

GreenLIGHT

Fostering Financial Confidence in
Elementary School — Jennifer Seitz

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Financial confidence

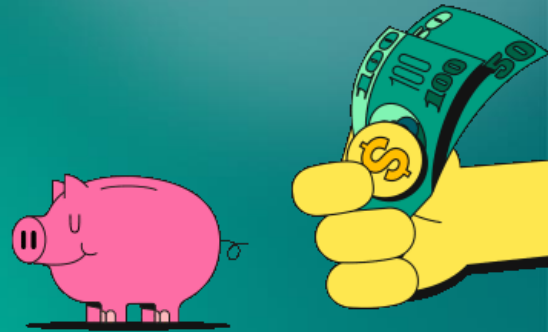
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Questions?

Introduction



**Greenlight was founded to
shine a light on the world
of money for families.**

We help parents raise financially
smart kids and empower families
to navigate life together.



Greenlight built the best ways for families to learn about money.

Today, we empower 6M+ parents and kids to learn to earn, save, spend wisely, invest, and build credit together.

“

Of the numerous bank accounts, debit cards and financial apps, **Greenlight is the Wall Street Journal's top pick for kids and teens** thanks to its robust safety and educational features that grow with your child and family.

—The Wall Street Journal

6M+

kids and parents use
Greenlight

\$500M+

collectively saved

\$40M+

Invested toward financial
futures

Now, Greenlight brings its mission to the classroom for teachers

We're empowering educators to teach students personal finance skills that last a lifetime.



What they're saying about our educational resources

From educators...

“

I love using Greenlight for Classrooms in my high school personal finance class. **The lessons are turnkey and easy to implement in the classroom.** My students find the videos and activities engaging

—Stephanie P., Teacher,
New Jersey

“

Greenlight's financial literacy content is engaging and easy to understand for students....**This product gets an A+!**

—Misha T., Teacher, Georgia

“

I love Greenlight's financial literacy product because **it's created with students and teachers in mind.**

—Chi T., Instructional Specialist,
Georgia

How important do you think personal finance education is for students' futures?

Extremely important

Very important

Somewhat important

Hardly important

Not at all important

97%

Say it's important
(Extremely 75%, Very 22%)

Insights collected by Greenlight through a Researchscape survey fielded between August 22-26, 2023, among 525 K-12 teachers in the U.S. Results were weighted to the population of educational instructors by BLS geographic estimates.

How prepared do you think students are to independently manage their own finances after graduation?

Extremely confident

Very confident

Somewhat confident

Hardly confident

Not at all confident

58%

Are not confident
(48% hardly, 10% not at all)

Insights collected by Greenlight through a Researchscape survey fielded between August 22-26, 2023, among 525 K-12 teachers in the U.S. Results were weighted to the population of educational instructors by BLS geographic estimates.

Key results

#1

- Personal finance ranked by teachers as the #1 most under-resourced subject in schools

89%

- of teachers wish schools had more effective financial education resources.

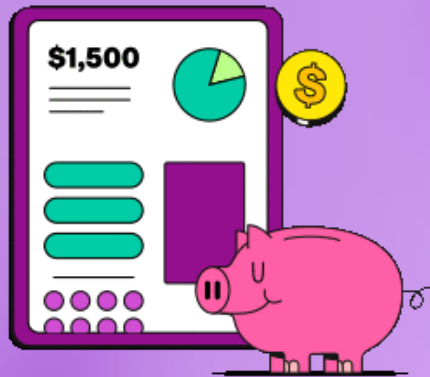
85%

- of teachers who say interactive lesson plans are more effective for learning

56%

- of teachers who say existing personal finance resources are too difficult to integrate into the classroom

Financial confidence



Why instill financial confidence early?

Positive financial skills

- Research shows that money habits and financial behaviors form early – as young as ages 7 to 9. Elementary school lessons about personal finance can help students develop **positive skills** such as future planning, delayed gratification, and self-responsibility.

Better decision making

- A solid foundation of personal finance knowledge – including earning, spending, saving, and investing – helps build confidence in financial capabilities throughout the school years. More **knowledge and confidence** may lead to better money management and the achievement of financial goals throughout life.

Preparedness

- A personal finance education that fosters confidence will prepare students for **financial well-being** in the future – enabling them to manage their monthly finances, absorb financial shock, stay on track to meet financial goals, and have financial freedom to make choices to enjoy their life. ([CFPB](#))

How to foster financial confidence

Simplify

- Remove the barrier of complexity by breaking down concepts into digestible and actionable information. Demystify with everyday examples in an age-appropriate way.

Engage

- Capture attention with dynamic visuals, entertaining characters, creative storytelling, and approachable animation to introduce and reinforce key concepts. Multimedia helps students more fully understand material, according to Mayer's Cognitive Theory of Multimedia Learning.

Deepen learning

- Put the knowledge into practice with interactive, hands-on lesson activities that make learning fun and effective – through cooperative groups and also independent self-explanation. Start small and build! It works for savings... It works for investing.... And it works for personal finance knowledge, too!

Lessons in action!




Greenlight

for Classrooms


A free web-based library built for teachers by teachers and financial education experts.

- Aligns with K-12 national standards
- Maps to individual state standards
- Animated videos, discussion topics, vocabulary, and activities
- High quality, fun, and relevant content

[Greenlight for Classrooms](#)



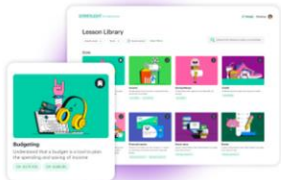
Sign in [Sign up](#)



Free financial education for every classroom.

Meet Greenlight for Classrooms — a free web-based personal finance curriculum and resource library mapped to your state's standards. Built by teachers, for teachers.

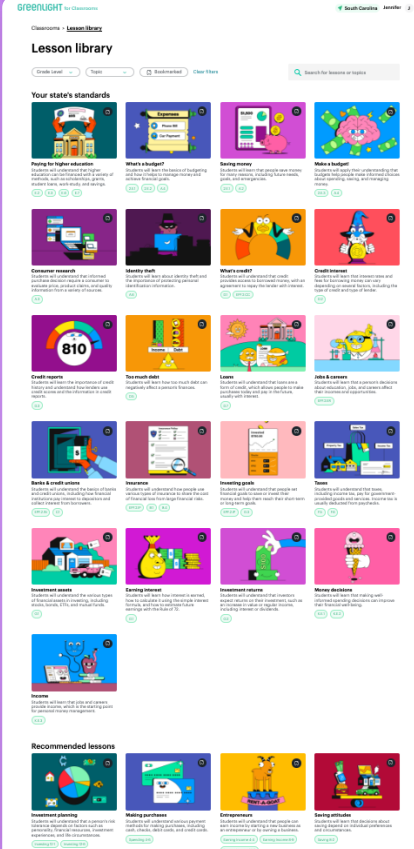
[Get free lessons](#)



Engage students with fun personal finance content.

Teach your way with 100+ topical videos, quizzes, activities, discussion topics, and lesson plans. Choose from lessons mapped to your state standards covering topics like earning, spending, saving, investing, and more.

[Sign up now!](#)



GREENLIGHT for Classrooms South Carolina

Classroom **Lesson library**

Lesson library

Create level State Bookmarked Clear filters

Search for lessons or topics

Your state's standards

- Paying for higher education**
Research and learn the best ways to pay for college. Discover the pros and cons of different options, and learn how to create a budget to help you decide.
- What's a budget?**
Discover what a budget is and how to create one. Learn how to track your spending and how to adjust your budget when needed.
- Saving money**
Discover how to save money and how to choose the right savings account for your needs. Learn how to set up automatic savings and how to track your progress.
- Make a budget**
Discover how to create a budget and how to use it to track your spending. Learn how to adjust your budget when needed and how to use it to reach your financial goals.
- Credit reports**
Discover what a credit report is and how to use it to check your credit score. Learn how to dispute errors on your credit report and how to improve your credit score.
- The credit score**
Discover what a credit score is and how it affects your ability to get a loan. Learn how to improve your credit score and how to use it to your advantage.
- Loans**
Discover what a loan is and how to use it to finance your needs. Learn how to choose the right loan for your needs and how to make sure you can afford to pay it back.
- Bills & interest**
Discover how to pay your bills and how to understand the interest on your credit cards. Learn how to avoid late fees and how to use your credit cards responsibly.
- Banks & credit unions**
Discover the difference between banks and credit unions and how to choose the right one for your needs. Learn how to open a bank account and how to use your bank's services.
- Insurance**
Discover why you need insurance and how to choose the right policy for your needs. Learn how to understand your policy and how to file a claim.
- Investing goals**
Discover how to set investment goals and how to choose the right investment options for your needs. Learn how to track your progress and how to adjust your goals when needed.
- Taxes**
Discover how taxes work and how to understand your tax returns. Learn how to deduct expenses and how to use tax breaks to reduce your tax liability.
- Investing and assets**
Discover how to invest your money and how to choose the right investment options for your needs. Learn how to track your progress and how to adjust your investments when needed.
- Earning interest**
Discover how to earn interest on your money and how to choose the right savings account for your needs. Learn how to set up automatic savings and how to track your progress.
- Home**
Discover how to buy a home and how to understand the costs involved. Learn how to get a mortgage and how to make sure you can afford to pay it back.

Recommended lessons

- Investment planning**
Discover how to plan for your future and how to choose the right investment options for your needs. Learn how to track your progress and how to adjust your investments when needed.
- Making purchases**
Discover how to make smart purchases and how to choose the right products for your needs. Learn how to compare prices and how to use coupons to save money.
- Entrepreneurship**
Discover how to start a business and how to choose the right business model for your needs. Learn how to create a business plan and how to raise money for your business.
- Saving activities**
Discover how to save money and how to choose the right savings account for your needs. Learn how to set up automatic savings and how to track your progress.

Greenlight

for Classrooms

Interactive resources that easily integrate into new or existing lessons

Interactive

- 2-3 activities per lesson plan, with classroom activities and teacher notes

Easy to integrate

- 2-3 videos per lesson plan, all one minute or less
- Estimated activity duration

The screenshot shows the Greenlight for Classrooms interface for a lesson titled "What's a budget?". The page is divided into several sections:

- Header:** "Greenlight for Classrooms" logo and user profile "George Jennifer".
- Breadcrumbs:** "Classrooms > Lesson library > What's a budget?"
- Video Player:** A large video player showing a cartoon character holding a stack of money.
- Objectives:** A list of three bullet points: "Plans the money coming in (income) and the money going out (expenses)", "Manages money with informed choices about spending and saving", and "Helps achieve financial goals".
- Actions:** "Download lesson plan", "Share", and "Bookmark" icons.
- Navigation:** "Overview", "Additional resources", and "Standards" tabs.
- Key questions:** A list of two questions: "What is a budget?" and "What are the benefits of budgeting?".
- Key terms:** A list of terms: "Income", "Financial goals", "Budget", "Fixed expenses", "Variable expenses", and "Savings".
- Video discussion questions:** A list of five questions related to budgeting and saving.
- Budgeting:** A section with a video player and a list of two questions: "Spending and saving are the main parts of a budget. What are some examples of expenses — things you spend money on?" and "What might happen if someone was spending more money than they receive in income?".
- Expenses:** A section with a video player and a list of three questions: "Some expenses are the same amount each month, and those are fixed expenses. What are some other examples of fixed expenses?", "Variable expenses change each month. Why aren't expenses like food or gas always exactly the same? What are some other examples of variable expenses?", and "Budgeting is a plan for spending and saving. If someone wants to save more, what could they do?".
- Sample schedule:** A table with columns for duration and activity: "10 min. Video introduction", "20 min. Activity: 'Reality Check'", "20 min. Activity: Budgeting vocabulary game", and "20 min. Activity: Benefits of budgeting".
- Downloads:** A list of two items: "Worksheet: Why budgets are important" and "Worksheet: Budget vocabulary".
- Share your feedback:** A section with a "Comments" input field and a "Send" button.

A vertical yellow card with a blue border and a yellow circle at the top containing the word "Remember". Below the circle, the text reads "The most important lesson about budgeting". At the bottom, there is a play button icon and a progress bar.

A vertical yellow card with a green note pinned to it. The note says "Note to: Future self Thank You!". There are several pink hearts scattered around the card.

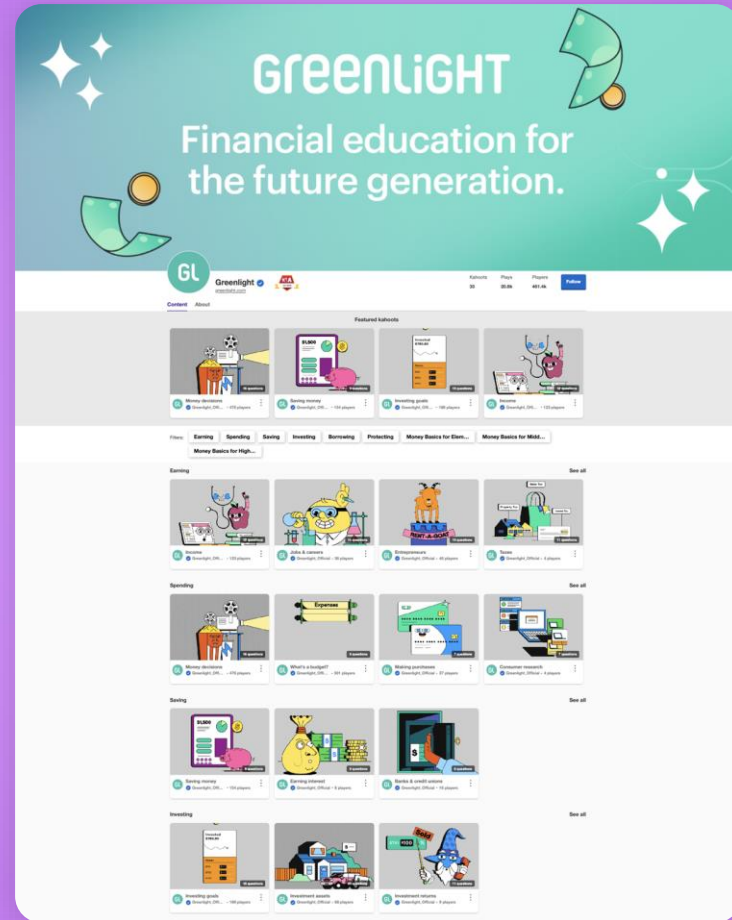
Greenlight

for Classrooms

Kahoot!

- Greenlight's page on Kahoot! features quizzes for the lesson plans
- Assign as individual challenges or play as a classroom

[Greenlight on Kahoot!](#)



GL4C lesson plans (and videos) by grade level

Earning

Elementary School: **Income** (Jobs, Payday) | **Entrepreneurs** (Early entrepreneurs, Entrepreneurs, Self-employment)

Middle School: **Jobs & Careers** (Career choices, Job skills, Higher education) | **Taxes** (Taxes, Gross & net income, Payroll deductions)

High School: **Paying for higher education** (Paying for higher education, Student loans, Education saving plans) | **Government help** (Government help. Social Security) | **Job compensation** (Job compensation, Intangible benefits)

Spending

Elementary School: **Money decisions** (Spending money, Wants vs. needs, Opportunity cost) | **Making purchases** (Debit vs. credit)

Middle School: **What's a budget?** (Budgeting, Expenses) | **Make a budget!** (Make a budget!, Budget tracking, Spending decisions) | **Charity donations** (Giving to charity, Researching charity) | **Consumer research** (Purchase evaluation, Consumer research)

High School: **Factors in spending** (Spending influences, Fixed vs. negotiable prices) | **Independent living** (Budget considerations, Housing decisions, Money tools)

Saving

Elementary School: **Saving money** (Saving money, S.M.A.R.T. saving plans) | **Banks & credit unions** (Where to save, FDIC) | **Future planning** (Spending in the future, Emergency funds) | **Saving attitudes** (Saving attitudes, Saving and personality)

Middle School: **Earning interest** (What's interest?, Interest rates, Rule of 72) | **Tax-advantaged savings** (401ks, IRAs, Roth IRAs) | **Saving challenges** (Saving challenges, Saving strategies, Shared finances)

Investing

Elementary School: **Investing goals** (Financial goals, Risk, Returns, Investing early)

Middle School: **Investment assets** (Investment assets, Company stocks Bonds, ETFs & mutual funds) | **Investment planning** (Diversification, Risk tolerance, Asset allocation) | **The stock market** (The stock market, Stock value, Market benchmarks)

High School: **Investment returns** (Nominal returns, Capital gains, Compounding) | **Investment decisions** (Behavioral bias, Financial professionals)

Borrowing

Elementary School: **What's credit?** (What's credit, Getting credit) | **Credit interest** (Paying interest, Types of lenders)

Middle School: **Credit reports** (What's a credit report?, Inside a credit report, Credit score) | **Credit cards** (Credit cards, Credit card bills)

High School: **Loans** (Cost of loans, Mortgage payments, Down payments) | **Too much debt** (Too much debt, Debt management help, Bankruptcy) | **Consumer protection** (Federal regulators, Fraud protection, Consumer credit protection)

Protecting

Elementary School: **What's risk?** (Reducing risk, Types of risks)

Middle School: **Insurance** (Insurance, How insurance works, Insurance policies, Insurance cost) | **Identify theft** (What is identity theft?, Protecting personal information)

High School: **Types of insurance** (Disability & life insurance, Mandatory insurance)

How to use Greenlight for Classrooms

1. Create a free account on Greenlight for Classrooms

There's no cost to register or view content. Simply sign up then verify your email address for access to the library.

1. Explore the library

The default view sorts by your state's standards on personal finance for all grade levels. The standard code is displayed on the library page, and the details are available on the Standards tab of the Lesson overview.

1. Scan all lessons or filter

You can filter by topic and grade level. Lessons that map to your state's standards are featured at top. More lessons aligned with national standards also are included.

1. Download and go!

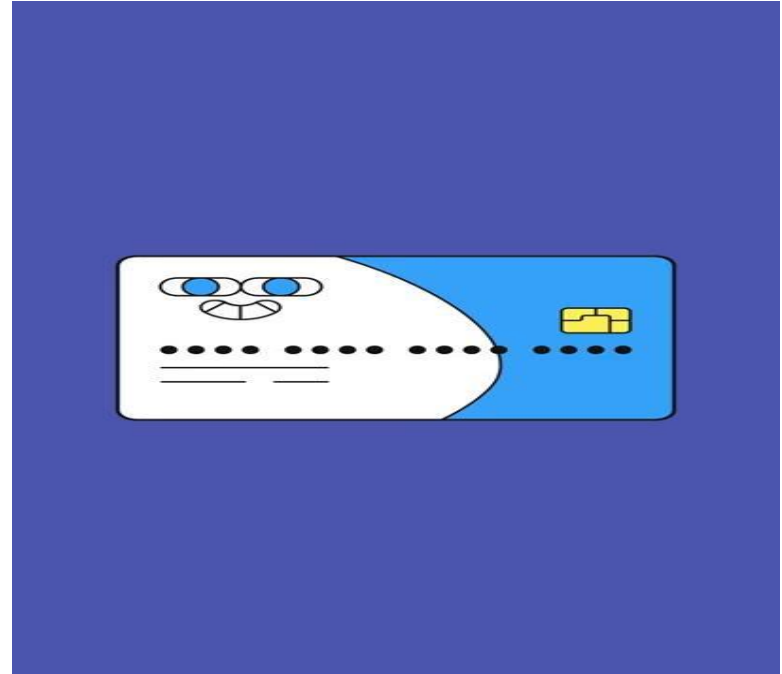
Click on the Lesson overview, and from there you can download the full lesson plan with details. Coming soon: Separate video links! Be sure to check back for updates and enhancements.

Activity: Store checkout mini-play

Students will act out mini-plays of fictional shopping scenarios with different payment methods. They will be able to identify the advantages and disadvantages of each scenario.

Payment methods:

- Cash
- Debit card
- Credit card
- Check

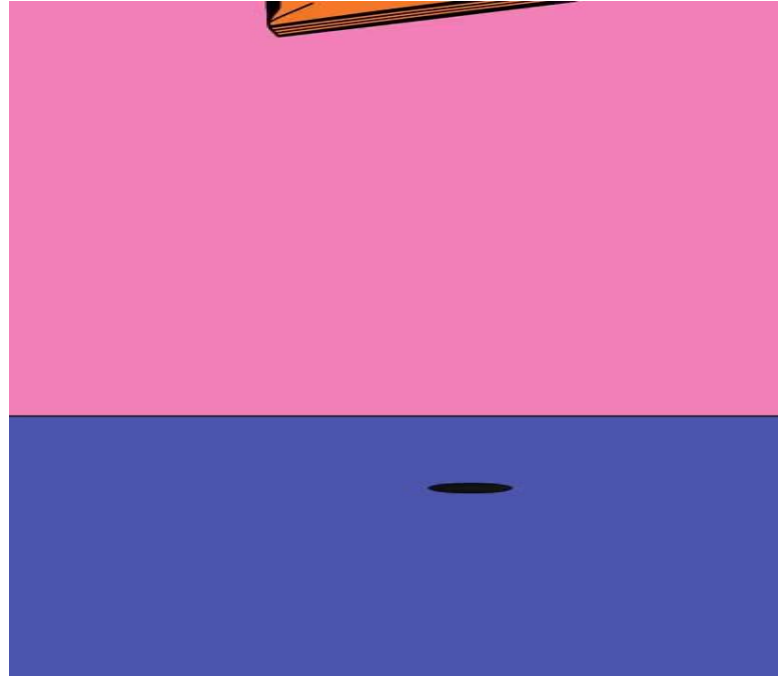


Activity: Risk and reward

Students will play a lineup game to learn about risk and return on different types of investments. They will be able to compare rates of return and order them by risk level.

Investment assets:

- Individual stocks
- Diversified stocks (ETFs or mutual funds)
- Corporate bonds
- Government bonds
- Certificates of deposit (CDs)





GreenLight
for Classrooms

Questions?



Thank you!

We'd love to hear your feedback.

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Greenlight

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