



FINANCIAL
FOOTINGS



Grades K-2 Presenters Guide
A Program of Financial Beginnings

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Welcome to Financial Footings!



Financial Footings is a financial literacy program for Elementary School Students. The Financial Footings program is divided in two different curricula, one serving grades Kindergarten - 2nd and the other serving grades 3rd - 6th. This guide leads you through presenting the Financial Footings Kindergarten - 2nd grade program.

The Kindergarten - 2nd grade program has four modules and is normally broken up into eight, 20-minute segments to meet the scheduling needs of schools, teachers and volunteers. Each module has an activity designed for younger students and one for older students.

The Financial Footings program consists of 4 modules, each with 2 sessions:

- **Show Me the Money**
 - Know Your Money- Activity A
 - How Much- Activity B
- **Earn Your Keep**
 - Earn A Buck- Activity A
 - Jobs in Our Community- Activity B
- **Smart Spending**
 - Do You Really Need It?- Activity A
 - Let's Go Shopping- Activity B
- **Save It**
 - Safe to Save- Activity A
 - Reaching Your Goals- Activity B

The goal of this Presenter's Guide is to help you deliver the lessons and effectively utilize the information provided in the Student Guide.

Thank you for partnering with us to provide this valuable financial education program to our community's youth.

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Using this Presenter's Guide

This Presenter's Guide provides you with detailed directions on how to deliver the Financial Footings program for grades Kindergarten- 2nd grade. This guide is meant to provide you with support, but in no way should you feel that you have to follow it exactly.

Each Module includes Objectives and Activities from the **Student Guide**. None of the included activities require additional materials. We want to provide our volunteers with flexibility in how they present the lessons, but to ensure program consistency and quality we ask that you meet the course objectives and use as many of the activities as possible.

The **Student Guide** contains several activities for each module, usually one for each lesson covered. This Presenter's Guide is based on the **Financial Footings K-2 Student Guide**.

In the **Student Guide** there are activities that students can take home and complete with their parent or guardian. We encourage students to complete the **Take Home Activities** and bring them back to the next lesson to discuss.

Utilize the activities in ways that work best for you. Some tips to help:

- Work through some or all of an activity together as a class. This is great to encourage more dialog around the topic or to help students if the activity is challenging.
- Feel free to change the order of the lessons. Each activity can be taught independently and does not have to follow the suggested order we have outlined.
- Don't feel that you need to rush to get through all of the activities. If you have a good conversation going with your students, you should allow the time for that.



Meeting Standards

Increasing individual financial capability remains at the forefront of our nation. Executive Order 13530 established the President's Advisory Council on Financial Capability. The Council was tasked with identifying new approaches to increase capability through financial education and financial access.

Increasing the financial education opportunities available to youth was identified as one of the Council's three major focus areas. A resource guide published by the Council further emphasized the importance of curriculum that is age-appropriate and aligns with each year of K-12 instruction.

Financial Beginnings' Financial Footings program provides age-appropriate curriculum on all areas of personal finance for elementary school students. The partnership between COUNTRY Financial, Financial Beginnings and the Financial Footings program represents a proactive effort to advance these national strategies to increase financial education among youth.

In addition to furthering a national agenda to increase financial capability and stability, the Financial Footings program also meets or exceeds the standards set forth by the individual states, in regards to financial education.

Module 1

Show Me The Money

In the first module, students are introduced to coins and dollar bills. They learn to identify the different coins and bills that make up our currency, their names and their values. After mastering these basics they learn how to add up different combinations of coins and bills and work together on practicing this.

This module is broken up into two, 20-minute activities

Activity A- Know Your Money

Objectives:

- Students will be able to identify the different U.S. coins and main parts of a dollar bill
- Students will engage in an activity that reinforces the concepts taught in this lesson

Activity B- Reaching Your Goal

Objectives:

- Students will know what a goal is and how to set one
- Students will engage in an activity that reinforces the concepts taught in this lesson



Module 1: Show Me The Money Overview & Timeline

Activity (Time)	Objective	Summary of Activity
Activity A- Know Your Money		
Introduction (3 Minutes)	To introduce the lesson.	Introduce yourself and the session topic. Get to know the students.
Classroom Discussion (7 Minutes)	Students will be able to identify the different U.S. coins and main parts of a dollar bill.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in this lesson.	Students work through the Know Your Money activity.
Conclusion (2 Minutes)	Wrap up the Know Your Money activity.	Ask students questions to review the lesson and answer any remaining questions they may have.
Activity B- How Much?		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Discussion (7 Minutes)	Students will be able to provide the correct amount of coins and bills to pay for an item.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in this lesson.	Students work through the How Much? activity.
Conclusion (2 Minutes)	Wrap up the How Much? activity.	Ask students questions to review the lesson and answer any remaining questions they may have.



Module 1: Activity A Know Your Money

Time: 20 Minutes

Objective: Students will be able to identify the different U.S. coins and main parts of a dollar bill.

Lesson Description:

Introduce yourself to students. Let them know where you work and what your role is there.

It can be helpful to ask students to make a name tent and set it on the front of their desk so you can address the students by name. Ask the students to save the name tent for the future lessons you will be returning to teach.

Provide students with a brief overview of what you will be covering today and in the future lessons.

Explain to students the importance of knowing the difference between U.S. coins and bills in order to use them correctly.

Module 1: SHOW ME THE MONEY

Know Your Money

Do you know the difference between coins and bills? There are differences in shape, design, color and names. Have fun with the activity below and learn to Know Your Money.

1. Draw a line from the name of the coin on the left to the correct picture on the right.

Penny

Nickel

Dime

Quarter



2. Draw a line from the name of the bill on the left to the correct picture on the right.

One Dollar

Five Dollars

Ten Dollars

Twenty Dollars



Discuss with students the difference between coins and bills. It can be helpful to bring in some examples of coins and bills help with the discussion.

Ask students to open up to the **Know Your Money** activity on Page 3 of the Student Guide.

You can have students work on the activity either individually or in a group. Walk through the instruction of the first part of the activity (number one) and let the students begin working. Then, after a few minutes of work time, walk through the instructions of the second part of the activity (number two) and let the students begin working.

When everyone is done review the answers and ask students if they have any remaining questions.

Explain how important it is for them to know the different names and values of each piece of currency so they are able to use them correctly to purchase things and to save.

Module 1: Activity B How Much?

Time: 20 Minutes

Objective: Students will be able to provide the correct amount of coins and bills to pay for an item.

Lesson Description:

Explain how important it is for each of us to know how to count our money and make the correct change.

Discuss with the students how we add coins and bills together to add up to the cost of an item. Do one example with the entire class (for example, one dollar bill, two quarters and one nickel can pay for a \$1.55 fruit cup).

Ask students to open up to the **How Much?** activity on Page 4 of the Student Guide. Review the directions with the students and then have the students work on the activity.

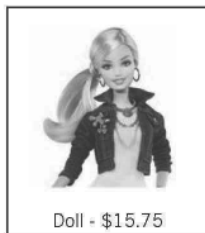
After the students have finished the activity, review the answers with them and ask if they have any questions about the activity or the lesson.

Module 1: SHOW ME THE MONEY

How Much?

Have you used money before? Have you ever bought something at a store? It is important to know how to use your money. Let us learn how to use our money.

1. Circle each coin and bill needed for the exact amount to pay for the items below.



Explain how important it is for them to know how to count the correct amount of money in order to purchase something.

Module 2

Earn Your Keep

In this section, students learn to make the connection between working and earning money and how this enables one to buy the goods necessary for everyday life. Together, students also brainstorm jobs in the community and discuss the difference between earned and gifted income.

This module is broken up into two, 20-minute activities:

Activity A- Earn A Buck

Objectives:

- Students will be able to identify the difference between earned and gifted income as well as identify tasks they can complete to earn money
- Students will engage in an activity that reinforces the concepts taught in this lesson

Activity B- Jobs In Our Community

Objectives:

- Students will understand that jobs produce income
- Students will engage in an activity that reinforces the concepts taught in this lesson

Module 2: Earn Your Keep Overview & Timeline

Activity (Time)	Objective	Summary of Activity
Activity A- Earn A Buck		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Classroom Discussion (7 Minutes)	Students will be able to identify the difference between earned and gifted income as well as identify tasks they can complete to earn money.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in this lesson.	Students work through the Earn A Buck activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.
Activity B- Jobs In Our Community		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Discussion (7 Minutes)	Students will understand that jobs produce income.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in the is lesson.	Students work through the Jobs In Our Community activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.



Module 2: Activity A Earn A Buck

Time: 20 Minutes

Objective: Students will be able to identify the difference between earned and gifted income as well as identify tasks they can complete to earn money.

Lesson Description:

Explain that people are given money (**income**) for tasks that they accomplish (**earned income**) and as gifts (**gifted income**).

Discuss with students the difference between earned and gifted income. Write on the board “Earned” and “Gifted” in two columns on the board. Have the students give examples of ways they earn money and some examples of gifted income and put them into the appropriate column on the board.

Earned	Gifted
Allowance	Christmas
Walk Dog	Birthday
Feed cat	Tooth Fairy

 **Module 2: EARN YOUR KEEP**

Earning A Buck

Have you ever been given or earned money? How did you get it? Who gave it to you? Why did they give it to you? These are the questions we will work to answer now. There are two main ways we get money: we can earn money or be given money.

1. Draw a circle around the pictures that show someone working to earn money.
Draw a square around the pictures that show someone being given money as a gift.



2. In the space below draw a picture of a way you can earn money.

Ask students to open the **Earning a Buck** activity on Page 5 of the Student Guide.

Walk through the instructions of the first part of the activity (number one) and let the students begin working. Then, after a few minutes of working time, walk through the instructions of the second part of the activity (number two) and let the students begin working.

Ask students a few questions to review the lesson. Explain the importance of knowing the difference of earned and gifted income as well as how important it is to work hard for the money we earn.

Module 2: Activity B Jobs In Our Community

Time: 20 Minutes

Objective: Students will understand that jobs produce income.

Lesson Description:

Explain to students people have jobs to provide money for themselves and their families.

Ask students *“What do you want to be when you grow up?”*

Ask students *“Why do you want to do this job?”*

Explain that in addition to enjoying a job it also provides an income which is important to buy things like a place to live, food to eat, and other essentials to living. Brainstorm with the class different jobs in their community.

Ask students to open the Jobs In Our Community activity sheet on Page 6 of the Student Guide. Walk students through the instructions of the activity and then allow them to work individually or in a group to complete the activity.

 **Module 2: EARN YOUR KEEP**

Jobs In Our Community

People do many different jobs to earn money for themselves and their families. These jobs are also very important for the community.

- 1. Can you write the correct name of these very important jobs under each picture and two things (tasks) they do in this job?

Fireman



Job: _____
Task: _____
Task: _____

Doctor



Job: _____
Task: _____
Task: _____

Builder



Job: _____
Task: _____
Task: _____

Teacher



Job: _____
Task: _____
Task: _____

After students have had an opportunity to complete the activity, ask if they have any follow up questions about the activity or the lesson.

Review how jobs produce income which helps people and their families.

Module 3

Smart Spending

In this section, students learn what is arguably one of life's most important lessons: how to distinguish between needs and wants! Distinguishing between the two helps students learn how to spend and save accordingly. Later in the lesson they will put this knowledge to use as they create budgets for both daily shopping and long-term goals.

This module is broken up into two, 20-minute activities:

Activity A- Do You Really Need It?

Objectives:

- Students will be able to identify the difference between needs and wants as well as prioritize them appropriately
- Students will engage in an activity that reinforces the concepts taught in this lesson

Activity B- Let's Go Shopping

Objectives:

- Students will know what a budget is and how important it is in their lives
- Students will engage in an activity that reinforces the concepts taught in this lesson



Module 3: Smart Spending **Overview & Timeline**

Activity (Time)	Objective	Summary of Activity
Activity A- Do You Really Need It?		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Classroom Discussion (7 Minutes)	Students will be able to identify the difference between needs and wants as well as prioritize them appropriately.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in this lesson.	Students work through the Do You Really Need It? activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.
Activity B- Let's Go Shopping		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Discussion (7 Minutes)	Students will know what a budget is and how important it is in our lives.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in the is lesson.	Students work through the Let's Go Shopping activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.



Module 3: Activity A Do You Really Need It?

Time: 20 Minutes

Objective: Students will be able to identify the difference between needs and wants as well as prioritize them appropriately.

Lesson Description:

Explain to students how important it is for each of us to know the difference between needs and wants so we can prioritize our spending and savings.

Post a paper with the word “NEED” on one side of the room and one with “WANT” on the other side of the room.

NEED

WANT



Module 3: SMART SPENDING

Do You Really Need It?

We often say we need things that we actually want. Can you help us put the following items in the right categories?

1. Draw a line from the item on the left to the **NEED** if it is something we really need or to the **WANT** if it is something we may want.



NEED

WANT

Ask all of the students to stand up in the middle of the room. Say the name of an item and ask the students to go stand next to the sign that best describes this item in their lives. Give items such as video games, clothes, pizza, water, etc.

Explain to students that both needs and wants are important, but we must cover our needs before our wants.

Ask students to open to the **Do You Really Need It?** activity on Page 7 of the Student Guide.

Have the students work on the activity individually or in a group. Walk through the instructions with the students.

After students have had time to complete the activity ask if they have any questions about the activity or the lesson.



Module 3: Activity B Let's Go Shopping

Time: 20 Minutes

Objective: Students will know what a budget is and how important it is in our lives.

Lesson Description:

Explain to students how important it is for each of us to know how to budget for our money. A **budget** is a plan for your money.

Ask students “Do you know what you are doing this afternoon?” then “Do you know what you are going to do this weekend?”

Explain to students that we plan for many things in our lives, but planning for our money might be the most important thing to plan for. Explain that a budget is a plan for our money.

Ask students to open to the **Let's Go Shopping** activity on Page 8 of the Student Guide.

Have the students work on the activity individually or in a group. Walk through the instructions with the students.

Module 3: SMART SPENDING

Let's Go Shopping

You forgot your lunch for school, but that is okay. Your school has a mini store and you have \$3.00 to spend. Be careful to stay within your budget.

1. Your lunch must include each of the following items:

- a. Sandwich
- b. Fruit
- c. Vegetable
- d. Milk

2. Use the chart below to budget your spending.

\$1.00

\$2.00

\$0.50

\$1.50

\$0.50

\$1.50

\$1.00

Item	Price
Total	\$

After students have had time to complete the activity ask if they have any questions about the activity or the lesson.

Module 4

Save It

It is hard to save money without a safe place to store it! In this lesson, students learn how a bank keeps money safe. Why save? Students discuss their goals and make a financial plan on how to achieve them through the responsible saving of their money.

This module is broken up into two, 20-minute activities:

Activity A- Safe To Save

Objectives:

- Students will understand the importance of saving money for the future and know safe places to save it
- Students will engage in an activity that reinforces the concepts taught in this lesson

Activity B- Reaching Your Goal

Objectives:

- Students will know what a goal is and how to set goals throughout their lives
- Students will engage in an activity that reinforces the concepts taught in this lesson



Module 4: Save It **Overview & Timeline**

Activity (Time)	Objective	Summary of Activity
Activity A- Safe To Save		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Classroom Discussion (7 Minutes)	Students will understand the importance of saving money for the future and know safe places to save it.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in this lesson.	Students work through the Safe To Save activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.
Activity B- Reaching Your Goal		
Introduction (3 Minutes)	To introduce the lesson.	Presenter explains the lesson.
Discussion (7 Minutes)	Students will know what a goal is and how to set goals throughout their lives.	Presenter poses questions to drive a discussion with students.
Classroom Activity (8 Minutes)	Students will engage in an activity that reinforces the concepts taught in the is lesson.	Students work through the Reaching Your Goal activity.
Conclusion (2 Minutes)	Wrap up the activity and lesson.	Ask students questions to review the lesson and answer any remaining questions they may have.



Module 4: Activity A **Safe To Save**

Time: 20 Minutes

Objective: Students will understand the importance of saving our money for the future and know safe places to save it.

Lesson Description:

Explain to students how important it is for us to save our money for the future. Explain how important it is for us to save money a safe place where it will not get lost, damaged or stolen.

Ask students “Are you saving money?” then, “What are you saving it for?”.

Ask students “Where are some smart places to save your money?” then “Where are some bad places to save your money?”.

Provides students with some examples of safe places to save their money such as piggy banks or bank accounts.

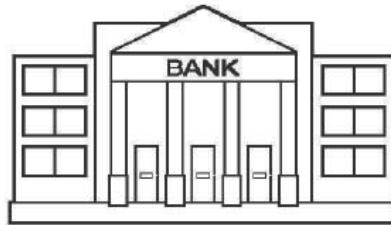
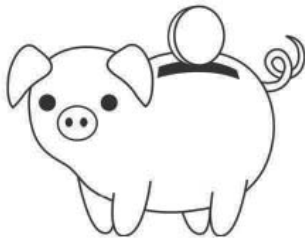
Ask students to open to the **Safe to Save** activity on Page 9 of the Student Guide.



Safe to Save

We know how important it is to save our money, but do you know safe places to save your money?

1. There are three pictures below. Color in the two pictures of safe places to save your money. Put an X through the picture that is not a good place to save your money.



Have the students work on the activity individually or in a group. Walk through the instructions with the students.

After students have had time to complete the activity, ask if they have any questions about the activity or the lesson.

Review the importance of saving money for the future and saving it in a safe place.

Module 4: Activity B Reaching Your Goal

Time: 20 Minutes

Objective: Students will know what a goal is and how to set goals throughout their lives.

Lesson Description:

Explain to students how important it is for each of us to have goals now and for the future so we can take the correct steps to reach these goals.

Ask students “*Is there something you really want, but do not have the money to buy?*” then ask “*Do you have a plan to get it?*”.

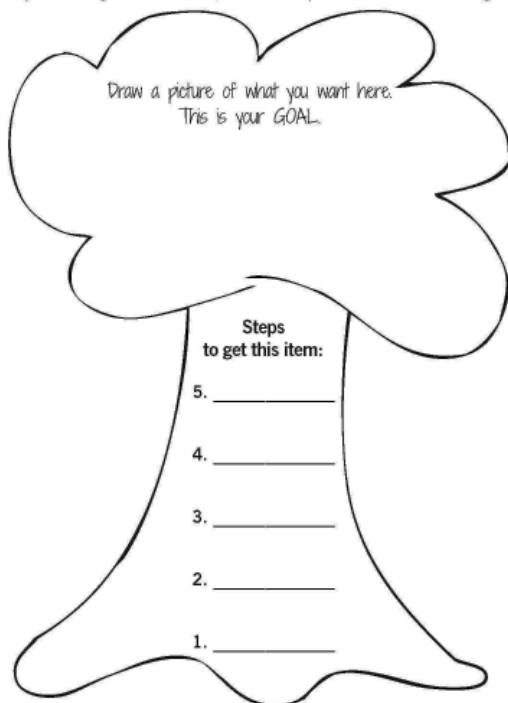
Explain to students how important goals are in our lives and for our money. Give the students an example of a simple and a few steps to reach that goal.

Module 4: SAVE IT

Reaching Your Goal

Is there something that you really want, but do not have enough money to buy? Let's make a plan of how to get this item. This plan will help you reach your goal of getting this item.

1. Draw a picture of the thing you want in the top of the tree.
2. List the steps starting at Number 1, list the steps that are needed to get this item.



Draw a picture of what you want here.
This is your GOAL.

Steps to get this item:

5. _____
4. _____
3. _____
2. _____
1. _____

Goal: Save for a bicycle

Steps to reach goal:

1. Find out how much the bicycle you want costs
2. Brainstorm ideas on how you can earn money to buy the bicycle
3. Start selling lemonade in the neighborhood
4. Save money in the bank until you have enough money

Ask students to open to the **Reaching Your Goal** activity on Page 10 of the Student Guide. Walk through the instructions with the students.

After students have had time to complete the activity, ask if they have any questions about the activity or the lesson.

Review the importance of setting goals for our lives and what the steps are to reach them.

Take Home Activities

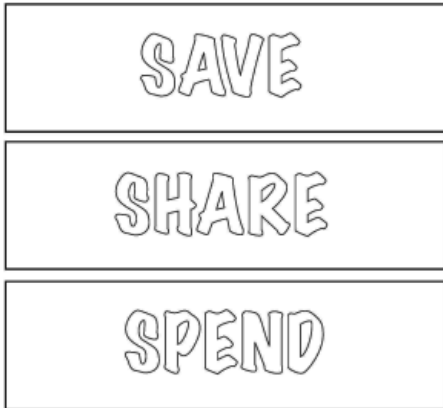
The Student Guide includes four activities that you can assign to students to take home and work through with their parents or guardians.

Save, Share and Spend and **A Look Inside** are geared towards younger students.

Save, Share, Spend

Do you have a Piggy Bank? Do you have one that will help you separate your money so you can **SAVE** your money, **SHARE** your money and **SPEND** your money? Let's make them now.

1. Color and decorate the three labels below.
2. Cut them out.
3. Glue them onto empty tin cans, glass jars, plastic cups or other items your parent or guardian helps you find.



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A Look Inside

Have you ever been to a bank? What did you see? What happens there?

1. Color the **Bank Teller** green and list what this person does in a bank.
2. Color the **ATM** red and list what this machine does in a bank.
3. Color the **Vault** blue and list what is locked inside.



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When I Was Young and **Look What I Found** are geared towards older students.

When I Was Young

You have learned about money and how to use it. Now it is time to share this with your family. Find out from your family how they learned about money. Take this activity home and work with your parent or guardian to answer the following questions.

1. In the space below draw a picture showing one of your parent's or guardian's first job.

2. Ask your parent or guardian what the following items cost when they were your age. Then have them help you list the cost of these items today.

Item	Parent/Guardian	Today
Ice Cream Cone		
Movie Ticket		
Gallon of Milk		
Candy Bar		
Gallon of Gas		

3. Did the price of items go up or down since your parent /guardian was your age?

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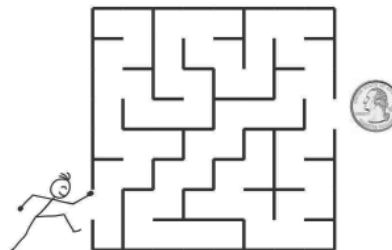
Look What I Found

Finding a nickel on the sidewalk can be fun.

1. Find all of the money in the word search below.

Penny Quarter Coin	Nickel Dollar	Dime Bill
M	P	C
E	E	O
V	N	I
Z	N	N
H	Y	M
L	K	A
N	U	C
Q	J	L

2. Make your way through the maze below to find your lost quarter.



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Key Concepts

Money is what we use to obtain the things we need. Money is our currency of exchange and comes in the form of coins and bills.

A **Need** is something that we must have in order to survive. Water, food, shelter and clothing are examples of needs.

A **Want** is something that we desire, but do not need in order to live. A new bicycle is an example of a want.

A **Goal** is something specific that you work towards. For example, you might have a goal to get A grades in all of your classes.

Income is all of the money that you are given or earned. **Gifted Income** is money given to you as a gift, whereas **Earned Income** is money that you have earned by completing tasks.

A **Budget** is a plan for your money.

Bank and **Credit Unions** are financial institutions that provides accounts and services to help people manage their money. Banks are for-profit businesses. Credit Unions are not-for-profit businesses.

Get Rewarded For Your Money Smarts

GET REWARDED FOR YOUR MONEY SMARTS



Thank you for participating in the Financial Footings program. Remember that it is important for you to know how to manage your money so you can reach your dreams and goals.

Tell us what you have learned from our lessons and we will send you a certificate of completion and a prize for your efforts!

What are three things you learned about money from these lessons?

Now, how are you going to use one of the things you learned?

Draw a picture of something you are going to save your money for:

