



PATHWAY **2** CAREERS

P2C Financial Literacy Playlist

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ID	Lesson Title	Financial Topics	Level	Subjects
BUYING GOODS AND SERVICES				
FLP-1.1	Dress for Success	Opportunity Costs; Planning; Collecting Information; Choice	Beginner (Level 1)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students explore a career of interest and determine what is appropriate to wear on the job. Students create an infographic that showcases professional dress for their selected career along with a cost comparison chart. The intent of this lesson is to better understand value and opportunity costs in prospective purchases geared towards developing career readiness.</p>				
FLP-1.2	Economic Wants & Needs	Choice; Planning; Collecting Information	Beginner (Level 2)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will begin to recognize the relationship between their career interests and their lifestyle preferences. They will determine if the salary of their preferred career meets their needs and wants, or if they need to adjust these long-term goals. The intent of this lesson is to guide students towards the understanding that their career choices impact their lifestyles.</p>				
FLP-1.3	Spending-Related Choices	Choice; Planning; Collecting Information	Beginner (Level 3)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will investigate pricing options by comparing prices, quantities, and qualities of various items. They will determine the best value of an item based on a given scenario and do their own research and cost comparison on an item of their choosing. The purpose of this lesson is to help students recognize that savings and spending are related. By finding the best value for an item, they can save more for the future.</p>				
FLP-1.4	Understanding Advertising	Choice; Opportunity Costs; Planning	Intermediate (Level 4)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will analyze the use of advertisements to sell products and services. The intent of this lesson is to help students recognize that it is important to do your own research on products or services because advertisements can be misleading or manipulative. By the end of the lesson, students will be able to recognize different advertising techniques and how they are used to sell to a target audience.</p>				
FLP-1.5	Entrepreneur Business Planning	Scarcity; Opportunity Costs	Intermediate (Level 5)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will explore entrepreneurship by creating a business plan based on their career interests. By the end of the lesson, students will understand what an entrepreneur is, determine the financial costs and commitment associated with entrepreneurship, and decide if they are interested in becoming an entrepreneur.</p>				
FLP-1.6	Consumer Protections	Choice	Advanced (Level 6)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will learn to be more informed consumers. They will explore their rights as consumers and determine which websites to use to receive support when these rights are violated. The goal of this lesson is to help students recognize the types of questions they should be asking when buying and evaluating products.</p>				
FLP-1.7	Financing a Car	Choice; Opportunity Costs	Advanced (Level 7)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will explore the options available for purchasing or leasing a car. They will utilize the PACED decision-making model to determine what path they would personally take. The goal of this lesson is to help students recognize and consider the financial burden that goes along with car ownership.</p>				



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DECISION MAKING				
FLP-2.1	Purchasing a Mobile Device	Trade-offs; Opportunity Costs	Beginner (Level 1)	English Language Arts (ELA); Technology
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to decide on a mobile device to purchase. Through this model, students will research and conduct a cost-benefit analysis to determine which mobile device is most appealing to them.			
FLP-2.2	Building a Budget	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Beginner (Level 2)	Math; Technology
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to plan their clothing budget for the school year. Map out the steps using the template provided.			
FLP-2.3	Purchasing a Personal Computer	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Beginner (Level 3)	English Language Arts (ELA); Technology
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to decide on a personal computer to purchase to use in a career of their choice. Through this model, students will research and conduct a cost-benefit analysis to determine which personal computer is most appealing to them.			
FLP-2.4	Choosing a Career	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Intermediate (Level 4)	English Language Arts (ELA)
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to choose a career of choice. Through this model, students use assessments to evaluate which careers most align with their values, interests, skills, knowledge, and/or abilities.			
FLP-2.5	Choosing a College	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Intermediate (Level 5)	English Language Arts (ELA); Technology
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to choose a career of choice. Through this model, students review alternative colleges, select evaluation criteria, and use the aforementioned criteria to decide which institution best fits their wants and needs.			
FLP-2.6	Buying or Leasing a Car	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Advanced (Level 6)	English Language Arts (ELA); Technology
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to choose a career of choice. Through this model, students investigate the different method to obtain a car. They create evaluation criteria and evaluate the alternatives using that criteria to make a decision.			
FLP-2.7	Buying a Home	Trade-offs; Opportunity Costs; Planning & Tracking; Goals	Advanced (Level 7)	English Language Arts (ELA); Math
	In this lesson, students will use and apply the PACED Model (Problem, Alternatives, Criteria, Evaluate, Decision) to choose a house of choice. Through this model, students create a problem statement they might face when buying their first home, research the alternatives, develop evaluation criteria then assess their alternatives using the criteria to make an informed decision.			



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EARNING INCOME				
FLP-3.1	Understanding Taxes	Human Capital; Costs/Benefits	Beginner (Level 1)	English Language Arts (ELA); Math
<p>In this lesson, students will explore taxes. They will recognize that their net income is not the same as their gross income and learn how to calculate and identify the difference. The goal of this lesson is to help students recognize the purpose of taxes and consider how taxes affect their income.</p>				
FLP-3.2	Earning Options	Costs/Benefits	Beginner (Level 2)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will learn about the different types of compensation: salary, tips, commission, and wages. The goal of this lesson is to help students consider the types of compensation their career could offer them and reflect on if it is the right compensation for their lifestyle.</p>				
FLP-3.3	Licensed Occupations	Human Capital; Costs/Benefits	Beginner (Level 3)	English Language Arts (ELA); Technology
<p>In this lesson, students will determine the training, licenses, and certifications needed for various careers. The intent of this lesson is to either introduce students to opportunities other than traditional four-year universities, or to help students recognize the other requirements necessary for their career field.</p>				
FLP-3.4	Careers in Government	Benefits	Intermediate (Level 4)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will become familiar with the various careers within government agencies and the benefits that occur when working for government agencies. The goal of this lesson is to expose students to the vast array of government careers and the benefits that come with this type of work.</p>				
FLP-3.5	Positive Rate of Return	Human Capital; Productivity	Intermediate (Level 5)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will explore how income can shift with more education or specialized training. The goal is to see how their lifetime earning potential can shift by investing in themselves and their own skills & knowledge.</p>				
FLP-3.6	Taxing Inquiry	Taxes; Costs/Benefits	Advanced (Level 6)	Math; Technology
<p>In this lesson students will explore how income shifts as one receives more education or specialized training. The goal is to see how their lifetime earning potential can shift with investment into themselves, and their skills & knowledge.</p>				
FLP-3.7	Budgeting for Your Future	Budgeting	Advanced (Level 7)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will analyze income from the perspective of savings and spending. The goal is to visualize if the careers they are interested in will be able to support their desired lifestyle.</p>				



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FINANCIAL INVESTING				
FLP-4.1	Putting Your Money to Work for You	Return on Investment	Beginner (Level 1)	English Language Arts (ELA); Math
<p>In this lesson, students will learn about investments. They will gain a basic understanding of the pros and cons while comparing them to savings. The goal of this lesson is to help students recognize that investments are a viable way to accrue income, but they are not without risk.</p>				
FLP-4.2	Exploring Assets	Assets	Beginner (Level 2)	Math; Technology
<p>In this lesson, students will consider how assets can be used to gain future income. The goal of this lesson is to help students prepare for future savings by utilizing assets. They will consider how much of their income to put towards savings and assets and determine which assets they would like to acquire.</p>				
FLP-4.3	Interest-ing Income	Return on Investment; Interest	Beginner (Level 3)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will analyze the difference between a savings account and a savings bond. They will perform calculations to determine how much interest income you can receive from a savings account that earns one percent interest a year versus a bond that earns 5 percent a year. What are the pros and cons of either form of saving and investing?</p>				
FLP-4.4	Taking Stock in the Future	Stock; Dividend; Risk & Return	Intermediate (Level 4)	English Language Arts (ELA); Technology
<p>In this lesson, students will explore the topic of stocks by choosing some stocks they would like to invest in. The goal of this lesson is to help students understand the basics of stock ownership and how it can gain them additional income when done wisely.</p>				
FLP-4.5	Regulating Bodies	Risk & Return; Consumer Protection	Intermediate (Level 5)	English Language Arts (ELA)
<p>In this lesson, students will explore how financial markets are regulated by government agencies such as the Federal Reserve and the Securities and Exchange Commission. Students will conduct research on how the two regulating bodies protect investors from such issues as insider trading, in addition to, comparing agency responsibilities in a Graphic Organizer.</p>				
FLP-4.6	The Impact of Financial News	Risk & Return	Advanced (Level 6)	English Language Arts (ELA); Technology
<p>In this lesson, students will begin to investigate the stock market and what causes individual stocks and/or the whole market to crash. Students will examine one of the top 5 biggest stock market crashes in history and learn what the event is and what caused the market to crash. Students will use this information to think about how this affects their chances of investing in the stock market.</p>				
FLP-4.7	Careers in Finance	Risk & Return; Planning and Tracking; Goals	Advanced (Level 7)	English Language Arts (ELA); Technology
<p>In this lesson, students will explore the different jobs/ occupations found in the Finance industry and determine which skills best line up with which careers.</p>				



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PROTECTING AND INSURING				
FLP-5.1	Interview with an Entrepreneur	Risk; Costs/Benefits	Beginner (Level 1)	English Language Arts (ELA); Technology
In this lesson, students will interview an entrepreneur from their community. The goal of the lesson is for students to understand the benefits and challenges of being their own boss and expand their view of career options.				
FLP-5.2	Protecting Yourself from Identity Theft	Risk; Safety	Beginner (Level 2)	English Language Arts (ELA); Science; Technology
In this lesson, students will explore some common types of identity theft and use these to make a visual summary with their group. The goal of the lesson is to demonstrate to students what identity theft is and the steps they can take to protect themselves.				
FLP-5.3	What are the Benefits of Benefits?	Costs/Benefits; Insurance	Beginner (Level 3)	English Language Arts (ELA); Math; Technology
In this lesson, students will begin thinking about all of the benefits and incentives that employers offer in addition to a salary. Most jobs offer some kind of benefits to employees. These benefits are usually paid in the form of insurance (healthcare, life, disability, etc.), vacation time, and sick leave. Students will learn about the different benefits that could be offered to them when they begin their career. Students will compare and contrast two different benefits packages and determine which is a better deal and more enticing.				
FLP-5.4	The Science of Insurance	Costs/Benefits; Insurance; Risk	Intermediate (Level 4)	Science
In this lesson, students will do a STEM activity involving forces and motion that affect cell phones to help students recognize the importance and use of insurance and protection plans. The goal of this lesson is to ensure that students have an understanding of the pros and cons of insurance plans.				
FLP-5.5	Insure your Health	Costs/Benefits; Insurance; Risk	Intermediate (Level 5)	English Language Arts (ELA); Technology
In this lesson, students will compare the cost of health insurance to the potential financial consequences of not having health insurance. The goal of this lesson is to help students recognize how researching and understanding health insurance can help them financially prepare for the future.				
FLP-5.6	Auto-Insuring	Risk; Insurance	Advanced (Level 6)	English Language Arts (ELA); Technology
In this lesson, students will identify different car insurance types and their various purposes. The goal of this lesson is to help students recognize the importance of car insurance and their legal responsibilities when owning and operating a vehicle.				
FLP-5.7	Covering your Bases with Insurance	Costs/Benefits; Insurance; Risk	Advanced (Level 7)	English Language Arts (ELA); Technology
In this lesson, students will explain the primary types of losses covered by homeowner's and renter's insurance policies. The goal of this lesson is to help students recognize the importance of researching and choosing insurance plans effectively.				



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SAVING				
FLP-6.1	Message to Your Future Self	Value of Money	Beginner (Level 1)	English Language Arts (ELA); Math
<p>In this lesson, students will explore the concept of interest and determine how it relates to savings. The goal of this lesson is to help students determine that one way to save money is to research different savings accounts and their interest rates.</p>				
FLP-6.2	The Dilemma- Spending vs Saving	Value of Money	Beginner (Level 2)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will explore the ideas of spending and saving in order to determine how it impacts their needs and their wants. Students will use these ideas to help them create a monthly budget. By the end of the lesson, students will have made a plan for what they need to spend and save in the course of a month, with the goal of making their dreams a reality.</p>				
FLP-6.3	Compound Interest	Earned Interest	Beginner (Level 3)	English Language Arts (ELA)
<p>In this lesson, students will explore the difference between compound and simple interest in terms of using savings accounts. The goal of this lesson is to help students recognize how researching and understanding the idea of interest can help them reach their career-related goals more quickly.</p>				
FLP-6.4	Saving What You Earn	Value of Money; Interest	Intermediate (Level 4)	English Language Arts (ELA); Technology
<p>In this lesson, students will learn about the different types of savings accounts. The goal of this lesson is to help students recognize how savings accounts can help them reach their career goals.</p>				
FLP-6.5	Inflation and Savings	Value of Money; Inflation	Intermediate (Level 5)	English Language Arts (ELA); Math
<p>In this lesson, students will explore the concept of inflation. They will learn what it is and how it affects their savings goals. The goal of this lesson is to help students recognize how to prepare for inflation that will occur in the future.</p>				
FLP-6.6	A Different Kind of CD	Earned Interest	Advanced (Level 6)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will explore different ways in which they can save money. They will learn what a Certificate of Deposit (CD) is and see how it compares to a traditional savings account. Students will look at different aspects of CDs with varying terms, interest rates, and minimum balances needed. They will examine the options of short-term vs. long-term certificates of deposit (CDs) as part of a savings plan and determine which CDs provide the largest reward at the end.</p>				
FLP-6.7	Incentives to Save	Incentives; Benefits	Advanced (Level 7)	English Language Arts (ELA); Math; Technology
<p>In this lesson, students will begin thinking about other benefits and incentives that employers offer in addition to a salary. Specific benefits include examples such as retirement accounts that help you save even more money than just what your salary offers. Students will explore different retirement options and determine what will help them make the most of their savings.</p>				



ID	Lesson Title	Financial Topics	Level	Subjects
USING CREDIT				
FLP-7.1	Understanding Interest	Borrowing; Interest	Beginner (Level 1)	English Language Arts (ELA); Math; Science
In this lesson, students will investigate interest by calculating interest in different scenarios. By the end of this lesson, students will be able to identify when high and low interest rates are helpful.				
FLP-7.2	STEM on Credit	Borrowing; Interest; Aid	Beginner (Level 2)	Math; Science
In this lesson, students will explore credit by participating in a STEM activity and calculating the accrued interest when making minimum payments on a credit statement. The goal of this lesson is to help students recognize the importance of responsible credit usage.				
FLP-7.3	Forms of Payment	Loan; Financing; Interest	Beginner (Level 3)	Social Studies
In this lesson, students will learn about different forms of payment such as credit, debit, and cash. The goal of this lesson is to help students recognize how using credit is both beneficial, yet potentially harmful.				
FLP-7.4	Credit Card Pitfalls	Financing; Interest	Intermediate (Level 4)	English Language Arts (ELA); Math; Science; Technology
In this lesson, students will explore some of the challenges of opening a credit card. The goal is for students to see how credit cards are helpful tools but can also create a lot of debt if not managed properly.				
FLP-7.5	Borrowing Money for College	Borrowing; Interest	Intermediate (Level 5)	English Language Arts (ELA); Math; Technology
In this lesson, students will explore the financial impact of continuing their education after high school. The goal of the lesson is to see that college is expensive and there are many options to support paying for college, if it makes sense for them to continue their education at this time.				
FLP-7.6	Responsible Borrowing	Loan; Financing	Advanced (Level 6)	English Language Arts (ELA); Math; Technology
Paying cash for expensive purchases, like a car, requires advanced planning and saving. In this lesson, students will investigate the costs and benefits of financing a car. They will explore different car loans and determine what aspects are most important to them.				
FLP-7.7	Establishing Good Credit	Credit Score; Credit History	Advanced (Level 7)	English Language Arts (ELA); Technology
In this lesson, students will dive into credit scores - what they are and why they are important. The goal of this lesson is for students to see the impact that credit scores can have on their ability to borrow money and how they can begin building a strong credit score for the future.				