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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, 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.
Eight Thematic Units

At the high school level, Pathway to Financial Success in Schools is divided into eight thematic units which can be taught sequentially or in any order that aligns with your instructional goals. Each unit is subdivided into five topics and includes a variety of instructional resources (see page 6 for more information on each type). Each unit includes a variety of instructional resources

**Unit 1**  
**Being Financially Responsible**
- Imagining Your Financial Future  
- Setting Smart Goals  
- Examining Money Habits  
- Budgeting for Success  
- Spending Wisely

**Unit 2**  
**Using Financial Services**
- Understanding Financial Institutions  
- Deciding Where and How to Bank  
- Opening New Accounts  
- Using Mobile Banking  
- Making Everyday Purchases

**Unit 3**  
**Financing Your Future**
- Exploring Earning Potential  
- Weighing Your Career Options  
- Choosing Your Path After High School  
- Financing Further Education  
- Understanding Education Financing Options

**Unit 4**  
**Getting Paid**
- Preparing for Work  
- Calculating Different Types of Pay  
- Comparing Job Offers  
- Paying Taxes  
- Creating Your Own Job

**Unit 5**  
**Paying Yourself First**
- Deciding to Save Money  
- Setting Savings Goals  
- Finding Money to Save  
- Growing Savings Through Interest  
- Choosing a Savings Method

**Unit 6**  
**Using Credit Wisely**
- Understanding Credit  
- Deciding When to Use Credit  
- Checking Your Credit Report  
- Improving Your Credit Score  
- Managing Debt

(Note: * indicates indicates coming soon)
Unit 7
Making Major Financial Decisions
- Paying for a Vehicle
- Renting or Buying a Home
- Understanding Insurance
- Choosing an Insurance Plan
- Understanding Your Consumer Rights

Unit 8
Growing and Protecting Your Finances
- Understanding Investing Options
- Building a Diversified Portfolio
- Making Charitable Donations
- Avoiding Financial Fraud
- 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

Pathways to Financial Success in Schools includes three self-paced e-learning modules per unit. (Note: 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/](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 Pathways 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 Pathways 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.

One way to do this 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.

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.

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.

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

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1. [http://www.moneyconfidentkids.com/content/dam/money-confident-kids/PDFs/ PKM-Surveys/2018%2FPKM%20Results%20Best%20FINAL.pdf](http://www.moneyconfidentkids.com/content/dam/money-confident-kids/PDFs/PKM-Surveys/2018%2FPKM%20Results%20Best%20FINAL.pdf)
The Pathway to Financial Success in Schools program has been correlated to the Council on Economic Education’s National Standards in Financial Literacy. The chart below provides a high-level view at the connection between the content in each unit and these standards. For more information on specific correlations, please reference the appropriate Unit Resource Guide.

<table>
<thead>
<tr>
<th>Unit</th>
<th>Earning Income</th>
<th>Buying Goods and Services</th>
<th>Savings</th>
<th>Using Credit</th>
<th>Using Credit Investing</th>
<th>Protecting and Insuring</th>
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<tbody>
<tr>
<td>1: Being Financially Responsible</td>
<td>X</td>
<td>X</td>
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<tr>
<td>2: Using Financial Services</td>
<td>X</td>
<td>X</td>
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<td>X</td>
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<tr>
<td>3: Financing Your Future</td>
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<td>4: Getting Paid</td>
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<td>5: Paying Yourself First</td>
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<td>6: Using Credit Wisely</td>
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<td>X</td>
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<td>7: Making Major Financial Decisions</td>
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<tr>
<td>8: Growing and Protecting Your Finances</td>
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About the Program

Pathway to Financial Success in Schools is an exciting new program from Discover Financial Services and Discovery Education designed to empower high school students to take control of their financial futures. Explore comprehensive financial literacy curriculum through resources and classroom 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.
Content Index
Sequencing and Pacing Options