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## MIDDLE SCHOOL FINANCIAL LITERACY CURRICULUM (Grades 6–8)

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### Curriculum Title

**Smart Money Choices: Budgeting, Banking & Building Independence**

### Description

A comprehensive middle school financial literacy curriculum teaching budgeting, banking, saving, consumer awareness, and education-to-income connections for grades 6–8.

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## 1. CURRICULUM DEFINITION

**Middle School Financial Literacy** builds on foundational money concepts by helping students understand how income, expenses, choices, and education influence financial independence. At this stage, students move from awareness to **application**, learning how to plan, evaluate options, and make informed decisions.

This curriculum prepares students to navigate real-life financial situations they will soon encounter, such as managing allowances, understanding bank accounts, and making responsible consumer choices.

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## 2. CURRICULUM OVERVIEW & PURPOSE

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The **Kurrency Kidz Middle School Financial Literacy Curriculum** empowers students to connect money management to personal goals, education, and future opportunities. Lessons emphasize **critical thinking, equity, and real-world relevance**, while reinforcing math, literacy, and social-emotional learning.

### Purpose:

- Develop budgeting and planning skills
- Introduce banking and financial systems
- Build consumer awareness
- Strengthen decision-making and goal-setting
- Connect education to income and opportunity

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### 3. WHY FINANCIAL LITERACY MATTERS IN MIDDLE SCHOOL

(Statistics & Context)

- Nearly **70%** of teens say they feel unprepared to manage money.
- Students who learn budgeting early are more likely to avoid impulsive spending.
- Understanding money at this stage helps reduce future financial stress.
- Middle school is when students begin making independent spending decisions.

**Fun Quote:**

“It’s not about how much money you make — it’s about how you manage it.”

### 4. CURRICULUM STRUCTURE (MULTI-LESSON SEQUENCE)

This curriculum includes **6 core lessons**, each designed for **60–75 minutes** and adaptable for classroom, advisory, after-school, or home learning.

*LESSON 1: Income & Earning Power*

**Lesson Objective**

Students will understand how income is earned and how education, skills, and effort affect earning potential.

**Key Concepts**

- Income is money earned through work or services
- Different jobs pay different wages
- Education and skills increase earning opportunities

**Warm-Up**

Ask:

- “Why do some jobs pay more than others?”

**Real-Life Example**

Compare earnings between part-time jobs and careers requiring education.

**Activity**

Career income cards: match jobs to education levels and income ranges.

**Discussion Questions**

- How does education affect income?

- What skills are valuable in many jobs?

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## *LESSON 2: Budgeting & Financial Planning*

### **Lesson Objective**

Students will create a realistic budget based on income and expenses.

### **Key Concepts**

- A budget tracks income and expenses
- Planning prevents overspending
- Saving should be part of every budget

### **Activity**

Build-a-Budget simulation using fictional income.

### **Story Problem**

Sam earns \$120 a month.  
He spends \$50, saves \$40, and gives \$10.  
How much is left?  
**Answer:** \$20

### **Tip for Educators**

Emphasize trade-offs and priorities.

## *LESSON 3: Banking Basics*

### **Lesson Objective**

Students will understand how banks work and the difference between checking and savings accounts.

### **Key Concepts**

- Banks keep money safe
- Savings accounts earn interest
- Checking accounts are used for spending

### **Real-Life Example**

Opening a youth savings account with a caregiver.

### **Activity**

Bank account sorting game.

## Discussion

Why is it safer to use a bank than keep cash?

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### *LESSON 4: Saving & Goal Setting*

#### **Lesson Objective**

Students will set short- and long-term financial goals and create a savings plan.

#### **Key Concepts**

- Saving supports goals and emergencies
- Goals should be specific and realistic
- Small amounts add up over time

#### **Activity**

Savings goal worksheet.

#### **Fun Quote**

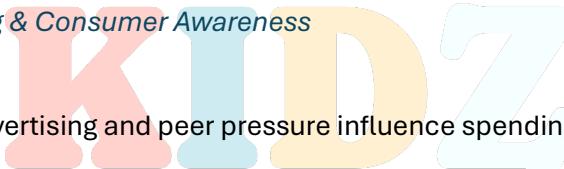
“Small steps today lead to big goals tomorrow.”



### *LESSON 5: Smart Spending & Consumer Awareness*

#### **Lesson Objective**

Students will learn how advertising and peer pressure influence spending decisions.



#### **Key Concepts**

- Advertising is designed to persuade
- Comparing prices saves money
- Impulse spending can limit future choices

#### **Activity**

Analyze ads and identify persuasion techniques.

#### **Multiple Choice Check**

Which is a smart spending habit?

- Buying immediately
- Comparing prices
- Ignoring budgets

**Correct: B**

**LESSON 6: Education, Choices & Opportunity****Lesson Objective**

Students will understand how education choices affect income and lifestyle.

**Key Concepts**

- Education opens doors
- Planning helps achieve goals
- Choices today affect tomorrow

**Real-Life Scenario**

Choosing extracurriculars that build skills.

**Reflection**

“What education or skills do I want to develop?”

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**5. REAL-LIFE PROBLEM SOLVING (CUMULATIVE)****Scenario**

A student receives monthly allowance and wants to save for a phone while covering expenses.

**Task**

- Identify income
- Create a budget
- Set a savings goal

**Parent Role**

Discuss priorities and support planning.

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**6. MULTIPLE-CHOICE REVIEW**

1. Income is:
  - A. Money spent
  - B. Money earned
  - C. Money lost

**Correct: B**
2. A budget helps you:
  - A. Overspend
  - B. Plan

C. Ignore saving

**Correct: B**

3. Savings accounts:

A. Spend money

B. Earn interest

C. Lose money

**Correct: B**

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## 7. ANSWER KEY

All multiple-choice answers and story problems included per lesson.

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## 8. FAMILY & HOME IMPLEMENTATION GUIDE

**Parents/Caregivers:**

- Involve students in planning purchases
- Discuss banking experiences
- Encourage goal tracking

**Students:**

- Track spending
- Reflect on choices
- Practice saving



## 9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
- Budget worksheets
- Participation rubrics
- Reflection journals

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## 10. STANDARDS ALIGNMENT

Aligned to:

- Common Core Math & ELA
- National Financial Literacy Standards

- C3 Framework
- SEL competencies

*(Full alignment available as a separate PDF.)*

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## 11. IMPACT STATEMENT

The Kurrency Kidz Middle School Financial Literacy Curriculum equips students with essential money management skills, strengthens academic learning, and prepares them for informed decision-making and future financial independence.

