

Hi
there,
J\$
NEC!

Come on up front! We are nice.



@NextGenPF



@NextGenPF



@Next Gen Personal Finance



@Next Gen Personal Finance

- Join Teacher Group: *FINLIT FANATICS!*



NGPF Remixed



2023 Jump\$tart NEC



NGPF Remixed Objective



Remix **3 top NGPF resources** you can use immediately (and creatively) in your classroom!



NGPF Remixed Agenda

1

QoD

Question of
the Day
(a new way)

2

MOVE

but make it
smoove

3

PROJECTS

with
seasonal
objects

1. Question of the Day **(a new way)**



QUESTION OF THE DAY

Paying for College

Q: **What percent of students receive scholarships or grants for college?**

[View blog post](#)



QUESTION OF THE DAY

Paying for College

A: **63% of all undergraduates receive at least one grant or scholarship.**

FOLLOW-UP QUESTIONS

1. Would you choose a college just based on how many scholarships or how much grant aid you receive from them? Why or why not?
2. Aside from the percentage of students receiving scholarship or grant aid, what else would you want to know when researching colleges?
3. How are scholarships and grants different from loans?



QUESTION OF THE DAY

Paying for College

Q: What is the average amount of student debt for college graduates?

[View blog post](#)



QUESTION OF THE DAY

Paying for College

\$31,100

A:

Student Loan Debt (per Student) at Graduation by Year

Graduation Year	Debt at Graduation per Student	Debt at Graduation in June 2023 Dollars
2021	\$31,100*	\$36,275
2020	\$30,000	\$35,275
2019	\$30,464	\$36,926
2018	\$30,463	\$37,498
2017	\$30,052	\$37,758

Source: Education Data Initiative

FOLLOW-UP QUESTIONS

1. What factors would a person have to consider when deciding if it's worth it to graduate with tens of thousands of dollars in debt?
2. Explain the relationship between the middle column (debt at graduation per student) and the right column (debt at graduation in June 2023 dollars).
3. Are you concerned about student loan debt? Explain why or why not.
4. What can a person do to minimize their debt when they graduate?



QUESTION OF THE DAY

Paying for College



What percent of high school seniors have filed their FAFSA to access college aid?

[View blog post](#)



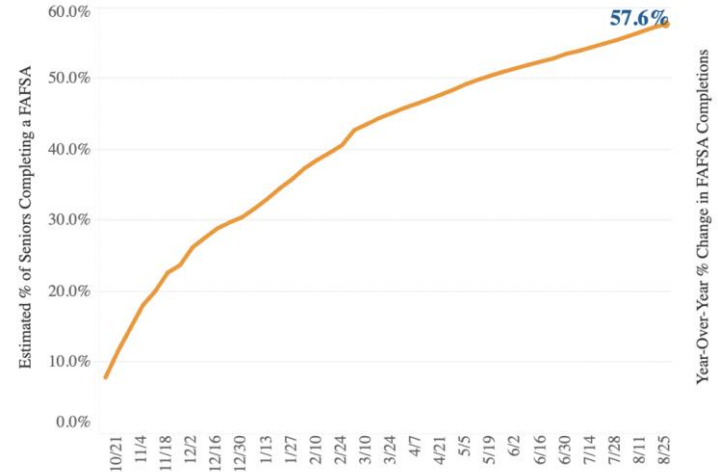
QUESTION OF THE DAY

Paying for College

A: 57.6%
(data from 10/1/22 - 9/5/23)

Source: FAFSA Tracker

Estimated Percent of Seniors Completing a FAFSA



FOLLOW-UP QUESTIONS

1. What's the benefit of completing the FAFSA?
2. Billions of dollars in federal financial aid are lost by not completing the FAFSA. What do you think are the challenges to completing this important form?
3. Have you filed your FAFSA yet? Why or why not? Do you plan to file for FAFSA this year?

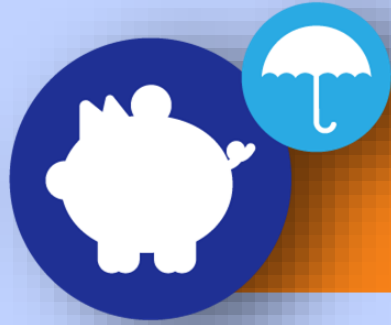
NGPF Question of the Day

The screenshot shows the ngpf.org website interface. At the top left is the ngpf.org logo with a globe icon. Below the logo are navigation buttons for Math, Arcade, Curriculum (highlighted with a red circle), Teacher PD & Community, and Join Our Mission. A search icon and an Account button are on the right. The main content area is divided into four columns: UNITS, HIGH SCHOOL PERSONAL FINANCE, RESOURCES, and LANGUAGE RESOURCES. Under the RESOURCES column, the 'QUESTION OF THE DAY' link is circled in red, and a mouse cursor is pointing at it. Other links in the RESOURCES column include 'Additional resources', 'UNIT REVIEW', 'PODCASTS IN THE CLASSROOM', 'INTERACTIVE LIBRARY', 'VIDEO LIBRARY', and 'EFFICACY ASSESSMENT'. The bottom of the page features a blue banner with three white dots.

- Daily bell ringers sure to hook your students
- Released to the NGPF blog **Monday - Thursday** during the school year
- **KEEP IT CURRENT** - with FAFSA Changes coming in December, you'll be in the know!

2. MOVE

(but make it smooove)



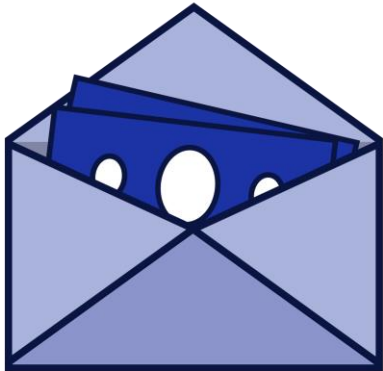
Move

Build Your Budget



Starting income

Median starting salary, college graduate 2020:



GROSS PAY

\$55,260 per year

(\$4,605 per month)

Paycheck Deductions

Your Paycheck Results		Calculation based on	
Monthly Gross Pay:	\$4605	Tax Year	2022
Federal Withholding:	\$395.77	Gross Pay	\$55,260
FICA	\$285.51	Pay Frequency	Monthly
Medicare	\$66.77	Federal Filing Status	Single
Arizona	\$92.10	# of Federal Allowances	1
		Additional Federal W/H	0
		State	Arizona
NET PAY	\$3,764.85	Filing Status	Single
MONTHLY NET PAY: \$3,764.85		Allowances	1
		Add. Allowances	0
		Additional State W/H	0

Fixed Monthly Payments



STUDENT LOAN DEBT

Average debt:

\$393



HEALTH INSURANCE

Average bronze premium:

\$448

Let's make some decisions based on local factors!



Kahoot!

LOCAL 31-DAY PASS

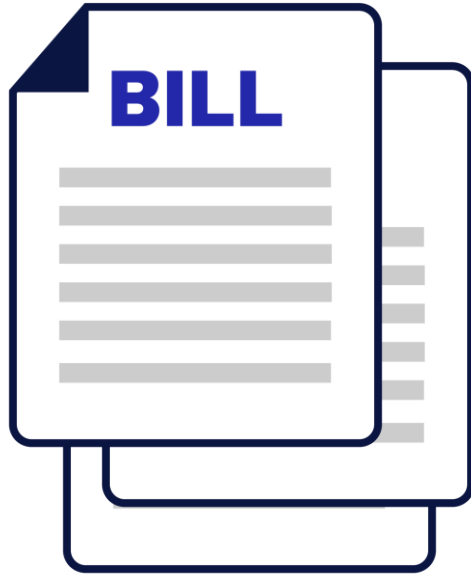
Pass is good for unlimited rides on local routes and light rail for 31 consecutive days beginning on the first day of use. An additional cash fare of \$1.25 is required at each Express and RAPID boarding.



Quantity

\$64.00

Utilities



- ❑ Electric & Gas: **\$90**
- ❑ Water & Sewer: **\$35**
- ❑ Trash & Recycling: **\$7**

Total: \$132

Basic Necessities



- ❑ Shower/bathroom products **\$17**
- ❑ Dental hygiene **\$10**
- ❑ Laundry **\$10**
- ❑ Kitchen/cleaning **\$25**

Total: \$62

Car Ownership (if we elected to buy a car)



- ❑ Insurance: **\$157**
- ❑ Maintenance: **\$66**
- ❑ Gas: **\$90**

Total: \$313

What about the fun stuff?

- ❑ Apple Music, Spotify Premium **\$5, \$10**
- ❑ Hair appointment **\$17/\$40/\$75**
- ❑ Gym Membership **\$58**
- ❑ Manicure **\$25**, Pedicure **\$40**
- ❑ Going out **\$240**
- ❑ Hobbies ?
- ❑ Vacations **\$170**
- ❑ Electronics **\$35**
- ❑ Donations ?
- ❑ Gifts **\$25**
- ❑ Pets **\$58**

Reflection Questions

Possible Discussion Questions for Any Round:

1. Defend/explain your choice for this Option -- how did you make your decision?
2. Why do you think everyone feels so similarly/differently for this particular decision?
3. You're clearly an outlier (if there are 1 or 2 students for a given option) -- why do you think that's the case?
4. How confident are you that we're going to be able to afford all of these choices? What would you "give up" if we go over budget?

Possible Discussion Questions in Summary:

1. If all of your own personal decisions were going into the spreadsheet, how would your overall budget change?
2. Would your budget survive if you had a major life change (hospitalized and out of work for two months) or a large expense (invited to a friend's wedding across the country)? What would you need to do in order for your budget to work?
3. If your take-home pay increased by a substantial amount, which categories would you spend more in? Why?

NGPF Activities by Unit

This screenshot shows the main navigation menu of the NGPF website. The 'Curriculum' link is circled in red. A mouse cursor is pointing at the 'BUDGETING' link in the 'UNITS' list, which is also circled in red.

Math **Arcade** **Curriculum** **Teacher PD & Community** **Join Our Mission** **Account**

UNITS
Resources & answer keys:
ALL UNITS
BANKING
TYPES OF CREDIT
MANAGING CREDIT
PAYING FOR COLLEGE
BUDGETING
INVESTING
BEHAVIORAL ECON
CAREER
TAXES
INSURANCE
CONSUMER SKILLS
MINI-UNITS

HIGH SCHOOL PERSONAL FINANCE
TRIMESTER COURSE
SEMESTER COURSE
FULL YEAR COURSE

MIDDLE SCHOOL PERSONAL FINANCE
MIDDLE SCHOOL COURSE

RESOURCES
Current event videos & quizzes:
FINCAP FRIDAY
Additional resources:
QUESTION OF THE DAY
UNIT REVIEW
PODCASTS IN THE CLASSROOM
INTERACTIVE LIBRARY
VIDEO LIBRARY
EFFICACY ASSESSMENT

LANGUAGE RESOURCES
SPANISH & ELL DIRECTORY
PERSONAL FINANCE DICTIONARY

ECONOMICS
ECON COLLECTION
Videos & activities:
SO EXPENSIVE SERIES

This screenshot shows the 'BUDGETING UNIT' page on the NGPF website. The page title 'BUDGETING UNIT' is prominently displayed in a dark blue header. Below the header, there are navigation options for 'Resources', 'Interactive Library', 'Video Library', and 'Unit Review'. A 'Compare all NGPF Courses' button is visible. The page is divided into sections for 'TRIMESTER COURSE', 'SEMESTER COURSE', and 'FULL YEAR COURSE'. Under the 'SEMESTER COURSE' tab, 'Unit 10: Unit Plan & Assessments' and 'Budgeting 101' are listed. On the right side, there is a list of 'ACTIVITIES' with various filters and icons. The 'MOVE: Build Your Budget' activity is circled in red, and a mouse cursor is pointing at it.

ngpf **Math** **Arcade** **Curriculum** **Teacher PD & Community** **Join Our Mission** **Account**

BUDGETING UNIT

Resources **Interactive Library** **Video Library** **Unit Review**

[← Back to all units](#)

Compare all NGPF Courses

POPULAR **SPANISH** **IN SEMESTER COURSE**

ACTIVITIES
CREATE: A Salary-Based Budget
PROJECT: Budgeting with Roommates
MOVE: Build Your Budget
RESEARCH: Monthly Cost of Car Ownership
ECON: Inflation, Spending, and Wage
COMPARE: Needs vs. Wants

TRIMESTER COURSE **SEMESTER COURSE** **FULL YEAR COURSE**

- Unit 10: Unit Plan & Assessments
- Budgeting 101

Quick intro to ngpf

NEXT GEN PERSONAL FINANCE



MISSION: 2030

By 2030, ALL students will take a one-semester personal finance course before they graduate from high school.

Quick Intro to NGPF



Curriculum

Courses for HS & MS

Semester Course

Lesson Plans, Activities,
& Projects

Arcade (TOP HIT!)



Teacher PD

3-5 live events/wk

40+ On-Demands

**12 content area
Certifications**

NGPF Academy



Advocacy

Mission 2030

Educators as
advocates

**It's all about access
& quality**

3. PROJECTS

(with seasonal objects)

Projects with Seasonal Objects! 🍁

thanksgiving



Instructions

1. Head to **ngpf.org**
2. Search “thanksgiving”
3. What’d you find?

PROJECT: Plan a Friendsgiving Dinner

1. Open and skim the project instructions.
2. **Turn and talk** - we've experimented with a few creative ways to customize NGPF resources from their original Google Drive formats. *What creative ideas and customizations would you bring to this project for your classroom?*

NGPF's Holiday-Themed Activities & PDs

- Fun and easy to implement
- Don't require lots of prior knowledge
- Released via blog (email)
- PDs featuring timely activities and resources



Escape from the Haunted Mansion

NGPF Blog

The screenshot shows the top navigation bar of the ngpf.org website. The URL 'ngpf.org' is displayed in a yellow pill-shaped button with a globe icon. Below the navigation bar, there are several menu items: 'Math' (with a calculator icon), 'Arcade' (with a game controller icon), 'Curriculum', 'Teacher PD & Community', 'Join Our Mission', a search icon, and 'Account' (with a user profile icon). The 'Teacher PD & Community' menu is expanded, showing two columns of links. The left column includes 'TEACHER PD' (with sub-links for 'Free virtual professional development: VIRTUAL PD', 'ON-DEMAND PD', 'CERTIFICATION COURSES', and 'CONFERENCES'), 'Earn credits & swag: NGPF ACADEMY', and 'Access your account: TEACHER TOOLKIT'. The right column includes 'COMMUNITY' (with sub-links for 'BLOG', 'PODCASTS', and 'NEWSLETTERS'), and 'Share tips or get advice from the NGPF community: FINLIT FANATICS'. The 'BLOG' link is circled in orange, and a mouse cursor is pointing at it. At the bottom of the navigation area, there are three small circles, with the rightmost one being filled, indicating the current page.

ngpf.org

Math Arcade Curriculum Teacher PD & Community Join Our Mission Account

TEACHER PD
Free virtual professional development:
VIRTUAL PD
ON-DEMAND PD
CERTIFICATION COURSES
CONFERENCES
Earn credits & swag:
NGPF ACADEMY
Access your account:
TEACHER TOOLKIT

COMMUNITY
BLOG
PODCASTS
NEWSLETTERS
Share tips or get advice from the NGPF community:
FINLIT FANATICS

NGPF Blog



Subscribe to the blog

Get Question of the Day, FinCap Friday, and the latest updates from NGPF in your inbox by subscribing today:

Subscribe

Popular Posts:

- FinCap Friday
 - Question of the Day
 - Current Events
 - New Interactives
 - Curriculum Announcements
 - Math Monday
 - So Expensive Series
- and More!

Answer Keys & Assessments

Create a Free Teacher Account!

Your FREE Teacher Account unlocks:



ANSWER KEYS

Once our team verifies your teacher status, all of the answer keys become accessible alongside lessons and activities on the unit pages! NGPF Answer Keys are locked and encrypted to prevent academic dishonesty.



STUDENT ASSESSMENTS

Pre-built, customizable assessments in traditional AND project-based formats, with corresponding answer keys for each course in the NGPF curriculum.



PD REWARDS

As part of NGPF Academy, you'll earn swag... as if the free, awesome professional development sessions weren't rewarding enough!

Create a Free Teacher Account

Complete the form below to access exclusive resources for teachers. Our team will review your account and send you a follow up email within 24 hours.


Your Information

First Name*

Last Name*

Your Email*

Retype Email*

 **Teachers:** Use your school email address that can be viewed in an online school directory to allow for faster verification

Retype Email*

User Type*

User Type*

Answer Keys

The screenshot shows the ngpf website interface. At the top, there is a navigation bar with the ngpf logo (Next Gen Personal Finance), a 'NEW!' badge, 'Math' and 'Arcade' icons, and menu items for 'Curriculum', 'Teacher PD & Community', and 'Join Our Mission'. A search icon and an 'Account' button are also present. Below the navigation bar, there are three tabs: 'TRIMESTER COURSE', 'SEMESTER COURSE' (which is selected), and 'FULL YEAR COURSE'. The main content area is divided into two columns. The left column lists course units: 'Unit 6: Unit Plan & Assessments', 'Paying for College 101', and 'Applying for the FAFSA'. Under 'Applying for the FAFSA', there is a 'View Answer Key' button circled in orange. The right column lists various interactive and research activities, such as 'INTERACTIVE: Payback', 'CREATE: Monthly College Budget', 'MOVE: The Net Price of College', 'RESEARCH: Finding Scholarships and Grants', 'ANALYZE: College and Career Choices', 'INTERACTIVE: How Much Will Your College Actually Cost?', 'ANALYZE: A Student Aid Report (SAR)', 'COMPARE: College Needs vs. Wants', and 'CASE STUDIES' including 'What College Should I Attend?' and '50 Ways to Pay for College'. There are also 'FINCAP FRIDAYS' sections for 'Money For College', 'FAFSA Fast Facts', and 'Tuition, Fees, & Books, Oh My!'. A blue stamp with the text 'SIGNED IN' is overlaid on the left side of the screenshot.

NGPF Professional Development



NGPF On-Demand

1-hour self-paced sessions. 40+ modules on a range of personal finance topics:

- **FAFSA Basics**
- **Banking in the 21st Century**
- **Popular Budgeting Strategies**



Certification Courses

9 hours of LIVE instruction followed by a 1-hour exam on various topics:

- **Credit**
- **Investing**
- **Insurance**
- **Banking & Budgeting**
- **Paying for College**



Virtual PD

3-5 LIVE collaborative sessions each week!

- **Brush Up On: Financial Aid Packages**
- **Activity Spotlight: The Bean Game**
- **Speaker Series**

NGPF info



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Closed Group: FinLit Fanatics!

Questions?