

Iowa Financial Literacy & Economics Webinar Series

Housekeeping

- Everyone will be muted during the presentation so we can get through all of the standards and resources.
- If you have questions along the way please write them down for the Q&A at the end or you can ask questions in the attendee chat box in the upper left side of your screen.
- Today's presentation will be recorded and will be sent in a few days along with the PowerPoint.

Iowa Financial Literacy & Economics Webinar Series

Today's Host:

Jessie Shiels

Digital Manager

TS Banking Group



Iowa Financial Literacy & Economics Webinar Series

Today's Presenter:

Kyle Osborne

Director

TS Institute



Iowa: 9-12th Grade Financial Literacy Standards & Classroom Resources – Part 1

Content Anchor Standard	8th Grade Financial Literacy	9-12th Grade Financial Literacy
Develop Financial and Career Goals		SS-FL.9-12.13. Develop short- and long-term financial goals. (21st century skills) SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)
Create a Saving and Spending Plan	SS.8.26. Discuss the components of a personal spending plan, including income, planned saving and expenses. (21st century skills)	SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income. (21st century skills) SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool. (21st century skills) SS-FL.9-12.17. Apply consumer skills to saving and spending decisions. (21st century skills)
Analyze Credit and Debt Levels	SS.8.27. Calculate the cost of borrowing money for different types of goods. (21st century skills)	SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt. (21st century skills) SS-FL.9-12.19. Summarize a borrower's rights and responsibilities. (21st century skills) SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively. (21st century skills)
Evaluate Savings and Long Term Investments	SS.8.28. Explain how investing may build wealth and help meet financial goals. (21st century skills)	SS-FL.9-12.21. Evaluate short-term savings tools. (21st century skills) SS-FL.9-12.22. Apply investment tools to meet financial goals. (21st century skills)
Measure Risk Management Tools	SS.8.29. Identify ways insurance may minimize personal financial risk. (21st century skills)	SS-FL.9-12.23. Justify reasons to use various forms of insurance. (21st century skills) SS-FL.9-12.24. Establish strategies for protection of personal identity and other forms of fraud. (21st century skills)

Part 1

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Measure Risk Management Tools	SS.8.29. Identify ways insurance may minimize personal financial risk. (21st century skills)	

Part 2 – April 16

Content Anchor Standard	8th Grade Financial Literacy	9-12th Grade Financial Literacy
Develop Financial and Career Goals		
Create a Saving and Spending Plan	SS.8.26. Discuss the components of a personal spending plan, including income, planned saving and expenses. (21st century skills)	
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Where are the Standards?

[K-12 Iowa Core in Social Studies](#)

Grants & Workshops?

[Discover](#)

[NGPF Fin Camp: Omaha – April 11](#)

[NGPF Fin Camp: Des Moines – April 12](#)

Begin with...

- Your best lesson first!
- Make it memorable!
- Make it interactive!

Develop Financial and Career Goals

SS-FL.9-12.13. Develop short-term and long-term financial goals. (21st century skills)

Ideas...



TAKE CHARGE TODAY

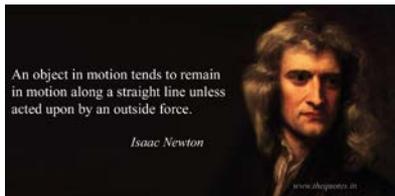
Financial Education for a Better Future



High School
Financial Planning Program



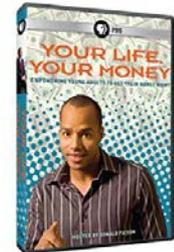
NGPF | Next Gen
Personal
Finance



Develop Financial and Career Goals

SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)

Ideas...



Create a Savings and Spending Plan

SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income. (21st century skills)

Ideas...



2018 Tax Brackets	
Single	Married (joint)
10%	10%
15%	15%
25%	25%
30%	30%
35%	35%
40%	40%

- Income
- Deductions
- Income Taxed
- Credits
- Tax Liability (owed)



Create a Savings and Spending Plan

SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool. (21st century skills)

Ideas...



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High School
Financial Planning Program



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Finance



H&R BLOCK®
BUDGET CHALLENGE®

Spartan Dollar\$ and ¢ents

TRACK YOUR SPENDING 10-8-11

books	\$ 2	plumbing supplies	\$ 9
associates	\$ 7	groceries	\$ 30
ca	\$ 12	10/10 Satx copay	\$ 30
scabs	\$ 8	Jim & Neri's lunch	\$ 17
	\$ 105	10/11 mailed books	\$ 9
	\$ 37	Brenda D.K. debut	\$ 10
	\$ 10	Glenn Sem	
	\$ 50		

Create a Savings and Spending Plan

SS-FL.9-12.17. Apply consumer skills to saving and spending decisions. (21st century skills)

Ideas...

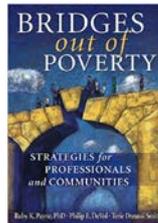


THE ULTIMATE SHOWDOWN!



Resources & Tools

- www.takecharge.today.arizona.edu - curriculum
- www.ngpf.org - curriculum
- www.tsinstitute.org – resource repository
- www.powtoon.com – animation creation
- www.playfactile.com – like Jeopardy



Questions?
&
Survey!



DORDT COLLEGE
CENTER FOR ECONOMIC EDUCATION

Vicki Vermeer
Vicki.Vermeer@Dordt.edu



Iowa
COUNCIL ON
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TS·*Institute*[®]
FINANCIAL LITERACY

Kyle Osborne
Kyle.Osborne@tsinstitute.org

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