



Personal Finance Resources for Grades 6 to 8

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 six to eight. 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
- [Educational Comics \(VISA and Marvel\)](#): Educational comic books featuring familiar characters (Black Panther, Avengers, and Guardians of the Galaxy), along with associated educator materials
- [Federal Reserve Education](#): A collection of lessons, activities, and more from educational experts across the Federal Reserve System
- [FDIC Money Smart](#): Twelve middle school lessons with guides and classroom activities plus parent materials
- [FitMoney](#): Nineteen lessons, divided between six strands, including math-aligned units; free, verified educator account is required to access detailed course information
- [FoolProof](#): Video-based modules with project-style assessments focused on critical decision-making
- [Greenlight for Classrooms](#): Short, topic-based videos with accompanying discussion questions, quizzes, and activities; free educator account required
- [Hands on Banking \(Wells Fargo\)](#): Five units can be used with or without the corresponding [online course for middle school students](#); an activities toolkit with ten additional lessons
- [Junior Achievement](#): Teacher and volunteer-led lessons available through a local [Junior Achievement office](#)
- [Money Confident Kids \(T. Rowe Price\)](#): Downloadable teaching guide and student workbook with lessons on goal setting, decision making, money and inflation, asset allocation, and diversification
- [Middle School Course \(Next Gen Personal Finance or NGPF\)](#): Complete curriculum offering a nine-week course with nine units; Includes Spanish materials, interactive lessons, assessments, and aligned professional development for teachers
- [Pathway to Financial Success \(Discovery Education & Discover\)](#): Six instructional units with videos for both educators and students and lessons integrating personal finance and language arts, math, social studies, and business/family and consumer sciences; [Money Mastery](#) documentary with accompanying activities and educator guide
- [Practical Money Skills for Life \(VISA\)](#): Fourteen lessons for [grades 7-8](#) and four for [grades 3-6](#) with student activities and presentation slides

- **[Take Charge Today \(University of Arizona\) – Introductory Course](#)**: Research-based course designed for grades 7–9, with over twenty lessons and pacing for 2-week and nine-week approaches; continuously updated, with accompanying teacher training and PD resources; free, verified educator account is required to access detailed course information

Math-Focused Lessons

- **[Money Math for Teens \(FINRA Investor Education Foundation\)](#)**: Series of [lessons](#) exploring the mathematics behind personal finance concepts
- **[Next Gen Personal Finance \(NGPF\) – Financial Algebra Course](#)**: Complete curriculum offering a ten-unit course; Includes Spanish materials, interactive lessons, assessments, and aligned professional development for teachers
- **[Pathway to Financial Success \(Discovery Education & Discover\)](#)**: Lessons reinforcing math concepts in each of six instructional units, along with videos for both educators and students

Online Student Modules

- **[Banzai](#)**: Four online modules with complementary worksheets and other materials; free account required to access detailed course information
- **[EVERFI Financial Literacy for Middle School Collection](#)**: Each of the following consists of a series of online lessons available in both English and Spanish with varying amounts of accompanying educational resources, including curriculum guides, offline lessons, and student activities (requires teacher and student logins)
 - **FutureSmart**: Seven digital [lessons](#) for grades 6 to 8 sponsored by MassMutual
 - **SaveUp: Saving Money for the Future**: Four digital [lessons](#) (10 minutes each) for grades 6 to 8 focused on saving
 - **Vault: Understanding Money**: Five [lessons](#) (15 minutes each) on a range of personal finance topics for students in grades 4 to 8
- **[Hands on Banking \(Wells Fargo\)](#)**: Five-unit online course with corresponding instructor's [guide](#) and lessons
- **[MoneySKILL \(AFSA Education Foundation\)](#)**: Modules addressing a broad range of personal finance concepts with built-in assessment and a teacher dashboard
- **[\\$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

Assessments

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

Volunteer-Led Lessons

- [Teach Children to Save \(American Bankers Association\)](#): Banks 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](#)
- [Pennsylvania Attorney General's Office of Public Engagement](#): Presentations on staying safe online and avoiding fraud
- [Pennsylvania Department of Banking and Securities](#): Variety of programs and tools to help people invest wisely and avoid fraud

SUPPLEMENTAL RESOURCES

Videos

- [Greenlight for Classrooms](#): Short, topic-based videos with accompanying discussion questions, quizzes, and activities; free educator account required
- [It's a Money Thing \(KITSAP Credit Union\)](#): Over 60 short videos on numerous financial topics, each with a handout, lesson, and presentation
- [Making Cents \(PBS\)](#): Series of short videos on a range of personal finance topics
- [Money Mastery: A DE Doc \(Discovery Education and Discover\)](#): A twenty-minute documentary with segments for easier classroom viewing with an accompanying educator guide and four activities
- [Money Moments \(PBS\)](#): Five short videos that introduce common financial topics, such as compound interest and financial goal setting
- [Two Cents \(PBS\)](#): Educational show with videos (6 to 8 minutes) on a range of topics; review content beforehand, as not all videos are intended for a middle school audience
- [Video Library \(Next Gen Personal Finance\)](#): Searchable collection of videos and associated educational materials curated by NGPF

Games

- [Bummer \(NGPF\)](#): Insurance game uses a "Wheel of Bumpers" to show risks and costs of unexpected events; includes a [reflection worksheet](#)
- [Cat Insanity \(NGPF\)](#): Credit score game introduces quirky scenarios to show how decisions raise or lower scores; includes classroom [reflection activity](#)

- **[Claim Your Future \(Finance Authority of Maine\)](#)**: After selecting a career, students in the game navigate through various living expense choices and to try to balance their budget; associated teacher [materials](#)
- **[Con ‘Em If you Can \(FINRA Investor Education Foundation\)](#)**: Interactive strategy game turns players into fraudsters to learn how they work and outsmart them at their own game; associated [educator guide](#)
- **[Credit Clash \(NGPF\)](#)**: Interactive credit-building game highlights strategies to improve and maintain a score; paired with a debrief [worksheet](#)
- **[Crypto Craze \(NGPF\)](#)**: Cryptocurrency investing simulation game demonstrates volatility and decision-making in digital markets; paired with [reflection activity](#)
- **[Financial Lab \(PBS and Duke’s Center for Advanced Hindsight\)](#)**: Online game with educational videos in which students learn how built-in biases impact financial decisions; includes an educator guide with classroom activities
- **[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)
- **[Influenc’d \(NGPF\)](#)**: Influencer simulation allows students to experience financial challenges of entrepreneurship and content creation; includes a reflection [worksheet](#)
- **[Money Magic \(NGPF\)](#)**: Budgeting game challenges students to help Enzo reach a savings goal; paired with classroom [reflection materials](#)
- **[NeighborMood \(FoolProof Foundation\)](#)**: App-based game teaching students to avoid scams, recognize manipulative marketing, and resist impulse buying with associated lesson plans
- **Personal Finance Lab**: [Budgeting](#) and [investing](#) games offered in Pennsylvania in partnership with Brighter Financial Futures (check list of [counties](#) with free access through sponsorships)
- **[Prosperity Quest \(Intuit\)](#)**: Online game allows students to explore income, credit, spending, saving, and investing; allows individual and classroom games; educator materials available
- **[Shady Sam \(NGPF\)](#)**: Loan shark role-play teaches the dangers of predatory lending; includes a reflection [activity](#) provided for discussion
- **[Shady Sam’s Slick Wheels \(NGPF\)](#)**: Car-buying role-play introduces tactics used by sales personnel to maximize their profits at the consumer’s expense; accompanied by a reflection [activity](#) provided for discussion
- **[STAX \(NGPF\)](#)**: Short investing simulation compresses 20 years into 20 minutes and demonstrates diversification, index funds, and dollar-cost averaging; includes a [reflection worksheet](#)
- **[The Stock Market Game \(SIFMA Foundation\)](#)**: Real-time stock trading simulation using a virtual \$100,000 with support for Pennsylvania teachers from [Foundation for Free Enterprise Education](#) (check for local or Title I sponsorship options)

- [**The Uber Game \(NGPF and Financial Times\)**](#): Interactive gig-economy game where students play the role of an Uber driver making daily financial decisions; associated [student activity](#)

Interactives & Calculators

- [**Financial Calculators \(Banzai\)**](#): Over 30 online financial calculators to help students calculate everything from compound interest to auto affordability
- [**Financial Calculators \(Intuit\)**](#): Interactive calculators for debt, tax, savings, budgeting, and more.
- [**Financial Calculators \(VISA\)**](#): Over 50 financial calculators divided by topic area.
- [**Finviz**](#): Visual representation of the stock market, including the [S&P 500](#), updated in real-time
- [**NGPF Bank Simulator**](#): Students practice navigating the features of an online bank account, associated student [worksheet](#)
- [**Pennsylvania Paycheck Calculator \(ADP\)**](#): Estimate net or “take home” pay for either hourly or salaried employees

Simulations

Short Simulations

- [**Reality Check \(Jump\\$tart\)**](#): Quick online learning tool helps students see the level of income they will need to support the life they imagine
- [**Time Portal \(Troutwood\)**](#): Given a start and end year, simulates how an investment in the S&P 500 could have performed, based on actual stock market history

Extended-Use Simulations

- [**JA Finance Park® \(Junior Achievement\)**](#): Classroom lessons combined with in-person or virtual simulation experience available through a local [Junior Achievement office](#), advanced-level [program](#) also available
- [**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
- [**Personal Finance Lab**](#): [Budgeting](#) and [investing](#) games simulate real-world scenarios, offered in Pennsylvania in partnership with Brighter Financial Futures (check list of [counties](#) with free access through sponsorships)
- [**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)

Other

- [Fund Your Future \(National Theatre for Children\)](#): Humorous, assembly-style [performances](#) with complementary educational resources
- [Personal Finance Posters and Infographics \(Federal Reserve System\)](#): Download personal finance posters or order free copies for the classroom; associated lesson plans available
- [Thinking Money for All Kids: Diverse and Inclusive Reads to Teach Young People about Money \(American Library Association and FINRA Foundation\)](#): Annotated list of personal finance-related books compiled by librarians

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
- [Federal Trade Commission](#): Information on deceptive or unfair business practices
- [Internal Revenue Service](#): Federal tax policy and forms

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](#)
- [Next Gen Personal Finance](#)