FINANCE FOR TWEENS

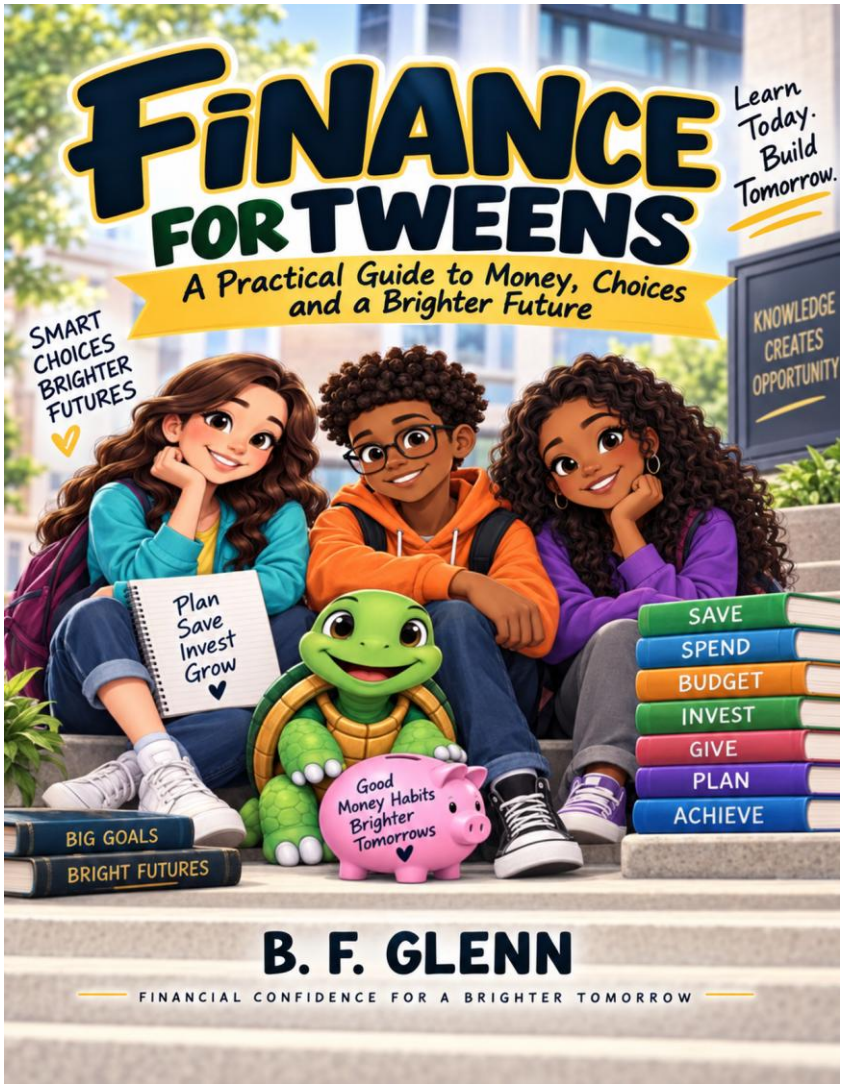
Teaching Syllabus & Facilitation Guide

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.

Week 3: Earning Money

Workbook pages: 14

Learning goals	• Identify several ways people can earn money. • Connect skills, effort, ideas, and opportunities to income. • Recognize entrepreneurship and talent-based work as possible income paths.
Easy lesson flow	1. Brainstorm jobs, chores, businesses, creative skills, and services. 2. Review the Ways to Earn Money page. 3. Have students identify three realistic future earning options. 4. Discuss responsibility, reliability, and learning new skills.
Student work	Complete the three earning ideas in Your Turn.
Quick check	What is one skill you could strengthen that might help you earn money later?
Optional extension	Create a simple "skill → service → customer → income" chain.

Week 4: Money, Government & Community

Workbook pages: 15–19

Learning goals	• Explain how households, businesses, government, and communities interact. • Describe taxes in simple terms. • Identify public services supported by taxes. • Trace money through a community.
Easy lesson flow	1. Use the economy cycle graphic as the lesson anchor. 2. Assign learners a role: household, business, government, or community. 3. Walk through earning, spending, taxes, workers, and public services. 4. Complete one practice section together before independent work.
Student work	Complete the chapter's Practice Time activities and selected Think About It prompts.
Quick check	Give one example of money moving from a person to a business or government and back into the community.
Optional extension	Classroom: role-play the cycle. Homeschool: draw a local money-flow map using familiar businesses and services.

Week 5: Banking, Saving & Investing

Workbook pages: 20–23

Learning goals	• Explain the basic purpose of a bank or credit union. • Distinguish saving from investing. • Connect short-, mid-, and long-term goals to money choices. • Identify basic ways to keep money and financial information safe.
Easy lesson flow	1. Review the three jars: banking, saving, investing. 2. Discuss why different goals may need different strategies. 3. Review money-safety habits. 4. Complete Save It or Invest It? and discuss that reasonable choices can differ.
Student work	Complete the goal, safety, saving/investing, and Save It or Invest It? activities.
Quick check	When might saving make more sense than investing?
Optional extension	Have learners sort goal cards into short-term, mid-term, and long-term categories.

Week 6: Budgeting

Workbook pages: 24–27

Learning goals	• Explain the purpose of a budget. • Identify income and expenses. • Distinguish fixed and adjustable expenses. • Build a simple balanced monthly budget.
Easy lesson flow	1. Start with: “What happens if you spend more than you receive?” 2. Review income, expenses, and money tracking. 3. Practice classifying fixed and adjustable expenses. 4. Work through the Real-World Example before students create their own sample budget.
Student work	Complete Track Your Money, Fixed vs. Adjustable Expenses, and Create Your Own Budget.
Quick check	If income is lower than expenses, what are two things you could change?
Optional extension	Classroom: pairs compare two sample budgets. Homeschool: build a fictional budget for a young adult.

Week 7: Getting Paid & Careers

Workbook pages: 28–32

Learning goals	• Identify different ways people earn income. • Compare W-2 employment and 1099 independent contracting. • Explain gross pay, deductions, and net/take-home pay. • Compare job opportunities using pay, flexibility, taxes, benefits, and responsibility.
Easy lesson flow	1. Review the careers page and connect interests to work. 2. Compare the W-2 and 1099 columns. 3. Walk through the sample paycheck and 1099 income statement. 4. Use Which Path Fits You? as a decision-making discussion.
Student work	Complete the paycheck, 1099, and job-comparison activities.
Quick check	What is the difference between gross pay and take-home pay?
Optional extension	Students create a two-column comparison of a fictional W-2 job and 1099 opportunity.

Week 8: Credit: Building Your Future

Workbook pages: 33–41

Learning goals	• Define credit and explain why repayment history matters. • Describe major factors that can help or hurt credit. • Interpret basic credit-score ranges. • Explain interest and total cost. • Identify risks of BNPL and other borrowing choices.
Easy lesson flow	1. Begin with What Is Credit? and the credit cycle. 2. Review score ranges and good credit habits. 3. Use Fact or Fiction? as a comprehension check. 4. Discuss the family scenario without asking students about their own family debt. 5. Work through BNPL, interest, and You're 18 decision scenarios.
Student work	Complete selected Your Turn, Fact or Fiction, BNPL, interest, and age-18 activities.
Quick check	Why can a lower monthly payment sometimes cost more overall?
Optional extension	Classroom: teams analyze one fictional credit choice. Homeschool: compare cash vs. credit for a fictional purchase.

Week 9: Buying vs. Renting

Workbook pages: 42–46

Learning goals	• Compare ownership and renting/leasing. • Use vocabulary such as equity, lease, mortgage, down payment, interest, depreciation, landlord, and tenant. • Consider upfront cost, monthly cost, responsibility, flexibility, and total cost. • Recognize that the cheapest option is not always the best choice.
Easy lesson flow	1. Review Buying vs. Renting and key vocabulary. 2. Compare Jordan's rent-or-buy scenario. 3. Review new, used, and leased vehicle choices. 4. Finish with the three real-life scenarios on page 46.
Student work	Complete Match It, Rent or Buy?, Which Ride?, and scenario questions as time allows.
Quick check	Name two factors besides price that can affect a buy-versus-rent decision.
Optional extension	Have learners make a decision matrix with cost, flexibility, responsibility, and long-term goals.

Week 10: Passive Income

Workbook pages: 47–49

Learning goals	• Distinguish active income from passive income. • Identify time, money, or something created/owned as common inputs. • Recognize that passive income usually requires work, planning, risk, or resources. • Develop a simple income idea and calculate a break-even point.
Easy lesson flow	1. Compare active and passive examples. 2. Review the four real-life passive-income examples. 3. Discuss the "good news" and "things to watch out for." 4. Guide learners through Build Your Own Passive Income Idea.
Student work	Complete Passive or Not Passive?, How Passive Income Works, and Build Your Own Passive Income Idea.
Quick check	Why does "passive" not mean "free money"?
Optional extension	Classroom: mini pitch session. Homeschool: research one age-appropriate business or creative-product example.

Week 11: Protecting & Managing Family Money

Workbook pages: 50–54

Learning goals	• Identify emergency savings, insurance, family planning, and information security as financial protection tools. • Explain the basic purpose of life insurance. • Identify assets and risks to assets. • Recognize why wills, beneficiaries, records, and planning can reduce financial disruption.
Easy lesson flow	1. Use Protecting What You Build as the overview. 2. Discuss insurance as protection against certain financial losses. 3. Review the family-planning and asset-protection pages. 4. Use the Carter family scenario as a case study, keeping the discussion fictional.
Student work	Complete selected Think About It questions and the Carter family planning scenario.
Quick check	Name three ways a family can protect what it has built.
Optional extension	Create a fictional “financial protection checklist” for a made-up family.

Week 12: Your Money Toolkit & Personal Plan

Workbook pages: 55–57

Learning goals	• Review the major concepts from the course. • Apply the concepts to a personal money plan. • Identify future financial goals and habits. • Reflect on the relationship between today’s choices and future opportunities.
Easy lesson flow	1. Use Your Money Toolkit as a rapid chapter-by-chapter review. 2. Let learners complete My Money Plan independently. 3. Complete A Letter to My Future Self. 4. Close with one thing each learner wants to remember or practice.
Student work	Complete My Money Plan and A Letter to My Future Self.
Quick check	What is one money habit you want your future self to thank you for?
Optional extension	Classroom: optional private portfolio folder. Homeschool: revisit the plan in 3–6 months and update goals.

Classroom vs. Homeschool Adaptation

Teaching Moment	Classroom / 15+ Students	Homeschool / 1–5 Learners
Discussion	Use think-pair-share, table groups, or anonymous polls.	Talk conversationally; allow the learner to explain reasoning aloud.
Scenarios	Assign groups different choices and compare reasoning.	Let the learner choose a scenario and explain both sides.
Calculations	Model the first example, then let pairs check each other.	Work the first example together, then let the learner finish independently.
Personal questions	Allow fictional answers. Never require disclosure of family finances.	Use real family examples only when the parent considers them appropriate.
Pacing	Set a timer and choose the most useful workbook activities if time is limited.	Pause, revisit, or spread one lesson over several days.
Assessment	Collect workbook pages, use exit tickets, or grade for completion/reasoning.	Use conversation, workbook completion, and the final plan; formal grades are optional.

Facilitation Notes for Sensitive Topics

- Credit, debt, insurance, housing, death, and family finances may connect to difficult experiences. Keep examples hypothetical unless learners volunteer general observations.
- Do not ask students to report household income, debt balances, credit scores, insurance coverage, housing status, or whether a parent has a will.
- When answers can reasonably differ, grade the quality of the reasoning rather than whether a learner chose the same option as the teacher.
- Remind learners that the workbook is financial education, not individualized financial, tax, legal, or investment advice.

Optional Supplies & Low-Prep Activities

- Sticky notes for need/want, save/invest, and buy/rent sorting.
- Index cards for fictional job, budget, credit, and housing scenarios.
- Calculators for paycheck, budget, interest, and total-cost activities.
- Play money for demonstrating earning, spending, saving, taxes, and money flow.
- A folder or binder for completed workbook pages, reflections, and the final Money Plan.

Teacher / Parent Quick-Reference Checklist

- Read the assigned workbook pages before the lesson.
- Choose one warm-up question.
- Decide which workbook activity is essential if time runs short.
- Prepare any calculator, cards, sticky notes, or board examples.
- Keep family finances private; fictional examples are always acceptable.
- End with one quick comprehension question.
- Use the final Money Plan and Future Self letter as the course wrap-up.

Keep it practical. Keep it conversational. The workbook does most of the teaching work.

Course-at-a-Glance

Week	Topic	Pages	Core Outcome
1	Money Basics	7–11	Understand money, income, movement, and purpose.
2	Needs & Wants	12–13	Make thoughtful spending choices.
3	Earning Money	14	Connect skills and effort to income.
4	Economy & Community	15–19	Trace money among people, business, and government.
5	Banking, Saving & Investing	20–23	Match money tools to goals.
6	Budgeting	24–27	Track money and build a simple budget.
7	Getting Paid & Careers	28–32	Compare W-2/1099 and understand take-home pay.
8	Credit	33–41	Use credit concepts responsibly and compare total cost.
9	Buying vs. Renting	42–46	Compare ownership, renting, financing, and leasing.
10	Passive Income	47–49	Understand passive income and develop an idea.
11	Protecting Family Money	50–54	Use savings, insurance, planning, and security to protect assets.
12	Money Toolkit	55–57	Create a personal plan and reflect on future goals.