



# K-12 Financial Education Lessons

## Building Bright Financial Futures

Virginia Credit Union is pleased to offer financial education lessons for K-12 students to help prepare them for their financial success in the future. All lessons follow the Standards of Learning requirements for Virginia.

**Kindergarten - 1st grade** - Fun activities that incorporate coin recognition and understanding the value of various coins. Why do we save activity, focused on needs and wants.

**2nd - 3rd grade** - Why do people need money and how do they get it? What is opportunity cost? This lesson has hands-on activities that include needs and wants and making choices.

**4th - 6th grade** - Why do people work? What is a career? A hands-on lesson about the value of money and jobs that make money.

**8th grade** - Earning and Spending Money: How do people earn money and why do some jobs make more than others? What is a bank and a credit union? Where does your money live?

## High School

**SMART START** incorporates the Virginia Department of Education's personal finance objectives into the following six student-friendly Standards of Learning based modules:

1. **Money Wise** (financial institutions and money)
2. **Making the Most of Your Money** (budgeting, credit cards and savings)
3. **Career Central** (careers and taxes)
4. **What a Ride!** (smart car buying and financing)
5. **Home Sweet Home** (renting vs. buying)
6. **What's Your Story?** (inheritance and investing)



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