

F E P P P

**Financial Education
Public-Private Partnership**
Financial Education - It Impacts Everyone



FINANCIAL EDUCATION & SPECIAL POPULATIONS (K-12)

MILADYS GARCIA & AMY KIEWER

JULY 11, 2023



Please **sign in** with your name and school or district **in the chat**



These **slides and resources** will be available to you after the presentation.



You'll **rate and evaluate** this training in pdEnroller to receive Clock Hours.



Feel free to **drop questions in the chat** during the presentation!
Please keep yourself muted and the chat constructive 😊

Welcome! We are so glad you're here!



Land Acknowledgement



Amy Kliewer

Elementary Program Supervisor

Born and raised in Spokane, WA

University of Portland & EWU

Classroom experience

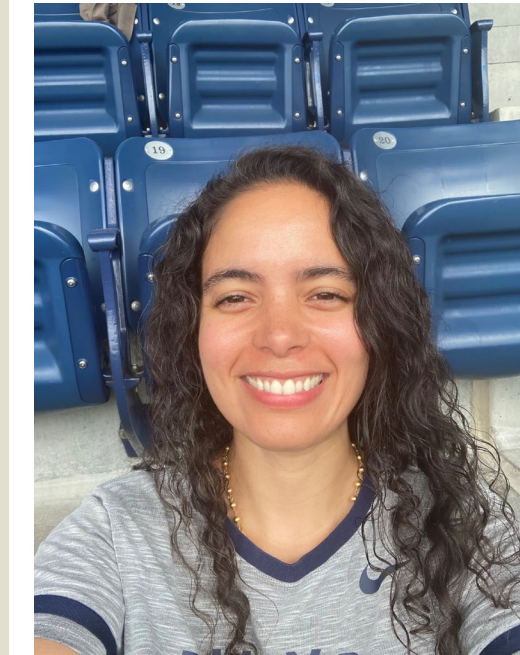
- Spain
- Post Falls, ID
- Glendale, AZ

SEL-based math, dual language learners,
peer-to-peer instructional coaching

Coffee connoisseur, true crime aficionado,
newbie gardener and devoted fur mom

Contact me: amy.kliewer@k12.wa.us





Miladys Garcia

Special Populations Program Supervisor

Born and raised in Santo Domingo, DR

New York University

- Early Childhood Education
- Early Childhood Special Education
- Spanish Literature- Latin American Studies

Interpreter and Translator

Avid book reader, love the outdoors

Passionate about supporting financial education in underserved communities

Contact me: miladys.garcia@k12.wa.us

Webinar Agenda & Learning Objectives

- I. Introduction
- II. Serving Washington's Special Populations Students
 - a) Overview of FEPPP
 - b) Applying UDL Principals
 - c) Social Emotional Aspects of Personal Finance
- III. Personal Finance Resources for Special Populations
 - a) Digital Games & Activities
 - b) Personal Finance & Literacy
 - c) Spanish Resources
 - d) Curriculum with SP Considerations
- IV. Closing



Review special populations data and financial barriers specific to these communities.



Connect Universal Design Learning and Social Emotional Learning principals to personal finance instruction.



Learn about financial education resources specifically designed for underserved student populations.



Special Populations: Unhomed youth, migrant youth, foster youth, institutionalized youth, multilingual learners, Special Educations students, alternative learners, and Native youth

An Overview of FEPPP

FEPPP's mission:

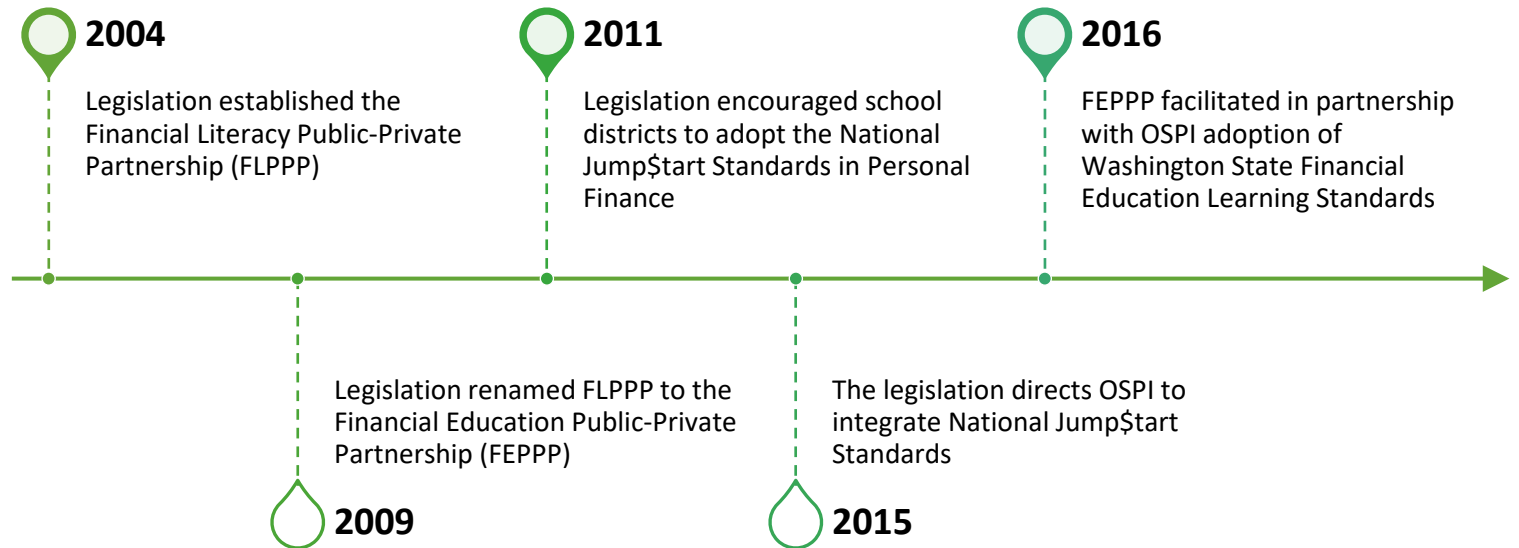
Identify strategies to bring financial education to students

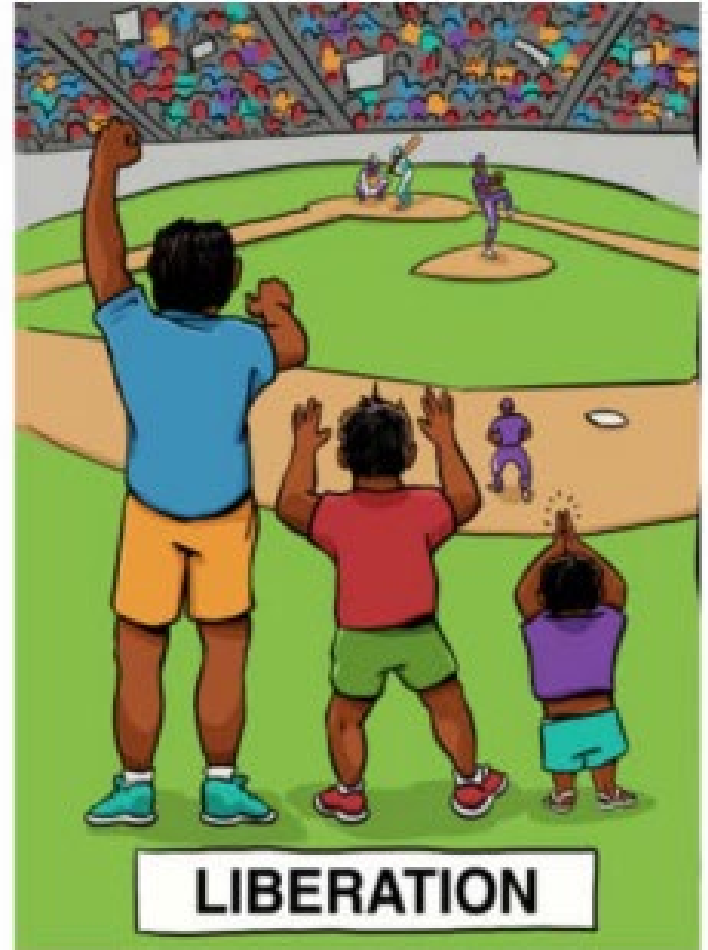
Provide quality financial education information to districts

Provide financial education instructional materials and professional development to educators



- Created by the legislature to bring together public and private stakeholders
- Primary role is to promote personal financial education
- Administratively housed at OSPI
- Provides professional development opportunities and instructional materials at no cost





The Impact of Economic Hardship Student Success

29.1% of un-homed youth drop out of school, compared to 11.2% of students statewide.

16.8% of migrant youth leave school without graduating. Migrant student dropouts are the fastest growing population within the Migrant Education Program.

The percentage of students experiencing homelessness increases from 2.9% in PK to 7.9% by 12th grade.

Foster youth are 3x more likely to drop out of high school than other youth experiencing economic hardship.



Keys to Your Financial Future Personal Finance Curriculum

Annie E. Casey Foundation

Ages 16-26

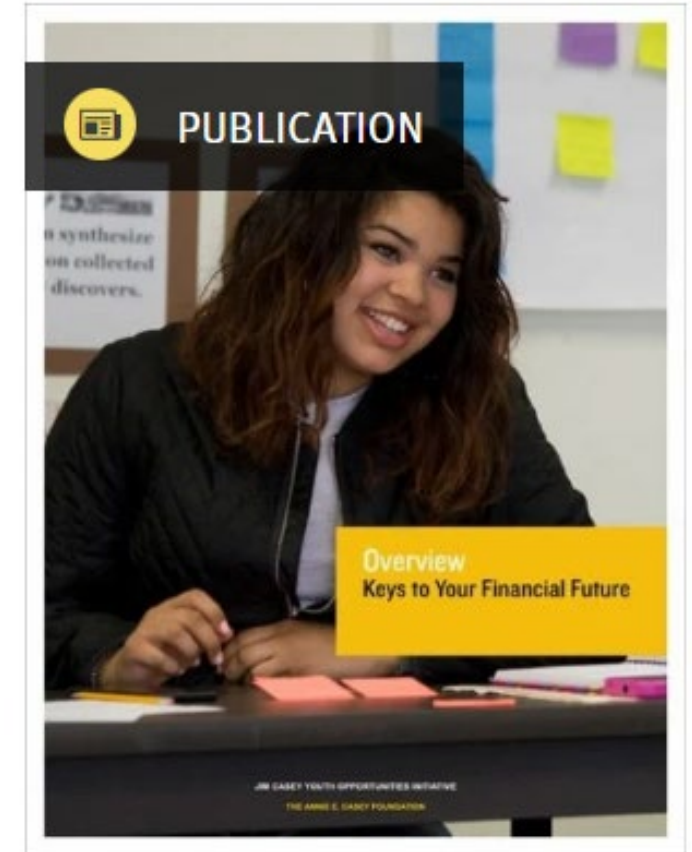
Free, turnkey curriculum (8 units)

Developed for foster youth



READ OR DOWNLOAD THE PARTICIPANT GUIDES

- Overview of Participant Guides
- Key 1: Building the Foundation for Your Financial Future
- Key 2: Understanding Credit History
- Key 2: Credit Score Activity
- Key 3: Getting the Credit and Loans You Need
- Key 3: Credit Terms Activity
- Key 4: Understanding Your Income
- Key 5: Paying Bills and Budgeting
- Key 6: Saving and Investing
- Key 6: Savings Activity
- Key 6: Savings Bingo Activity
- Key 7: Banking
- Key 7: Banking Activity
- Key 8: Protecting Your Identity



STRATEGIC SPENDING

By the end of the training, participants will have learned how to prioritize their spending based on needs, obligations and wants and also understand the consequences of not paying off bills and expenses.

PERSONAL FINANCES 101

Young people will learn financial basics, such as: comparing credit offers, reading and interpreting paycheck stubs and opening and maintaining bank accounts.

PLANNING FOR THE FUTURE

Keys to Your Financial Future shows young people how they can find money to save for assets and emergencies, and how they can build secure, accessible savings.

KEY ACTIVITY

Alejandro Plans to Save or Invest

Read the following and answer the questions that follow it.

Alejandro is 18 years old and in care. He wants to save for trade school — his goal is to become an electrician. He has estimated that the Chafee ETV program plus some additional state funding will cover his tuition, fees and books. He wants to save for his own equipment as well as living expenses while studying.

He has taken a risk tolerance assessment and knows he has an above average tolerance for risk.

He will graduate from high school in 15 months. Through his part-time job, he thinks he can save about \$200 per month. He is trying to decide between a savings account and shares of stock in a popular social media company.

A savings account will earn 1 percent. He can buy stock for \$51 per share. He figures it will only go up and that he can sell it in 15 months for a profit.

Additional Financial Ed Lessons/Units relevant to Special Populations students

FDIC Money Smart Lessons 7 & 8, (9-12) No registration required



[Lesson 7: Capacity, Character, Collateral, Capital \(Credit\)](#)



[Lesson 8: The Almighty Dollar? \(Credit Cards\)](#)

Take Charge Today Receiving Unit (9-12) Registration required

Grades:
10-12

Receiving from Government Programs

60-120
minutes

Lesson Plan Summary

To begin this lesson, participants explore how accidents and unplanned events can happen to anyone at anytime. Participants apply what they have learned by completing several case studies where government programs provided a temporary safety net. To conclude the lesson, participants create a digital story board or write a short story about an unexpected event and the role of government programs.

CFPB Lesson (9-12) No registration required

BUILDING BLOCKS TEACHER GUIDE

Calculating the numbers in your paycheck

Students review a pay stub from a sample paycheck to understand the real-world effect of taxes and deductions on the amount of money they receive.

Learning goals

Big idea

The amount of money you earn from your job is different from the amount of money you receive in your paycheck.

Essential questions

- How does gross income differ from net income?
- How does a pay stub serve as a record of earnings and deductions?

Objectives

- Understand what types of taxes are deducted from a paycheck
- Calculate the difference between gross income and net income

KEY INFORMATION

Building block:

- Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Earn (Getting paid, Making money, Paying taxes)

School subject: CTE (Career and technical education), Math, Social studies or history

Teaching strategy: Cooperative learning, Simulation

Bloom's Taxonomy level: Understand, Analyze

Activity duration: 45-60 minutes

Dual Language Resour

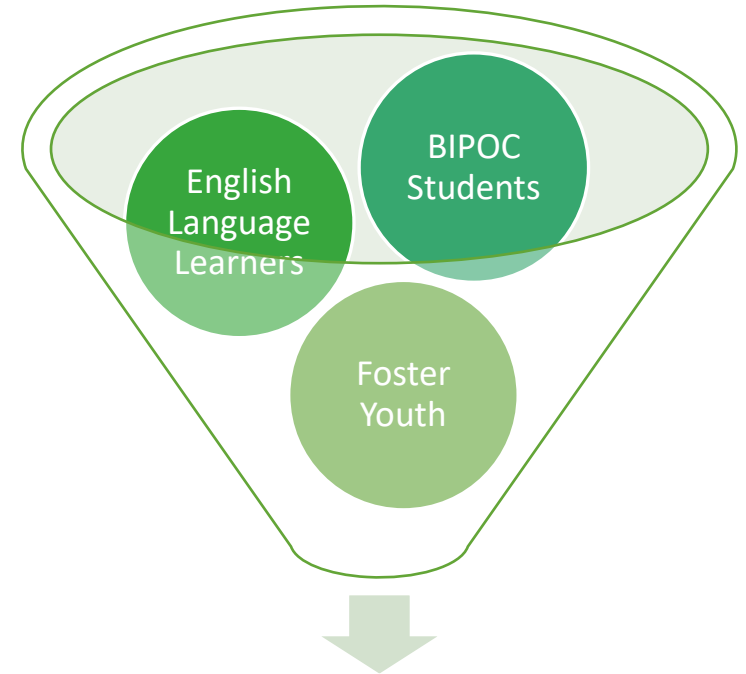
6 out of 10 English Language Learners are Hispanic/Latinx

92% of migrant students speak Spanish as their first language

9 out of 10 ELLs live in a low-income household

What is equitable translation?

- Vocabulary is age-appropriate and accessible to students
- Images, activities, etc. are the same in both languages
- Curriculum is updated at the same time as English version



Higher rates of economic hardship, homelessness, dropping out of school, receiving Special Education services, involvement in the justice system

Spanish Resources

Financial education resource hubs

Reviewed units, lessons, and simulations

Digital games & resources

Washington Office of Superintendent of
PUBLIC INSTRUCTION

Home Student Success Certification Educator Support Policy & Funding Data & Reporting About OSPI

Home » Student Success » Resources by Subject Area » Financial Education » Financial Education Resources

Financial Education Resources

Financial Education resources for educators, students, and lifelong learners.

- Activities & Games for Students
- Adult/Parent Resources
- Educator Materials
- Young Adults
- Youth with Disabilities

Spanish Resources

- Spanish Resources for K-12 Educators (PDF)
- Spanish Resources for Educators & Adults (PDF)

Contact Information

FEPPP

Spanish Resources for K-12 (links provided below)



Financial Education
Public-Private Partnership
Financial Education - It Impacts Everyone

Financial Education Resources

[An Interactive Guide](#)

Grades 4-5

[Federal Reserve Bank of Richmond \(Baltimore\) resources in Spanish](#)

Grades k-5

[*Money Talks for Teens](#)

Grades 9-12

[Consumer Financial Protection Bureau \(CFPB\)](#)

Grades k-12

[Saving each payday \(CFPB\)](#)

Grades 9-12

[Picturing what you're saving for \(CFPB\)](#)

Grades k-5

[Being a responsible borrower \(CFPB\)](#)

Grades 6-8

[Next Gen Personal Finance](#)

Grades 6-12

[Federal Reserve Bank of New York resources in Spanish](#)

Grades 6-12

Click a book to find a K-5 Lesson & Resource Guide! Haz click al libro a ver una guía de lecturas y recursos K-5!!



Bilingual Spanish Bookshelves

- Books available in Spanish or English – email FEPPP to request hard copies!
- Links to free online read alouds in English and Spanish (heritage speakers)
- Attached Lesson & Resource Guides include discussion guides and cross curricular lessons.
- Each title has at least one equitably translated bilingual lesson or activity

The Social and Emotional Aspects of Personal Finance Behaviors

	Self-Awareness	Self-Management	Self-Efficacy
<p>Spending</p> <p><i>All choices have an opportunity cost, including our choices to spend time or money.</i></p>	<p>Wants and needs are different, and connect to different emotions</p> <p>Spending money brings up emotions, and those emotions influence behavior</p> <p>"Wealth" is a personal definition and can reflect cultural values and traditions.</p>	<p>Impulsive spending has an opportunity cost</p> <p>Consumer skills, such as comparison shopping or waiting for sales, reduce spending</p> <p>Sticking to a budget or spending limit is practicing decision-making skills</p>	<p>Outside factors (like friends or commercials) influence how we spend time and money</p> <p>Everyone is capable of making smart financial decisions</p> <p>Managing money is a life-long learning experience</p>
<p>Saving</p> <p><i>Delayed gratification is resisting something now for something greater in the future.</i></p>	<p>Saving money can be difficult, and bring up challenging emotions</p> <p>Growth mindset can apply to life outside school, like money and personal interests</p>	<p>Self-control can help achieve savings goals</p> <p>Creating alternative choices to spending activities is problem-solving</p>	<p>Recognize goal achievement can be affected by a positive attitude</p> <p>All goals can and will go off track! Persevere by reflecting and making small changes</p>
<p>Lending/Borrowing</p> <p><i>The foundation of credit is trust, which is developed over time and practiced through borrowing and lending.</i></p>	<p>Lending to an irresponsible borrower can lead to difficult emotions</p> <p>Being a responsible borrower reduces risk (such as conflict)</p>	<p>Problem-solve by developing a list of conditions (rules) for borrowing/lending</p> <p>Make lending decisions by considering the qualities of a good borrower</p>	<p>People have different emotions around lending and borrowing, and this can affect how we act</p> <p>We can learn from irresponsible borrowing, and make efforts to rebuild trust with others</p>
<p>Earning</p> <p><i>Job and career choices will change as people learn and grow.</i></p>	<p>Consider careers that connect to personal interests</p> <p>Effort and growth is just as important as accomplishments</p>	<p>Communication and personal behavior are important to most jobs and careers</p> <p>Entrepreneurs need to problem-solve and make decisions</p>	<p>Self-worth is not determined by a person's job or career</p> <p>Working paid or unpaid jobs helps contribute to our school, home, and community</p> <p>A percentage of earned income goes towards local services (taxes)</p>
<p>Giving</p> <p><i>Giving, receiving, sharing, and helping can connect to time, money, attention, or acts of service.</i></p>	<p>Our expectations of giving, receiving, or sharing is influenced by our homes, backgrounds, and cultures.</p> <p>Not everyone feels or reacts the same way to giving and/or receiving.</p> <p>Giving, receiving, sharing, and helping can lead to positive</p>	<p>Goals don't always have to be about "getting" or "achieving;" we can set giving, sharing, and helping goals.</p> <p>When resources are scarce, make responsible decisions about allocation.</p>	<p>Giving makes an impact, no matter how big or small the act</p> <p>Practice personal safety in all giving situations.</p> <p>Giving is a way to contribute to our environments/communities</p>

The Social Emotional Aspects of Personal Finance Behaviors (K-12)

Self-Awareness	Self-Efficacy	Social Awareness Social Engagement
<ul style="list-style-type: none"> • Giving, receiving, sharing, and helping can connect to time, money, attention, or acts of service • Not everyone feels or reacts the same way to giving and/or receiving • Time, money, attention, and acts of service have opportunity costs • Giving, receiving, sharing, and helping can lead to positive and negative emotions 	<ul style="list-style-type: none"> • Giving makes an impact, no matter how big or small the act • Goals don't always have to be about "getting;" we can set giving, sharing, and helping goals • When resources are scarce, make responsible decisions about allocation. 	<ul style="list-style-type: none"> • People come from different backgrounds, homes, and cultures, and may spend, receive, or give differently than me, and that's okay • Practice personal safety in all giving situations • Giving and helping can be done with a group to increase impact • Giving is a way to contribute to our environments/communities

Giving

Competency 1: Spending & Saving

Competency 5: Financial Decision-Making

Feelings Chart

Past Gain		Future Gain		
Pleasant	Passionate	Thrilled	Anxious	
Pleased	Relieved	Exuberant	Giddy	
Cheerful	Glowing	Anxious	Fired up	
Mellow	Gratified	Hope	Confident	
Elated	Happy	Excited	Assure	
Glad	Ecstatic	Expectant	Capable	
Satisfied	Overjoyed			
Peaceful	Content			
Past Loss		Future Loss		
Depressed	Hurt	Defended	Cautious	
Guilty	Blue	Sneaky	Scared stiff	
Somber	Sorrowful	Nervous	Insecure	
Dejected	Disgraced	Distressed	Resistant	
Embarrassed	Sorrowful	Petrified	Terrified	
Unworthy	Regretful	Frightened	Uneasy	
Dissatisfied	Silly	Intimidated	Bashful	
Dishonored	Let down	Fearful	Unsure	
Hopeless	Melancholy	Apprehensive	Uncomfortable	
Alone	Betrayed	Threatened	Ridiculous	
Heartbroken	Tender	Worried	Secretive	
Weak	Unhappy	Agitated	Horrified	
Lost	Disappointed	Timid	Shocked	
Remorseful	Miserable	Agonized	Panicked	
Worthless	Moody	Frantic		
ANGER				
Enraged	Bothered	Disgusted	Frustrated	Irate
Perturbed	Irked	Offended	Loathsome	Furious
Irritated	Upset	Pissed	Adamant	Hateful
Bugged	Touchy	Ticked	Incensed	Seething
Disturbed	Irritated	Enraged	Resentful	Vicious
	Annoyed	Upset	Bitter	
		Mad	Sulky	
		Aggravated	Fuming	
		Indignant	Boiling	
		Mortified	Uptight	
			Outraged	

Feelings Chart

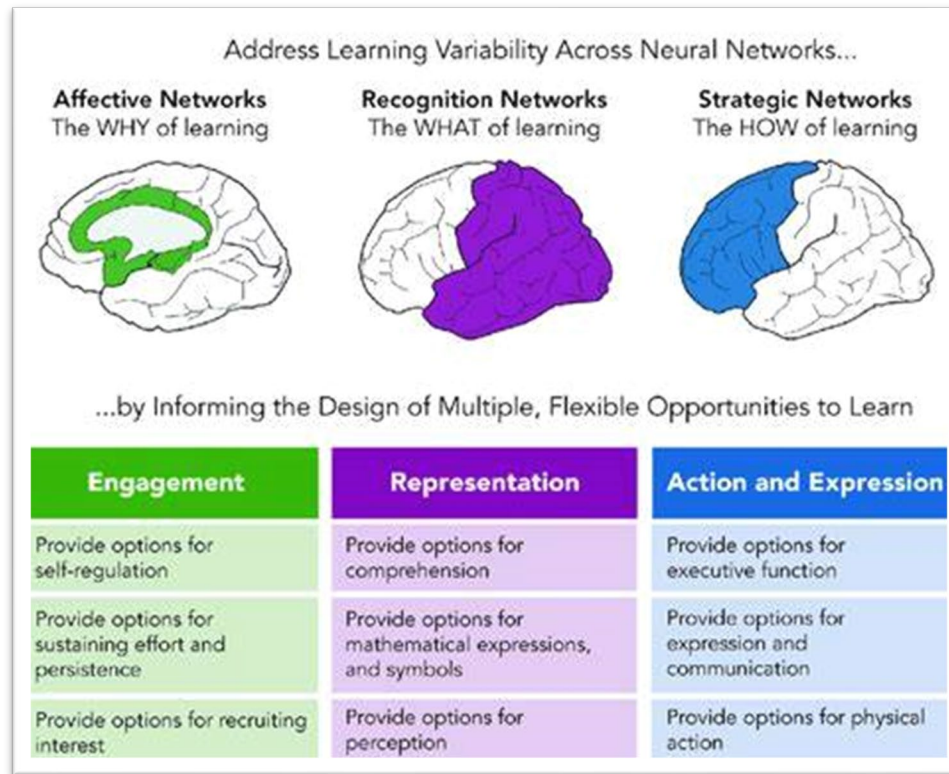
ARLIE NESKAHI, DINE' NATION

FINANCIAL TRAUMA/COVID

EMOTIONAL LITERACY LEADS TO
EMOTIONAL AWARENESS LEADS TO
EMOTIONAL REGULATION

“I FEEL” VERSUS “I FEEL LIKE”

Universal Design for Learning



“Historically, general education was designed with curriculum, instruction, and expectations the same for all students. Learning challenges were viewed as a problem with the learner rather than with the curriculum, instruction, or the environment.”

Engagement	Representation	Action & Expression
Money: the universal hook	Quality educational resources & materials for a diverse audience in a variety of formats	Real world, everyday applications; explicit decision-making instruction (SEL) and PBL opportunities
Social Emotional aspects of financial education; growth mindset approach to finances	Bias & Sensitivity Screening; Equitable translations of personal finance materials	Personal Finance Brain Breaks and other SEL strategies
Teaching through children’s books	FEPPP Library & Spanish Bookshelves	Use discussion guide from Lesson & Resource Guide as formative assessment

Digital Games & Activities



Financial Education Resources

Financial Education resources for educators, students, and lifelong learners.

Activities & Games for Students

How to teach kids about money, along with fun activities and games for kids. Here you will find articles on how to talk to your kids about money and games that will teach them lessons about interest rates, budgeting, credit cards, entrepreneurship, and more!

- [Digital Games & Activities for Students K-5 \(PDF\)](#)
- [Digital Games & Activities for Students 6-12 \(PDF\)](#)



COUNTING MONEY

Practice counting money and collect fish for the aquarium!

Level 1 🌱	Level 2 🌱	Level 3 🌱
Count to 99 cents	Count to 10 dollars	Count to 100 dollars

Click on a level and press GO.

ANCHOR SAND BEGINNER EXPERT CORAL

Social Emotional Learning (K-12)

Dual Language – Spanish (K-12)

Special Populations (9-12)

Digital Games & Activities

Financial Education Resources

Financial Education resources for educators, students, and lifelong learners.

Activities & Games for Students

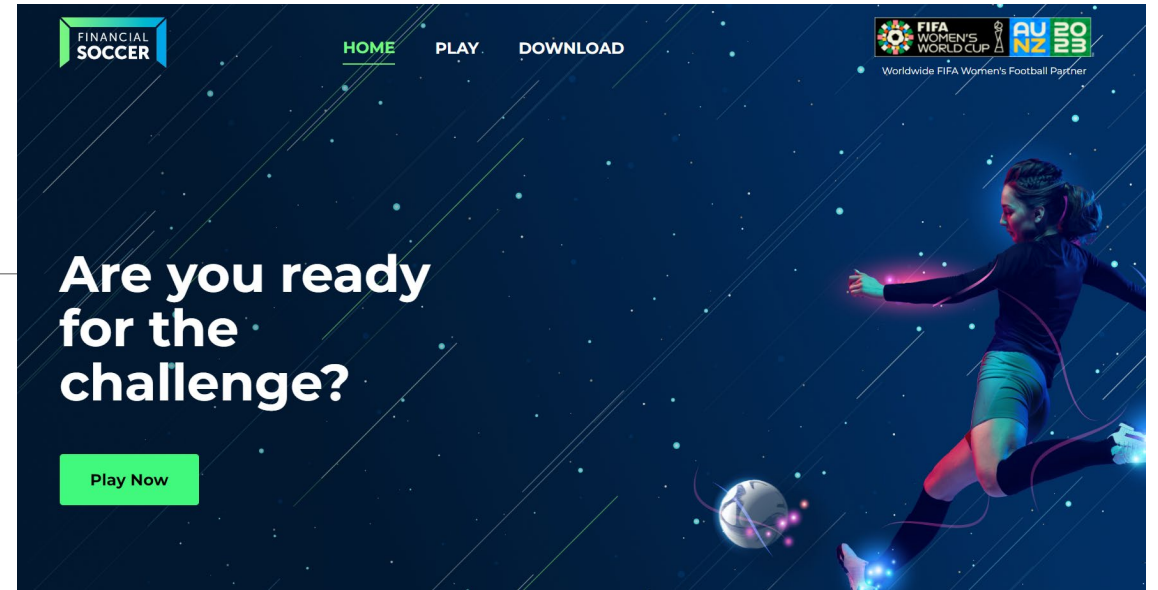
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[Special Populations \(9-12\)](#)



Financial Education Comic Books



Educational Comic Books

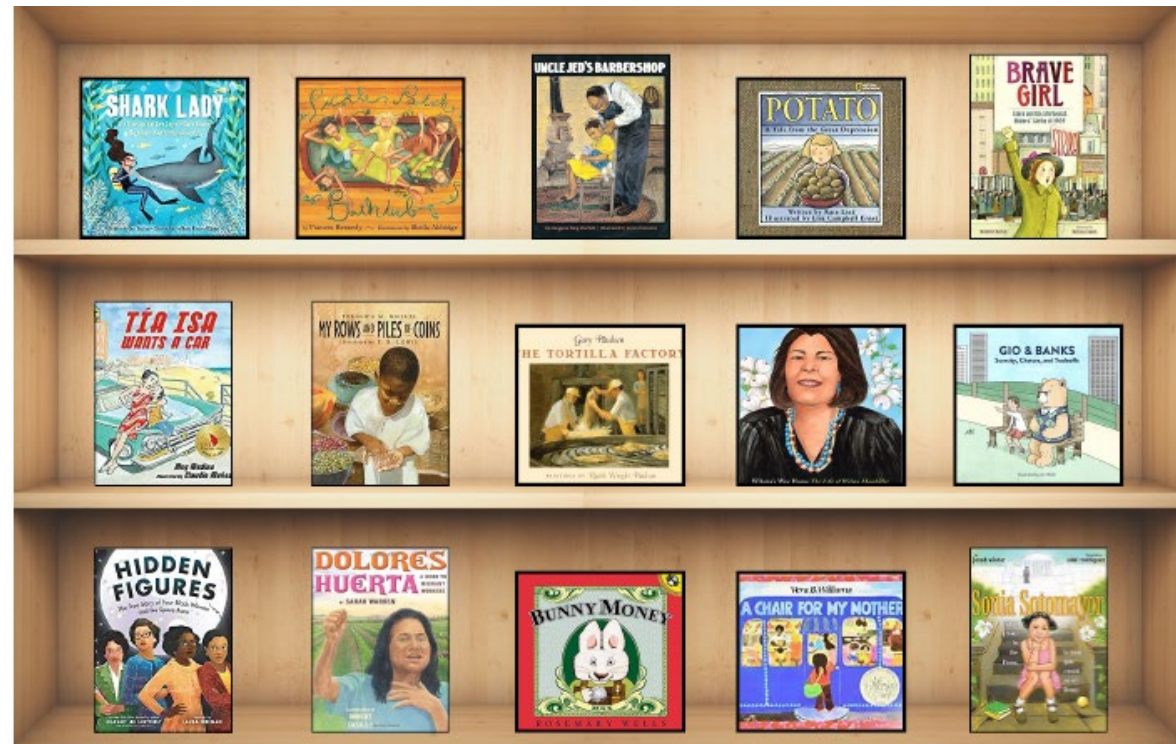
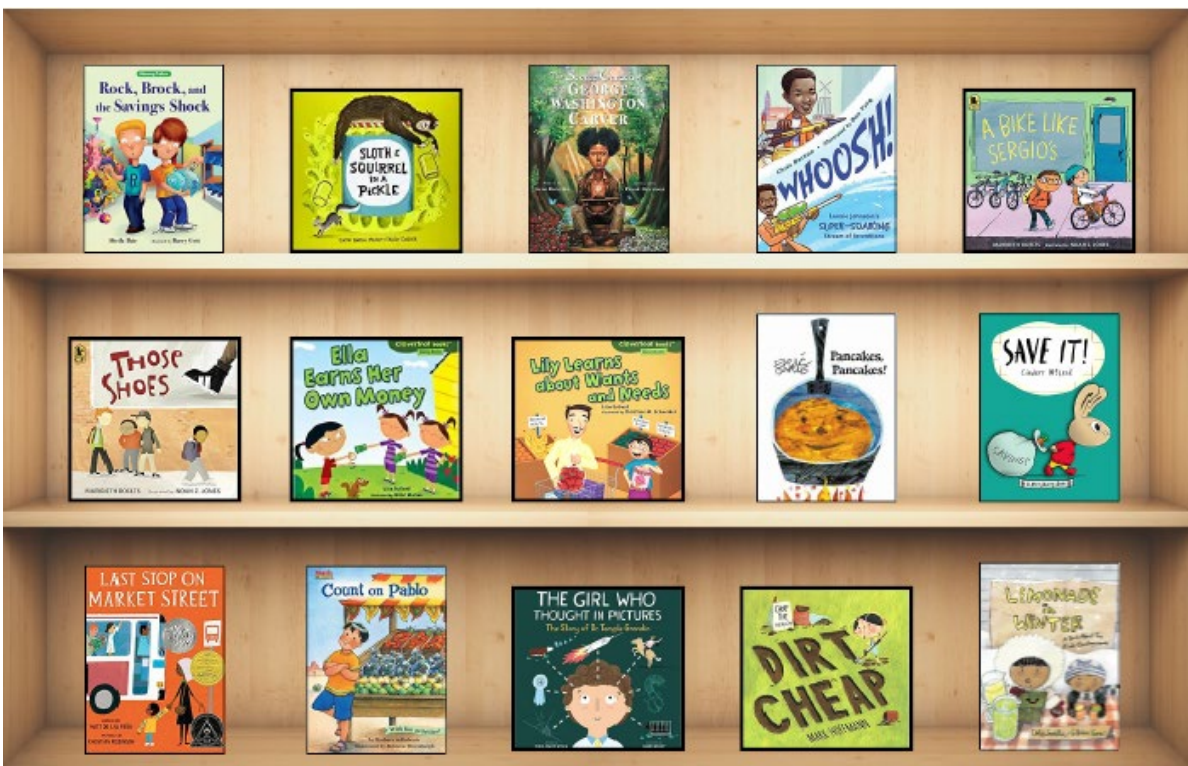


Cross-curricular Integration (K-5)

Dual Language – Spanish (K-12)

Special Populations (9-12)

FEPPP Financial Education Library



Cross-curricular Integration (K-5)

Social Emotional Learning (K-12)

Dual Language – Spanish (K-12)

Special Populations (9-12)

Tía Isa Wants a Car | Tía Isa quiere un carro



Author: Med Medina, illus. by Claudio Munoz

Book Summary: "While Tía Isa wants to save money for a car that will take the whole family to the beach, her niece does odd jobs for neighbors. But it's hard to save enough when half the money is set aside to someday bring family members who live far away to join them."



Ages: 3-7

Grades: PK-2

Lexile Rating:

Length: 32 pages

ISBN: 978-0-763-65752-9

Online read-aloud: [Lancaster Education Foundation \(10:41\)](#)

Lectura en voz alta bilingüe online: [Financial Empowerment Network \(10:32\)](#)

Washington State Financial Education Standards	Grades K-2	Grades 3-5
SS: Spending & Saving CD: Credit & Debt EI: Employment & Income I: Investing RM: Risk Management & Insurance FD: Financial Decision-Making	SS: Develop a plan for spending and saving SS: Apply consumer skills to spending and saving decisions EI: Compare sources of personal income and compensation FD: Recognize the responsibilities associated with personal finance decisions	SS: Develop a plan for spending and saving FD: Recognize the responsibilities associated with personal finance decisions FD: Make criterion-based financial decisions by systematically considering alternatives and consequences
Washington State K-12 SEL Standards and Benchmarks	Self	Social
	Self-Awareness: Benchmarks 1A-C Self-Management: Benchmarks 2A-B Self-Efficacy: Benchmarks 3A	Social Awareness: Benchmarks 4A-C Social Management: Benchmark 5C Social Engagement: Benchmarks 6A

Lesson: ["Tía Isa's Incentives to Save" Lesson Plan](#)

Summary: (15-20 minutes) Discussion questions (pages 7-9) are included in this lesson reinforcing the opportunity costs of saving for a goal.

Grade: K-3

Source: VCEE's [Reading Makes Cents](#) program

Permissions: Free online access. No registration required.

Additional Washington Learning Standards:
Not listed

Lesson & Resource Guides

Cross-curricular Integration (K-5)

Social Emotional Learning (K-12)

Dual Language – Spanish (K-12)

Special Populations (9-12)



Questions?

What's Next from FEPPP?



Financial Ed & Math (K-5) Webinar – August 3, 9:00-10:30



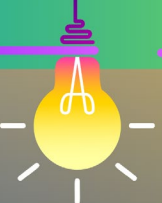
Financial Ed & ELA (K-5) Webinar – August 14, 1:00-2:30



Keys to Financial Success Webinar – August 8-10, Olympia WA (in-person)



Please visit FEPPP.org and check out our [Trainings and Events page](#) for more information and to register for these upcoming trainings. More resources can be found on the [OER](#).





Did you know SB 5720 passed unanimously through the Senate and the House during the 2022 legislative session? This is tremendous support to improve financial education through grants which every school district in WA State can receive!

DID YOU KNOW ?



DID YOU KNOW?

FEPPP Staff are willing to deliver professional development in person to your district educators?



DID YOU KNOW?

Your School District can apply for the FEPPP Financial Education Grant in iGrants? Your district could receive up to \$7.50 per enrolled student. More information Click HERE!!! <https://lnks.gd/2/25VJD7x>

Website:
www.feppp.org

Email:
feppp@k12.wa.us

What's Next from FEPPP?



These **slides and resources** will be available to you after the presentation



You'll **rate and evaluate** this training in pdEnroller to receive Clock Hours



You can send follow up **questions** to:

amy.kliewer@k12.wa.us

miladys.garcia@k12.wa.us

Thank you for being here!