



Personal Finance Resources for Grades 3 to 5

The Pennsylvania Department of Education (PDE) has identified resources to aid in developing curriculum aligned to the Pennsylvania Academic Standards for Personal Finance for students in grades three to five. Inclusion in this list does **not** indicate an endorsement or recommendation by the Pennsylvania Department of Education. It means they were suggested by Pennsylvania educators for inclusion in this listing. Unless otherwise noted, all resources are offered free of charge. Some may require a verified educator account to access the complete resource. **Local review remains essential**—even when resources are promoted as being “standards-aligned.”

Note: All resources are listed in alphabetical order.

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INSTRUCTIONAL RESOURCES

Units, Lesson Plans, and Activities

- [Consumer Financial Protection Bureau \(CFPB\)](#): Collection of standalone classroom activities searchable by topic, duration, and grade level
- [EconEdLink \(Council for Economic Education\)](#): Searchable library of personal finance and economics lessons, sortable by grade and standard
- [Federal Reserve Education](#): A collection of lessons, activities, and more from educational experts across the Federal Reserve System
- [Finance in the Classroom \(Utah State Board of Education\)](#): A collection of activities for each grade from Kindergarten through fifth grade
- [FitMoney](#): Six math-aligned lessons for each grade level; free, verified educator account is required to access detailed course information
- [Greenlight for Classrooms](#): Short, topic-based videos with accompanying discussion questions, quizzes, and activities; free educator account required
- [Hands on Banking \(Wells Fargo\)](#): Series of topic-based lessons that can be used with or without the corresponding online [Hands on Banking course](#) for elementary school students; an activities toolkit with ten additional lessons
- [Investopedia](#): Eight short lessons for each grade from Kindergarten to fifth grade
- [Junior Achievement](#): Teacher and volunteer-led lessons available through a local [Junior Achievement office](#)
- [Math and Economics \(Minnesota Council on Economic Education\)](#): Grade-level personal finance and economics lessons with math and ELA connections
- [Money Smart for Young People \(FDIC\)](#): Eight lessons for grades three to five with guides and classroom activities plus parent materials
- [Pathway to Financial Success \(Discovery Education & Discover\)](#): Classroom activities and short, instructional videos on various personal finance topics
- [Practical Money Skills for Life \(VISA\)](#): Four lessons for grades 3-6 with student activities and presentation slides

Book-Based Lessons

- [Financial Literacy Lesson Plans \(Iowa State University Extension and Outreach\)](#): Four lessons for each grade (K-5), with most using storybooks as the main activity
- [Money on the Bookshelf \(Consumer Financial Protection Bureau\)](#): Downloadable [Money Monsters stories](#), reading [guides](#) for popular children's books, and associated [lesson plans](#)

- [Reading Makes Cents \(Virginia Council for Economic Education\)](#): Online read-alouds and lesson plans for current and past book selections
- [Take Charge America](#): Book-based lesson plans by grade level from first to fifth grade
- [Thinking Money for Kids \(American Library Association\)](#): Curated list of children's books by grade level

Online Student Modules

- [Hands on Banking \(Wells Fargo\)](#): Four-unit online course with corresponding instructor's [guide](#) and lessons
- [\\$martPath \(University of Cincinnati Economics Center\)](#): Financial education program for students in grades 1-8 with videos and lessons; [Spanish-language](#) platform available; additional [guides](#) for use with students with disabilities
- [Vault: Understanding Money \(EVERFI\)](#): Five online lessons (15 minutes each) on a range of personal finance topics for students in grades 4 to 8; accompanying educational resources, including curriculum guides, offline lessons, and student activities (requires teacher and student logins)

Assessments

- [Youth Financial Capability Survey \(Consumer Financial Protection Bureau\)](#): Tools to measure students' knowledge and skills development

Volunteer-Led Lessons

- [Teach Children to Save \(American Bankers Association\)](#): Bankers volunteer to deliver in-school presentations on credit and other topics
- [Junior Achievement](#): Lessons and activities delivered by a network of community volunteers and subject-matter experts in cooperation with a local [Junior Achievement office](#)

SUPPLEMENTAL RESOURCES

Videos

- [Cha-Ching! \(Prudence Foundation\)](#): Collection of three-minute videos with accompanying teacher lessons
- [Greenlight for Classrooms](#): Short, topic-based videos with accompanying discussion questions, quizzes, and activities; free educator account required

- [**Money Moments \(PBS\)**](#): Five short videos that introduce common financial topics, such as compound interest and financial goal setting
- [**Money Rock \(Schoolhouse Rock!\)**](#): Eight song-based videos (*Dollars and Sense*, *\$7.50 Once a Week*, *Where the Money Goes*, *Tax Man Max*, *Walkin' on Wall Street*, *This for That*, *Tyrannosaurus Debt*, and *The Check's in the Mail*) available on [Disney+](#) and YouTube:
- [**Pathway to Financial Success \(Discovery Education & Discover\)**](#): Classroom activities and short, instructional videos on various personal finance topics

Games

- [**Cha-Ching! Money Adventures \(Prudence Foundation\)**](#): Game focuses on earning, spending, saving, and donating
- [**Fintropolis \(Ally Bank\)**](#): A Minecraft world that uses real-world scenarios to introduce and familiarize students and users to financial concepts; associated lesson plans available; requires Minecraft Education to play
- [**Great Minds Think \(Federal Reserve Bank of Cleveland\)**](#): Lesson-based game on four money topics, associated [lesson plans](#)
- [**Lemonade Tycoon \(Banzai\)**](#): Entrepreneurship game reinforcing budgeting, saving, and goal setting with an associated workbook
- [**Thinking Money for Kids \(American Library Association\)**](#): Collection of digital games and [physical variations](#)
 - [**Balance My Budget**](#): Budgeting game with four categories: needs, wants, save, and give
 - [**Currency Catchers**](#): Money identification and value game
 - [**Earning It!**](#): Story-based, interactive activity following three characters and how they prepared for their careers
 - [**Let's Deal**](#): Trading [story and game](#) shows the reason for money
 - [**Making Moo-ah**](#): Farm management [game](#) with a profit-making objective
 - [**Money Trail**](#): Choice-based [game](#) offers options for spending and earning
 - [**Penny Pinchers' Party**](#): Party planning game requires balancing a budget and meeting the expectations of the client
 - [**Pet Cents**](#): Pet ownership game requires earning income, keeping the pet happy, and differentiating between wants and needs

Simulations

- [**My Classroom Economy \(Vanguard\)**](#): Hands-on simulation that takes place in the background of any class, allowing students to earn “money” in class, pay bills (including rent for their desk), and make financial decisions
- [**The Stock Market Game \(SIFMA Foundation\)**](#): Real-time stock trading simulation using a virtual \$100,000; includes broader competitions like InvestWrite and Capitol Hill Challenge with support for Pennsylvania teachers from [Foundation for Free Enterprise Education](#) (check for local or Title I sponsorship options)

General Personal Finance Information

Federal Government

- [**Bureau of Labor Statistics \(U.S. Department of Labor\)**](#): Jobs and employment information and forecasts, including the [Occupational Outlook Handbook](#)
- [**Career One Stop \(U.S. Department of Labor\)**](#): Career exploration materials

Pennsylvania State Government

- [**Pennsylvania Attorney General**](#): Consumer protection information for Pennsylvanians with an emphasis on financial fraud and keeping people safe online
- [**Pennsylvania Department of the Auditor General**](#): Be Money \$mart financial literacy initiative
- [**Pennsylvania Department of Banking and Securities**](#): Information on financial topics and assistance with financial institutions and service providers
- [**Pennsylvania Higher Education Assistance Agency \(PHEAA\)**](#): Detailed student financial aid information specific to Pennsylvania students, including the annual [Pennsylvania Student Aid Guide](#)
- [**Pennsylvania Housing Finance Agency**](#): Home financing programs and education for homebuyers
- [**Pennsylvania Insurance Department**](#): Consumer resource library with information about insurance topics
- [**Pennsylvania Treasury**](#): Information about 529 plans, ABLE accounts, unclaimed property, and Keystone Scholars

Glossaries

The following organizations provide glossaries with key vocabulary terms and definitions:

- [**Consumer Financial Protection Bureau \(CFPB\)**](#)

- [Econ Ed Link \(Council for Economic Education\)](#)
- [Federal Reserve Education](#)