't

AI won't replace your work but can make it easier for *you* to work more efficiently.

Many educators consider AI as a creative assistant.

- **Feedback**: Review my work and suggest ways to improve
- **Research**: Share all you know about …
- **Idea Generation**: Help brainstorm ideas on…
- **Q&A**: Here's my goal. Ask me questions until you can come up with the best plan to achieve that goal.

slido

Do you have an AI account with a LLM (e.g. Gemini, ChatGPT, Copilot etc?)

ⓘ Click **Present with Slido** or install our Chrome extension to activate this poll while presenting.

slido

The use of artificial intelligence tools such as ChatGPT in K-12 education

ⓘ Click **Present with Slido** or install our Chrome extension to activate this poll while presenting.

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they say I will never open my own business

Email summary
iPhone 16 Pro
Hello, Apple Intelligence

How are you currently using AI?

- Personally
- Professionally
- Or, with students

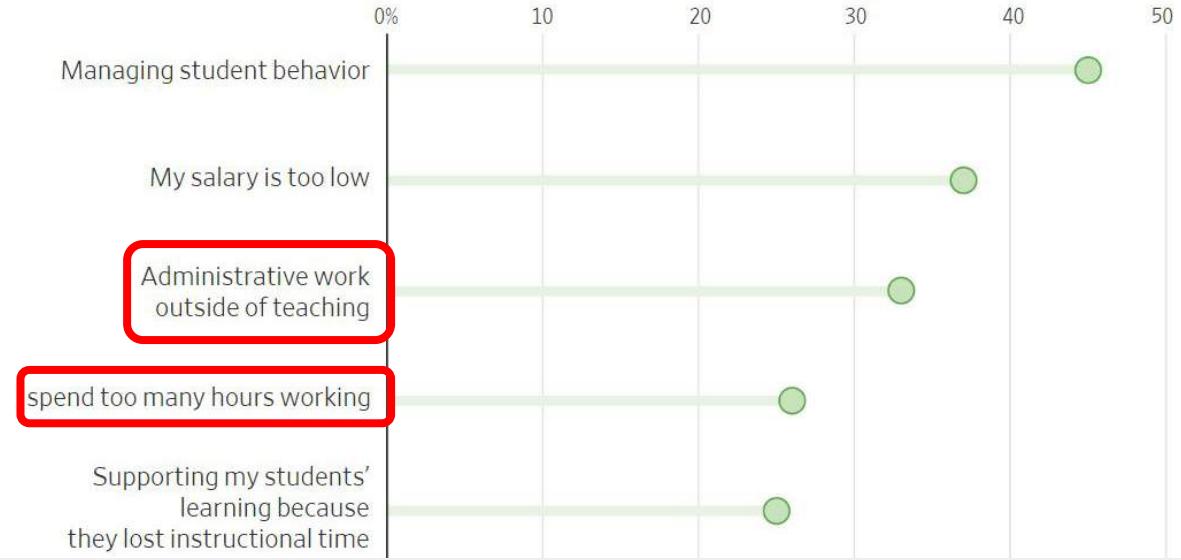
How are educators supposed to teach student when they have this technology at their fingertips?

DIFFERENTLY

Reid Hoffman meets his AI twin - Full

Based on the Reid Hoffman video, what AI business or education applications do you envision?

Teachers' top sources of job-related stress



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How can AI help teachers?

Create Instructional Materials
Build custom lesson plans, rubrics, and assessments matching your objectives.

Differentiate for Success
Adjust texts and materials to neet students' instructional needs.

Engage Families and Communities
Generate emails and newsletters to communicate with students' families.

Generate Original Content
Create engaging, relevant, and personalized content for your students.

Different Tools You Can Use... and The Differences

LLM's where you act as the prompt engineer or creator

ChatGPT

perplexity

Gemini

AI tools with focused functions and targeted prompts

MAGIC SCHOOL

Diffit For Teachers

schoolAI

Creative Use of AI Prompts in the Personal Finance Classroom

Strategy

Make the content more approachable.

Example Prompt

Write a song in the style of Taylor Swift about the benefits of index funds for young people. Emphasize their low costs, ease of investing, and how they outperform almost all active traders over the long term.

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"Steady Like an Index Fund"

(In the style of Taylor Swift)

Result

(Verse 1)

I used to think that winning meant chasing all the trends,
Buying high, selling low, never knowing when it ends.
But I found a better way, something simple and clear,
Low cost, easy moves, and now my future's near.

(Pre-Chorus)

No need to guess, no need to race,
I'm playing the long game, steady pace.
Outperforming all those highs and lows,
Watch me grow, watch me glow.

Prompt: Write a song about the benefits of index funds for young people. Emphasize their low costs, ease of investing, and how they outperform almost all active traders over the long term.

Suno

Index Wins

electronic pop

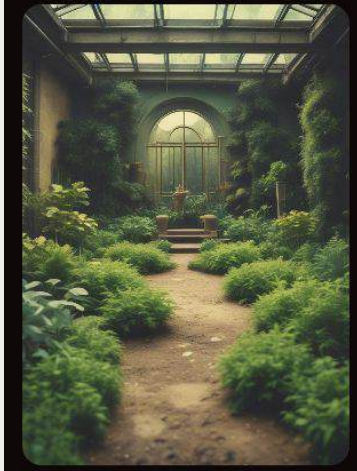
SalsaIntermezzo4527 0

October 31, 2024 at 10:45 AM v3.5

[Verse]
In the world of finance we gotta choose
Risky trades or gains we don't wanna lose
But index funds they got the groove
Low costs easy to improve

[Chorus]
Index wins no need to stress
Ease of investing it's the best
Watch your wealth it grows in time
Young folks step up start to climb

Suno



Investing Youth

pop uplifting electronic

SalsaIntermezzo4527 ▶ 1 0

October 31, 2024 at 10:44 AM v3.5

[Verse]
Hey young dreamer out in the crowd
Lookin' for a way to make your folks proud
You don't need a fortune or a crystal ball
Just a simple plan to catch it all

[Verse 2]
No need for fancy suits or stock picks
With index funds you'll avoid the tricks
Low costs and gains that grow with time
Invest smart young one and you'll do just fine

Strategy

Create guided reading notes for your students

Example

I've pasted the Ch. 4 textbook reading on Investing below. Please create guided notes for the students. Make sure to check for comprehension.

Strategy

Get project ideas that meet Personal Finance standards

Example

See below the state standard on Managing Credit. Please give my 5 project ideas for fulfilling this requirement.

Strategy

Ask ChatGPT to create questions and answer choices for you to use in a review Kahoot for your next test.

Example

I am a high school Personal Finance teacher and want to help students review for their test. Create 15 questions that are less than 120 characters and 4 answer choices that are less than 75 characters. The topic is investing, and here is the vocabulary...

Strategy

Deep-dive into specific topics

Example

Generate a list of concepts found on a pay stub for students to know before starting their first job. Define the terms, and then quiz me on the concepts.

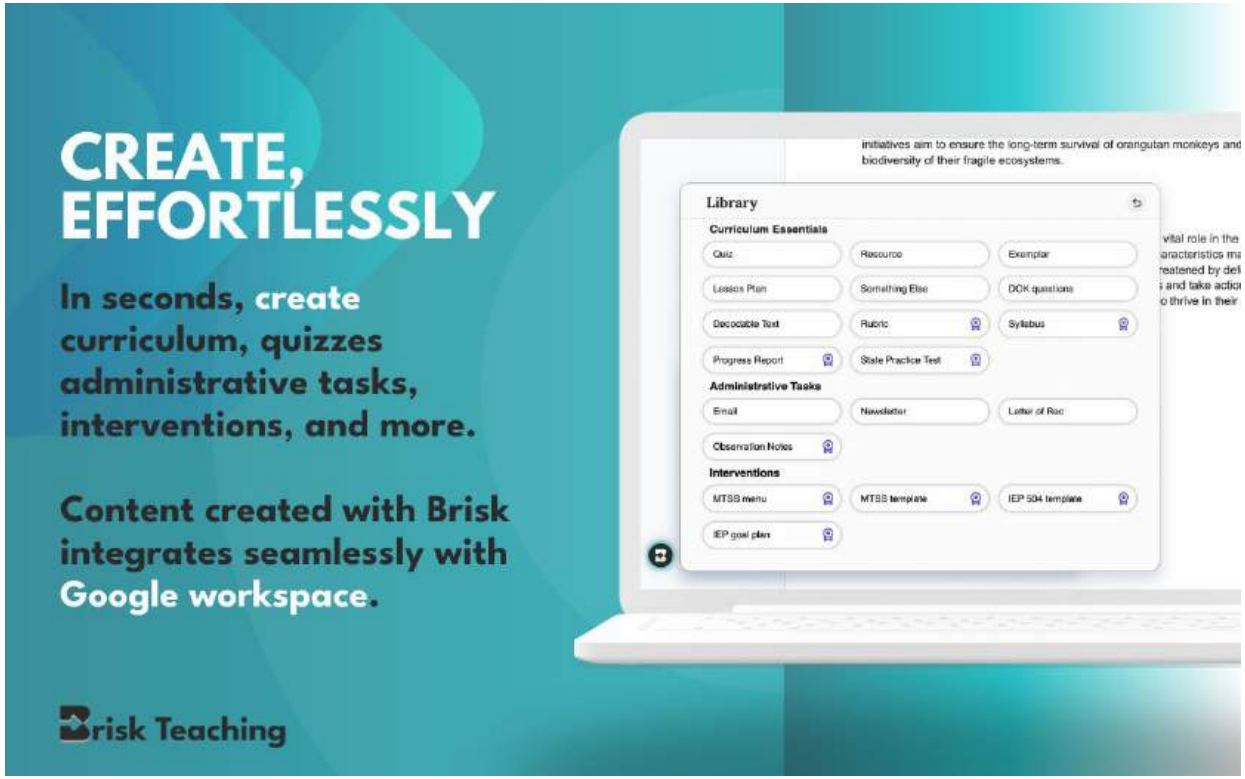
Strategy

Create a newsletter or email to parents about what students learned this week and will learn next week in your class.

Example

Create an email newsletter for parents of students in my high school marketing course. This week we explored the stock market, investing, and Roth IRA's.

Auto Create Presentations from YouTube Videos w/ Brisk Chrome Extension



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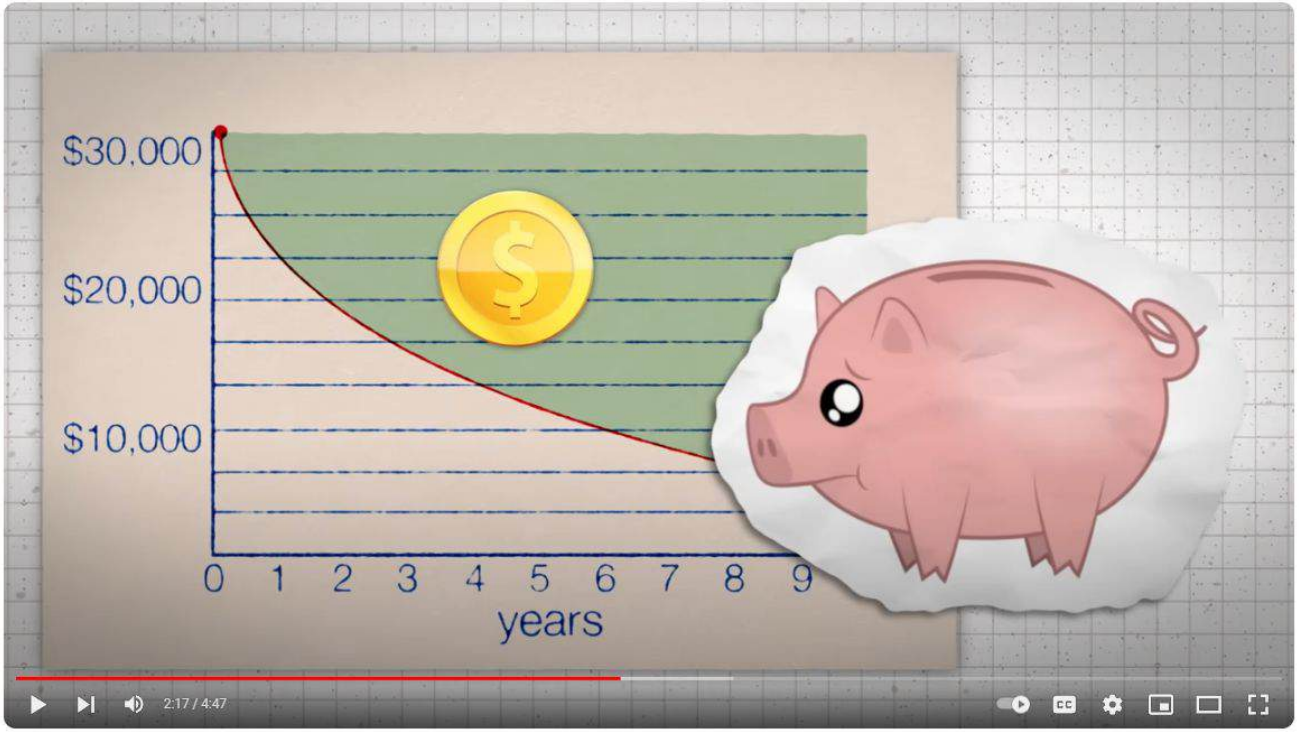
Auto Create Presentations from YouTube Videos w/ Brisk Extension



How Cars Keep You POOR!

Two Cents
761K subscribers
Subscribe

170K Share Download Clip Save

Understanding Depreciation

- **Cars lose value quickly, like melting ice cream**
- **63% depreciation in first 5 years**
- **10% loss the moment you drive off the lot**

- **Why aren't cars considered good investments?**

Smart Car Buying Rules

- **Buy a car that's 5 years old**
- **Save up to buy in cash**
- **Only buy if you can save the equivalent of the payment**

- **Which rule do you think is most important and why?**

The Power of Investing

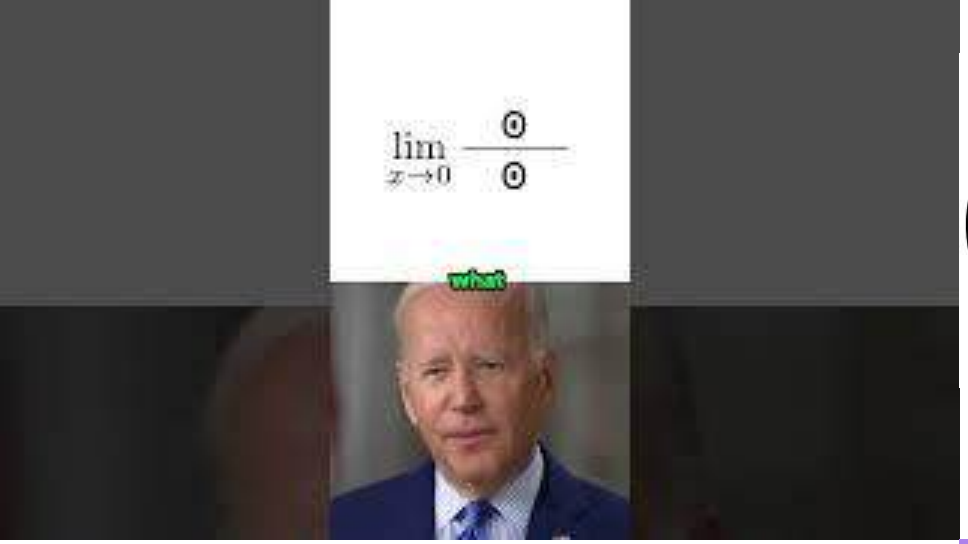
- **Invest the monthly savings of $232.65**
- **7% annual return over 35 years**
- **Total accumulated: $421,459**

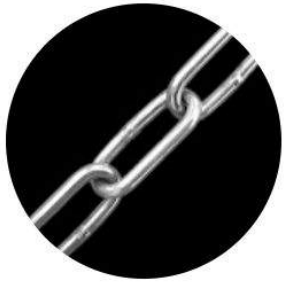
- **How could this impact your financial future?**

How can AI help students?

Review
Practice problems.
Explanation of complex concepts
Adaptive quizzes

Practice
Interview practice
Debate an issue
Organizing notes
Critical thinking
Interactive simulations





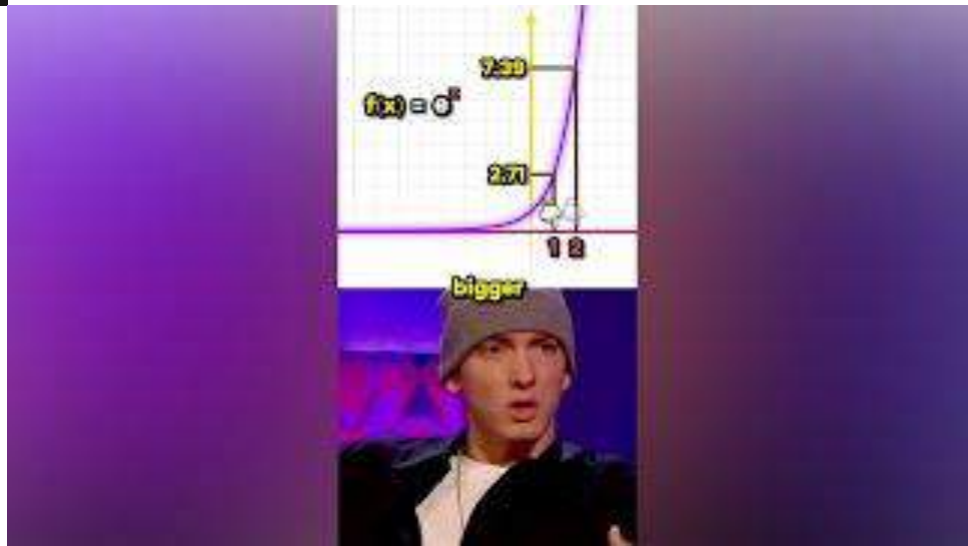
Onlock

@onlocklearning · 77.2K subscribers · 51 videos

maths, physics, and engineering reverse-brain rot 🔥 ...more

discord.com/invite/PgffddTXDY and 2 more links

Subscribe



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Strategy

Ask ChatGPT to become an immersive Choose-Your-Own Adventure story.

Example

“Take me through this roleplay teaching me key Personal Finance skills along the way: Congratulations, you’ve just graduated from college! You’re about to enter the real world, but first, you have a big decision to make. Do you want to:

1. *Explore career options to find the right job for you?*
   OR
2. *Jump straight into budgeting for your first apartment and setting up your financial life?*

Type ‘Career’ to explore job options or ‘Apartment’ to start budgeting. The choice is yours!”

Strategy

Ask ChatGPT to help me practice interview skills.

Example

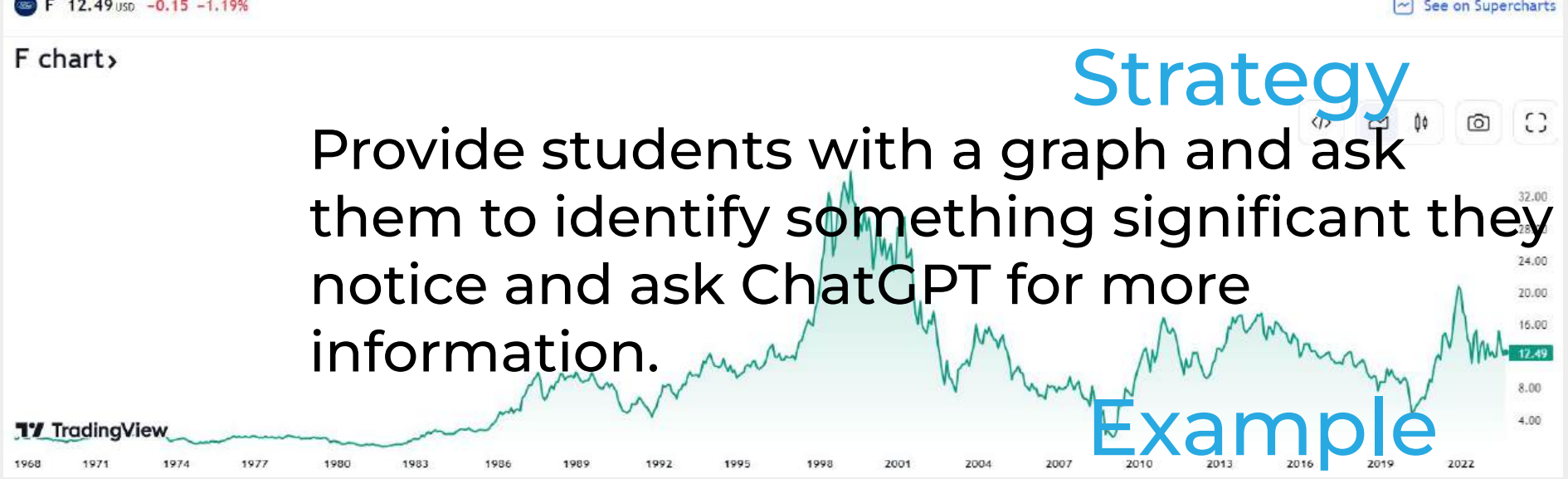
I want you to act as an interviewer. I will be the candidate and you will ask me the interview questions for a job interview. I want you to only reply as the interviewer. Do not write all the conservation at once. I want you to only do the interview with me. Ask me the questions and wait for my answers. Do not write explanations. Ask me the questions one by one like an interviewer does and wait for my answers. Then provide feedback on my answers.

Strategy

Help students study with a virtual tutor.

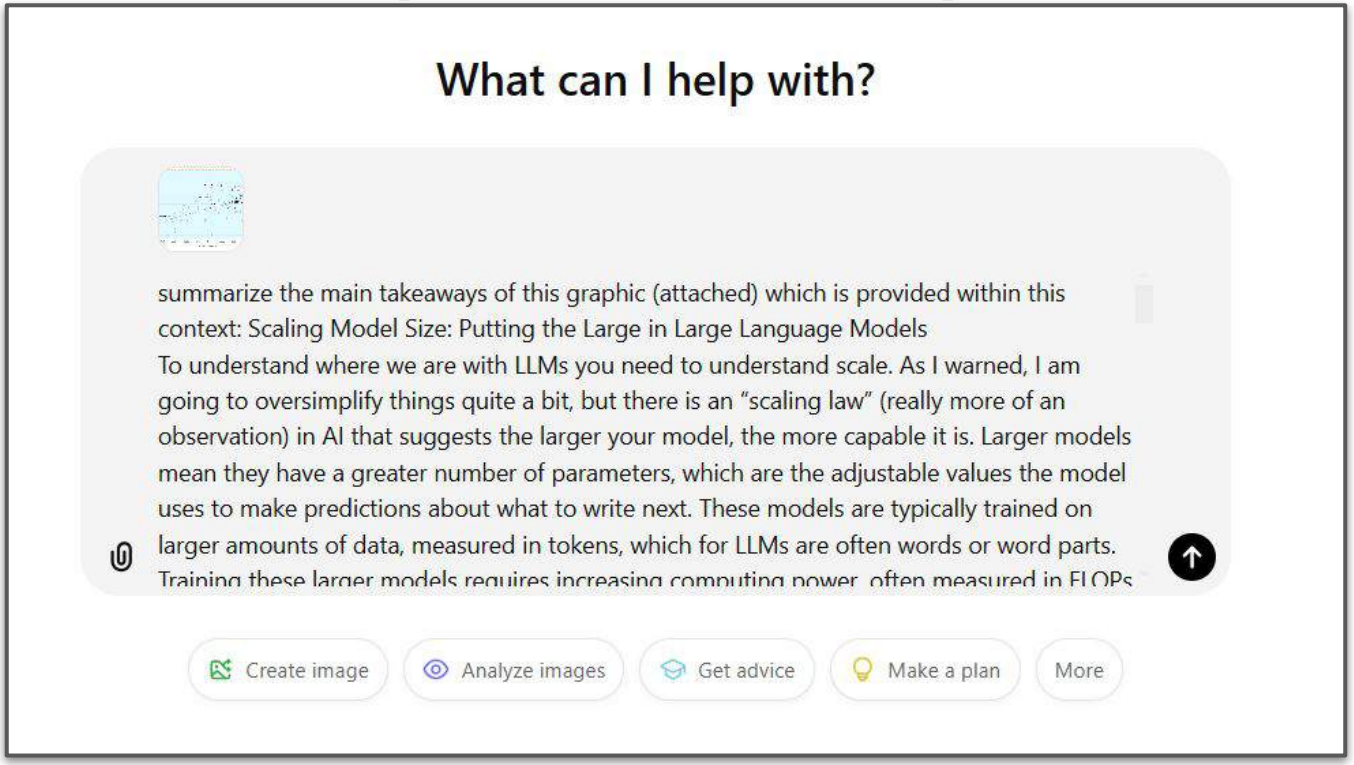
Example

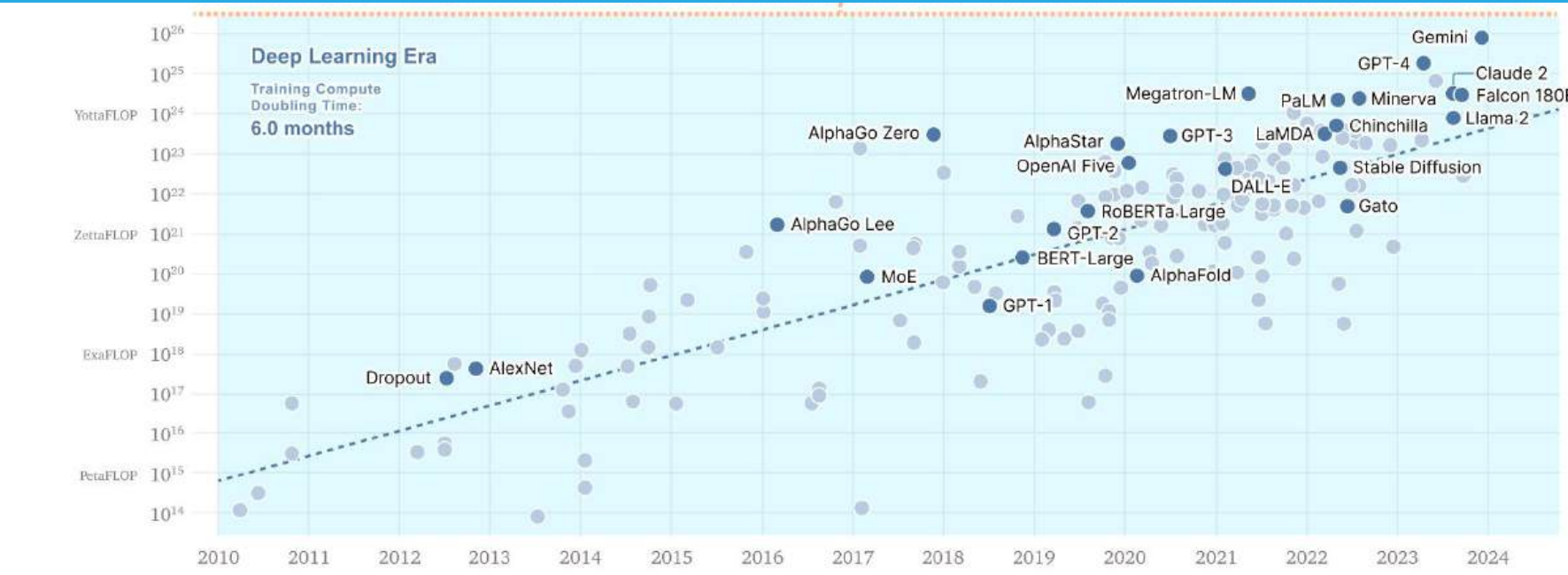
“Act as a virtual tutor and help me study for my upcoming test on insurance. Explain the different types of insurance (health, auto, life, etc.), the key terms like premiums, deductibles, and coverage, and provide example questions I might see on the test. Help me understand when and why people need different types of insurance.”



Provide a graph of the stock price for Ford Motor Company to students and have them describe something on the graph in a ChatGPT prompt to obtain a response that tells more of the story about that topic and that particular time period. i.e. students can ask why the stock price increased significantly in 1998.

Analyzing a Graphic Using LLM (ChatGPT 4o)





"Computing Power and the Governance of Artificial Intelligence"
Sastry, Heim, Belfiekl, Anderljung, Brundage, Hazell, O'Keefe, Hadfield et al., 2024

This graphic visually represents the scaling of computing power used in training various AI models, highlighting the rapid growth in computational requirements over time, particularly in the Deep Learning Era. Here are the key takeaways:

1. **Exponential Growth in Compute Power**: The y-axis (on a logarithmic scale) indicates the amount of computing power used, measured in FLOPs, ranging from PetaFLOPs to YottaFLOPs. The graph shows that models have required increasingly more computing power, with a doubling time of around 6 months.
2. **Milestones in AI Model Development**: Key AI models (e.g., GPT-3, AlphaFold, GPT-4, Gemini) are plotted along the timeline, with newer models requiring significantly more computational resources than earlier ones. The trend highlights that as models increase in size and complexity, they tend to require exponentially more compute power.
3. **Gen1 and Gen2 Model Classifications**: The progression aligns with the generational labels discussed (Gen1 models around 10^25 FLOPs and Gen2 around 10^26 FLOPs). For example, GPT-4 is positioned within the Gen2 class, reflecting the high computing power associated with this generation.
4. **Frontier Models**: The trajectory suggests that we are currently in the Gen2 era with models like GPT-4, Gemini, and Claude 2. The Gen3 models, expected to require even more substantial computational resources, are anticipated soon.
5. **Cost and Resource Implications**: The rapid scaling in compute requirements implies substantial increases in both cost and resource demands, hinting at the complexity and expense involved in developing future "frontier models."

Help me make a decision between two credit cards by summarizing each based on the APR rate and charges, benefits, and promotional perks. After summarizing each, provide a comparison of the two. Here is the first card, Delta AMEX Platinum: INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases

20.49% to 29.49%, based on your creditworthiness and other factors as determined at the time of account opening.

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

Delta SkyMiles® Platinum American Express Card

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**20.49%** to **29.49%**, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**29.99%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**29.99%** This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. **How Long Will the Penalty APR Apply?** If the

Summary of Delta AMEX Platinum Card

Interest Rates and Charges:

- **APR for Purchases**: 20.49% to 29.49%, depending on creditworthiness.
- **APR for Cash Advances**: Fixed at 29.99%.
- **Penalty APR**: 29.99%, applied for late or returned payments and reviewed every 6 mo
- **Annual Fee**: $350.
- **Transaction Fees**:
  - Cash Advance: Greater of $10 or 5%.
  - Foreign Transaction: None.
- **Penalty Fees**:
  - Late Payment: Up to $40.
  - Returned Payment: Up to $40.

Benefits:

- **Resy Credit**: Up to $120 annually ($10 monthly) in statement credits for eligible Resy.com purchases.
- **Delta Stays Credit**: Up to $150 annually on prepaid hotel bookings through Delta Stays.
- **In-Flight Savings**: 20% back as a statement credit on eligible Delta in-flight purchases.

Decision Summary

- **Choose Delta AMEX Platinum** if:
  - You value higher travel-related credits, such as Resy credits and the more substantial Delta Stays credit.
  - You are a frequent Delta flyer and can maximize the benefits to offset the $350 annual fee.
- **Choose Delta AMEX Gold** if:
  - You prefer a lower annual fee, especially with the $0 introductory fee for the first year.
  - You are looking to earn bonus miles with a lower spending threshold and value the potential $200 Delta Flight Credit for meeting the $10,000 annual spending requirement.

In summary, the **Delta AMEX Platinum** card is suited for travelers who prioritize additional perks and can justify a higher annual fee, while the **Delta AMEX Gold** card provides a cost-effective alternative with lower annual fees and slightly reduced travel credits.

bit.ly/FEEAI

AI in Education Choice Board Activity

Articles	Podcasts & Videos	Strategies	Reports + Graphics	ChatGPT Challenges
1. Teaching with AI (OpenAI) 2. A Stoplight Model for Guiding Student AI Usage (CNN) 3. Why AI Will Save the World (Andreessen Horowitz)	1. Teachers: Build a Lesson Plan Using ChatGPT (3:15) YouTube 2. How AI Could Help Rebuild the Middle Class (21:22) NPR Planet Money 3. Modeling ChatGPT's Power in the Classroom (6:00) Matt Miller 4. AI can do your homework. Now what? (17:02) Vox	1. 24 Best ChatGPT Prompts for Teachers in 2024 (Blog) 2. 6 AI Tools Recommended By Teachers That Aren't ChatGPT 3. Seven Ways to Use AI in Class (OneUsefulThing.org)	1. Which jobs will be most impacted by ChatGPT? (Visual Capitalist) 2. What Students Really Need to Learn About AI (EdWeek) 3. How Can Teachers Use ChatGPT to Save Time? (Infographic)	1. Create a quiz or Kahoot! on a personal finance topic. 2. Create a lesson plan with a hands-on activity on a personal finance topic. 3. Create video questions using this video. 4. Create a unit plan for a personal finance standard you teach.

What is prompt engineering?

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Prompt engineering is the art of writing prompts to get the language model to do what we want it to do.

Grade the Prompt

SCAN ME

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slido

Grade this prompt: "Explain supply and demand"

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Bad Prompt: "Explain supply and demand."

Why It's Bad:
Too Broad and Vague: Lacks specificity about what aspects to focus on.
No Audience Specification: Doesn't tailor the explanation to high school students.
No Context or Application: Missing real-world relevance to engage students.
Improved Outstanding Prompt: "As an economics teacher, create an engaging lesson that explains the concept of supply and demand to high school students using the example of how a popular video game's price changes after release. Include interactive activities and real-life implications."

slido

Grade this prompt: "Describe the pros and cons of using credit cards."

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Average Prompt: "Describe the pros and cons of using credit cards."

Why It's Average:
Specific Topic: Focuses on a clear subject.
Limited Depth: Doesn't encourage an engaging or comprehensive response.
Missing Audience and Application: Lacks context relevant to students.
Improved Outstanding Prompt: "Pretend you're a financial advisor giving a talk to high school juniors. Create an informative presentation outlining the advantages and disadvantages of credit card use for teenagers, including tips on building credit responsibly and avoiding common pitfalls."

slido

Grade this prompt: "As a personal finance teacher preparing a lesson for high school students, develop an interactive module on the importance of starting retirement savings early. Include explanations of compound interest, a comparison of saving at different ages, and engaging activities that demonstrate long-term benefits."

ⓘ Click **Present with Slido** or install our Chrome extension to activate this poll while presenting.

Outstanding Prompt: "As a personal finance teacher preparing a lesson for high school students, develop an interactive module on the importance of starting retirement savings early. Include explanations of compound interest, a comparison of saving at different ages, and engaging activities that demonstrate long-term benefits."

Dan Fitzpatrick of The AI Classroom has developed the PREPARE Framework.

PROMPT

Clearly state the task or question you want ChatGPT to address, ensuring the objective is clear and focused.

ROLE

Assign a specific role to ChatGPT to shape the style, perspective, and expertise in the response.

EXPLICIT

Be direct and specific about what you want in the response, avoiding ambiguity or open-ended instruction.

PARAMETERS

Set boundaries or conditions, such as word limits, perspectives to include, or topics to avoid.

ASK

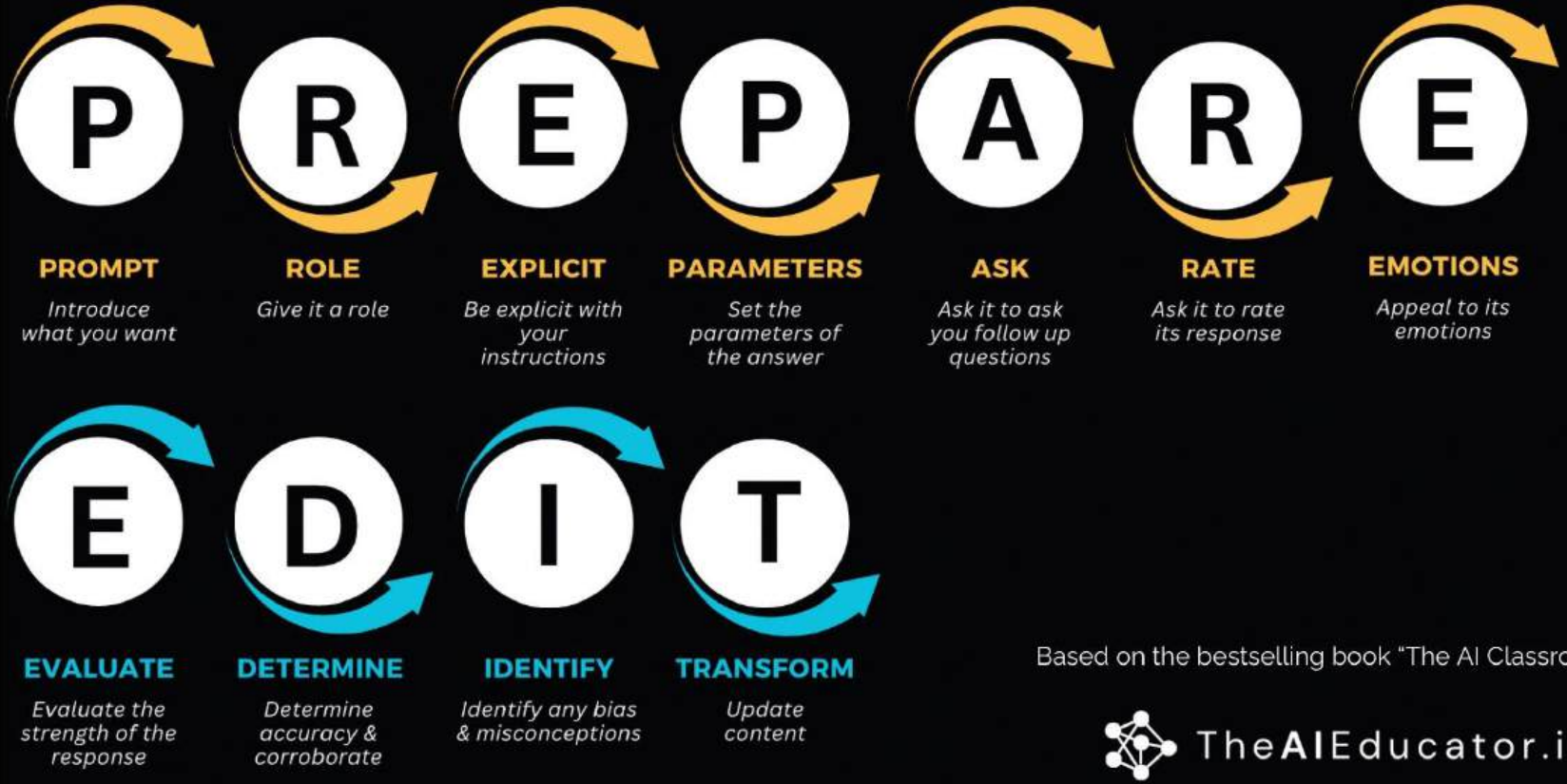
Ensure the main question or action is clear, and request any specific format for the response.

RATE

If applicable, ask ChatGPT to self-evaluate the quality of the response based on criteria you provide.

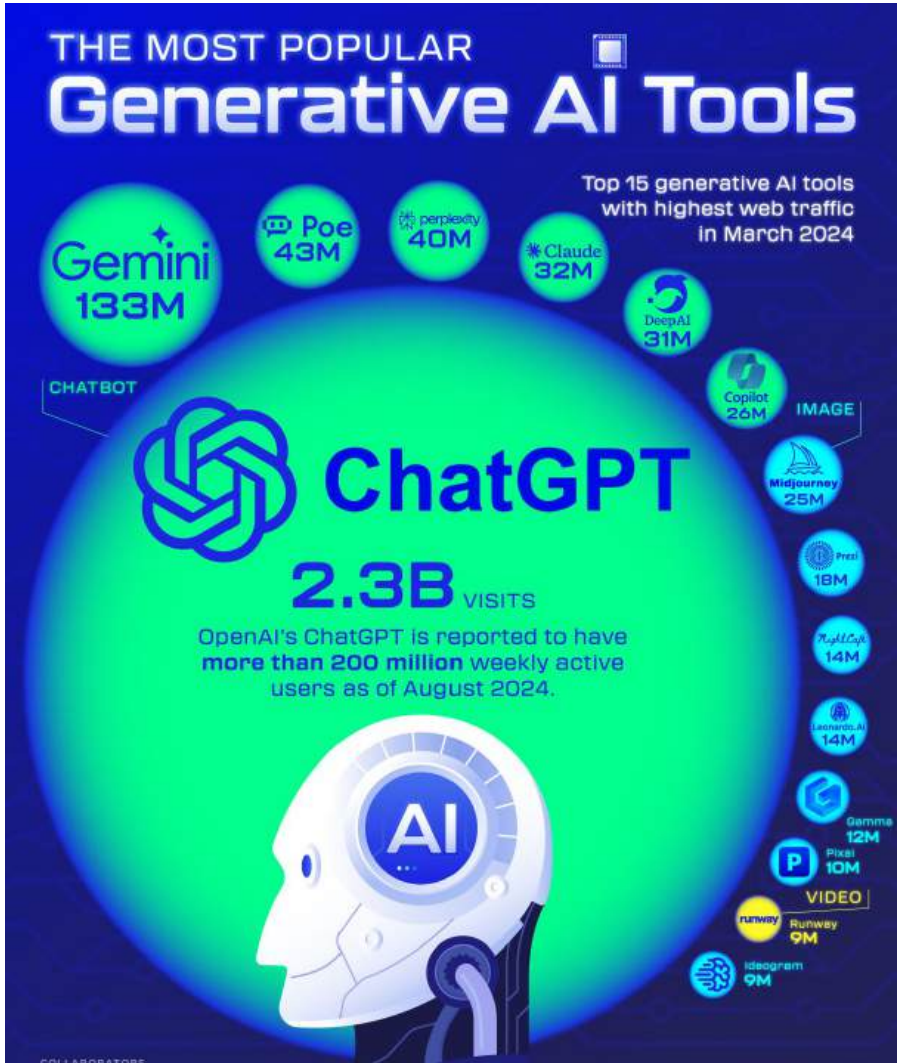
EMOTIONS

Appeal to its emotional side. Emphasize the importance of getting this right.


P
R
E
P
A
R
E
PROMPT
Introduce what you want
ROLE
Give it a role
EXPLICIT
Be explicit with your instructions
PARAMETERS
Set the parameters of the answer
ASK
Ask it to ask you follow up questions
RATE
Ask it to rate its response
EMOTIONS
Appeal to its emotions
E
D
I
T
EVALUATE
Evaluate the strength of the response
DETERMINE
Determine accuracy & corroborate
IDENTIFY
Identify any bias & misconceptions
TRANSFORM
Update content
Based on the bestselling book "The AI Classroom"
TheAIEducator.io

AI Tools

AI Tools In Education 👇



Rank	GenAI Tool	Type	Traffic in March 2024 (million visits)
1	ChatGPT	Chatbot	2,343.2
2	Gemini	Chatbot	132.9
3	Poe	Chatbot	43.4
4	Perplexity	Chatbot	40.2
5	Claude	Chatbot	32.3
6	DeepAI	Chatbot	31.1
7	Copilot	Chatbot	26.2

edpuzzle

Cut Voiceover Questions

Teacher Assist Beta

Learn more

Generate questions

Multiple-choice question

Open-ended question

Note

Why add these?

Create questions to see which students understood the lesson, and add notes to give more information or get students' attention with a quick audio note!

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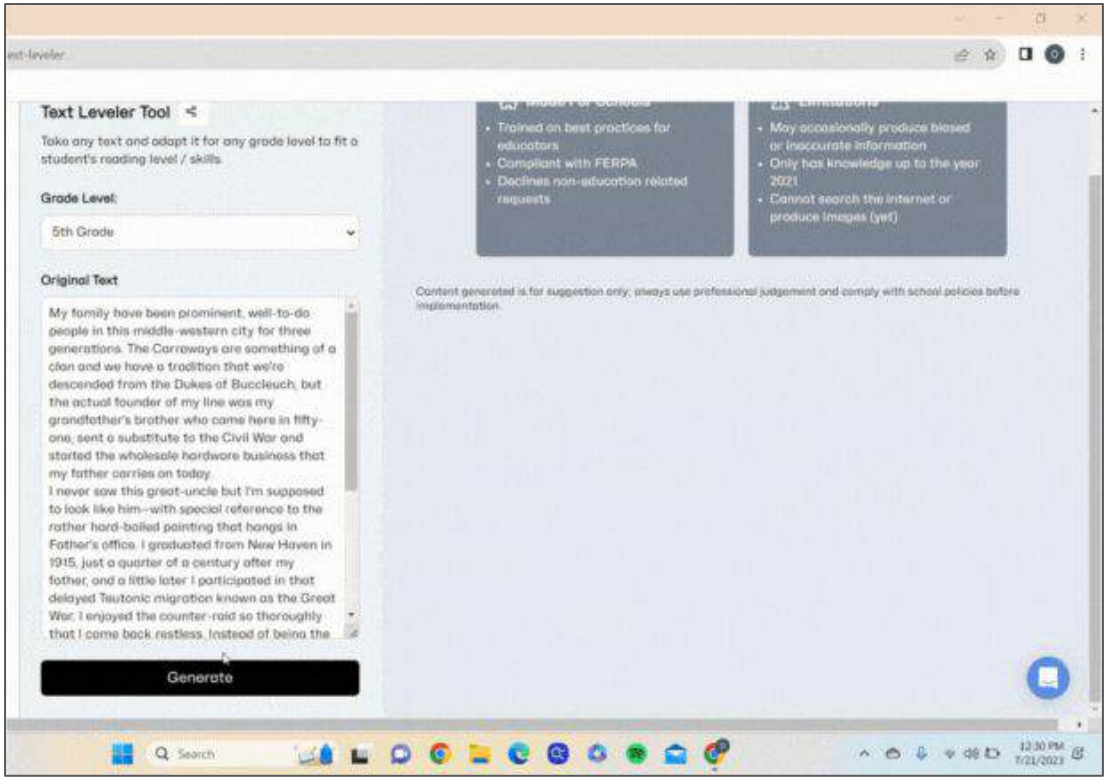

MagicSchool

ChatGPT Interface

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Class Companion

Log in

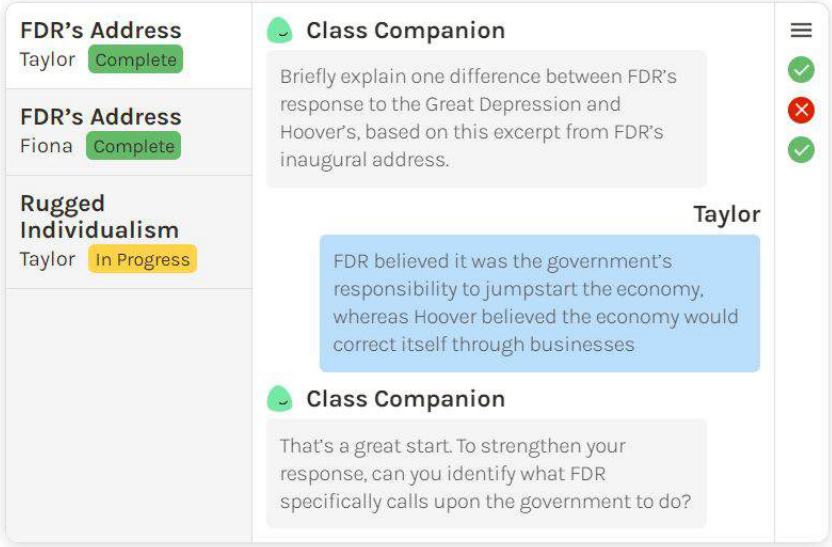
Sign up

Teach with AI superpowers.

Save 10 hours per week.

5 classes × 25 students × 5 min. per student

Add your first assignment



Class Companion

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Elevenlabs

Text to speech

Aceify's got Answers for you

Unlock a stress-free school life — ace every assignment with ease.

Get Started

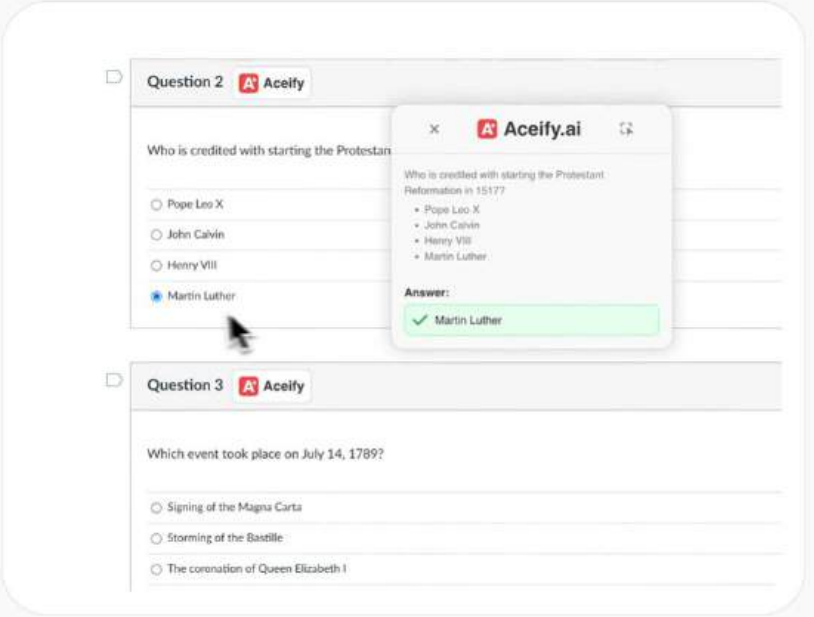
Join 59,599 other students

AutoSelect

Aceify **automatically selects the right answer** for you, saving you time and effort. **

Aceify

Test Answers



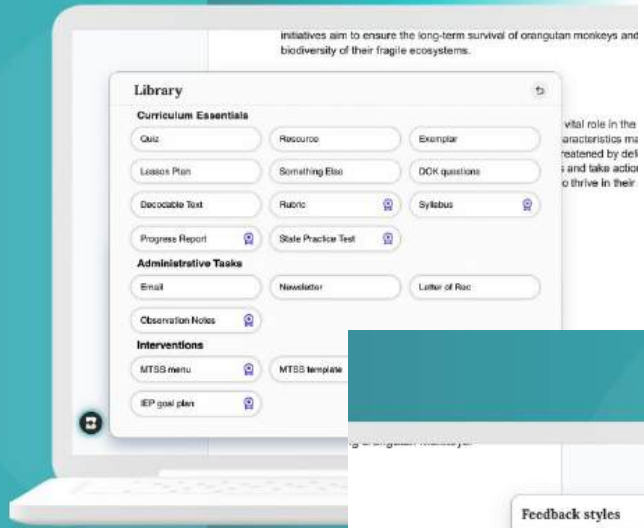
FEE

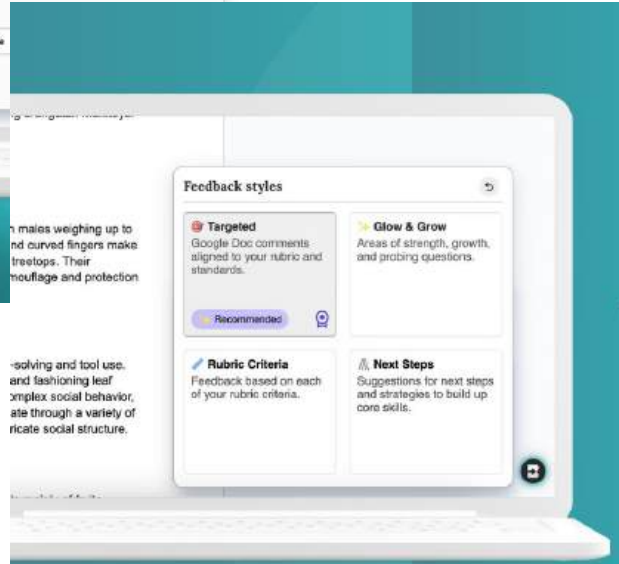
CREATE, EFFORTLESSLY

In seconds, create curriculum, quizzes administrative tasks, interventions, and more.

Content created with Brisk integrates seamlessly with Google workspace.

Brisk Teaching





GIVE FEEDBACK IN SECONDS

Give students feedback that automatically aligns to your rubrics and integrates directly with Google comments for precise, in-line responses.

Brisk Teaching

Brisk Teaching

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est. 1946

Conker

Creates quiz/test questions

🤔 Curipod

curipod.com

Create interactive lessons with content and question types including poll, word cloud, drawing, and open question. Create your own lesson, or use AI to generate individual activities or an entire lesson.

Diffit

Adapt or generate text for a topic, at any reading level.

Generate summary, key words, questions.

Export to Docs, Forms, more.

Diffit
For Teachers

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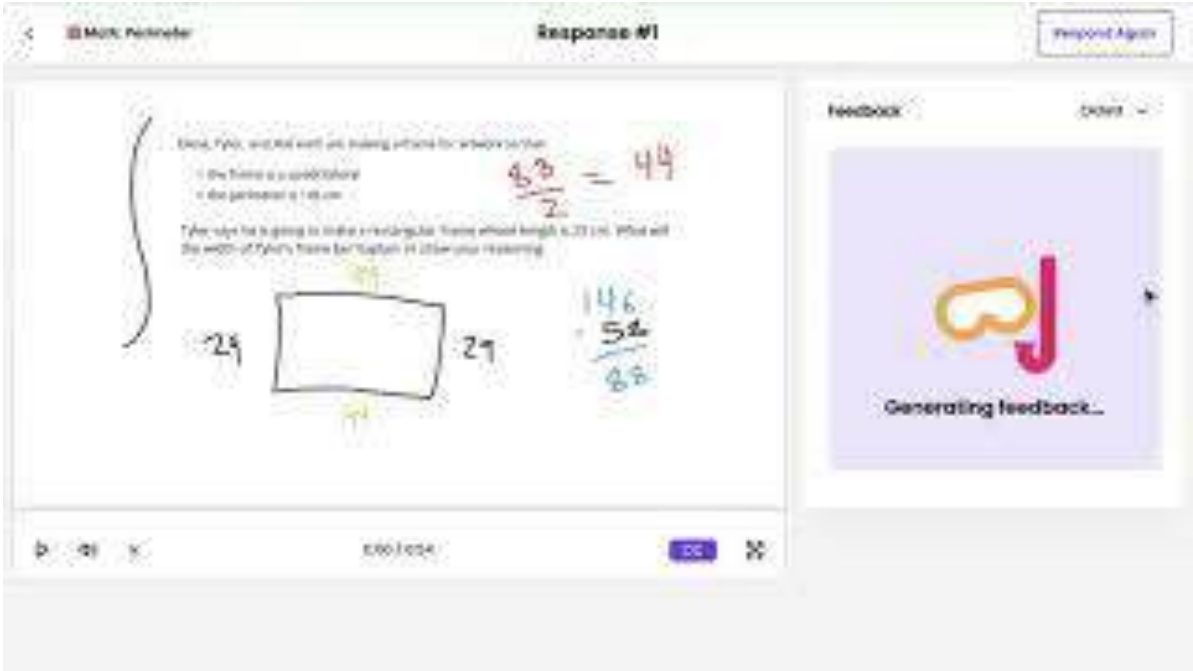
Instant Feedback on Authentic Student Thinking.

Snorkl supports conceptual mastery–providing instant AI feedback on recorded explanations.



snorkl

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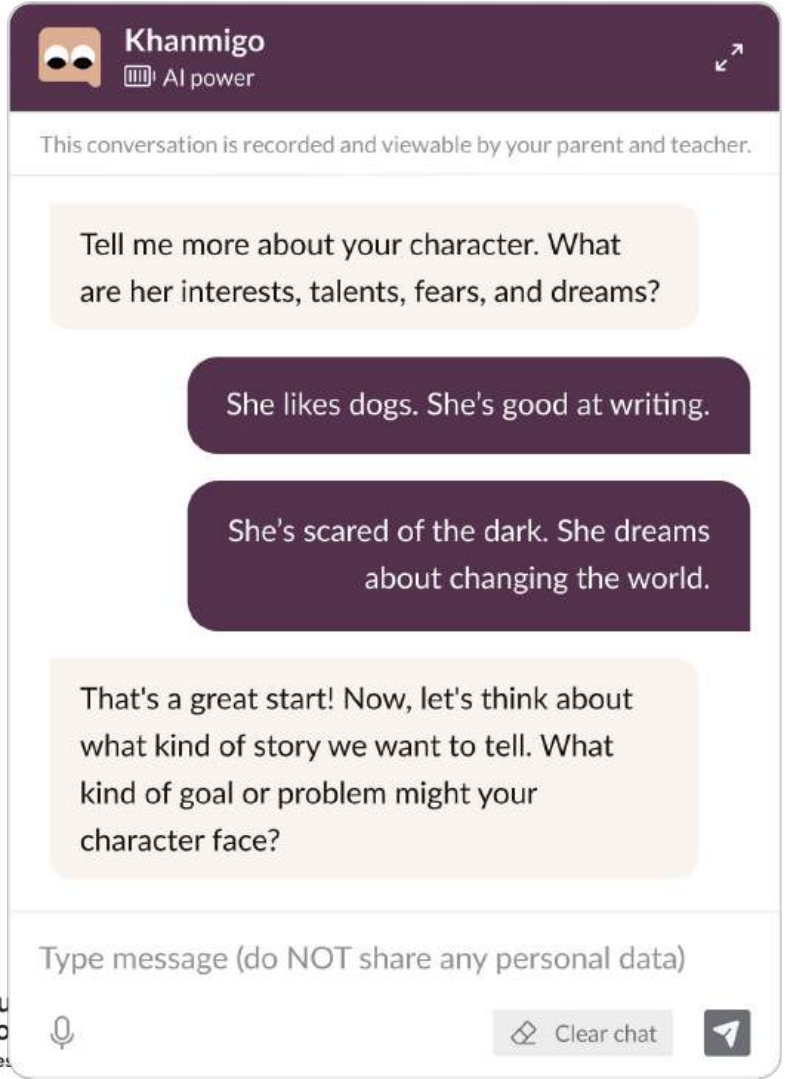

Khanmigo

AI tutor

A person should continue doing something as long as the marginal

Make your slide with AI >

TRY AN EXAMPLE

A quote by Albert Einstein about the universe

Wordcloud of the names of the planets

Pie chart of market share of social media networks

Compare range, top speed, and price of 8 popular electric cars

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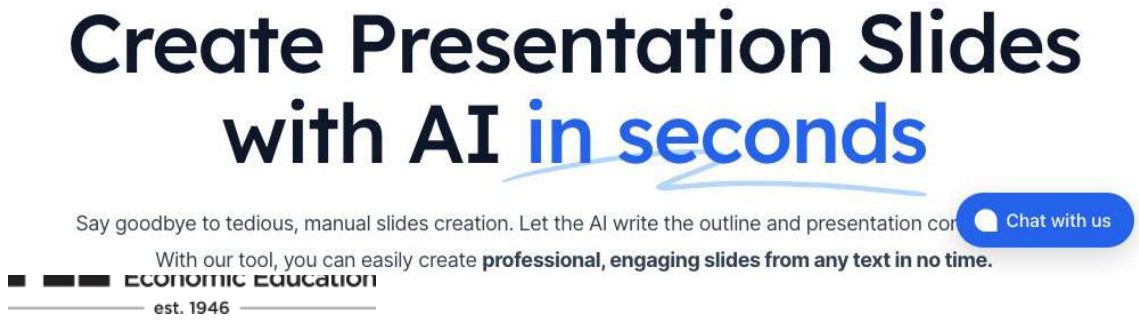
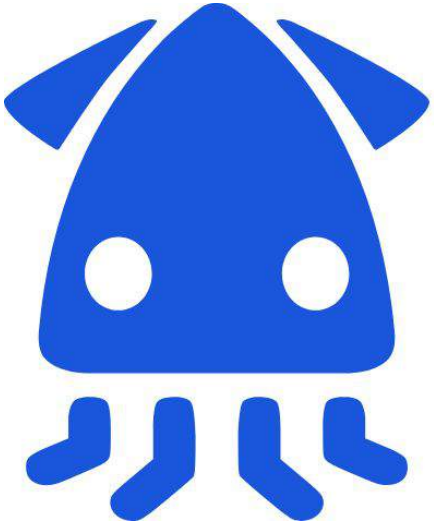
Beautiful.ai

Gamma



SlidesAI



Inkey

Inkey

Write perfect Essays, Solve Math problems and do your homework 100x faster

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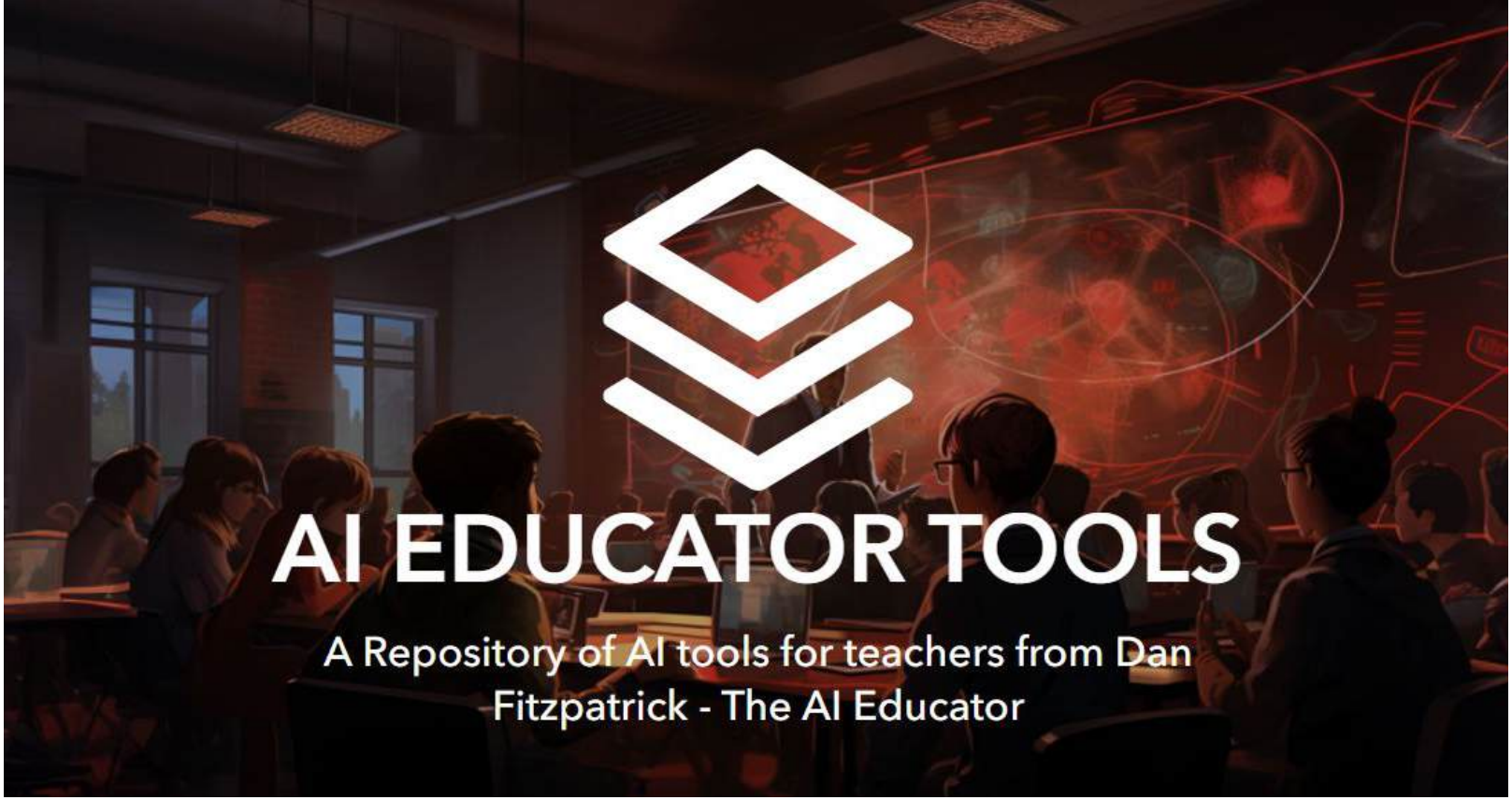
Pika

free AI video generator that transforms text or image prompts into short videos.

Runway

Generate videos using text, images or video clips



AIEducator Tools

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nbea.org/FIT

FINANCIAL INTELLIGENCE TEACHER CERTIFICATION

- FREE Personal Finance Certification Course
- Based on NEW National Standards
- Convenient test-when-ready process
- Textbook support & Practice quizzes
- Certification upon completion
- FREE 10-week student Budgeting Simulation for FIT educators

1. Sign-up at teachers.fee.org
2. Apply for FIT course
3. Verification within 24 hrs

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Watch This First

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FINANCIAL INTELLIGENCE TEACHER CERTIFICATION PROGRAM

FIT & FIT Capability Certifications

Step 1. Earn FIT Certification

Step 2. FIT Capability Certificate- ***Play the simulation like your students (10 weeks)*** *and earn the right to use it with your classes for free for a full academic year–2 semesters*

Multiple-Choice

Knowledge

No Cost

Timed 60-Minute

80 Question

Passing Score: 80%

Real-Time Simulation

Capability

No Cost

10-Weeks

6 Trophy Goals

Multiple-Choice

Knowledge

No Cost

Timed 60-Minute

80 Question

Passing Score: 80%

Real-Time Simulation

Capability

No Cost

10-Weeks

6 Trophy Goals

FiT

1st attempt: free

2nd and Final attempt: $20 each

Certificates: free

FiT CAPABILITY

All attempts: free

Budget Challenge student licenses

(Excludes existing customers)

Certificates: free

CAPABILITY by FEE

FIT Certification = Self-paced Exam & Learning Modules

- Textbook Access & FIT Capability Training — TEXT
- FIT Prep (Review Module) Topic 1: EARNING INCOME — 0/4
- FIT Prep (Review Module) Topic 2: SPENDING — 0/4
- FIT Prep Topic 3: SAVING — 0/4
- FIT Prep Topic 4: INVESTING — 0/4
- FIT Prep Topic 5: MANAGING CREDIT — 0/4
- FIT Prep Topic 6: MANAGING RISK — 0/4
- FIT Certification Assessment — 0/1
- FIT Certification Instructions — 0/1
- Textbook Access & FIT Capability Registration — 0/1
- FIT Prep (Training Module) Topic 1: EARNING INCOME — 0/5
  - Earning Income Topic Summary — TEXT
  - Glossary — TEXT
  - Key Concepts, Videos, & Articles — TEXT
  - Textbook Chapters: 3, 15, & 16 — TEXT
  - Earning Income Practice Quiz — QUIZ · 15 QUESTIONS

FEIT

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by

FOUNDATION *for* ECONOMIC EDUCATION

MODULE 1
TAXES

THE LEARNING CENTER

teachers.fee.org

FREE Resources, Webinars, and On-Demand PD!

Financial Freedom
LESSONS IN PERSONAL FINANCE

PERSONAL FINANCE INQUIRIES

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EACH INQUIRY
- STAGES THE COMPELLING QUESTION
- HAS 3 SUPPORTING QUESTIONS WITH FORMATIVE PERFORMANCE TASKS
- HAS A SUMMATIVE PERFORMANCE TASK & TAKING INFORMED ACTION

SHOULD I BUY OR LEASE A VEHICLE?

WILL I EVER BE ABLE TO PURCHASE A HOME?

HOW WILL TAXES AFFECT MY LIFE?

WHAT ARE ETHICAL CONSIDERATIONS IN PERSONAL FINANCE MANAGEMENT?

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"You only have 5 years"
Impact theory

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PLEASE COMPLETE THE POST-PD SURVEY

Carefully Type Your Email!