

Financial Game Show and Resources from the Fed



Jackie Morgan | Outreach Sr Adviser

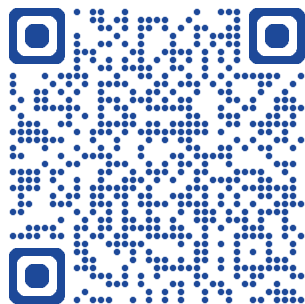
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For slide deck &
electronic version of
handout scan QR
code or visit
cvent.me/y3Rarm



Equipping Educators, Educating Students and Empowering Consumers

The views expressed are ours, and not necessarily those of the Atlanta Fed, St. Louis Fed, or the Federal Reserve System.

Today's Session

Free Resources Available from the Fed

Financial Game Show

Prizes & Other Giveaways



FINANCIAL FEUD



FEDERAL RESERVE
EDUCATION

The logo for 'FINANCIAL FEUD' is centered at the top of the slide. It consists of the words 'FINANCIAL' and 'FEUD' stacked vertically in a bold, blue, serif font. The text is enclosed within a decorative oval border made of multiple concentric, slightly wavy lines in shades of blue and cyan.

FINANCIAL FEUD

*We've gathered facts and figures
related to personal finance!*

Can you guess the top answers?

FINANCIAL FEUD

Rules

- Team score sheet -- record responses & track scores.
- For each question, work as a table to guess the most popular responses and write them on the score sheet.
- You have 60 seconds to record answers.
- No using technology or other resources.
- You receive the points for the answer if it is on your score sheet regardless of order.



Round & Question



Number of Answers





Round 1: Name the top 5 U.S. retail companies based on domestic retail sales (in billions of dollars)

1

2

3

4

5



Round 1: Name the top 5 U.S. retail companies based on domestic retail sales (in billions of dollars)

Walmart \$600.94	41	The Kroger Co. \$147.62	10
Amazon.com \$343.33	23		
Costco Wholesale \$217.53	15		
Home Depot \$155.42	11		

Online Student Learning



Econ Lowdown

econlowdown

Are you a student? [Student Login](#)



Econ Lowdown is a FREE platform with online resources for K-12 and college classrooms.

[Register for a FREE account](#)



High School Resources for Teaching Economics & Personal Finance

Econ Lowdown, a free product from the St. Louis Fed, has hundreds of teacher-approved resources for teaching economics and personal finance. [Register](#) for a free account today!



Instructor Login

[Log In](#)

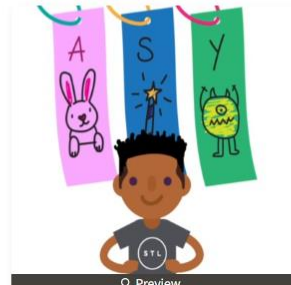
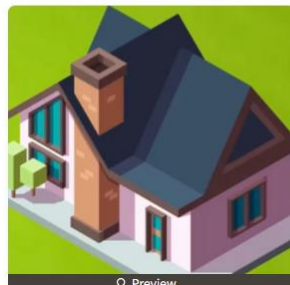
[Forgot Password](#) | [Register](#)

Or log in with your Google account



Sign in with Google

Check out the [Resource Gallery](#)



<https://www.econlowdown.org>



FEDERAL RESERVE
EDUCATION.ORG

Econ Lowdown

Type the phrase
“personal finance”
(or another topic)
into the search area

The screenshot shows the Econ Lowdown website interface. At the top, there is a navigation bar with 'econlowdown' logo, 'My Classrooms', 'My Professional Development', and 'Support'. Below this is a search bar containing the text 'personal finance', which is circled in red. To the right of the search bar is a 'Clear Search' button. Below the search bar are filter tabs for 'All Resources', 'Most Popular', 'Newest', 'Featured', and 'My Resources'. Underneath are filter categories: 'Resource Type', 'Subject', 'Topic', 'Group', 'Grade', 'Language', and 'Duration'. There are also 'View' and 'Sort' dropdown menus, with 'View' set to 'Brief' and 'Sort' set to 'Relevance'. A red circle highlights the text 'Showing 402 resources'. Below this, a grid of resource cards is displayed. Each card features a green background with an illustration, a 'Preview' button, a play icon, a duration (e.g., '20 minutes'), and a grade level (e.g., 'Middle School - High School'). The first row of cards includes: 'Personal Finance 101 Conversations—Financial Aid 101', 'Personal Finance 101 Conversations—Banks and Alternatives', 'Personal Finance 101 Conversations—Filling Out the W-4', 'Personal Finance 101 Conversations—College Choice 101', 'Personal Finance 101 Conversations—FAFSA 101', and 'Personal Finance 101 Conversations—Mortgage 101'. The second row shows partial views of more cards, including one with a laptop and the text 'IT'S ALL FREE...', one with a hand holding keys, one with a map of Tennessee, one with a group of people, one with a map of Florida, and one with a stack of money. The number of results per page is indicated as 75 and 83.

Econ Lowdown – Modules



Preview

  30 minutes High School

Fiscal Policy: The Basics of Taxation and Government Spending

Economics AP Economics

Civics/Government

AP US Government



Preview

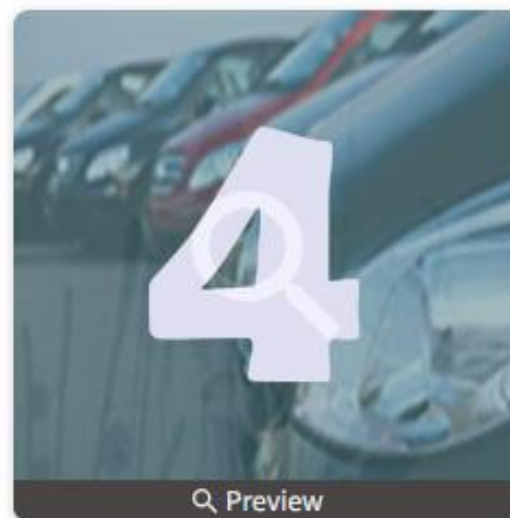
  20 minutes

Middle School - College

It's Your Paycheck, Lesson 2: "W" Is for Wages, W4 and W2

Personal Finance Mathematics

Career and Technical Education



Preview

  45 minutes High School

Cards, Cars and Currency, Lesson 4: The Car Deal Package

Personal Finance

Scarcity Interest Rates Credit



Preview

  30 minutes

Middle School - High School

Budgeting 101

Personal Finance

Career and Technical Education

Planning and Money Management

Saving

Econ Lowdown – Audio & Video Q&As



🎧 ⌚ 15 minutes
High School - College

Planet Money: How a Teenager Became an Entrepreneur

AP Economics Economics
Entrepreneurship



🎧 ⌚ 30 minutes
High School - College

EconoFact Audio Series—Cryptocurrencies, and the Future of Money

AP Economics Economics
Money



🎥 ⌚ 15 minutes
Middle School - High School

Continuing Feducation Video Series—Understanding How a FICO Credit Score is Determined

Career and Technical Education
Personal Finance
Credit



🎥 ⌚ 15 minutes
Middle School - High School

No-Frills Money Skills Video Series—Get into Stocks

Personal Finance
Financial Investing Incentives



🎥 ⌚ 15 minutes
Middle School - High School

Personal Finance 101 Conversations—Fees, Fees and More Fees: It All Adds Up

Career and Technical Education
Personal Finance
Buying Goods and Services
Credit



FINANCIAL FEUD Round 2



**FEDERAL RESERVE
EDUCATION**



Round 2: Name the top 4 restaurant chains of teens

1	
2	
3	
4	



Round 2: Name the top 4 restaurant chains of teens

Chick-fil-A	42	
McDonald's	26	
Chipotle	21	
Texas Roadhouse	11	

Infographic Posters & Related Activities



Infographics & Activities

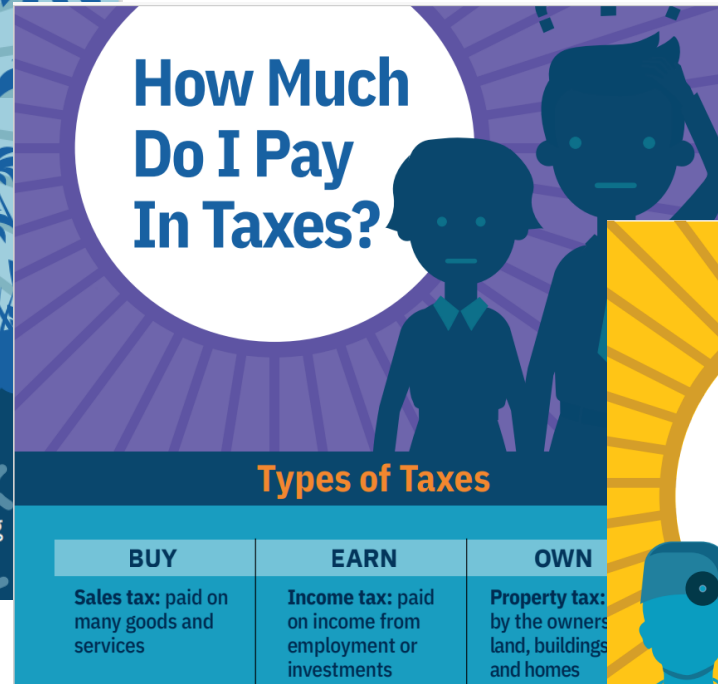
Personal Finance and Economics (PF also available in Spanish) Classroom Posters
Downloadable PDF Posters & Activities



Why Budget?

WHAT IS A BUDGET?

It's a **plan** to **manage** your money by monitoring your **income** and tracking your **expenses**.



How Much Do I Pay In Taxes?

Types of Taxes

BUY	EARN	OWN
Sales tax: paid on many goods and services	Income tax: paid on income from employment or investments	Property tax: by the owners of land, buildings and homes



Why Is Insurance Important?

Insurance can protect you and your financial well-being.

What Is Insurance?

Insurance is protection from a specified loss in return for a fee. It allows someone to transfer the risk of loss to another party, such as an insurance company.



Why Is Good Credit Important?

How you handle your finances affects more than just your ability to borrow.

score: 660
score: 716
score: 834
score: 434

WHAT IS CREDIT?

Any arrangement in which you receive goods, services, or money in exchange for a promise to repay at a later date.

MAINTAINING A GOOD CREDIT HISTORY IS CRITICAL TO FINANCIAL STABILITY

<https://www.atlantafed.org/education/teach/infographic-posters>

Decision Making Infographic



PACED Decision-Making Process



Criteria	Flavor	Sweetness	Texture	Total
Alternatives				
Cake	3	2	1	6
Ice Cream	2	3	3	8
Pie	1	1	2	4

I'm choosing ice cream!

Video & Lesson



Pretzel Decision-Making



Handout 1: PACED Decision-Making Grid

STEP 1: State the **P**roblem: Identify the problem you are trying to solve or the decision you are trying to make.

STEP 2: List **A**lternatives: Create a list of the alternatives that could solve the problem, satisfy the want/need, or be an outcome of the decision.

STEP 3: Identify **C**riteria: Establish the important factors on which you will judge your alternatives.

STEP 4: **E**valuate the Alternatives: Consider your alternatives based on your established criteria.

STEP 5: Make a **D**ecision: Make a decision based on your evaluation.

Criteria	Criterion 1	Criterion 2	Criterion 3	Criterion 4	Total
Alternative 1					
Alternative 2					

<https://www.philadelphiafed.org/-/media/frbp/assets/institutional/education/lesson-plans/paced-pretzels.pdf>

<https://www.youtube.com/watch?v=l391aBni4U>



FINANCIAL FEUD Round 3



**FEDERAL RESERVE
EDUCATION**



Round 3: Name the 3 states with the most expensive home insurance

(based on average annual premium for \$300,000 in dwelling coverage)

1

2

3



Round 3: Name the 3 states with the most expensive home insurance

(based on average annual premium for \$300,000 in dwelling coverage)

Florida \$5,770	35
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Louisiana \$5,710	34
----------------------	----



Nebraska \$5,121	31
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Elementary Resources



FEDERAL RESERVE
EDUCATION.ORG

Elementary Resources

MY MONEY

Student Workbook

MI DINERO

Libro de ejercicios para estudiantes

Libro de ejercicios de _____
(Nombre del estudiante)

Characteristics of Money

Money is used to buy **goods** and **services**.
A **good** is a product that you can touch. A **service** is an activity someone does to satisfy a want or need for someone else.

Divisible
Money can be easily divided

Scarce
Money is limited in supply

Durable
Money does not wear out easily

Portable
Money is easy to carry around

Generally Accepted
Money can be used to buy goods and services

<https://www.richmondfed.org/education/for-teachers/topics/my-money>

Item	Portable	Divisible	Durable	Scarce	Generally Accepted
Crayon/Marker	✓	✓ (but not evenly)	? (can break or melt)	X	X
Salt					
Chocolate					
Book					
Beads					
Desk					

MY MONEY

Student Workbook

Teacher's Guide

Part 2 - Jobs, Money, Goods and Services

Resource Objectives

- Students will match names of jobs with the good or service produced by the people in those jobs.
- Students will distinguish between jobs in which people produce goods and jobs in which people produce services.
- Students will recognize that scarcity requires people to make choices because they cannot have everything they want.
- Students will be able to distinguish between the use of barter and the use of money in the exchange for goods and services.
- With teacher/parent facilitation, students will
 - recognize that people earn money at jobs,
 - understand that people use the money they earn at their jobs to purchase goods and services to satisfy wants and needs,
 - understand that people can choose to spend or save their money, and
 - realize that saving allows people to buy goods and services in the future.

Time Required
1-2 class sessions

Materials

- Pencils
- Blue, red, green, and purple markers or crayons
- Coins to pass around, optional

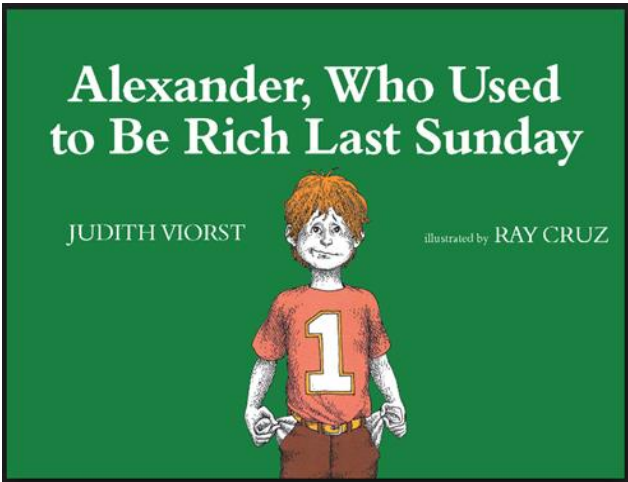
Procedure

- Review the terms at the top of page 11 with the students. Discuss with students how job, money, goods, and services are all related.
- Read the instructions for the activity at the bottom with the students and guide them through completing it and answering the questions to the right.
- Review the directions for the Choose or Refuse activity on page 12 with the students. Explain that each student is only allowed to pick one item from each category.
- Guide students through completing the questions at the bottom. Explain and discuss with students the role scarcity played in having to choose.
- Discuss with students the definition of barter and explain the instructions for the trading activity on page 13. Guide students through completing the activity in their workbooks.
- Explain the instructions for the review portion of the workbook on pages 14-15 and assist students with completing those activities.

Workbooks | Order or Download PDF
English & Spanish



Elementary Resources



Monster Musical Chairs
 by Stuart J. Murphy / ISBN: 0-8120-0323-4

Lesson by: Maria Proulx, Ph.D., Center for the University of Missouri

Lesson Description: Money, Money, Honey Bunny!

Lesson Author: Mary Sadler, Ph.D., Federal Reserve Bank of St. Louis

Standards and Benchmarks: (see page 12)

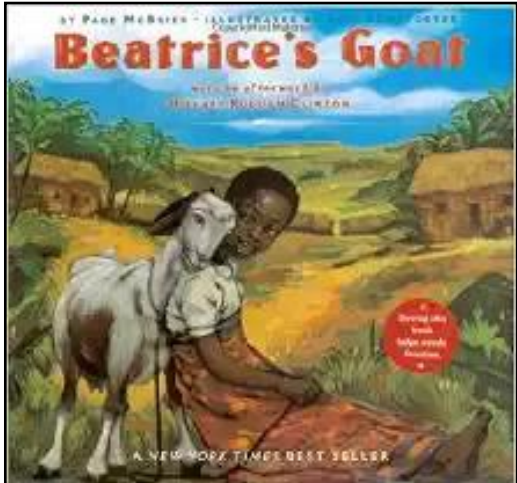
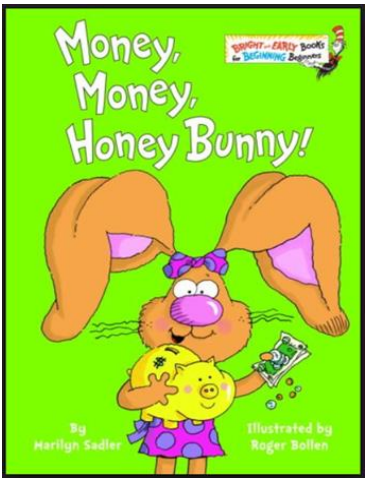
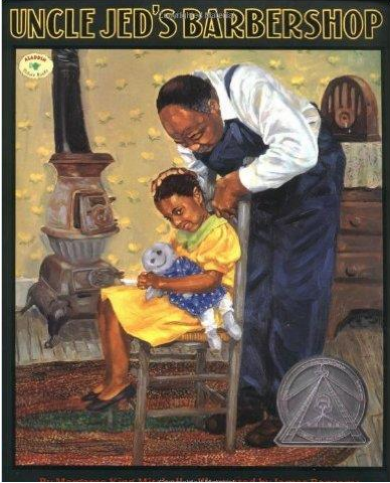
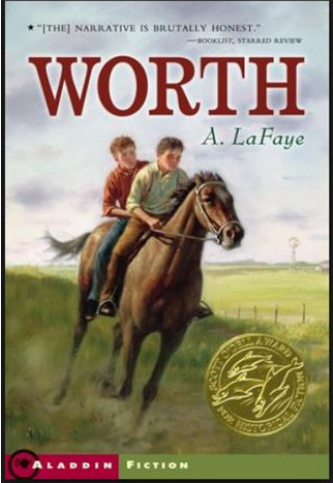
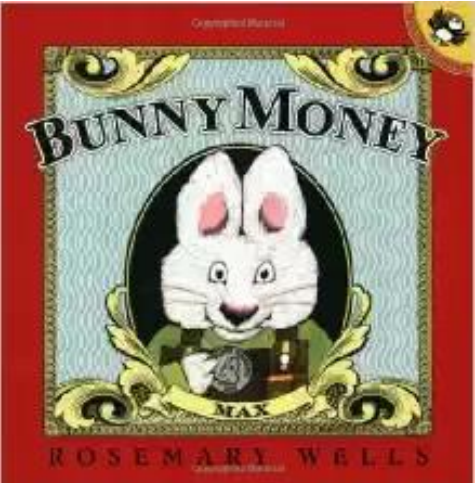
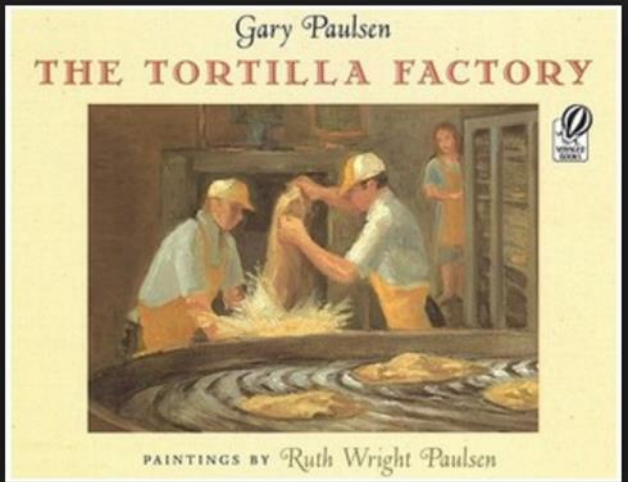
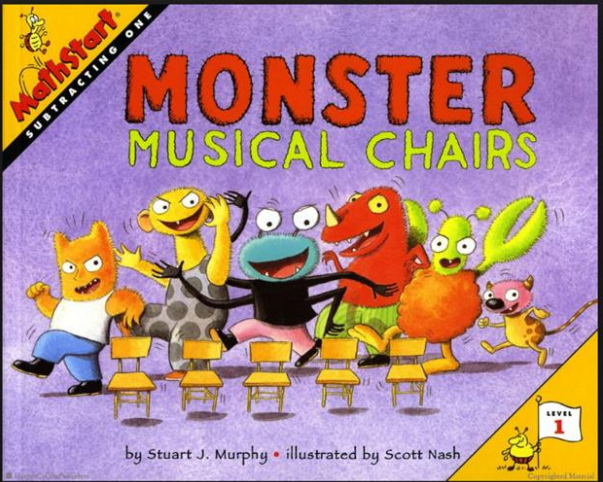
Lesson Description: Students learn to write in rhyme about a bunny that has a lot of money in her piggy bank. Students distinguish between spending and saving and goods and services. This is a matching game to review the content of the story and to practice rhyming words.

Grade Level: K-2

Concepts: Goods, Rhyming words, Saving, Spending

Objectives: Students will:

- define goods, services, spending, and saving;
- categorize goods and services; and
- give examples of rhyming words.



<https://www.stlouisfed.org/education/resources>

Children's Literature Lessons and Activities





FINANCIAL FEUD Round 4



**FEDERAL RESERVE
EDUCATION**



Round 4: Name top 1 apparel brand of teens

1	



Round 4: Name top 1 apparel brand of teens

Nike (both apparel and shoes)	100	

More Resources



FEDERAL RESERVE
EDUCATION.ORG

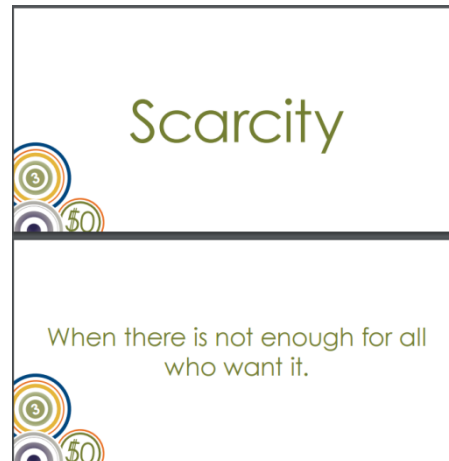
Additional Resources

Downloadable Workbook
Digital Game



<https://www.clevelandfed.org/diversity-equity-inclusion/financial-literacy-resources>

Online Tools & Flashcards
PDF or Order Classroom Sets



<https://www.kansascityfed.org/education/fifty-nifty-econ-cards/>

Workbook (PDF or Fillable)
Classroom Lessons



<https://www.dallasfed.org/educate/navigate>

High School Resources

Budgeting Game
PDF or Order Classroom Sets

DOLLARS & SENSE
WATCH YOUR EXPENSE!
Choose a lifestyle & career and learn how to budget your money.

START

CHOOSE YOUR HOME

Suburban Oasis	Upscale High Life
Monthly Payment: \$2,245	Monthly Payment: \$1,500
Monthly Utilities: Electricity & Gas: \$300 Water/Sewer/Trash: \$90	Monthly Utilities: Electricity & Gas: \$190 Water/Sewer/Trash: \$0

Cozy Quaintness	Close Quarters
Monthly Payment: \$921	Monthly Payment: \$700
Monthly Utilities: Electricity & Gas: \$210 Water/Sewer/Trash: \$115	Monthly Utilities: Electricity & Gas: \$180 Water/Sewer/Trash: \$60

STOP TAKE A CHANCE: Life brings unexpected events; some bring money, others add expense. FLIP A COIN to reveal your fate.

HEADS Your laptop is stolen and you must spend \$1,200 to replace it. You can pay in monthly installments.

TAILS To help build your savings, a relative deposits \$25 each month into your savings account.

Go ON TO TRANSPORTATION

<https://www.richmondfed.org/education/for-teachers/topics/dollarsandsense>

Curriculum Unit

2019 REVISED EDITION

MAKING PERSONAL FINANCE DECISIONS

<https://www.stlouisfed.org/education/making-personal-finance-decisions-curriculum-unit>

<https://www.stlouisfed.org/education/making-personal-finance-decisions-curriculum-unit>

Online & PDF Workbook
(English & Spanish)

Building Wealth
A Beginner's Guide to Securing Your Financial Future

Protect Your Wealth
ASSETS, LIABILITIES, NET WORTH
Budget to Save
Build Credit and Control Debt
Save and Invest
Learn the Language

Federal Reserve Bank of Dallas

<https://www.dallasfed.org/~/media/microsites/cd/wealth/index.html>

Additional Lessons and Activities

And more resources can be found at:





FINANCIAL FEUD

**Calculate your total
FINANCIAL FEUD score!**

And the winners are...



**FEDERAL RESERVE
EDUCATION**

Financial Game Show and Resources from the Fed



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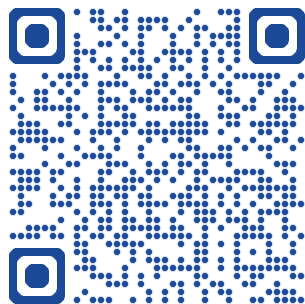
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