

Washington's Financial Education Public-Private Partnership (FEPPP) believes in the natural connection between personal finance and social emotional development!

Financial education provides students real-world applications for SEL skills like decision-making, optimistic thinking, and the ability to see themselves as capable – all integral to developing the confidence necessary to take control of their financial futures!

In addition, **92% of employers believe SEL skills are more important than technical skills.**¹ As we prepare our students for the jobs and careers of the future, relationship and social skills will help them maximize income potential.

Teaching Personal Finance with Children's Books

The [FEPPP Financial Education Library](#) is a curated collection of children's books with personal finance/economic themes!

The [FEPPP Financial Education Spanish Bookshelves](#) feature books, read alouds, and supplemental materials in English and Spanish!

Click a book cover to find a Lesson & Resource Guide with:

- free video read aloud of the book
- discussion guides
- other no- or low-prep text-aligned lessons, materials, and more!

FEPPP Financial Education Library



Financial Education Benchmark & SEL Indicator Crosswalk

These grade-band specific resources were developed by connecting relevant Financial Education Benchmarks to SEL Indicators



K – 5 Crosswalk



6 – 8 Crosswalk



9 – 12 Crosswalk

¹ casel.org

Resources presented in *Financial Education & Social Emotional Learning in the K-5 Classroom*

Questions? Contact us! www.fePPP.org | fePPP@k12.wa.org

Amy Kliewer – amy.kliewer@k12.wa.us | Miladys Garcia – miladys.garcia@k12.wa.us

Last updated 7/28/23

* = recurso disponible en español

K-2 Brain Breaks: Printable Financial Education Activity Books

[For Me, For You, For Later Activity Book](#)

*[Para mí, para ti, para luego: Libro de actividades para niños](#)

Source: [PNC Grow Up Great Sesame Street Learning Resources](#)

Topics: Careers, saving, protecting/managing risk, spending/budgeting, giving, and responsible borrowing

Families: [A Guide for Parents and Caregivers](#)

*Families: [Guía para padres y adultos que cuidan niños](#)

[Money Smart Student Activity Book](#)

Source: [FDIC Money Smart](#)

Topics: Needs vs wants, spending, saving, and setting goals.

Format: [Available for download](#) in Word or PDF

Material: [Instructor Guide](#)

[Pre-K – Money Smart Curriculum](#) Overview

Families: [Pre-K - 2 Parents & Caregiver Guide](#)

*Families: [Guía para padres/cuidadores de grados preescolar a 2º](#)

Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

[Money Monsters Activity Book](#) (accompanying Money Monster stories found [here](#))

Source: [Consumer Finance Protection Bureau](#)

Grade(s): K – 3

Ages(s): 3 – 8

Topics: Careers, saving, protecting/managing risk, spending/budgeting, giving, and responsible borrowing

Families: [Money Monsters Reading Guide](#)

Format: Stories available in PDF, ePub or hard copy (order [here](#))

Activity book available in PDF or hard copy (order [here](#))

Story Title & Link	Description	Resource(s)	Learning Objectives	Activity Book
Money Monsters Learn to Save (PDF)	Money Monsters practice saving money to buy something special.	Teacher Guide	Understand why saving money is a useful habit Understand ways to save money	Pages 2-3
Money Monsters Learn to Protect Their Things (PDF)	Money Monsters find out why it's important to keep their money and valuables safe.	Teacher Guide & Worksheet	Understand why it's helpful to protect what's important to us Explore ways we can protect what's important to us	Pages 4-5
Money Monsters Learn What Things Really Cost (PDF)	Money Monsters compare the amount of work and money different pets need.	Teacher Guide & Worksheet	Understand that we have choices about what to spend time and money on Consider things to think about before spending our time and money	Pages 6-7
Money Monsters Learn to Become Good Borrowers (PDF)	Money Monsters discover how to be responsible with other people's things.	Teacher Guide & Worksheet	Identify things that responsible borrowers do Understand the importance of being a responsible borrower	Pages 8-9
Money Monsters Learn About Careers (PDF)	Money Monsters explore careers they may want to have when they grow up.	Teacher Guide	Identify personal interests Think about careers you may enjoy	Pages 12-16
Money Monsters Learn About Giving (PDF)	Money Monsters explore the difference between giving, donating, and sharing.	Teacher Guide	Understand what it means to donate time, money, and things Understand the difference between giving something away and sharing something	

[Personal Finance Printables](#)

Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

Source: [EconEdLink \(Council for Economic Education\)](#)

Grades: K – 2, PDF pages 4-19

Topics: Saving and spending, goods and services, math and money, choices and spending, and employment.

Grades: 3 – 5, PDF pages 20-43

Topics: Saving and spending, budgeting, financial decision-making, resources, economics, employment, taxes, and credit

EconEdLink games and activities to extend learning	
Pg 1-6: Saving and Spending	Savings Match Game Nearpod, Quizzizz or ReadyAssessment matching vocabulary activity. Great for pre- and post-tests!
Pg 7-9 Good and Services	Goods and Services (All Seasons) Students drag-and-drop icons to classify goods and services, with a seasonal theme!
	Goods and Services (Lightning Round) Students drag-and-drop icons to classify goods and services.
Pg 10-11 Math and Money	Learn to Count Money Practice counting money by clicking and dragging bills and coins into a box.
Pg 14-15 Choices and Spending	Toy Choices Game Students perform a cost-benefit analysis choosing between toys and explain their choice in writing. Worksheet, Nearpod, or Quizzizz options
	Making Choices Procedure guide for a whole group discussion on decision-making and opportunity costs. Quizzizz and ReadyAssessment short answer activities help students consider their choices.
	Opening a Restaurant Students consider plentiful and scarce resources, as well as natural, human, and capital resources, when they work in groups to design a restaurant.

Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

The Social and Emotional Aspects of Personal Finance Behaviors

	Self-Awareness	Self-Management	Self-Efficacy
<p>Spending</p> <p><i>All choices have an opportunity cost, including our choices to spend time or money.</i></p>	<p>Wants and needs are different, and connect to different emotions</p> <p>Spending money brings up emotions, and those emotions influence behavior</p> <p>“Wealth” is a personal definition and can reflect cultural values and traditions.</p>	<p>Impulsive spending has an opportunity cost</p> <p>Consumer skills, such as comparison shopping or waiting for sales, reduce spending</p> <p>Sticking to a budget or spending limit is practicing decision-making skills</p>	<p>Outside factors (like friends or commercials) influence how we spend time and money</p> <p>Everyone is capable of making smart financial decisions</p> <p>Managing money is a life-long learning experience</p>
<p>Saving</p> <p><i>Delayed gratification is resisting something now for something greater in the future.</i></p>	<p>Saving money can be difficult, and bring up challenging emotions</p> <p>Growth mindset can apply to life outside school, like money and personal interests</p>	<p>Self-control can help achieve savings goals</p> <p>Creating alternative choices to spending activities is problem-solving</p>	<p>Recognize goal achievement can be affected by a positive attitude</p> <p>All goals can and will go off track! Persevere by reflecting and making small changes</p>
<p>Lending/Borrowing</p> <p><i>The foundation of credit is trust, which is developed over time and practiced through borrowing and lending.</i></p>	<p>Lending to an irresponsible borrower can lead to difficult emotions</p> <p>Being a responsible borrower reduces risk (such as conflict)</p>	<p>Problem-solve by developing a list of conditions (rules) for borrowing/lending</p> <p>Make lending decisions by considering the qualities of a good borrower</p>	<p>People have different emotions around lending and borrowing, and this can affect how we act</p> <p>We can learn from irresponsible borrowing, and make efforts to rebuild trust with others</p>
<p>Earning</p> <p><i>Job and career choices will change as people learn and grow.</i></p>	<p>Consider careers that connect to personal interests</p> <p>Effort and growth is just as important as accomplishments</p>	<p>Communication and personal behavior are important to most jobs and careers</p> <p>Entrepreneurs need to problem-solve and make decisions</p>	<p>Self-worth is not determined by a person’s job or career</p> <p>Working paid or unpaid jobs helps contribute to our school, home, and community</p> <p>A percentage of earned income goes towards local services (taxes)</p>
<p>Giving</p> <p><i>Giving, receiving, sharing, and helping can connect to time, money, attention, or acts of service.</i></p>	<p>Our expectations of giving, receiving, or sharing is influenced by our homes, backgrounds, and cultures.</p> <p>Not everyone feels or reacts the same way to giving and/or receiving.</p> <p>Giving, receiving, sharing, and helping can lead to positive and negative emotions.</p>	<p>Goals don’t always have to be about “getting” or “achieving,” we can set giving, sharing, and helping goals.</p> <p>When resources are scarce, make responsible decisions about allocation.</p>	<p>Giving makes an impact, no matter how big or small the act</p> <p>Practice personal safety in all giving situations.</p> <p>Giving is a way to contribute to our environments/ communities.</p>

Lessons to Develop Decision-Making Skills

[Making Spending Choices](#)

Source: [CFPB](#)

Grade(s): K-3

Materials: [Money Monsters Learn What Things Really Cost](#)
[Lesson Guide](#)
[Lesson Worksheet](#)

[Which Should We Choose?](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): Kindergarten

Materials: [K3-1 - Handout Pro Con Chart](#)
[K3-2 - Handout - Data Chart](#)

[G1-1 - What Do You Want?](#)

[G1-2 - Who Should Get What?](#)

[G1-3 - How Can We Decide?](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 1st Grade Unit

Materials: [G1-2-1 - Handout - Allocation Chart](#)
[G1-3-1 Google Slide Deck - How Can We Decide](#)
[G1-3-2 - Handout - Pros and Cons](#)



Financial Education
Public-Private Partnership
Financial Education - It Impacts Everyone

Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

[G1-6 - Birthday Party Budget](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 1st Grade

Materials: [G1-6-1 - Handout - Birthday Months Bar Graph](#)
[G1-6-2 - Handout - Birthday Party Budget Choices](#)

[G3-1 - Danny Chooses a Pet](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 3rd Grade

Materials: [G3-1-1 - Visual - Danny's Birthday](#)
[G3-1-2 - Visual - Decision Making Grid Key](#)
[G3-1-3 - Handout - Decision Making Grid](#)

[G3-2 - Service Group Choices](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 3rd Grade

Materials: [G3-2-1 - Handout - 3 Project Cards](#)

[Using a Buying Plan](#)

Source: [CFPB](#)

Grade(s): 4-5

Materials: [Using a Buying Plan Lesson Worksheet](#)
[Using a Buying Plan Lesson Guide](#)

[Using a budget to shop for a party](#)



Financial Education
Public-Private Partnership
Financial Education - It Impacts Everyone

Financial Education & Social Emotional Learning (K-5)

FEPPP Resource Package

Source: [CFPB](#)

Grade(s): 4-5

Materials: [Using a Budget to Shop for a Party Worksheet](#)
[Using a Budget to Shop for a Party Lesson Guide](#)

[G4-1 - Using the PACED Process](#)

[G4-2 - A Day at the Amusement Park](#)

Source: [MCEE "Mathematics & Economics" Curriculum](#)

Grade(s): 4th Grade

Materials: [G4-1-1 - Visual - Field Trip Options](#)
[G4-1-2 - Visual - PACED Decision-Making Steps](#)
[G4-1-3 - Handout- PACED Decision-Making Grid](#)
[G4-2-1 - Activity - A Day At The Amusement Park](#)
[G4-2-2 - Handout - PACED Decision-Making Grid](#)