

**1st Grade - Plan how to spend, share, and save money (PFL)**

- Mini Money Management help students become familiar with money, and how it works in the 'real world'. They will spend their salary on different classroom expenses, and be encouraged to save their money for the more expensive classroom activities.

**2nd Grade - Investigate costs and benefits to make informed financial decisions (PFL)**

- Students will be faced with deciding to spend their money, and save it for classroom events (field trips, class parties). Students will have to manage their money effectively for these classroom events, and if they do not, they will have to take out a loan and pay back interest. This will demonstrate to the students that there is a benefit to making intelligent financial decisions.

**3rd Grade - Create a plan to meet a financial goal (PFL)**

- The big financial goals during the semester will be classroom goals as well as the end of the semester prizes that students can buy. Students will plan throughout the year on how they want to budget their money to be able to afford these events.

**4th Grade - Determine the opportunity cost when making a choice (PFL)**

- Students will face opportunity costs every day. Whether it is behaving poorly and potentially losing money, or spending their money on a classroom item vs. saving up for the end of the year prizes. Mini Money Management ensures that students will have to make choices and teachers can discuss how these opportunity costs arise.

**5th Grade - Examine how individuals use financial institutions to manage person finances (PFL)**

- The teachers work as a bank, they give the students their salary, collect their expenses, and if a student doesn't manage their money properly the teachers can issue loans and collect interest from the students.