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)

**Sheron Myers**  
**Senior Financial Education Specialist**  
Sheron.Myers@vacu.org  
(804) 560-5690

Please contact me for details