Financial Literacy Throughout the Year

Kentucky Department of Financial Institutions

Disclaimer

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- Inclusion on this list does not constitute endorsement by DFI.

January 2020

- 1/1 – New Year’s Day
- Late January – Jump$tart Poster Contest Deadline
- 1/28 – Data Privacy Day

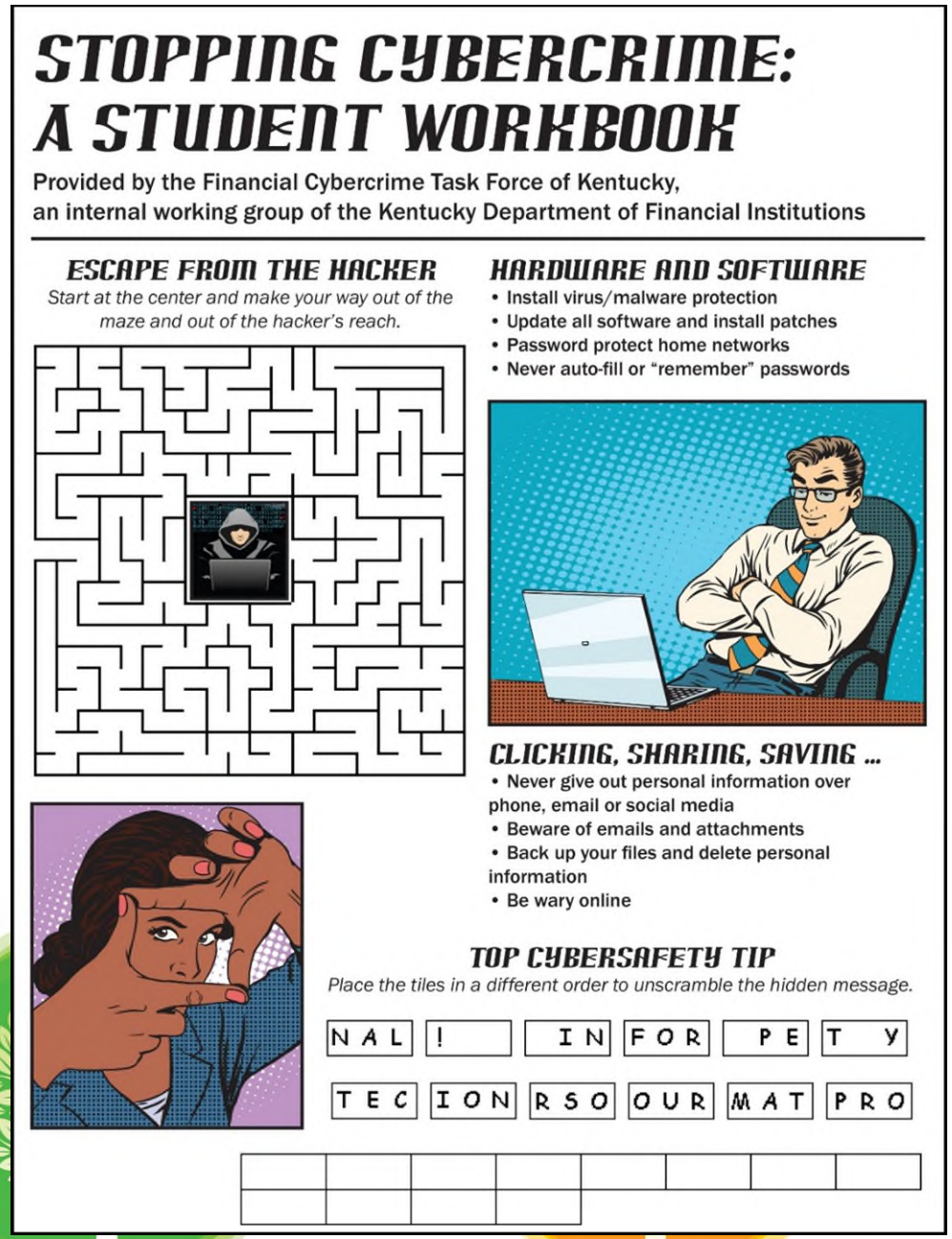
January 2020 - Resources

- Federal Trade Commission (FTC) games and videos
- Stopping Cybercrime*
  - Student workbooks – print copies available for a limited time!
  - PowerPoint with teacher notes
  - Classroom activities
  - Handout with additional resources and activities

** Winner of the 2016 KY Association of Government Communicators Award of Excellence for Innovation, Division B!*

February 2020

- Create-A-Password Activity



STOPPING CYBERCRIME: A STUDENT WORKBOOK

Provided by the Financial Cybercrime Task Force of Kentucky, an internal working group of the Kentucky Department of Financial Institutions

ESCAPE FROM THE HACKER

Start at the center and make your way out of the maze and out of the hacker's reach.

HARDWARE AND SOFTWARE

- Install virus/malware protection
- Update all software and install patches
- Password protect home networks
- Never auto-fill or "remember" passwords

CLICKING, SHARING, SAVING ...

- Never give out personal information over phone, email or social media
- Beware of emails and attachments
- Back up your files and delete personal information
- Be wary online

TOP CYBERSAFETY TIP

Place the tiles in a different order to unscramble the hidden message.

NAL ! IN FOR PE T Y

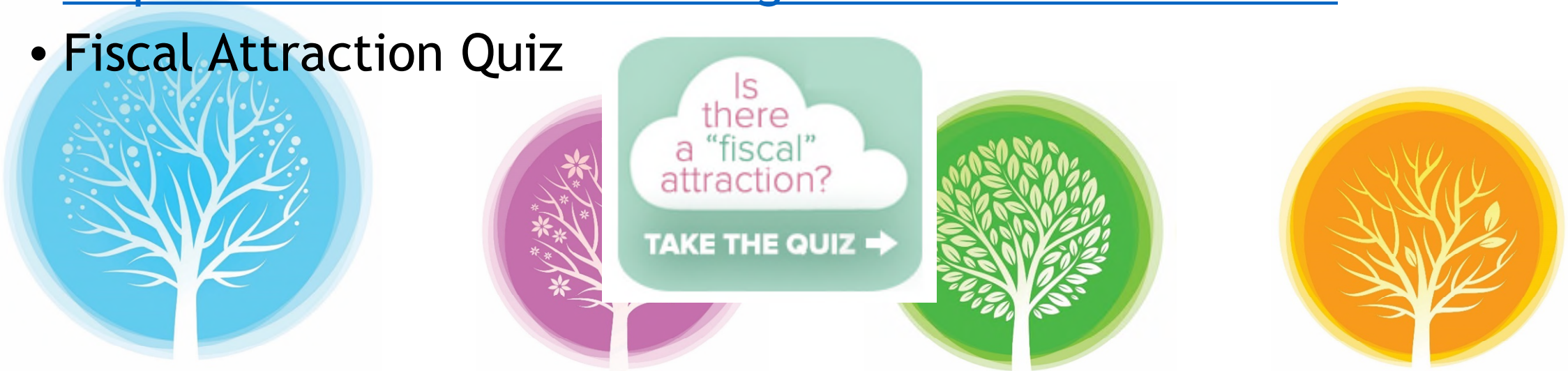
TEC ION RSO OUR MAT PRO

February 2020

- 2/2 – Super Bowl Sunday
- 2/14 – Valentine's Day
- Last Week of February – America/Kentucky Saves Week
  - Also FCCLA Saves, Military Saves, America Saves

February 2020 - Resources

- Financial Football
- 30 for 30 “Broke”
- FDIC Money Smart
- America Saves toolkit
- https://americasavesweek.org/academic-institutions/
- Fiscal Attraction Quiz



March 2020

- First Week of March – National Consumer Protection Week
- 3/10 National Pack Your Lunch Day
- 3/30 – KY Jump$tart Financial Literacy Teacher of the Year nomination deadline
- Spring Break!

March 2020 - Resources

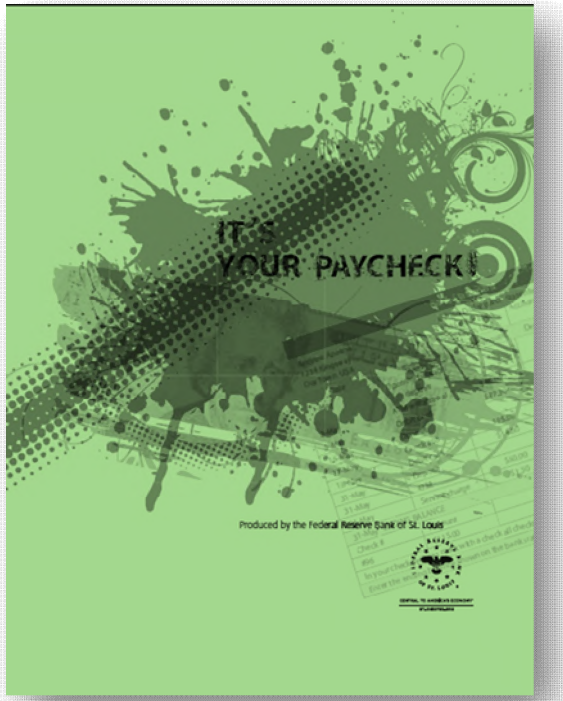
- Keep Away the Crooks/Who's Got Your Numbers?
  - PowerPoint with teacher notes
  - Ponzi Scheme Demonstration – Classroom Activity
  - Handout with additional resources and activities
- Fraud Scene Investigator

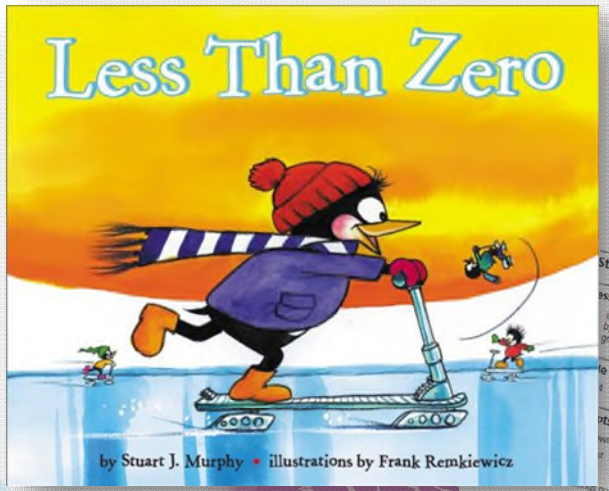
April 2020

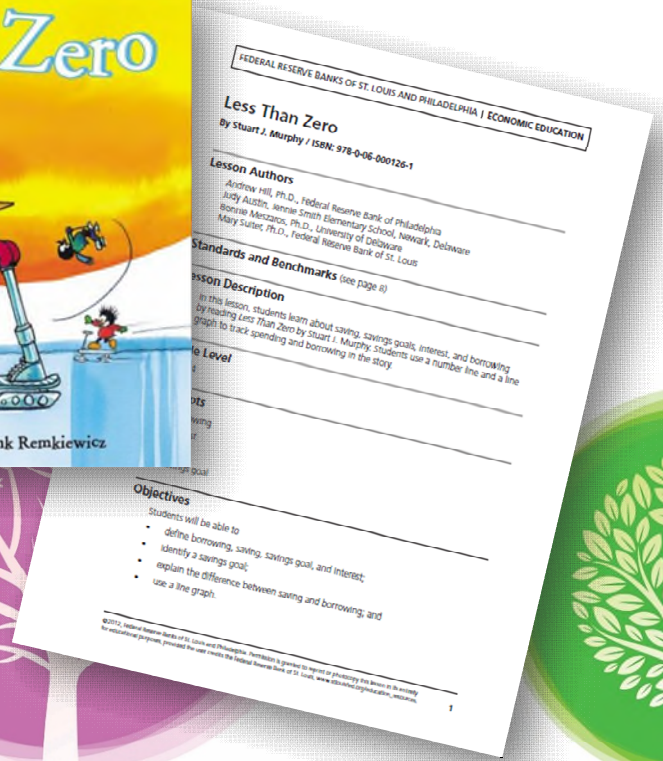
- April is Financial Literacy Month
- 4/1 – April Fool’s Day
- 4/24 – Teach Children to Save Day
- 4/15 – Tax Day
- Six Days in April– Money Smart Week

April 2020 - Resources

- It’s Your Paycheck!
- “Less Than Zero” Lesson Plan







FEDERAL RESERVE BANKS OF ST. LOUIS AND PHILADELPHIA | ECONOMIC EDUCATION

Less Than Zero

by Stuart J. Murphy / ISBN: 978-0-06-000126-1

Lesson Authors

Andrew Hill, Ph.D., Federal Reserve Bank of Philadelphia
Judy Austin, Jennie Smith Elementary School, Newark, Delaware
Bonnie Meszaros, Ph.D., University of Delaware
Mary Suter, Ph.D., Federal Reserve Bank of St. Louis

Standards and Benchmarks (see page 8)

Lesson Description

In this lesson, students learn about saving, savings goals, interest, and borrowing by reading *Less Than Zero* by Stuart J. Murphy. Students use a number line and a line graph to track spending and borrowing in the story.

Objectives

Students will be able to

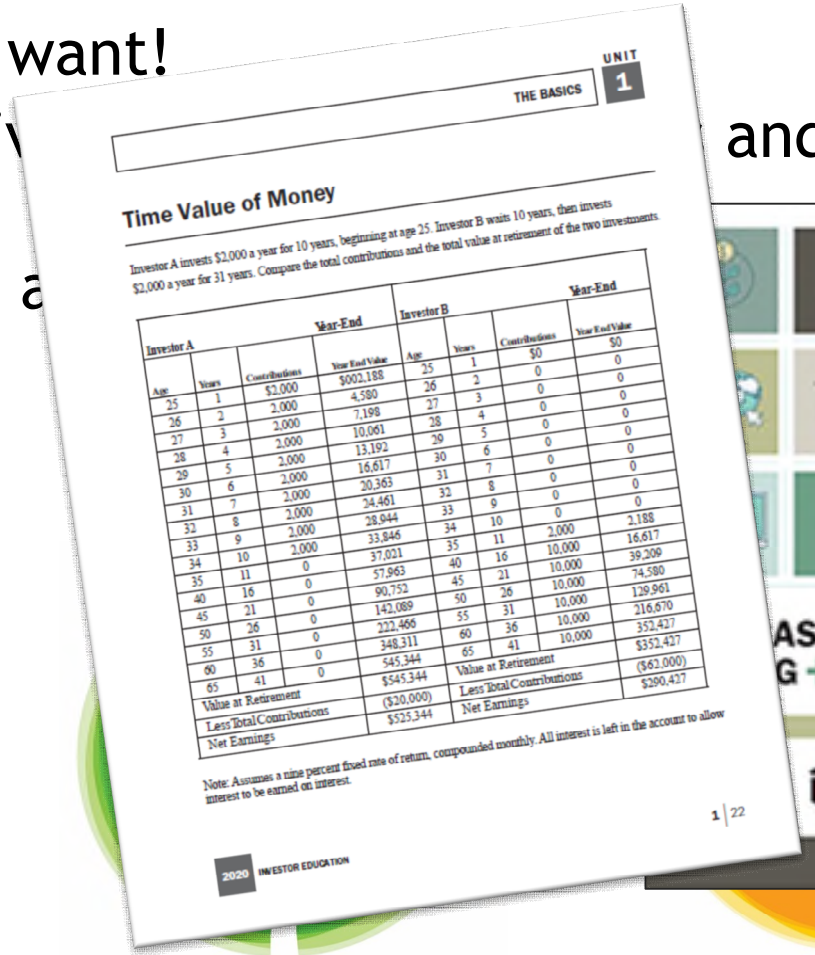
- define borrowing, saving, savings goal, and interest;
- identify a savings goal;
- explain the difference between saving and borrowing; and
- use a line graph.

April 2020 - Resources

- Basics of Saving and Investing: Investor Education 2020
  - Entire curriculum – print what you want!
  - Each unit contains learning objecti and worksheets
  - Accompaniments – “2 dozen ways” a
- MoneyTrack Videos

Millionaire in the Making
66,424 views • 5 years ago

Whiz Kid Investor (MoneyTrack Episode 312)
61,570 views • 5 years ago



UNIT 1 THE BASICS

Time Value of Money

Investor A invests $2,000 a year for 10 years, beginning at age 25. Investor B waits 10 years, then invests $2,000 a year for 31 years. Compare the total contributions and the total value at retirement of the two investments.

Investor A			Year-End	Investor B			Year-End
Age	Years	Contributions	Year End Value	Age	Years	Contributions	Year End Value
25	1	$2,000	$002,188	25	1	$0	$0
26	2	2,000	4,580	26	2	0	0
27	3	2,000	7,198	27	3	0	0
28	4	2,000	10,061	28	4	0	0
29	5	2,000	13,192	29	5	0	0
30	6	2,000	16,617	30	6	0	0
31	7	2,000	20,363	31	7	0	0
32	8	2,000	24,461	32	8	0	0
33	9	2,000	28,944	33	9	0	0
34	10	2,000	33,846	34	10	0	2,188
35	11	0	37,021	35	11	2,000	16,617
40	16	0	57,963	40	16	10,000	39,209
45	21	0	90,752	45	21	10,000	74,580
50	26	0	142,089	50	26	10,000	129,961
55	31	0	222,466	55	31	10,000	216,670
60	36	0	348,311	60	36	10,000	352,427
65	41	0	545,344	65	41	10,000	$352,427
Value at Retirement			$545,344	Value at Retirement			($62,000)
Less Total Contributions			($20,000)	Less Total Contributions			$290,427
Net Earnings			$525,344	Net Earnings			

Note: Assumes a nine percent fixed rate of return, compounded monthly. All interest is left in the account to allow interest to be earned on interest.

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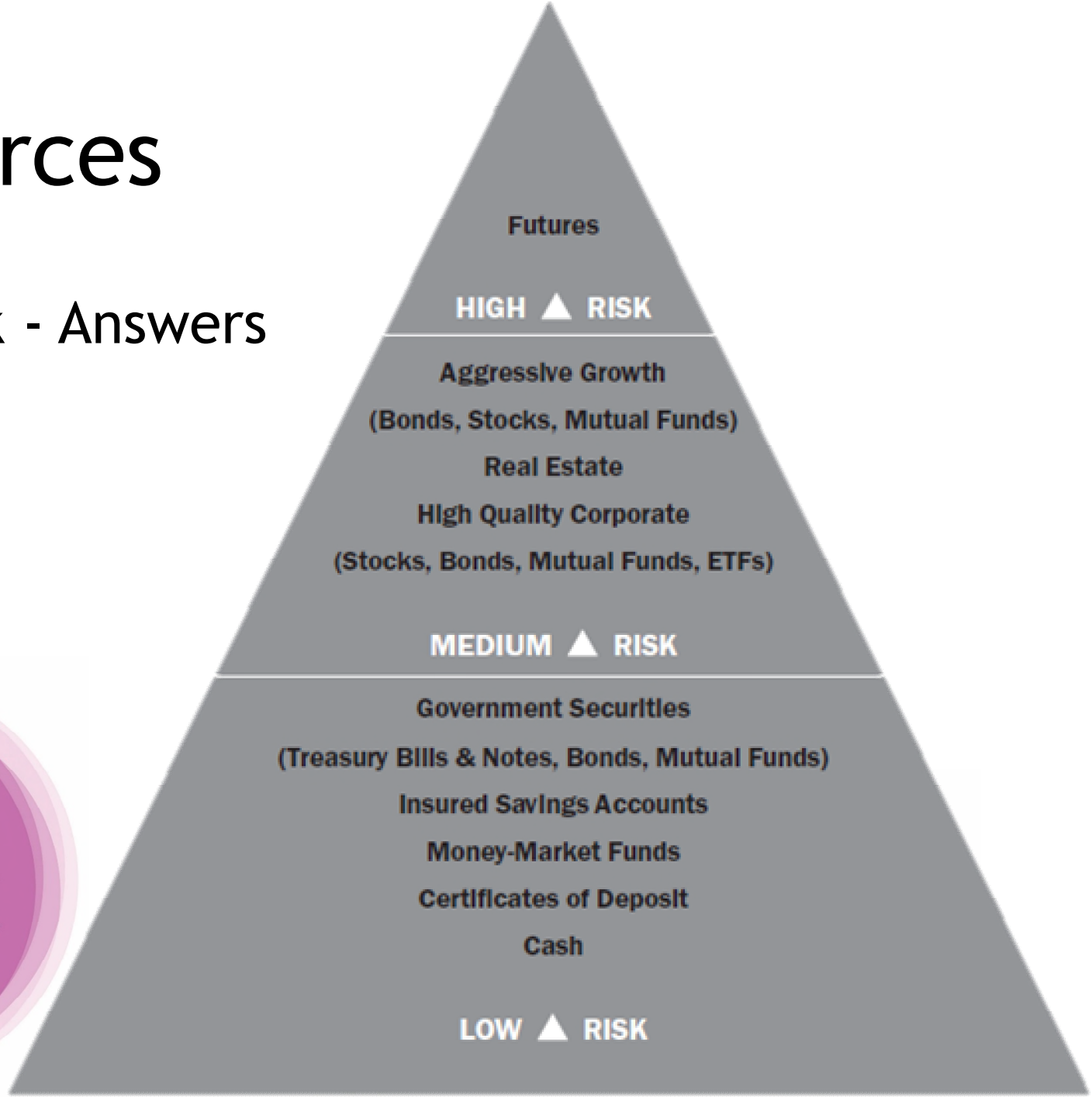
2020 INVESTOR EDUCATION

April 2020 - Resources

- Pyramid of Investment Risk - Answers



May 2020

- May is Older Americans Month
- May is National Military Appreciation Month
- 5/4 – Star Wars Day (May the Fourth Be With You!)
- 5/5 – Derby Day
- 5/5 – Free Comic Book Day
- 5/26 – Soccer UEFA Champions League Final
- 5/29 – National 529 College Savings Plan Day

Ma

- Per

"THEN, WE SAVE REGULARLY WHENEVER WE DO A JOB--LIKE EXTERMINATING THE ROBOPESTS--WE PUT AWAY AT LEAST 10 PERCENT!"
I AM GROOT.
NOT IT'S ALL GOING IN OUR SAVINGS ACCOUNT!

MARVEL
VISA
GUARDIANS OF THE GALAXY
ANT-MAN
ROCKET'S POWERFUL PLAN

"FINALLY, THE HARDEST PART--FOR SOME OF US AT LEAST--IS LEARNING TO SAVE AND SPEND WISELY."
BUT DO YOU NEED ALL OF THE SOUVENIRS?
I AM GROOT.
YOU ALREADY HAVE AN ANKYLOSAURUS!

SAVING AND INVESTING

Live “Stock” Adventure

- Activity for middle school students
- Uses playing cards – special cards still available!

June/July 2019

- Summer Break!
- 7/4 – Independence Day
- Summertime Teacher Training

June/July 2019 – Resources

- Anytime! DFI train-the-trainer workshops or classroom presentations
- 7/23-26 KACTE Summer Program
- Also … 11/1-3 Jump$tart National Educator Conference

2019 in Washington

Additional details on the 2019 conference will be unveiled in the coming months. It's slated Nov. 1-3, 2019 at The Mayflower in Washington, D.C. If you're interested in supporting teacher scholarships, please contact Josh Sandler.

Learn More

August 2019

- Back to School!
  - Get back to basics

August 2019 – Resources

- Budgeting Lesson
- Making Money Make Sense

September 2019

- September is National Preparedness Month
  - Scam awareness
- 9/8 – Grandparents Day
  - Interview someone who is retired about how they saved/planned

September 2019 - Resources

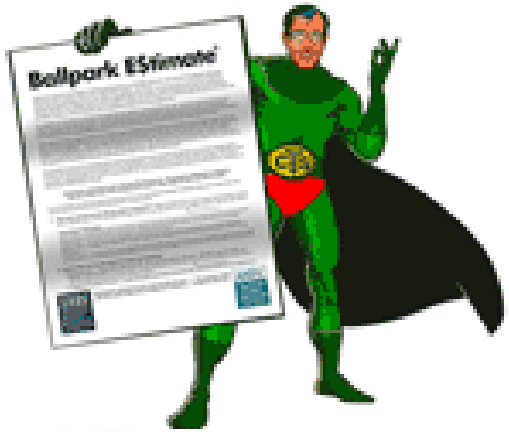
- Conversation Starters

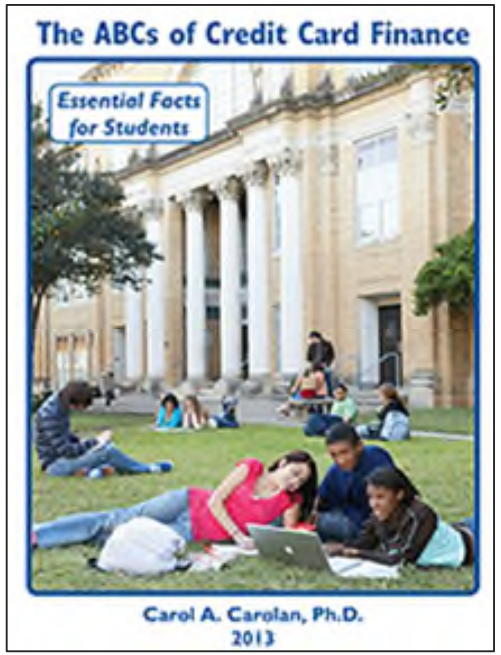
October 2019

- October is Cybersecurity Awareness Month
- Fall Break!
- 10/17 – Get Smart About Credit Day
- 10/19 – Sweetest Day
- 10/20-27 – National Retirement Security Week
- 10/31 – Halloween

October 2019 - Resources

- ABCs of Credit Card Finance
- Choose to Save





October 2019 - Resources

- Invest Yourself! Teacher Toolkit
  - PowerPoint with teacher notes
  - Pre- and post-tests
  - Worksheets and handouts
  - Interactive, hands-on activities

INVEST YOURSELF!

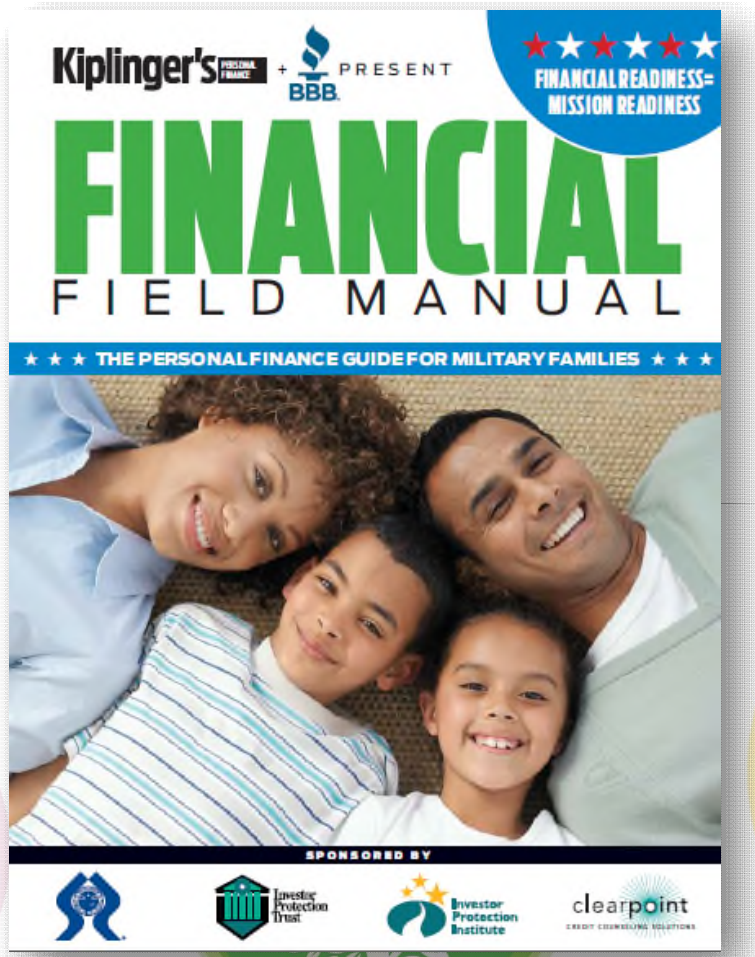
An Investor Education Program for High School Students

November 2019

- November is Military Family Appreciation Month
- 11/10 Major League Soccer Cup
- 11/29 – Black Friday
- 11/30 – Small Business Saturday
- 12/2 – Cyber Monday
- Jump$tart Poster Contest Entries Accepted

November 2019 - Resources

- Financial Field Manual

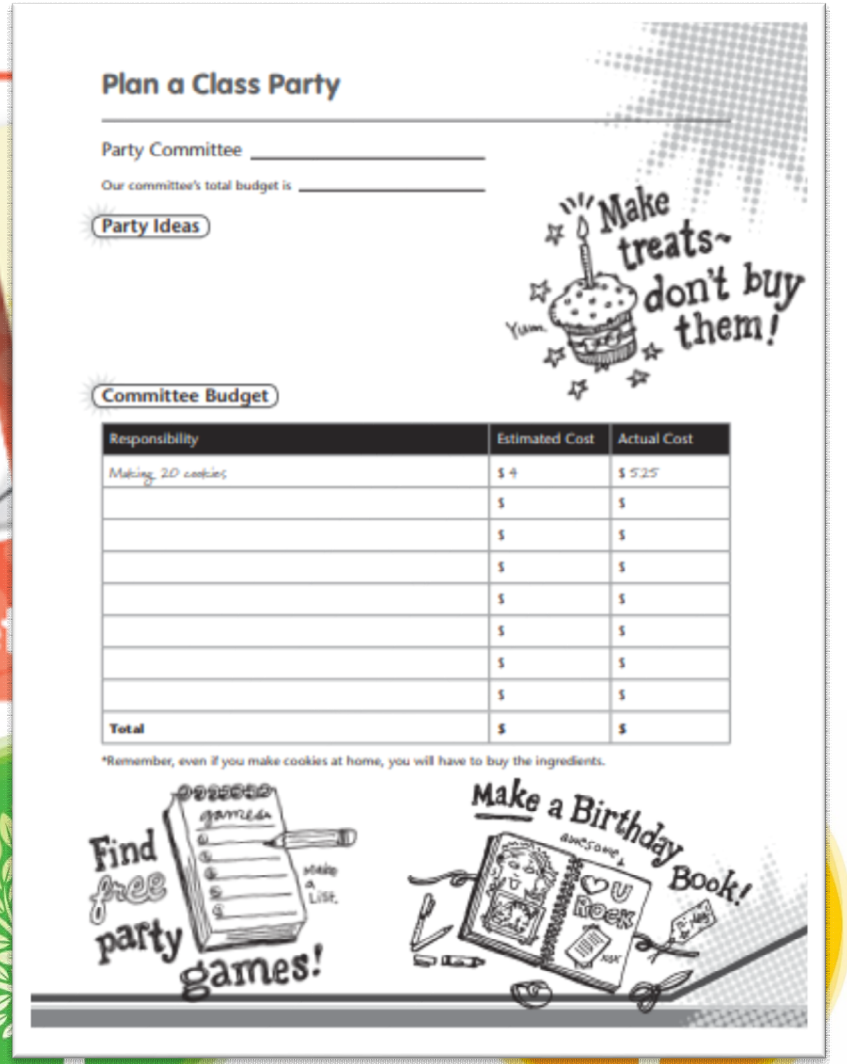


December 2019

- 12/22-30 – Hanukkah
- 12/23 – Festivus
- 12/25 – Christmas
- 12/26-1/1 - Kwanzaa

December 2019 - Resources

- Make It Count
  - Vacation
  - Supermarket
  - Party
  - Giving Back
  - Frauds and Scams



Plan a Class Party

Party Committee _____

Our committee's total budget is _____

Party Ideas

Committee Budget

Responsibility	Estimated Cost	Actual Cost
Making 20 cookies	$ 4	$ 5.25
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

*Remember, even if you make cookies at home, you will have to buy the ingredients.

And More!

- Activity: Research a Holiday
- Class presentations – DFI offers “speakers on request”
- Kentucky Jump$tart Coalition partners
  - www.kyjumpstart.org and www.facebook.com/kyjumpstart
- Federal Trade Commission – Shopping cart
  - https://www.bulkorder.ftc.gov/

Questions? (Also: Orders/Requests)

Kentucky Dept. of Financial Institutions

Direct 502-782-9076

Toll-free 800-223-2579 (press 0 and ask for the public information officer)