

FALL 2023

Pathway to Financial Success

In Schools

Educator Program Guide

HIGH SCHOOL

Contents

Program Overview	3
Eight Thematic Units	4
Instructional Resources	
Self-Paced Modules	5
Interactive Capture Sheets	7
Classroom Activities	7
Family Connections	7
Resource Links	8
Standards Correlations	9
About the Program	11

Program Overview

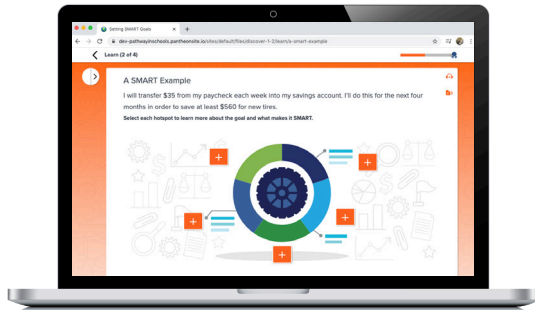
[Pathway to Financial Success in Schools](#) empowers high school students to take control of their financial futures. Educators can help students and their families explore comprehensive financial literacy resources to gain the tools and skills they need to make sound financial decisions and achieve their personal goals.

One way Pathway to Financial Success in Schools is different than other financial education programs is that it offers educators and students a variety of instructional

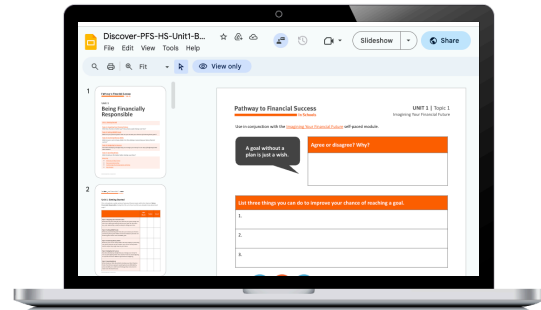
resources that focus on the same financial literacy theme. These include engaging classroom activities, self-paced e-learning modules, interactive student capture sheets, family activities, and curated links to quality educational materials.

The program is designed to be very flexible and meet the needs of educators in a wide array of educational settings and content areas. Educators can choose to use one or all of the resources, depending on their needs and the time they have available.

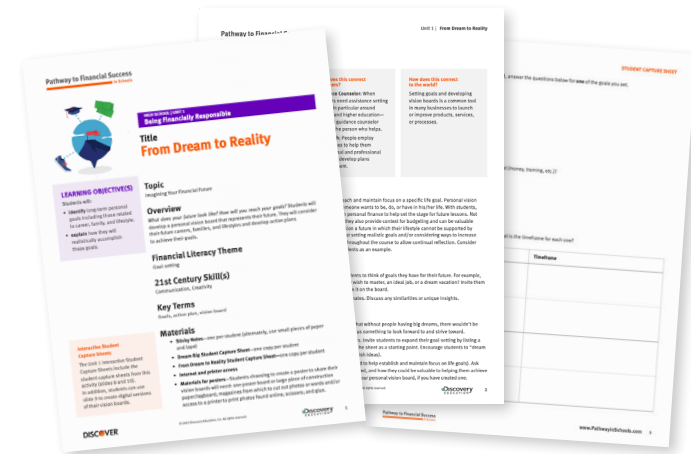
Self-Paced Modules



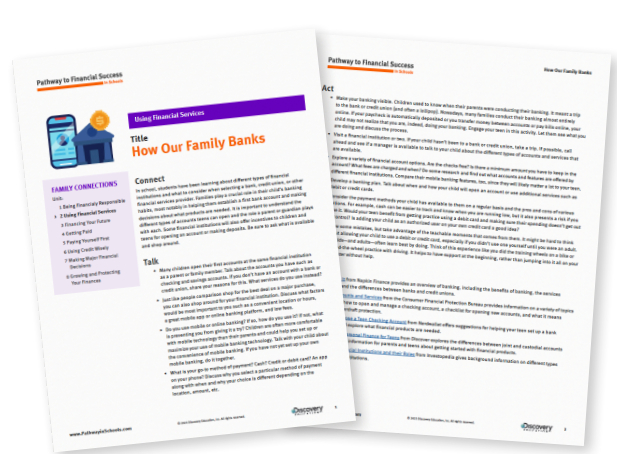
Interactive Student Capture Sheets



Classroom Activities








Family Connections










Program At-a-Glance

At the high school level, [Pathway to Financial Success in Schools](#) is divided into eight thematic units. Each unit contains five topics and a variety of instructional resources. The units and topics can be taught sequentially or in any order that aligns with your instructional goals. The resources associated with each topic are noted below with the following icons.









High School Program-at-a-Glance

-  Educator Unit Guide
-  Interactive Student Capture Sheets
-  Family Connection
-  Self-Paced Module
-  Classroom Activity








Unit 1: Being Financially Responsible

- | | | | | |
|--|--|---|---|--|
| 1.1 Imagining Your Financial Future
  | 1.2 Setting SMART Financial Goals
 | 1.3 Examining Money Habits
 | 1.4 Budgeting for Success
  | 1.5 Spending Wisely
 |
|--|--|---|---|--|




Unit 2: Using Financial Services

- | | | | | |
|---|---|---|--|--|
| 2.1 Understanding Financial Institutions
 | 2.2 Deciding Where and How to Bank
 | 2.3 Opening New Accounts
  | 2.4 Using Mobile Banking
  | 2.5 Making Everyday Purchases
  |
|---|---|---|--|--|








Unit 3: Financing Your Future

- | | | | | |
|--|---|---|--|--|
| 3.1 Exploring Earning Potential
 | 3.2 Weighing Your Career Options
 | 3.3 Choosing Your Path after High School
 | 3.4 Financing Higher Education
  | 3.5 Understanding Education Financing Options
  |
|--|---|---|--|--|

Unit 4: Getting Paid

- | | | | | |
|---|---|---|--|--|
| 4.1 Preparing for Work
  | 4.2 Calculating Different Types of Pay
  | 4.3 Comparing Job Offers
 | 4.4 Paying Taxes
 | 4.5 Creating Your Own Job
 |
|---|---|---|--|--|








Unit 5: Paying Yourself First

- | | | | | |
|---|--|--|--|--|
| 5.1 Deciding to Save Money
  | 5.2 Setting Savings Goals
 | 5.3 Finding Money to Save
  | 5.4 Growing Savings Through Interest
 | 5.5 Choosing a Savings Method
 |
|---|--|--|--|--|








Unit 6: Using Credit Wisely

- | | | | | |
|---|--|--|---|--|
| 6.1 Understanding Credit
  | 6.2 Deciding When to Use Credit
 | 6.3 Checking Your Credit Report
 | 6.4 Improving Your Credit Score
  | 6.5 Managing Debt
  |
|---|--|--|---|--|

Unit 7: Making Major Financial Decisions

- | | | | | |
|---|---|--|--|---|
| 7.1 Paying for a Vehicle
 | 7.2 Renting or Buying a Home
 | 7.3 Understanding Insurance
  | 7.4 Choosing an Insurance Plan
 | 7.5 Understanding Your Consumer Rights
  |
|---|---|--|--|---|

Unit 8: Growing and Protecting Your Finances

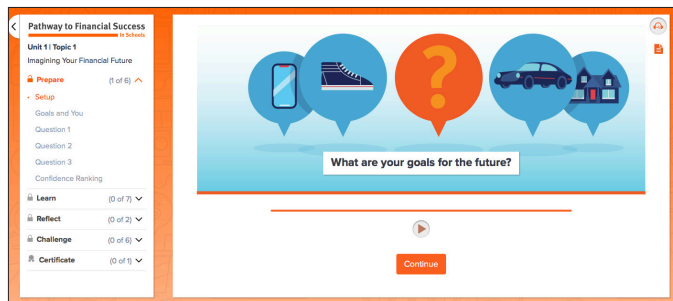
- | | | | | |
|--|---|--|--|--|
| 8.1 Understanding Investing Options
 | 8.2 Building a Diversified Portfolio
  | 8.3 Making Charitable Donations
 | 8.4 Avoiding Financial Fraud
 | 8.5 Getting Help with Financial Decisions
  |
|--|---|--|--|--|

Instructional Resources

Educators will find a variety of instructional resources in the [Pathway to Financial Success in Schools](#) program for high school students. Each resource type is described below in more detail along with tips for using each kind in the classroom.

Self-Paced Modules

Pathway to Financial Success in Schools includes three self-paced e-learning modules per unit. Some modules are still under construction. To be notified when new modules launch, be sure to sign up for program updates at <https://www.pathwayinschools.com/>.



What is a self-paced module?

A self-paced module is an engaging, technology-enabled experience in which students learn about a topic through a series of interactive experiences. Each module begins with an introduction and pre-test. Students explore a topic and take a post-test to demonstrate comprehension at the end. The modules are designed to be completed in less than 15 minutes. However, each student's experience will vary depending on how many attempts they make at questions and the rate at which they read.

Students access the modules from the Pathway to Financial Success in Schools site. The modules are completely independent and can be completed in any order. No student login is required, and user data is not stored from one browser session to the next.

How can educators use the modules?

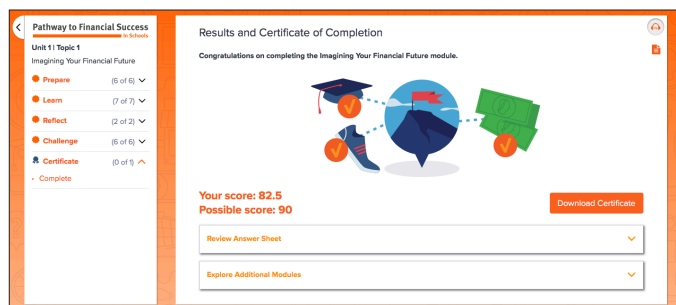
The modules are designed to be flexible to meet the needs of many different learning environments as shown below. A Unit Resource Guide is available for each unit which

offers detailed suggestions for incorporating the modules into classroom instruction.

- **Self-guided learning:** Students using the modules for independent, self-guided learning can move at their own pace. The modules may be assigned as in-class or out-of-class activities and then discussed and debriefed in class.
- **Working in pairs or at centers:** Students can either take turns or work together to answer the questions in each module. Educators working with students at different reading levels or with varying knowledge will want to make sure they provide all group members with an opportunity to read and comprehend the information before moving on.
- **Class environment:** If you are leading a group in a classroom setting with one device, you can use a projector and screen or whiteboard to make the module the focus of instruction and discussion. Use the questions and educator tips in each Unit Resource Guide to engage students.

How can educators track student use?

The Pathway to Financial Success in Schools modules have been developed to offer the utmost flexibility and convenience. This means students can access the modules from any device with an internet connection. Because no sign-in is required, educators must ask students to track and report their own individual use of the modules.



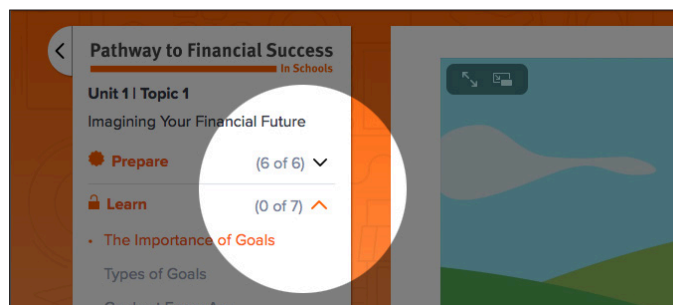
Each unit includes interactive student capture sheets that can be provided to students in digital or printed format. These can be used to assess student completion and understanding of the modules, as they ask questions that are tied to specific components and prompt student reflection.

Another way to track student completion is to ask students to print or save the completion screen which shows the number of points scored on the post-test along with the total number of points possible. The number of points varies from one module to the next based on the number of questions, whether each question has one or more parts, and the level of complexity of the assessment item. When students miss a question on the post-test, they are given a chance to try again and receive a portion of the points available for that item. As a result, students' total scores may vary depending on the number of attempts they took and if they received full or partial credit for their responses.

The primary intent of the challenge or post-test section, however, is to provide students with immediate feedback and a self-check of what they have learned. These post-test scores were not designed nor intended to be used as a summative assessment. Educators are encouraged to use these scores as evidence of completion only and select one or more of the other methods described to grade student knowledge.

Can students move forward and backward in the module?

Each section of the module unlocks as the student progresses. Before completing the challenge or post-test section, students are encouraged to review sections, if needed. They may do so by navigation. The navigation menu can be shown or hidden at any time during the module, depending on the user's preference.

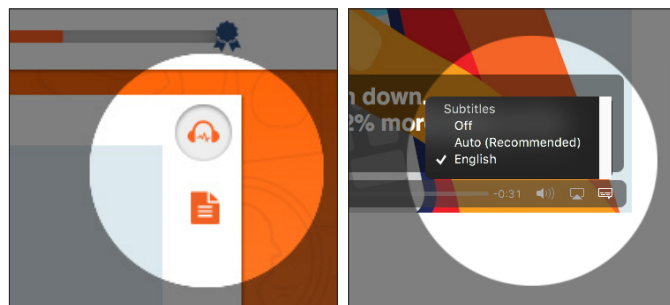


What technology is needed to use the modules?

The self-paced modules can be used on any device with an internet connection. They are browser-based and do not require any downloads or special software. The program supports browser versions released in the last 18 months. While the modules are accessible on out-of-date browsers, some features may be inaccessible. For the best user experience, make sure you are using the most current version of your browser.

While using audio is highly recommended, limitations on iOS mobile devices may restrict audio access. Transcripts are available if the audio cannot be heard. Look for audio and transcript options in the upper right-hand corner of each screen. Both the audio and transcripts can be turned off and on.

Instead of transcripts, the videos in each module offer closed captioning using the icon in the lower right-hand corner.



Interactive Student Capture Sheets

The Interactive Capture Sheets that accompany each unit can be shared with students digitally or printed for offline use. Each one includes questions and prompts related to the unit’s self-paced modules along with a comprehensive glossary of terms, personal action plan template, suggestions for discussing the unit’s topics with family members, and opportunities to further explore the topics addressed in the unit.

Consider the following ways to use the Interactive Student Capture Sheets:

- Encourage students to take notes as they complete each self-paced module.
- Use them to support English language learners and students with special needs.
- Assign all or part of them as a way to document and/or assess student completion and understanding of the self-paced modules.



Classroom Activities

Each unit offers several classroom activities to engage students in hands-on, instructor-led lessons. The activities are designed to be taught in one to two class periods, but there are options for extending each if time allows. Each activity includes the following:

- **Overview:** Brief description of the activity
- **Financial Literacy Theme:** The unit in which the activity belongs
- **21st-Century Skills:** Indicates whether the activity promotes communication, creativity, collaboration, and/or critical thinking skills



- **Key Terms:** Essential vocabulary used in the activity
- **Materials:** What is needed to accomplish the activity—typically student handouts or minimal classroom supplies
- **Lesson Objectives:** What the student should be able to do as a result of the activity
- **Connect:** How the activity connects to students’ lives, careers, technology, and/or the world
- **Prepare:** Background information for the educator
- **Engage:** Strategy to kick off the activity and get students interested in the topic
- **Teach:** Step-by-step instructional process
- **Extend:** Opportunities to expand instruction including research, action, technology, or family conversations
- **Standards Correlation:** Connection to the [National Standards for Financial Education](#) from the Council for Economic Education and Jump\$tart Coalition for Personal Financial Literacy and the [National Standards for Business Education](#) from the National Business Education Association.

Family Connections

Surveys of parents find that many are reluctant to talk to their teens about financial topics. Pathway to Financial Success offers a family connection in each unit to help parents and caregivers begin and/or extend these vital conversations. Each family connection includes the following four sections:

- **Connect:** Explains what students have been learning in school and provides background information
- **Talk:** Conversation starters to help kick off discussions on important topics
- **Act:** Things families can do together
- **Learn:** Links to additional resources and more information



Family connections can be sent home with students or provided directly to parents via email or other communication avenues. Consider providing all eight family connections along with your class syllabus or other introductory materials at the beginning of the year or semester.

Resource Links

Discover Financial Services and Discovery Education—the partnership that provides Pathway to Financial Success in Schools—recognizes that there are many high-quality financial literacy resources available to educators. The resource links within each unit and topic offer a curated list of vetted materials that can be used in the classroom. These include lesson plans, videos, interactives, and more. The source of each resource is noted along with a brief description. All of the linked resources are free of charge and readily available. However, some do require educators to obtain a free username and password. If so, this is included in the resource description.

Standards Correlation

The Pathway to Financial Success in Schools program has been correlated to the [National Standards for Personal Financial Education](#) from the Council for Economic Education and Jump\$tart Coalition for Personal Financial Literacy and the [National Standards for Business Education](#) from the National Business Education Association. The charts below provide a high-level view of the connections between the content in each unit and these standards. For more information on specific correlations, please reference the appropriate Unit Educator Guide.

National Standards for Personal Financial Education

Unit	I. Earning Income	II. Spending	III. Saving	IV. Investing	V. Managing Credit	VI. Managing Risk
1: Being Financially Responsible		X	X			
2: Using Financial Services		X	X	X	X	X
3: Financing Your Future	X	X	X		X	
4: Getting Paid	X					X
5: Paying Yourself First		X	X	X		
6: Using Credit Wisely	X	X		X		
7: Making Major Financial Decisions		X	X	X	X	X
8: Growing and Protecting Your Finances	X	X	X	X	X	X

National Standards for Business Education

Unit	I. Personal Decision Making	II. Earning and Reporting Income	III. Managing Finances and Budgeting	IV. Saving and Investing	V. Buying Goods and Services	VI. Banking and Financial	VII. Using Credit	VIII. Protecting Against Risk	IX. Financing Postsecondary Education and Training
1: <u>Being Financially Responsible</u>	X		X		X	X			
2: <u>Using Financial Services</u>				X		X	X		
3: <u>Financing Your Future</u>	X	X					X		X
4: <u>Getting Paid</u>		X	X					X	
5: <u>Paying Yourself First</u>			X	X		X			
6: <u>Using Credit Wisely</u>	X						X		
7: <u>Making Major Financial Decisions</u>					X		X	X	
8: <u>Growing and Protecting Your Finances</u>				X	X		X	X	

About the Program

[Pathway to Financial Success in Schools](#) is an exciting program from Discover Financial Services and Discovery Education designed to empower middle and high school students to take control of their financial futures. Discovery Education enlists subject matter experts in the field of youth financial education to ensure the content is unbiased, age-appropriate, and standards aligned. Explore comprehensive financial literacy curriculum through classroom materials, curated resources, and family extension activities. Educators, students, and their families can explore standards-aligned materials to give them the tools and skills they need to make good financial decisions and achieve their personal goals.

In addition to the high school resources described in this program guide, [Pathway to Financial Success in Schools](#) offers six middle school units. Each unit includes a student video and another for educators with recommendations for introducing the topic to middle school students. There are four classroom activities per unit, each targeted at a specific discipline: personal finance (for family and consumer sciences and business educators), math, English, and social studies.

Master Class Series

Check out the [Master Class Series](#) with videos featuring three incredible educators discussing their unique and dynamic approach to integrating financial education into their classrooms. An accompanying guide provides additional background and offers options for reflection.

