



# 2019-2020 Personal Finance Theme

## Make a Plan to Spend, Save, and Share

The theme this year is “Make a Plan to Spend, Save, and Share.” This series will help students learn about making choices, financial planning, creating a money plan, and the importance of saving and sharing.

In *The Four Money Bears* by Mac Gardner, students will learn how budgeting fits into making a money plan. This book lays out how spending decisions connect to saving and investing goals, and how these choices impact one’s ability to give.

In *It’s Not Fair* by Caryn Rivadeneira, students follow the decision making process of a character as she decides how to spend her money. This story provides students the opportunity to assess how spending decisions impact goals, like saving for a purchase, or sharing financial resources with others.

In *The Squirrel Manifesto* by Ric and Jean Edelman, students can think critically about how financial decisions are made. This rhyming story reminds us of the importance of generosity and charity after all our spending and saving goals are accomplished.

## Financial Education Standards Update

### Agency of Education rolls out crosswalk

In last year’s curriculum guide, we noted that the State Board of Education had adopted Jump\$tart National Standards in K-12 Personal Finance Education. The Agency of Education is working with the Center for Financial Literacy and Vermont educators to align the Jump\$tart Standards to performance indicators, proficiency-based graduation requirements (PBGRs), and student-centered learning.

Now that the standards are adopted, it is expected that the SU/SD instruct and assess financial literacy concepts based on the standards. How that is accomplished is locally determined. The Agency of Education has created a crosswalk of the Jump\$tart Standards and the C3, CCSSM, Family and Consumer Science Education Vermont-adopted standards.

The crosswalk is available here:

<https://education.vermont.gov/sites/aoe/files/documents/edu-jumpstart-financial-literacy-crosswalk-with-national-standards-4-23-19.pdf>