Select Resources Relating to Fintech



Money Apps

- Budgeting Apps [NGPF Project]
 - In this Common Core Standards-aligned project, students will explore the ever-evolving line of online and mobile budgeting tools available to help them understand their spending.
- Online Tools and Apps [NGPF Project]
 - In this Common Core Standards-aligned project, students will explore the ever-evolving line of online and mobile finance tools available to supplement their banking.

Mobile Payments

Reference:

- The State of Gen Z 2017 (Center for Generational Kinetics)
- Article About Venmo Payment App (The New York Times)

Resource:

- Explore Person-to-Person Payments [NGPF Activity]
 - In this activity, students will be able to: Learn how P2P payments work and who uses them.

Robo Advisers

Reference:

- The Pros and Cons of 'Spare Change' Investment Apps (Money Under 30)
- Young, Tech-Savvy Investors Entrusting Their Portfolios to 'Robo Advisors' (2014)
 - A new generation of investors is relying on algorithms instead of brokers to manage portfolios. Yahoo Finance (news interview) 00:03:05

Resources:

- INTERACTIVE: Would You Trust a Robot to Make Investment Decisions? [NGPF Activity]
 - In this activity, students will be able to:
 - Assess the advantages and disadvantages of using robo-advising to invest.
 - Determine whether the portfolio chosen for them fits their needs.
 - Discuss whether they would use robo-investing in their own life.
- Apps That Force Us to Save [NGPF Activity]
 - In this activity, students will be able to: Conduct online research on a variety of mobile apps.

Cryptocurrencies

Reference:

- Article: Article About 2017 Bitcoin Price Volatility (Los Angeles Times)
- Video: <u>What is Bitcoin? Video (WeUseCoins)</u>
- Video: Future of Money (TED Talk, 3 minutes)
- Audio: <u>Planet Money podcast on Bitcoin</u> (21 minutes) In the early days of bitcoin
- Audio: <u>What's behind bitcoin's rise?</u> (Marketplace.org Dec. 11, 2017)
- Audio: (01:10:15) <u>Blockchain and cryptocurrency: The Basics, With Kathryn Haun</u> (2018) – Haun is a former federal prosecutor who teaches a class on cryptocurrency at the Stanford Graduate School of Business and serves on the boards of Coinbase and Hacker One.

Resources:

- Let's Go Bitcoin-ing [Number Chug]
 - In this Number Chug, students will: Analyze the apparent volatility of cryptocurrencies and more.
- Why Bitcoin Will Bust [Student Handout]
 - This lesson was created by two teacher members of the NGPF community.

NOTE: These are select resources from NGPF webinars, specifically:

- Webinar from <u>NGPF 2018 Summit, "What's Trending in Personal Finance?"</u>
 - <u>Resource List</u> from webinar
- NGPF webinar December 2017, "What's Trending in Personal Finance?"