

FINANCE FOR TWEENS

Teaching Syllabus & Facilitation Guide

For classroom teachers, co-ops, small groups, and homeschool families

12 flexible lessons • practical money skills • discussion + workbook activities

Designed to accompany Finance for Tweens: A Practical Guide to Money, Choices and a Brighter Future

B. F. Glenn

How to Use This Syllabus

This guide turns the workbook into a simple, ready-to-teach course. It is intentionally flexible: a classroom teacher can use the same lesson with 15+ students, while a homeschool parent can use it one-on-one or with siblings. The workbook already contains explanations, examples, practice activities, reflection questions, and writing space, so this syllabus focuses on pacing and facilitation rather than adding unnecessary work.

Recommended age/level	Tweens / middle-school learners; adjust discussion depth to the learner.
Suggested length	12 weeks, one lesson per week. Lessons can also be taught twice weekly for a 6-week course.
Typical lesson time	45–60 minutes.
Core materials	One Finance for Tweens workbook per learner, pencil/pen, calculator, scratch paper.
Optional materials	Whiteboard, sticky notes, index cards, play money, internet access for teacher-selected examples.
Teaching approach	Read or review → discuss → complete workbook activity → apply to real life → quick check.

Simple 45–60 Minute Lesson Routine

1. Warm-up (5 minutes): Ask the opening question or connect the topic to something students already know.
2. Teach/read (10–15 minutes): Review the workbook pages together. Avoid turning the lesson into a lecture.
3. Discuss (10 minutes): Use the workbook’s Think About It, Your Turn, or scenario prompts.
4. Practice (15–20 minutes): Students complete the workbook activity individually or in pairs.
5. Share and apply (5–10 minutes): Discuss answers, choices, and real-life connections.
6. Exit check (2–5 minutes): Ask one question that shows whether the learner understood the main idea.

Teacher tip: Many activities involve personal money choices. Students should never be required to disclose private family income, debt, insurance, or financial hardship.

Course Goals

By the end of the course, learners should be able to:

- Explain what money is, where it comes from, how it moves, and why financial choices matter.
- Distinguish needs from wants and use simple questions to make more thoughtful spending choices.
- Identify multiple ways people earn income and compare W-2 employment with 1099 independent work.
- Describe how households, businesses, taxes, government, and communities participate in the economy.
- Explain the roles of banking, saving, and investing and connect each to short- and long-term goals.
- Track income and expenses and build a simple budget.
- Read the basic parts of a paycheck and reason about gross pay, deductions, and take-home pay.
- Explain credit, credit scores, interest, responsible credit habits, and the risks of buy-now-pay-later choices.
- Compare buying, renting, financing, and leasing using total cost and personal goals.
- Explain active and passive income and develop a basic passive-income idea.
- Identify ways families protect money and assets through emergency savings, insurance, planning, and information security.
- Create a personal money plan and reflect on future financial goals.

Assessment Without Overcomplicating It

The workbook itself can serve as the primary evidence of learning. A separate test is optional. For most learners, completion, discussion, and the final Money Plan provide enough evidence that the major concepts were understood.

Evidence	Suggested Weight	What to Look For
Workbook activities	40%	Thoughtful completion and ability to explain choices.
Participation/discussion	25%	Uses financial vocabulary and listens/responds to different choices.
Real-life application	15%	Can connect concepts to realistic decisions without sharing private family information.
Final Money Plan + Future Self Letter	20%	Shows understanding of goals, habits, saving, spending, investing, and planning.

12-Week Teaching Plan

Week 1: Money Basics

Workbook pages: 7–11

Learning goals	• Define money and income. • Identify common sources of money. • Explain how money moves through people, purchases, businesses, saving, and investing. • Describe why understanding money creates choices.
Easy lesson flow	1. Ask: “What do people use money for?” 2. Review Money Basics, What Is Money?, Where Does Money Come From?, How Money Moves, and Why Money Matters. 3. Have learners identify needs, wants, and ways they could earn money. 4. Use the money-flow graphic to have students explain the cycle in their own words.
Student work	Complete the Think About It / reflection prompts on these pages.
Quick check	In one sentence: Where can money come from, and what can you do with it?
Optional extension	Classroom: groups create a simple money-flow example. Homeschool: trace how money from one recent purchase might move through the economy.

Week 2: Needs, Wants & Smart Choices

Workbook pages: 12–13

Learning goals	• Distinguish needs from wants. • Recognize that the same item may be viewed differently depending on circumstances. • Use a pause-and-think process before spending.
Easy lesson flow	1. Give several everyday examples and let students vote “need” or “want.” 2. Review the workbook examples and discuss why context matters. 3. Complete the Pause & Think checklist using an imaginary purchase. 4. Discuss saving for something instead of buying immediately.
Student work	Complete the Needs vs. Wants and Making Smart Choices activities.
Quick check	Name one question you can ask yourself before spending money.
Optional extension	Classroom: small groups defend one choice. Homeschool: compare two possible purchases at the same price.