

# GreenLIGHT

**Personal Finance from the Start:  
Elementary Lessons for Young  
Learners** — Jennifer Seitz

# Agenda

**1**

About Greenlight

**2**

Our Gen Alpha survey

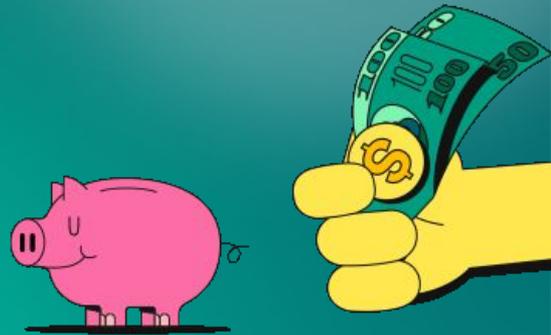
**3**

Money lessons in action!

**4**

Questions?

# About Greenlight



# Greenlight was founded to shine a light on the world of money for families.

We help parents raise financially smart kids and empower families to navigate life together.



# Greenlight built the best ways for families to learn about money.

Today, we empower 6M+ parents and kids to learn to earn, save, spend wisely and invest together.

“

Of the numerous bank accounts, debit cards and financial apps, Greenlight is the Wall Street Journal's top pick for kids and teens thanks to its robust safety and educational features that grow with your child and family.

— **The Wall Street Journal**

**6M+**

Kids and parents  
use Greenlight

**\$700M+**

collectively saved

**\$75M+**

invested towards  
financial futures

## Greenlight also brings its mission to the classroom...

We're empowering educators to teach students personal finance skills that last a lifetime.



# What they're saying about our educational resources

## From educators

“

Greenlight lesson plans are engaging and fun. There is something that I can use for every grade. The lesson plans are extremely helpful to me, as they are of **high quality and they save me planning time.**

—Rae W., Teacher

“

Greenlight's financial literacy content is engaging and easy to understand for students ...  
**This product gets an A+!**

—Misha T., Teacher

“

I love Greenlight's financial literacy product because **it's created with students and teachers in mind.**

—Chi T., Instructional Specialist

# Our Gen Alpha survey



# Who's Gen Alpha?

- **The youngest generation**
  - Born early 2010s to today (newborns to age 13)
- **Most technologically savvy, according to McCrindle**
  - First iPad invented in 2010
  - Instagram created in 2010
  - “App” is word of the year in 2010

## Greenlight's generational survey

**75% of Gen Alpha and Gen Z want more personal finance education**, and rank school as their #2 most trusted source for financial education, after their parents.

*Survey insights were collected by Greenlight through a Researchscape survey fielded between March 22 and March 24, 2024, among 2,310 respondents in the U.S., split between Gen Alpha kids (ages 10-13), Gen Z teens (ages 14-19), and Millennial parents of 10-19 aged kids (ages 28-43), and Gen X parents of 10-19 aged kids (ages 44-59). All Gen Alpha kids were surveyed with a parent or guardian's permission and under their supervision. Results were weighted by age, gender, and Census region.*

# Key survey results

**91%**

Believe that financial knowledge and skills are needed to achieve their life goals

**55%**

Are extremely or very confident they will achieve their financial goals, compared to 45% of Gen Z

**#1**

The top achievable goal is *owning a vehicle* (77%) followed by *saving money* (76%)

**77%**

Consider it “cool” to be financially savvy

# Why personal finance in elementary?

## **A beneficial early start**

According to the National Endowment for Financial Education (NEFE), beginning financial education in the elementary grades is important for four reasons:

1. They are having real-world money experience through the receipt of allowances, gifts, and payment for chores.
2. They can be aware of their family's financial transactions, too.
3. It fits with early math lessons in numeracy and can heighten interest in a core subject.
4. It makes sense to include in the broader umbrella of teaching children how to evaluate options and make good decisions from a cognitive development standpoint.

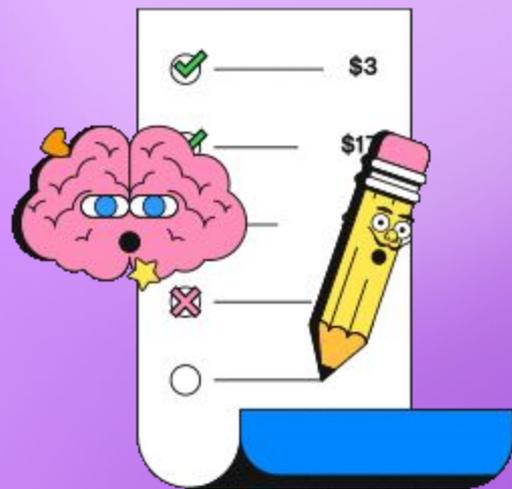
*“Financial education can be taught in the same way as other academic subjects: establishing foundational knowledge and abilities early and adding incremental skills as children progress.” – [NEFE](#)*

# Best practices

## Best practices

- Simplify – Break down concepts into digestible and actionable information. Demystify with everyday examples in an age-appropriate way.
- Engage – Capture attention with dynamic visuals, entertaining characters, creative storytelling, and approachable animation to introduce and reinforce key concepts. Multimedia helps students more fully understand material, according to Mayer’s Cognitive Theory of Multimedia Learning.
- Deepen learning – Put the knowledge into practice with interactive, hands-on lesson activities that make learning fun and effective, through cooperative groups and also independent self-explanation.
- Start small and build! It works for savings... It works for investing.... And it works for personal finance knowledge, too!

# Money lessons in action!



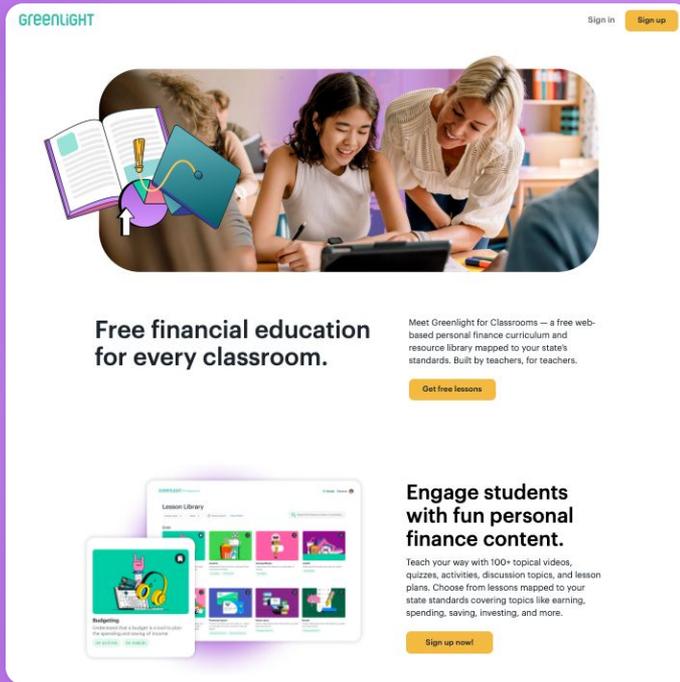
# Greenlight

## for Classrooms

A free web-based library built for teachers by teachers and financial education experts.

- Aligns with K-12 national standards
- Maps to individual state standards
- Animated videos, discussion topics, vocabulary, and activities
- High quality, fun, and relevant content

[Greenlight for Classrooms](#)



**Free financial education for every classroom.**

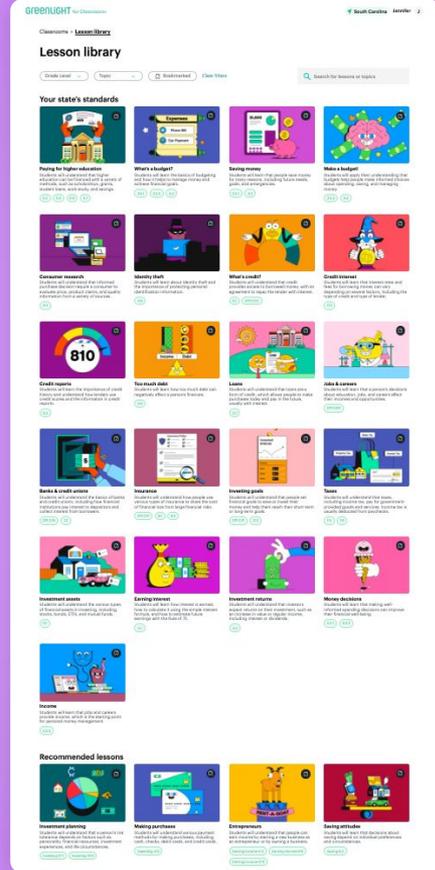
Meet Greenlight for Classrooms — a free web-based personal finance curriculum and resource library mapped to your state's standards. Built by teachers, for teachers.

[Get free lessons](#)

**Engage students with fun personal finance content.**

Teach your way with 100+ topical videos, quizzes, activities, discussion topics, and lesson plans. Choose from lessons mapped to your state standards covering topics like earning, spending, saving, investing, and more.

[Sign up now!](#)



**Lesson library**

Grade level:  State:  [Advanced](#) [Clear filters](#)

**Your state's standards**

- Planning for higher education:** Research and learn about the costs of budgeting for college, and how to pay for it. Includes a video, discussion topics, and activities.
- What's a budget?** Discover what a budget is and how to create one. Includes a video, discussion topics, and activities.
- Saving money:** Discover how to save money and how to use it. Includes a video, discussion topics, and activities.
- Make a budget:** Discover how to create a budget and how to use it. Includes a video, discussion topics, and activities.
- College costs:** Discover the costs of college and how to pay for it. Includes a video, discussion topics, and activities.
- College savings:** Discover how to save for college and how to use it. Includes a video, discussion topics, and activities.
- College loans:** Discover how to borrow money for college and how to pay it back. Includes a video, discussion topics, and activities.
- College grants:** Discover how to apply for college grants and how to use them. Includes a video, discussion topics, and activities.
- College scholarships:** Discover how to apply for college scholarships and how to use them. Includes a video, discussion topics, and activities.
- College work-study:** Discover how to work on campus and how to use the money. Includes a video, discussion topics, and activities.
- College internships:** Discover how to find and apply for college internships and how to use them. Includes a video, discussion topics, and activities.
- College career:** Discover how to choose a college major and how to use it. Includes a video, discussion topics, and activities.
- College job:** Discover how to find and apply for college jobs and how to use them. Includes a video, discussion topics, and activities.
- College housing:** Discover how to choose a college housing option and how to use it. Includes a video, discussion topics, and activities.
- College food:** Discover how to choose a college food option and how to use it. Includes a video, discussion topics, and activities.
- College transportation:** Discover how to choose a college transportation option and how to use it. Includes a video, discussion topics, and activities.
- College health:** Discover how to choose a college health option and how to use it. Includes a video, discussion topics, and activities.
- College safety:** Discover how to choose a college safety option and how to use it. Includes a video, discussion topics, and activities.
- College community:** Discover how to choose a college community option and how to use it. Includes a video, discussion topics, and activities.
- College culture:** Discover how to choose a college culture option and how to use it. Includes a video, discussion topics, and activities.
- College diversity:** Discover how to choose a college diversity option and how to use it. Includes a video, discussion topics, and activities.
- College equity:** Discover how to choose a college equity option and how to use it. Includes a video, discussion topics, and activities.
- College inclusion:** Discover how to choose a college inclusion option and how to use it. Includes a video, discussion topics, and activities.
- College accessibility:** Discover how to choose a college accessibility option and how to use it. Includes a video, discussion topics, and activities.
- College universal design:** Discover how to choose a college universal design option and how to use it. Includes a video, discussion topics, and activities.
- College social justice:** Discover how to choose a college social justice option and how to use it. Includes a video, discussion topics, and activities.
- College human rights:** Discover how to choose a college human rights option and how to use it. Includes a video, discussion topics, and activities.
- College environmental justice:** Discover how to choose a college environmental justice option and how to use it. Includes a video, discussion topics, and activities.
- College racial justice:** Discover how to choose a college racial justice option and how to use it. Includes a video, discussion topics, and activities.
- College gender justice:** Discover how to choose a college gender justice option and how to use it. Includes a video, discussion topics, and activities.
- College LGBTQ+ justice:** Discover how to choose a college LGBTQ+ justice option and how to use it. Includes a video, discussion topics, and activities.
- College disability justice:** Discover how to choose a college disability justice option and how to use it. Includes a video, discussion topics, and activities.
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- College economic justice:** Discover how to choose a college economic justice option and how to use it. Includes a video, discussion topics, and activities.

**Recommended lessons**

- Investment planning:** Discover how to plan for the future and how to use it. Includes a video, discussion topics, and activities.
- Making purchases:** Discover how to choose a purchase option and how to use it. Includes a video, discussion topics, and activities.
- Entrepreneurship:** Discover how to start a business and how to use it. Includes a video, discussion topics, and activities.
- Saving utilities:** Discover how to save on utilities and how to use it. Includes a video, discussion topics, and activities.

# Greenlight

for Classrooms

Interactive resources that easily integrate into new or existing lessons

## Interactive

- 2-3 activities per lesson plan, with classroom activities and teacher notes

## Easy to integrate

- 2-3 videos per lesson plan, all one minute or less
- Estimated activity duration

The screenshot shows the Greenlight for Classrooms interface. At the top, it says 'Greenlight for Classrooms' and 'George Jennifer'. The main heading is 'Classrooms > Lesson library > What's a budget?'. Below this is a video player with a play button and a progress bar. To the right of the video player is the title 'What's a budget?' and a section for 'Objectives'. The objectives are: 'Students will learn the basics of budgeting and why it's important to manage money and achieve financial goals. They will understand that a budget.', 'Plans the money coming in (income) and the money going out (expenses)', 'Manages money with informed choices about spending and saving', and 'Helps achieve financial goals'. Below the objectives are icons for 'Download lesson plan', 'Share', and 'Bookmark'. There are also icons for 'Budgeting' and 'Expenses'. Below the video player is a section for 'Key questions' with two questions: 'What is a budget?' and 'What are the benefits of budgeting?'. There is also a section for 'Key terms' with a list of terms: 'Income', 'Financial goals', 'Budget', 'Fixed expenses', 'Variable expenses', and 'Savings'. Below this is a section for 'Video discussion questions' with five questions. There is also a section for 'Downloads' with two worksheets: 'Worksheet: Why budgets are important' and 'Worksheet: Budget vocabulary'. At the bottom is a section for 'Share your feedback' with a text input field and a 'Send' button.

Greenlight for Classrooms

George Jennifer

Classrooms > Lesson library > What's a budget?

### What's a budget?

**Objectives**

Students will learn the basics of budgeting and why it's important to manage money and achieve financial goals. They will understand that a budget.

- Plans the money coming in (income) and the money going out (expenses)
- Manages money with informed choices about spending and saving
- Helps achieve financial goals

Download lesson plan

Budgeting Expenses

Overview Additional resources Standards

**Key questions**

- What is a budget?
- What are the benefits of budgeting?

**Key terms**

- Income
- Financial goals
- Budget
- Fixed expenses
- Variable expenses
- Savings

**Video discussion questions**

**Budgeting**

Students will watch the video "Budgeting" and discuss the following concepts covered:

- Spending and saving are the main parts of a budget. What are some examples of expenses — things you spend money on?
- What might happen if someone was spending more money than they receive in income?
- What are some examples of unexpected expenses someone may have? Setting aside money for those is known as an emergency fund.
- What are some examples of financial goals that people may save money for?
- What are the benefits of planning how much you will spend and save?

**Expenses**

Students will watch the video "Expenses" and discuss the following concepts covered:

- Some expenses are the same amount each month, and those are fixed expenses. What are some other examples of fixed expenses?
- Variable expenses change each month. Why aren't expenses like food or gas always exactly the same? What are some other examples of variable expenses?
- Budgeting is a plan for spending and saving. If someone wants to save more, what could they do?

**Sample schedule**

- 10 min. Video: Introduction
- 20 min. Activity: "Reality Check"
- 20 min. Activity: Budgeting vocabulary game
- 20 min. Activity: Benefits of budgeting

**Downloads**

- Worksheet: Why budgets are important
- Worksheet: Budget vocabulary

**Share your feedback**

You'll help make DreeLight for Classrooms even better!

Comments

400 characters remaining

Send

A yellow card with a blue border and a yellow circle at the top containing the word 'Remember'. Below the circle, the text reads 'The most important lesson about budgeting'.

Remember

The most important lesson about budgeting

A yellow card with a green note pinned to it. The note says 'Note to: Future self Thank You!'.

Note to: Future self Thank You!

# Key lessons, grades K-4

**Earning** – Money is earned in different ways through working at jobs or careers.

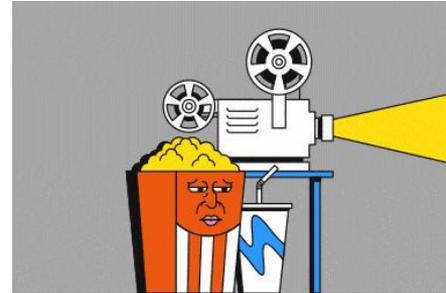
**Spending** – Money is not unlimited, and people make personal choices.

**Saving** – Saving for future spending can earn interest. Goals need an action plan.

**Investing** – Money saved for longer-term goals can grow.

**Borrowing** – Credit is access to loaned money that must be paid back, usually with interest owed.

**Protecting** – Risk is a chance of loss to be managed.



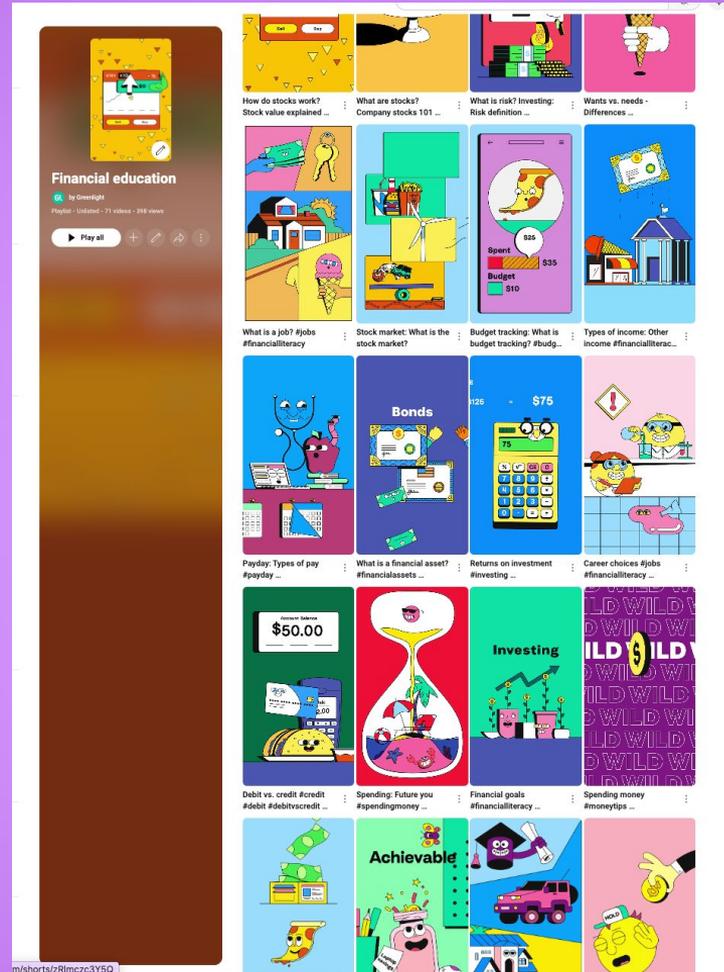
# Greenlight

for Classrooms



- Greenlight's playlist on YouTube features videos that can be embedded in presentations
- Links can be found on the "Additional resources" tab

## [Greenlight on YouTube](#)



# Greenlight

for Classrooms

## Kahoot!

- Greenlight's page on Kahoot! features quizzes for the lesson plans
- Assign as individual challenges or play as a classroom

### [Greenlight on Kahoot!](#)

# LET'S PLAY!

The screenshot displays the Greenlight Kahoot! page. At the top, the Greenlight logo and tagline "Financial education for the future generation." are visible. Below the header, the page shows the Greenlight profile with 33 Kahoots, 40.7k Plays, and 550.7k Players. The "Featured kahoots" section includes four quizzes: "Money decisions" (10 Questions), "Saving money" (9 Questions), "Investing goals" (10 Questions), and "Income" (12 Questions). A category menu below lists "Earning", "Spending", "Saving", "Investing", "Borrowing", "Protecting", "Money Basics for Ele...", and "Money Basics for Mid...". The "Money Basics for Hig..." category is selected, showing a grid of quizzes under the "Earning" section: "Income" (12 Questions), "Jobs & careers" (10 Questions), "Entrepreneurs" (10 Questions), and "Taxes" (10 Questions). The "Spending" section shows "Money decisions" (10 Questions), "What's a budget?" (9 Questions), "Making purchases" (7 Questions), and "Consumer research" (7 Questions). The "Saving" section shows "Saving money" (9 Questions), "Earning interest" (9 Questions), and "Banks & credit unions" (10 Questions). "See all" links are provided for each section.

# How to use Greenlight for Classrooms

## 1. Create a free account on Greenlight for Classrooms

There's no cost to register or view content. Simply sign up then verify your email address for access to the library.

## 2. Explore the library

The default view sorts by your state's standards on personal finance for all grade levels. The standard code is displayed on the library page, and the details are available on the Standards tab of the Lesson overview.

## 3. Scan all lessons or filter

You can filter by topic and grade level. Lessons that map to your state's standards are featured at top. More lessons aligned with national standards also are included.

## 4. Download and go!

Click on the Lesson overview, and from there you can download the full lesson plan with details. Coming soon: Separate video links! Be sure to check back for updates and enhancements.



**Greenlight**  
for Classrooms

# Questions?



# Thank you!

We'd love to hear your feedback!

**Jennifer Seitz, Director of Education**

Greenlight for Classrooms

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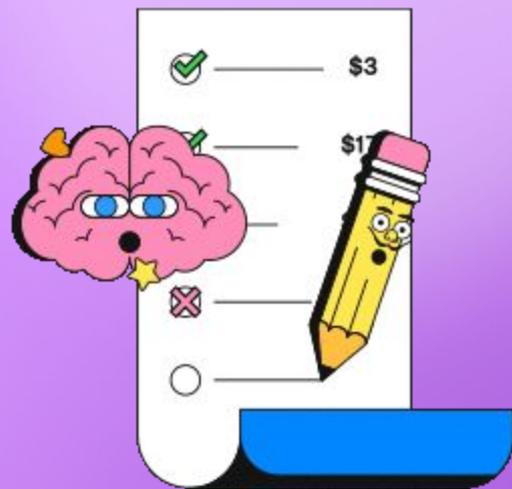


**GreenLIGHT**

Greenlight Financial Technology Inc.  
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# Appendix

Greenlight for Classrooms K-4 lessons preview



# Earning

## Jobs & Careers

- Career choices
- Job skills

## Income

- Jobs & careers
- Payday

## Taxes

- Taxes
- Gross & net income

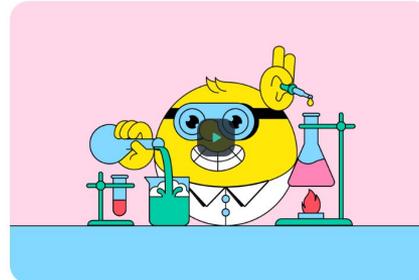
## Entrepreneurs

- Early entrepreneurs
- Entrepreneurs

GreenLIGHT for Classrooms

Georgia Jennifer

Classrooms > Lesson library > Jobs & careers



Career choices



Job skills



Higher education

## Jobs & careers

### Objectives

Students will learn that there are many paths for employment, and a person's decisions about education, jobs, and careers affect their incomes and opportunities. They will understand that:

- Education, job training, and experience can increase a person's productivity and income potential
- Education and job training have opportunity costs in the form of time, effort, and money
- Personal qualities and interpersonal skills can influence job performance

Download lesson plan



# Spending

## Money decisions

- Spending money
- Wants vs. needs
- Opportunity cost

## Making purchases

- Debit vs. credit

GreenLIGHT for Classrooms

Georgia Jennifer

Classrooms > Lesson library > Money decisions



Spending money



Wants vs. needs



Opportunity cost

## Money decisions

### Objectives

Students will learn that making well-informed spending decisions can improve their financial well-being. They will be able to identify factors to consider when making money decisions. Students will understand that:

- People have different preferences, priorities, and resources for consuming goods and services.
- Many factors could influence purchase decisions, such as price, advertising, or other people's choices, such as peer pressure.
- When a money decision is made, the opportunity cost is that the money cannot be used for another purpose.

[Download lesson plan](#)



# Saving

## Saving money

- Saving money
- S.M.A.R.T. saving plans

## Banks & credit unions

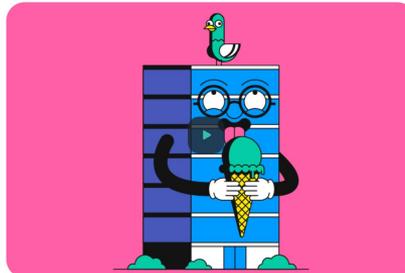
- Where to save
- FDIC

## Saving attitudes

- Saving attitudes
- Saving and personality

## Earning interest

- What's interest?
- Interest rates
- Rule of 72



What's interest?



Interest rates



Rule of 72

## Earning interest

### Objectives

Students will learn how interest is earned, how to calculate it using the simple interest formula, and how to estimate future earnings with the Rule of 72. They will be able to:

- Explain why financial institutions, such as banks and credit unions, pay interest to depositors.
- Explain how financial institutions get the money to pay interest to their customers who deposit money in savings accounts.
- Differentiate between principal and interest.

[Download lesson plan](#)



# Investing

## Investing goals

- Financial goals
- *Risk*
- *Returns*
- *Investing early*

greenLIGHT for Classrooms

Georgia Jennifer J

Classrooms > Lesson library > Investing goals



Financial goals



Returns



Investing early!

## Investing goals

### Objectives

Students will understand that people set financial goals to save or invest their money and help them reach their short-term or long-term goals. Students will be able to:

- Develop financial goals to help them reach their short-term or long-term goals.
- Identify the similarities and differences between saving and investing.
- Describe the benefits of investing money in a financial asset.

[Download lesson plan](#)



# Borrowing

## What's credit?

- What's credit
- Getting credit

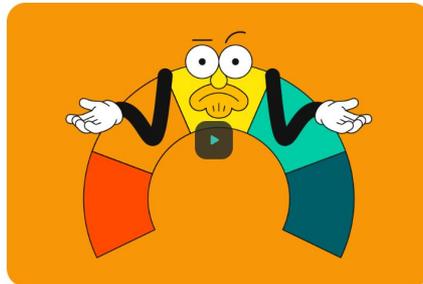
## Credit interest

- Paying interest
- Types of lenders

GreenLIGHT for Classrooms

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Classrooms > Lesson library > What's credit?



What's credit?



Getting credit

## What's credit?

### Objectives

Students will understand that credit provides access to borrowed money for immediate use of purchased goods or services, with the agreement to repay the lender in the future with interest. They will understand:

- Uses of credit
- Costs of credit
- Risks of credit

Download lesson plan



# Protecting

## What's risk?

- Reducing risk
- Types of risks

## Insurance

- Insurance
- How insurance works
- Insurance policies

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Classrooms > Lesson library > Insurance



Insurance



How insurance works



Insurance policies

## Insurance

### Objectives

Students will understand how people use various types of insurance, such as health insurance and auto insurance, to share the cost of financial loss from large financial risks. They will be able to:

- Explain why insurers commonly charge higher premiums to people who are a higher risk.
- Describe out-of-pocket insurance costs that policyholders pay, including premium, deductible, copayment, and coinsurance.

[Download lesson plan](#)

