











Active Learning in Your Personal Finance Class

Concept	Summary
<p><u>Choosing a career</u></p> 	Bring the workforce into the classroom! Help your students understand how training and experience impact future income in this ACTIVE learning simulation! Includes careers that do not require a college degree.
<p><u>Entrepreneurship</u></p> 	This ENGAGING activity helps students understand entrepreneurship and assess their OWN strengths as future business owners!
<p><u>Building a budget</u></p> 	Engage your students in this real-life simulation where they practice budgeting a monthly income. This is an essential life skill.
<p><u>Net worth and cash flow</u></p> 	BRING PERSONAL FINANCE TO LIFE!! Ever thought of turning your classroom into a wallet?! In this ACTIVE lesson, students move in and out of a “wallet,” simulating cash flow and identifying its relationship to net worth .
<p><u>Types of savings</u></p> 	This lesson helps students evaluate three different types of savings accounts and deepen their understanding of what they are used for! Sprinkle in some CREATIVITY to this topic and have students develop an informative brochure sharing what they learned!
<p><u>Diversification and risk</u></p> 	Students learn about savings and investment options in a classroom simulation. Trust us—your students WON'T complain when you hand them a \$1,000 bill in this activity!
<p><u>Investment options</u></p> 	Students use the PACED decision-making model to investigate and evaluate the trade-offs in choosing an investment. Your students will retain information on risk , liquidity , costs , and rate of return after participating in this activity!
<p><u>Creditworthiness</u></p> 	Students play the role of credit providers and assess a borrower's credit-worthiness ! This simulation will help students understand how characteristics of a borrower affect the outcomes of loan requests.
<p><u>Managing risk</u></p> 	GAMIFICATION is a great way to help with knowledge retention and understand risk. Students choose an insurance option and then face random events.
<p><u>Identify theft</u></p> 	ENGAGE your students in the important active lesson around identity theft . Students play a game about identity protection, choosing ways to protect their identity and facing events in which they risk their identity being stolen.