Curriculum Design

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Family and Consumer Science

Penta Satellite Program

At Otsego Junior High

Teens at the junior high level are at that age where earning money and the thought of work are getting closer. Junior high students tend to have little ability to think that far in advance, not knowing when or where to begin the process.

Since this is already an age where students have difficulty concentrating in the classroom due to all sorts of variables, it is imperative to begin educating students on the skills necessary for getting a job helping them develop work ethics or habits that will lead them to economic success later in life.

In a time where money is tight and people are losing their jobs, it is difficult for students to motivate themselves and ultimately, see the need in m. Financial literacy helps people understand the value of a dollar learning anything such as the difference between investing and saving, taxes and budgeting to learning what good work ethics will land you that first job, thus growing to be a mature, responsible adult.

Fetterman and Hansen writes in USA Today, 2006, the following, “Nearly half of “twentysomethings" have stopped paying a debt, forcing lenders to "charge off" the debt and sell it to a collection agency, or had cars repossessed or sought bankruptcy protection.” We as a society and country are putting ourselves even more in debt when we don’t take responsibility for paying off our debts.

The above alone is reason enough to begin educating students on becoming more financially literate. Helping students become more financially independent from banks, their parents, etc., are just a few reasons to begin informing our citizens at as early an age.

The goal of this financial literacy curriculum is to begin educating students on the various skills needed to be financially successful later in life. Whether these skills are getting that first job, understanding the importance of cash and credit, knowing what goods and services are, how to open a banking account, learning some economic decision making skills, budgeting their income, paying the bills or learning the role taxes play in the grand scheme, junior high students need to be introduced to these concepts. The earlier they learn the better prepared they will be.

http://www.usatoday.com/money/perfi/credit/2006-11-19-young-and-in-debt-cover\_x.htm#