





# MORE THAN 40% OF HIGH SCHOOLS ACROSS THE COUNTRY HAVE USED FOUNDATIONS IN PERSONAL FINANCE: HIGH SCHOOL EDITION. NOW, WE'VE DESIGNED AND CREATED A CURRICULUM SPECIFICALLY FOR MIDDLE SCHOOLS!

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*The industry leader in high school and college personal finance curriculum now has the brand-new Foundations in Personal Finance: Middle School Edition, specifically designed for middle school students. Our high school curriculum has been taught in more than 11,000 schools across the country and has impacted millions of students. Foundations in Personal Finance: College Edition is being taught on more than 680 college campuses, reaching more than 150,000 young adults.*

# Chapter Summaries

Foundations in Personal Finance: Middle School Edition is presented in six distinct chapters, featuring a total of twenty-two lessons. Each lesson is supported by video content taught by Rachel Cruze, Anthony O'Neal, and Dave Ramsey. These experts, along with host Ken Coleman, use humor and real-life stories to educate and reinforce sound principles for managing with money.

## **CHAPTER 1** SAVING & BUDGETING

Introduces personal finance concepts; explores what it means to be smart with money; emphasizes three reasons to save money; compares simple interest and compound interest; explains the purpose of a budget; identifies the difference between debit and credit cards; explores how to talk about money and money goals; and highlights the importance and benefits of giving and serving others.

## **CHAPTER 2** CREDIT & DEBT

Identifies terms associated with debt; evaluates the financial impact of debt on a household budget; examines the elements of a credit report and credit score; highlights the importance of avoiding debt; identifies ways to stay out of debt; explores the cost of a college education and the long-term cost of student loan debt; and explains ways to pay for college without going into debt.

## **CHAPTER 3** EDUCATION, CAREERS, & ENTREPRENEURSHIP

Examines the importance of exploring career options that align with personal skills and interests; introduces career options and highlights their varying, post-secondary education requirements; explains the impact education can have on income; examines various types of income and taxes; identifies elements of employer benefits; introduces the topic of entrepreneurship; and explores the risks and benefits associated with starting your own business.

## **CHAPTER 4** INVESTING, INSURANCE, & IDENTITY THEFT

Explains the difference between saving and investing; introduces investing as a way to build wealth; analyzes the impact of compound interest and the time-value of money; explores different types of investments; identifies different types of insurance; examines the impact of and problems associated with identity theft; and examines ways to protect yourself from identity theft.

## **CHAPTER 5** GLOBAL ECONOMICS

Compares and contrasts various economics systems; examines the movement of goods and services; explores the economic law of supply and demand; explains the chain of production and gross domestic product; highlights the differences between developed and developing countries; explores global economics and trade matters; and examines the impact of scarcity and rationing.

## **CHAPTER 6** MARKETING & CONSUMERISM

Introduces consumerism and spending habits; explores the impact of marketing, product placement, and peer pressure on consumer behavior; explains the concept of economic incentives; compares contentment and discontentment in regard to consumerism; explores various consumer protection agencies and laws; and identifies ways to be a wise consumer.

# Curriculum Highlights

Foundations in Personal Finance: Middle School Edition is the premier curriculum for teaching financial literacy. The six-chapter curriculum is easy to use and completely turnkey. The video lessons are taught by nationally known financial experts Rachel Cruze and Dave Ramsey, along with dynamic youth speaker Anthony O'Neal. The curriculum is hosted by acclaimed interviewer and broadcaster Ken Coleman. Each chapter can stand alone and can be easily adapted as a supplemental resource for a variety of educational experiences. The best part of the curriculum is that since we—the Foundations Team—are the experts, you don't have to be!



## STUDENT TEXT

The 144-page student text is loaded with entertaining and engaging information that will both educate and empower students. The six chapters include a total of twenty-two lessons with opportunities for pre-teaching, instruction, application, and assessments. The student text is aligned with state and national standards for financial literacy.

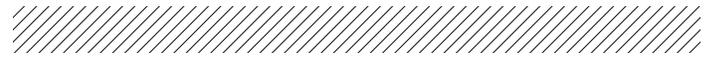
## VIDEO LESSONS

The videos include 22 lessons with more than three and a half hours of relevant and engaging instruction featuring a variety of presentation formats.

## DIGITAL TEACHER'S EDITION

This digital download provides a variety of reproducible materials allowing you to adapt the curriculum to the needs of your classroom experience. The digital resources include lesson plans, three syllabi options, student text answer keys, learning activities, math skills activities, pre- and post-test plus summative assessments for each chapter, case studies, and parent resources.

# Digital Teacher's Edition



*The Foundations in Personal Finance: Middle School Edition Digital Teacher's Edition materials are provided via digital download. The curriculum resources meet state and national standards for personal finance / financial literacy. The focus of the materials is personal finance knowledge and skills in a student-centered, competency-based approach to learning.*



## LEARNING ACTIVITIES

There are more than twenty-five learning activities designed to reinforce academic concepts and gauge student progress. The learning activities include one math skills activity for each chapter. These activities allow students to combine what they have learned in the chapter with real-world, financial math skills. In addition to the individual lesson activities, a semester-long activity tying together all of the financial principles is included.



## CASE STUDIES

Multiple case studies are provided for each chapter to engage students in the practical application of the financial knowledge presented.



## PARENT RESOURCES

Activities and discussion prompts are designed to help parents or guardians and their students share and engage with one another using the financial topics presented in this course.



## ASSESSMENTS

A pre- and post-test are included for the entire course. Summative assessments are included for each chapter.



## LESSON PLANS

Lesson plans are provided for each of the six chapters. The lesson plans provide an overview of the chapter content as well as identify the video and activity components for each lesson within the chapter.



## STUDENT TEXT ANSWER KEYS

Answer keys for all student text fill-in-the-blank responses are included.



## SYLLABI

Included syllabi provide pacing guides for a 6-, 9-, or 18-week course plan.

# Delivery Options

*We understand that classrooms and class sizes can vary greatly. Foundations in Personal Finance is adaptable to any classroom, offering two delivery options to meet a variety of needs.*

## STUDENT TEXT OPTIONS



### PRINT STUDENT TEXT

This 144-page print student text provides learning, practice, and application opportunities throughout. Its student-centered design will engage middle school students with easy-to-understand, relevant, written and visual content that will help them develop personal finance skills and increase their knowledge of the topic.



### PDF STUDENT TEXT

This option offers all of the same content as the print student text in a printable PDF format. The PDF is purchased as a blackline master site license that covers an unlimited number of students at one school location.

## TEACHER RESOURCES



### ON-DEMAND VIDEO CONTENT

The *Foundations in Personal Finance* On Demand Videos unlock the flexibility of video anywhere, anytime, on any device for you and your students to access world-class streaming content. Flip your classroom, offer self-pacing, or allow students with absences to make up missed instruction with ease.

# Standards & Benchmarks

Foundations in Personal Finance: Middle School Edition *was developed with purposeful and effective instructional design and is comprehensively structured upon the National Standards for Personal Financial Literacy provided by the Jump\$tart Coalition for Personal Financial Literacy (see below). Individual state standards and benchmarks are met as well. Go to [www.ramseyeducation.com/middleschool](http://www.ramseyeducation.com/middleschool) to compare our curriculum to your state's standards.*

**SPENDING AND SAVING:** Apply strategies to monitor income and expenses, plan for spending, and save for future goals.

- **Standard 1:** Develop a plan for spending and saving.
- **Standard 2:** Develop a system for keeping and using financial records.
- **Standard 3:** Describe how to use different payment methods.
- **Standard 4:** Apply consumer skills to spending and saving decisions.

**CREDIT AND DEBT:** Develop strategies to control and manage credit and debt.

- **Standard 1:** Analyze the costs and benefits of various types of credit.
- **Standard 2:** Summarize a borrower's rights and responsibilities related to credit reports.
- **Standard 3:** Apply strategies to avoid or correct debt management problems.
- **Standard 4:** Summarize major consumer credit laws.

**EMPLOYMENT AND INCOME:** Use a career plan to develop personal income potential.

- **Standard 1:** Explore job and career options.
- **Standard 2:** Compare sources of personal income and compensation.
- **Standard 3:** Analyze factors that affect net income.

**INVESTING:** Implement a diversified investment strategy that is compatible with personal financial goals.

- **Standard 1:** Explain how investing may build wealth and help meet financial goals.
- **Standard 2:** Evaluate investment alternatives.
- **Standard 3:** Demonstrate how to buy and sell investments.
- **Standard 4:** Investigate how agencies protect investors and regulate financial markets and products.

**RISK MANAGEMENT AND INSURANCE:** Apply appropriate and cost-effective risk management strategies.

- **Standard 1:** Identify common types of risks and basic risk management methods.
- **Standard 2:** Justify reasons to use property and liability insurance.
- **Standard 3:** Justify reasons to use health, disability, long-term care and life insurance.

**FINANCIAL DECISION-MAKING:** Apply reliable information and systematic decision-making to personal financial decisions.

- **Standard 1:** Recognize the responsibilities associated with personal financial decisions.
- **Standard 2:** Use reliable resources when making financial decisions.
- **Standard 3:** Summarize major consumer protection laws.
- **Standard 4:** Make criterion-based financial decisions by systematically considering alternatives and consequences.
- **Standard 5:** Apply communication strategies when discussing financial issues.
- **Standard 6:** Analyze the requirements of contractual obligations.
- **Standard 7:** Control personal information.
- **Standard 8:** Use a personal financial plan.

# Meet the Team



## RACHEL CRUZE

As a #1 *New York Times* best-selling author and seasoned communicator, Rachel Cruze helps people learn the proper ways to handle money and stay out of debt. She's authored three best-selling books, including *Love Your Life, Not Theirs* and *Smart Money Smart Kids*, which she co-wrote with her father, Dave Ramsey. You can follow Rachel on Twitter and Instagram at @RachelCruze and online at [rachelcruze.com](http://rachelcruze.com), [youtube.com/rachelcruze](https://youtube.com/rachelcruze) or [facebook.com/rachelramseycruze](https://facebook.com/rachelramseycruze).



## ANTHONY ONEAL

Since 2003, Anthony Oneal has helped thousands of students make good decisions with their money, relationships and education to live a well-balanced life. Now Anthony has joined Ramsey Solutions to spread this encouraging message to students nationwide as a Ramsey Personality. His national best-selling book, *Graduate Survival Guide: 5 Mistakes You Can't Afford to Make in College*, released April 2017. You can follow Anthony on Twitter and Instagram at @AnthonyOneal and online at [anthonyoneal.com](http://anthonyoneal.com) or [facebook.com/aoneal](https://facebook.com/aoneal).



## DAVE RAMSEY

Dave Ramsey is America's trusted voice on money and business. He's authored seven best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership*, *Dave Ramsey's Complete Guide to Money*, *Smart Money Smart Kids* and *The Legacy Journey*. *The Dave Ramsey Show* is heard by more than 13 million listeners each week on more than 600 radio stations and digitally through podcasts, online audio streaming and a 24-hour online streaming video channel. Follow Ramsey on Twitter at @DaveRamsey and on the web at [daveramsey.com](http://daveramsey.com)



## KEN COLEMAN

Ken Coleman is host of *The Ken Coleman Show* and the top-rated *EntreLeadership* Podcast, and author of *One Question: Life-Changing Answers from Today's Leading Voices*. An acclaimed interviewer and broadcaster, Coleman equips, encourages and entertains listeners through thought-provoking interviews, helping them grow their businesses, pursue their passions, and move toward a fulfilled purpose. You can follow him on Twitter at @KenColeman, on Instagram at @KenWColeman, and online at [kencolemanshow.com](http://kencolemanshow.com) or [facebook.com/KenColemanHost](https://facebook.com/KenColemanHost).



How may we assist you?

*If you would like more information or a quote on curriculum materials, please contact one of our Curriculum Advisors today!*

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