

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.

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.

2. CURRICULUM OVERVIEW & PURPOSE

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?

*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?

- A. Buying immediately
- B. Comparing prices
- C. 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?”

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.

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

7. ANSWER KEY

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

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.)

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.

