



Career Girls: Financial Literacy

Lesson Topic

Financial Literacy

Lesson Objective

To help students explore the importance that money and finances play in their overall success in their careers and in life

Preparation

Preview the video (1 minute, 36 seconds) in advance of the lesson.

Warm-up Activity

1. Create a "What I Know, What I Want to Learn, What I Learned" (KWL) chart on whiteboard or a piece of chart pad paper. Title your KWL chart "About Career Finances." Divide the rest of the display into three columns. Label the columns left to right as follows: What I Know; What I Want to Learn and What I Learned.
2. Have students take turns telling things they believe they know to be true about career and life finances. Note these items in column one on your chart. Be sure to allow any and all answers at this point, even those you deem incorrect.
3. Have students take turns telling about things they want to know about career and life finances. Note these items in column two on your chart.
4. Leave column three blank until after you have viewed and discussed the video.

View the Video: *Financial Literacy*

1. Tell students they will be watching the video titled, "Financial Literacy."
2. Define "financial literacy" as the ability to understand how money works in the world, including how someone earns it, saves it, spends it, grows it and shares it with others.
3. Explain that the video presents role models talking about the best ways to handle money earned in a career.
4. Highlight the fact that many of the tips the role models present represent lifelong money habits that can be put in place now, long before career earnings are realized. View the video together.
5. Tell students that, as they view the video, they should listen for any money habits they already have in place and those they need to practice.
6. View the video together.
7. View the video again; this time, invite students to formulate questions or comments about financial literacy as discussed in the video and to be prepared to discuss these after viewing the video.

Video Follow-up

1. Have students note any new information they learned about financial literacy. Ask students to discuss or write about their video-related questions, comments, reactions and responses.
2. Invite students to note pieces of financial literacy advice featured in the video and to reflect on their observations. (E.g., "I noticed the women seemed to talk a lot about saving at least part of the money I earn.")
3. Return to the KWL chart you created before viewing the video. Work with students to review the information generated in the first two columns.
4. Based on what students learned by watching the video, delete and/or correct any erroneous information listed in column one while adding items to the last column on the right.
5. Note any items in column two that were not addressed in the video and make a note to research these further.
6. Use this third and final column to help students learn more information about financial literacy and how they can enact solid money principles in their lives now.

Extension Activity

Use the list of questions below to help students further research and understand the importance of financial literacy.

Related Questions to Explore

- Why is it important to understand how money works in the world?
- Why is it important to generate good money habits long before you earn money from a career? How is it possible to do that?
- How can money give you freedom for the things you want to do in life?
- What does it mean to be "frugal" and to budget your money? Why are these things important?
- The role models in the video talk about the importance of saving some or all of the money you earn. Why is saving money important, even when the only money you collect is in small amounts from babysitting jobs or gifts?
- The role models in the video talked about "building wealth." What does this mean?
- How can you learn how to grow wealth by investing or "buying" parts of large businesses, such as Disney or Apple, Inc.?