

# 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!*



- Create-A-Password Activity




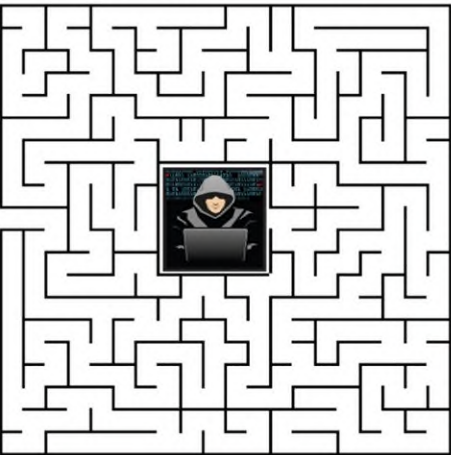
# STOPPING CYBERCRIME: A STUDENT WORKBOOK

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

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## 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.

N A L	!	I N	F O R	P E T Y
T E C	I O N	R S O	O U R	M A T P R O




# 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





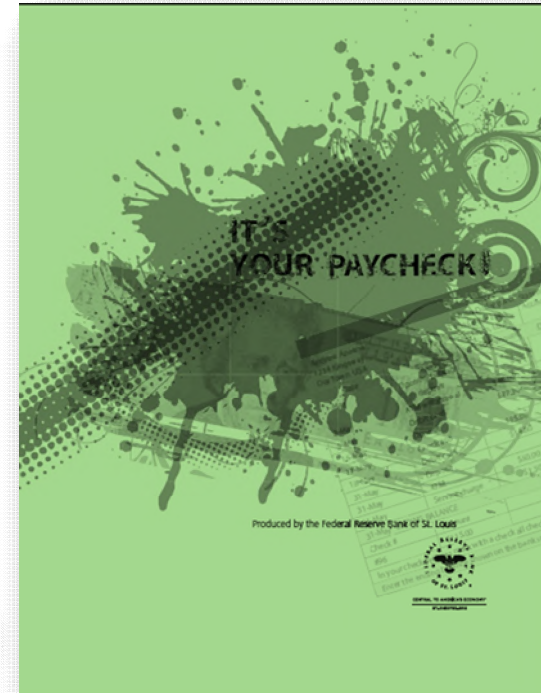
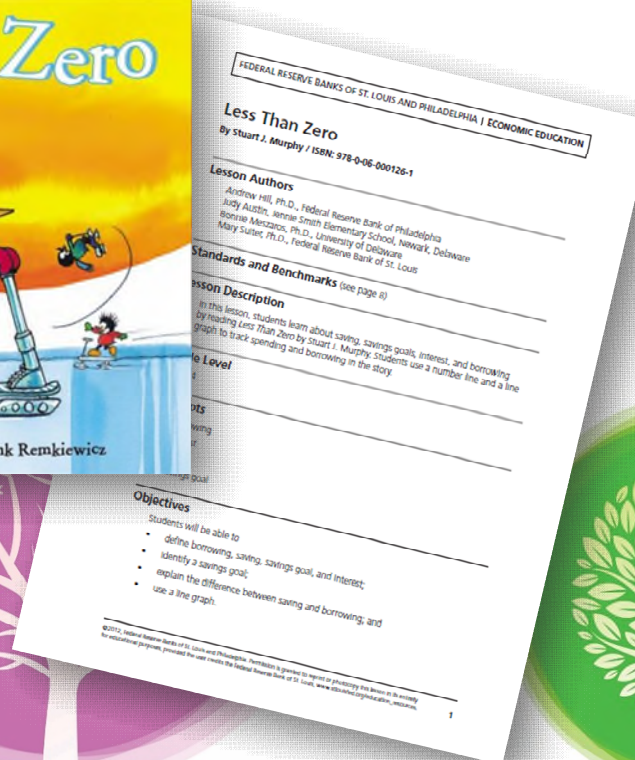
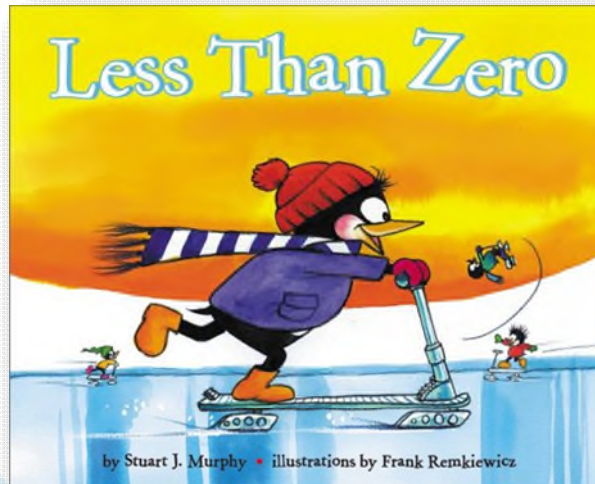
# April 2020

- 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





# April 2020 - Resources

- Basics of Saving and Investing: Investor Education 2020
  - Entire curriculum - print what you want!
  - Each unit contains learning objectives and worksheets
  - Accompaniments - “2 dozen ways” and
- 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				Investor B			
Age	Years	Contributions	Year-End Value	Age	Years	Contributions	Year-End Value
25	1	\$2,000	\$2,002.188	25	1	\$0	\$0
26	2	2,000	4,590	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	0
35	11	0	37,021	35	11	2,000	2,188
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 (\$20,000)				Value at Retirement (\$62,000)			
Less Total Contributions (\$20,000)				Less Total Contributions (\$62,000)			
Net Earnings \$25,344				Net Earnings \$290,427			

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.

2020 INVESTOR EDUCATION

and





# 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





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# 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



Education

- High School
- Diploma
- Jobs
- ...
- ...
- ...

The Basics...Housing

Small House, \$150K in

The Basics... Travel

Fancy: Mustang GT Convertible ~\$44,690

Entertainment

- Streaming Media\*
- TV/Movies = \$12/Month Each (Average)
- Video Games = \$16/Month
- Radio = \$13/Month

\* Requires high-speed Internet





# 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

***Conversation  
Starters***





# October 2019

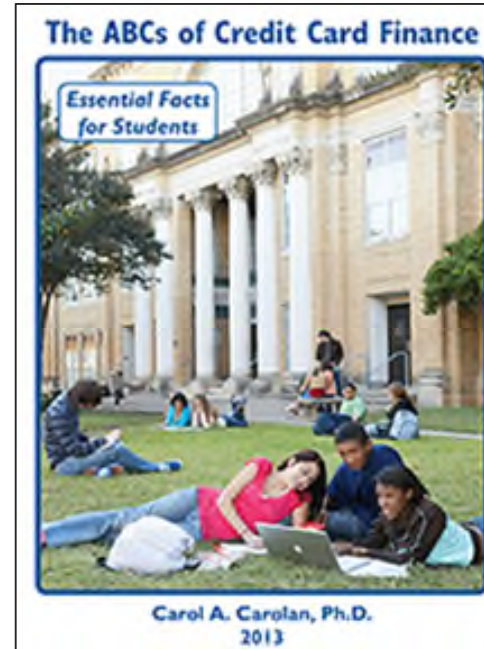
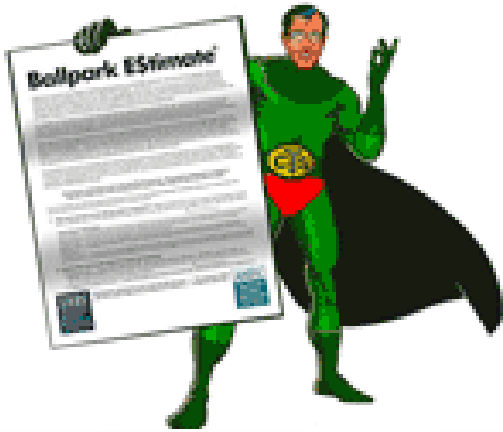
- October is Cybersecurity Awareness Month
- Fall Break!
- 10/17 - Get Smart About Credit Day
- 10/19 - Sweetest Day
- 10/20-27 - National Retirement Security Week
- 10/31 - Halloween





# 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





# November 2019

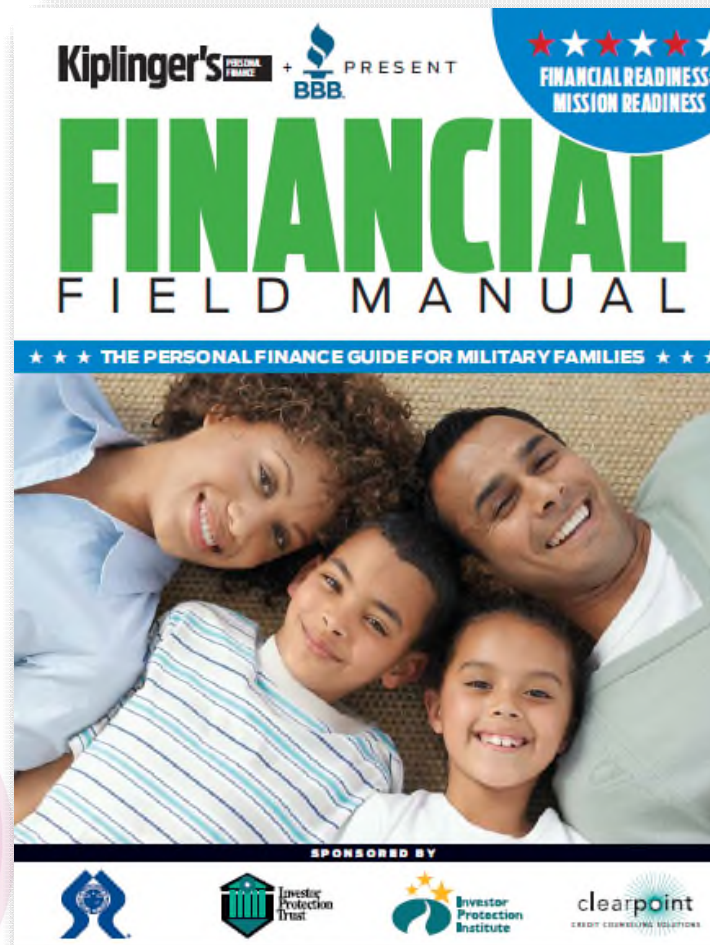
- November is Military Family Appreciation Month
- 11/10 Major League Soccer Cup
- 11/29 - Black Friday
- 11/30 - Small Business Saturday
- 12/2 - Cyber Monday
- Jump\$tart Poster Contest Entries Accepted





# 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
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
<b>Total</b>	\$	\$

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

**Find free party games!**

**Make a Birthday Book!**





# And More!

- Activity: Research a Holiday
- Class presentations - DFI offers “speakers on request”
- Kentucky Jump\$tart Coalition partners
  - [www.kyjumpstart.org](http://www.kyjumpstart.org) and [www.facebook.com/kyjumpstart](https://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)

