



Kentucky State University



4-H Youth Development Program

Presents

Foundations in Personal Finance:
Middle School Edition for Grades 6–8!

ONE IN THREE HIGH SCHOOLS
ACROSS THE COUNTRY HAS USED
FOUNDATIONS IN PERSONAL FINANCE,
NOW THERE IS A CURRICULUM
SPECIFICALLY FOR MIDDLE SCHOOL

Complete online application and teacher recommendation



Foundations in Personal Finance: Middle School Edition is presented in six distinct chapters ONLINE, 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.

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