

Money Wise, Sessions 3 & 4

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Welcome to *Money Wise*! This two-part course is designed to introduce students to essential financial concepts that will support smart decision-making throughout their lives. Using real-world scenarios and hands-on activities, students will explore how money choices affect daily life, future goals, and long-term financial well-being.

This course is built around ***Lifestyle Math: Your Financial Planning Portfolio***, a hands-on workbook that introduces key financial literacy topics such as budgeting, saving, investing, taxes, and more through realistic, age-appropriate scenarios. As students plan and evaluate lifestyle choices, they practice critical thinking, strengthen essential math skills, and gain a practical understanding of how financial decisions affect everyday life.

The accompanying Lifestyle Math Online Correction Tool allows students to check their work and receive immediate feedback, supporting independent learning and confidence-building. Together, these resources help students connect math concepts to real-world applications, equipping them with skills they can use now and as they grow into financially responsible adults.

Session 3: In this session, students will begin constructing their own Financial Planning Portfolios, making choices about careers, housing, transportation, and daily expenses while learning how these decisions impact a budget.

Session 4: We will focus on managing and protecting money. Students will learn how to create and adjust a realistic budget, understand the basics of credit, loans, and credit scores, and explore how taxes affect income. We will also introduce the role of insurance in managing risk and protecting assets.

Students will continue developing their Financial Planning Portfolios, refining their budgets and reflecting on how unexpected expenses and financial responsibilities influence overall financial health.

Expectations: In *Money Wise*, students are encouraged to actively engage in their learning by taking guided notes, participating in demonstrations, and contributing to class discussions. Participation is key to building understanding and confidence with financial concepts.

During class, students will work on their **Financial Planning Portfolios**, which may be taken home for family discussion or stored in the classroom. Students should bring their portfolio folders to every class.

Students will frequently work in teams and participate in interactive games and activities. Good sportsmanship, respectful collaboration, and encouraging attitudes are expected at all times.