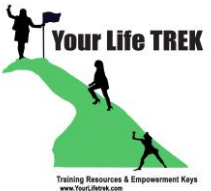


TEEN FINANCIAL LITERACY CURRICULUM

FINANCIAL LITERACY CURRICULUM *BY*

STACIA M. MORRIS, CAGS, MBA

©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

Stacia Morris, CAGS, MBA



*Financial Literacy Educator, Management Consultant, Author, Speaker,
Executive Leadership Coach*

Author:

Financial: Teen Money 101, Teen Money 101 Teacher's Guide, Teen Money 102

Professional: Interview with Confidence Using Proven Techniques (Part 1 of a 4)

Global Personal Finance Educator & Counsellor

Signature Workshop: Be The CEO of Your Household

Global Executive Leadership Coach

Signature Program: APPEX (A Personal Professional EXperience)

TEEN FINANCIAL LITERACY CURRICULUM

Presentation answers the 5Ws & 2Hs of the Financial Literacy Curriculum:

5Ws

- Why?
- Who?
- What?
- When?
- Where?

2Hs

- How?
- How much?

TEEN FINANCIAL LITERACY CURRICULUM

WHY?

➤ *Governor Ned Lamont – CT – Bill 1165, 2023*

CT high schoolers now need a financial literacy course to graduate

Gov. Ned Lamont signed Senate Bill 1165 into law, and it will become effective this fall with the freshmen that make up the class of 2027.

➤ *Other US States have passed similar mandates.*

➤ *Global need for this knowledge.*

TEEN FINANCIAL LITERACY CURRICULUM

WHO?



➤ *Stacia M. Morris*

- *Series 7, 6, 63, 65; Insurance Life & Health* (Financial Services Designations)
- *Post MBA, Certificate of Advanced Graduate Studies (CAGS), Accounting,*
Pace University, New York, USA
- *MBA, Computer Information Systems,* Pace University, New York, USA
- *BA, Economics,* University of the West Indies

TEEN FINANCIAL LITERACY CURRICULUM

WHO?

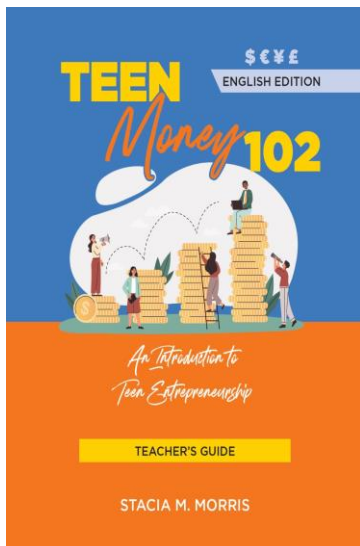
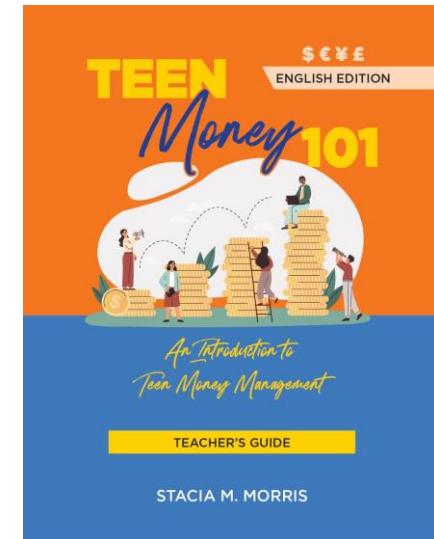
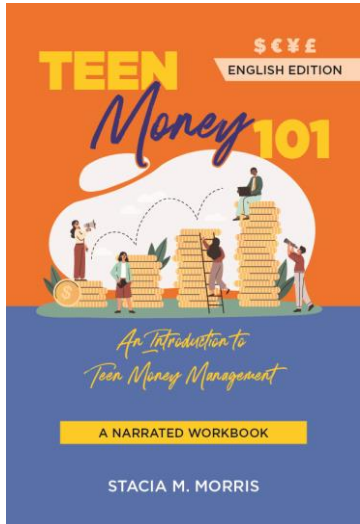
- *Author and Educator, Stacia M. Morris*
 - Professional Development
 - Consultative
 - Resources – *Teen Money 101, Teen Money 101 Teacher's Guide, Teen Money 102,*
- *Departments of Education, Superintendents, Administrators, Teachers et al.*

TEEN FINANCIAL LITERACY CURRICULUM

Objectives

Utilization as an expert resource, Thought Leader

- Work with teachers and districts directly
 - Availability for Professional Development training
 - Train Teachers
 - Consultative use of expertise and vast knowledge in area
 - Streamline resources - Help teachers to navigate many resources



Utilization of Financial Literacy Curriculum - Program & Products

- Books – *Teen Money 101, Teen Money 101 Teacher's Guide, Teen Money 102*
- Curriculum
- Supporting Materials

©2024 Your Life TREK - Training Resources & Empowerment Keys
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

Testimonial from Lisa M. Riviuccio, Teacher, Business, Norwalk Public Schools - 2023

As a Personal Finance teacher for high school students, I found Teen Money 101 to be a valuable resource. Stacia Morris has written a book that is user friendly and outlines the necessary units of study for a quality high school curriculum.

*I have **incorporated many of her learning objectives and activities into my lesson planning.** Stacia has been my financial mentor as I learn and grow as a finance educator. Everyone needs to be financially literate, and she showcases the steps needed to achieve this. I am so grateful to have this connection and collaboration.*

TEEN FINANCIAL LITERACY CURRICULUM

Highlights of Lisa Riviuccio 's Narrative:

As a Personal Finance teacher for High School students found:

- *Teen Money 101 to be a valuable resource*
- *User friendly*
- *Outlines the necessary units of study for a quality high school curriculum*
- *Incorporates learning objectives and activities into lesson plans*
- *Stacia, Financial mentor Growth as a finance educator*
- *Everyone needs to be financially literate*
 - *Showcases the steps needed to achieve this*
- *Grateful for Connection and Collaboration.*

TEEN FINANCIAL LITERACY CURRICULUM

WHY US?

- *Your Life Trek* (formerly *Your Money Trek*) has been providing financial literacy education to youth and adults in the *tri-state, national and international areas for 14 years.*
- We have seen *Your Life Trek* financial literacy programs *change people's lives* and *break the vicious cycle of poverty.*
- *Currently provide successful programs at the teenager, young adult and adult levels.*
- Our next step is to *impact student lives* and *lower the very high percentage of the American and global population who are NOT financially literate.*

TEEN FINANCIAL LITERACY CURRICULUM

WHAT? OUR SOLUTION

FINANCIAL LITERACY CURRICULUM

Publications

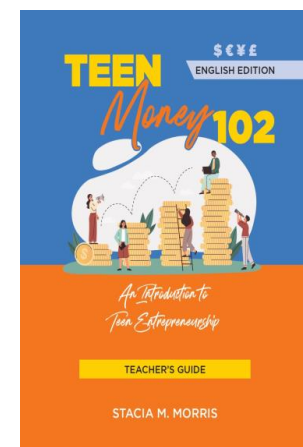
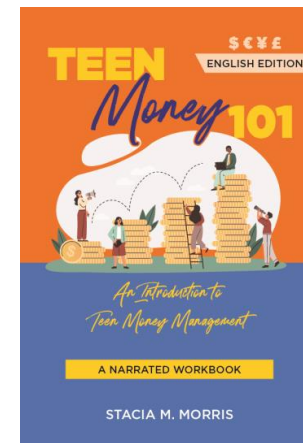
- *Teen Money 101*, an Introduction to Teen Money Management (*English*)
- *Teen Money 102*, an Introduction to Teen Entrepreneurship (*English*)
- *Teen Money 101, Teacher's Guide* (*English*)

Online

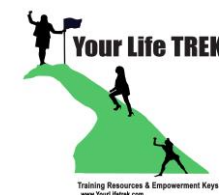
- Teen Money 101, an Introduction to Teen Money Management (*English & Spanish*)
- Courses & Workshop materials

Coming Soon

- Teen Money 101, Spanish and Mandarin publications
- Teen Money 101, Teacher's Guide (Spanish)
- Teen Money 102, Spanish and Mandarin publications
- Teen Money 102, Teacher's Guide (English and Spanish)



©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary

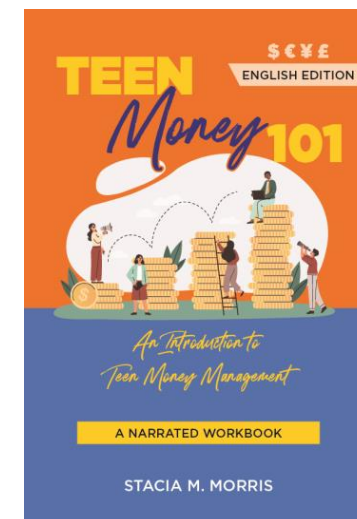


TEEN FINANCIAL LITERACY CURRICULUM

FINANCIAL LITERACY CURRICULUM

Benefits to Students: *Teen Money 101*

- **Learn the basics / foundation about money management**
 - Income & Expense
 - Balance Sheet
 - Budgeting
 - Banking
 - Credit
 - Investments
 - Mortgages / Loans
- **Learn to manage money at an early age**
- **Learn lessons which impact life's journey**

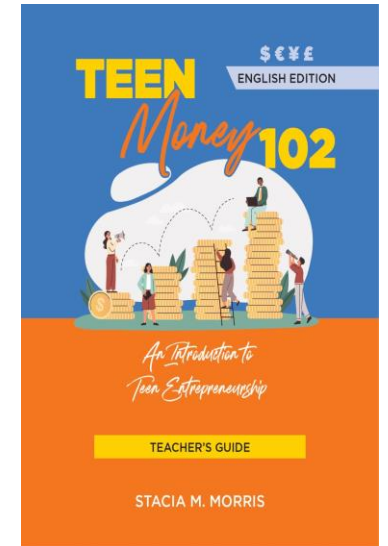


TEEN FINANCIAL LITERACY CURRICULUM

FINANCIAL LITERACY CURRICULUM

Benefits to Students: *Teen Money 102*

- Learn the basics / foundation about entrepreneurship
 - The Entrepreneur
 - Products and Services
 - Business Financials
 - Business Plan
 - Marketing
 - Global Marketplace
- Learn to practice entrepreneurship at an early age
- Learn lessons which can impact life's journey

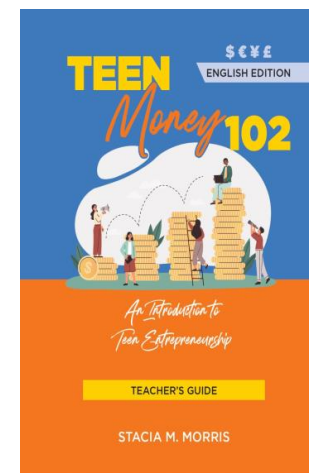
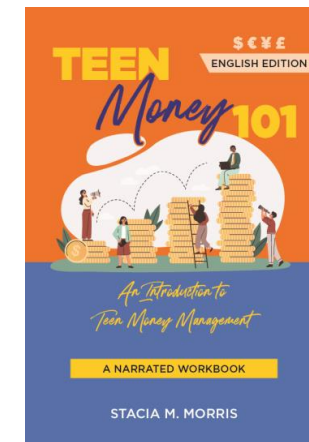


TEEN FINANCIAL LITERACY CURRICULUM

FINANCIAL LITERACY CURRICULUM

Features of *Teen Money 101* & *Teen Money 102*

- Narrated Workbook
- True Life Story of two teenagers
- Sectioned for easy learning:
 - Lights – New Terms
 - Camera – Narrative of teenagers' lives
 - Action – Learning Activity
- Interactive



TEEN FINANCIAL LITERACY CURRICULUM

Curriculum used in 2022 / 2023

Lisa Riviuccio, Norwalk High School Teacher

(Based on Jump Start & CT Career Standards)

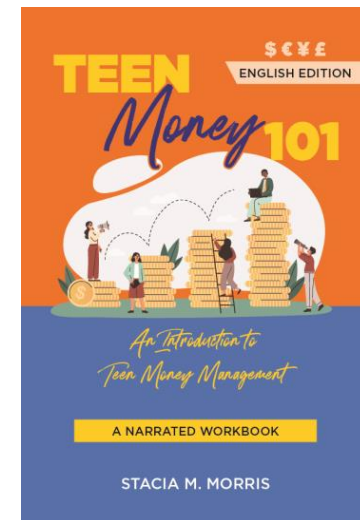
Teen Money 101

Units

- Content - used to develop each unit within the curriculum.
- Length – Used as a pacing guide which varied based on curriculum coverage. Allowed for flexibility and creativity.

Learning Objectives

- Utilized in lesson development.

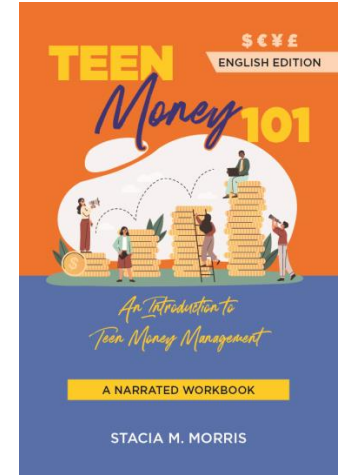


TEEN FINANCIAL LITERACY CURRICULUM

Curriculum – *Teen Money 101* (continued)

LIGHTS – New Terms Section:

- Used as groundwork for the unit.
- Began each unit of study with a pre-assessment of the vocabulary.
- Evaluated student's knowledge of the language being used in upcoming unit.
- Used to prepared pre and post assessments.



TEEN FINANCIAL LITERACY CURRICULUM

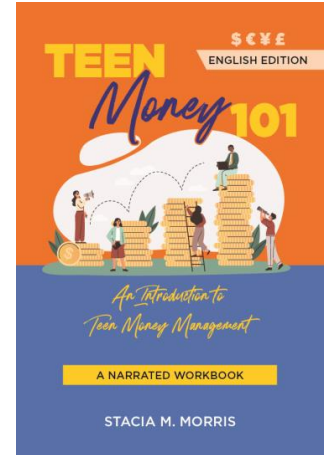
Curriculum – *Teen Money 101* (continued)

CAMERA – Narrative Section:

- Provided a way to best explain the concepts to students.

ACTION – Activity Section:

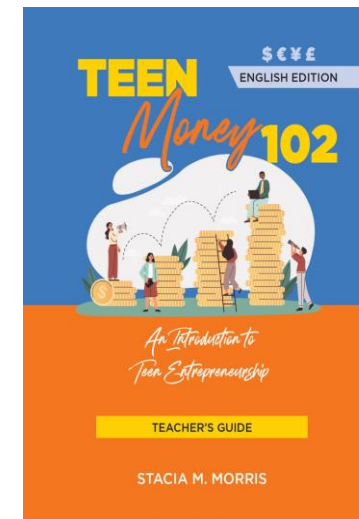
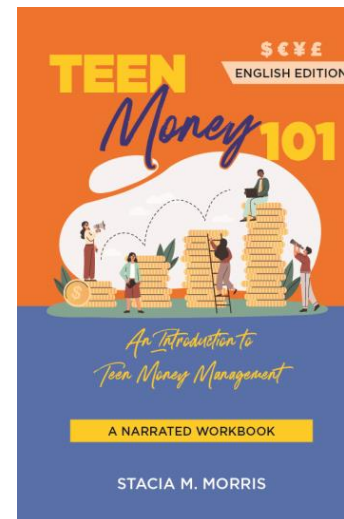
- Used activities and added as necessary based on class interests.
- Opportunity to have students conduct research.
- Opportunity for students to pursue an area of interest.



TEEN FINANCIAL LITERACY CURRICULUM

When & Where?

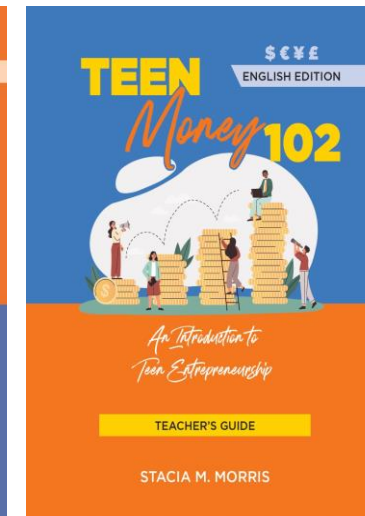
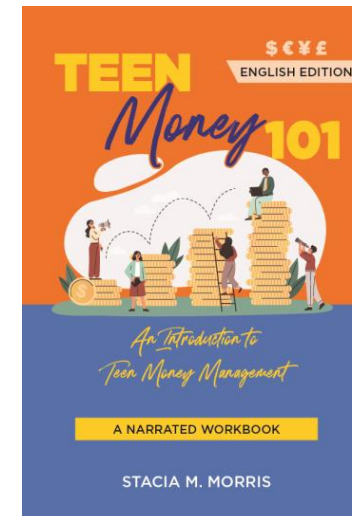
- **Multi-level**
 - Middle School
 - High School
 - College
- **Multi-disciplinary**
 - Business
 - Economics
 - Finance
 - Social Studies



TEEN FINANCIAL LITERACY CURRICULUM

HOW?

- *Professional Development*
 - *Teach-the-Teacher Model*
 - Webinars
 - Hybrid
 - In person & Online
 - Recorded for later access
 - Supporting materials
- *Consultative Support*
 - Departments of Education
 - Districts, Superintendents et al.



TEEN FINANCIAL LITERACY CURRICULUM

HOW?

Professional Development – Testimonial

Northern Arizona University (NAU)

College of Education to Teach teachers to teach the financial literacy program. Author recommended by professor and fellow author, **Dr. Barbara Veltri, Lecturer, NAU:** "Stacia provided my undergraduate students and future teachers with a *no-nonsense approach to the key terms, concepts, and strategies* necessary to integrate financial literacy into their lives and lesson planning for *21st century skills*. Stacia's international business experiences over a twenty-year career offered instant credibility. Her *PowerPoint presentation and materials* were *interesting, and life-changing*. *I would highly recommend Stacia Morris, M.B.A, and her program of Financial Literacy to universities and school districts for the edification of its faculty and student body.*"

TEEN FINANCIAL LITERACY CURRICULUM

How?

Professional Development - Testimonial

Recommendation from Mr. Neil Cowan, ACES Education Specialist

“Dear Director, *Stacia Morris*, a colleague with whom I had previously worked in the area of economics education, has sent along an RFP in that subject area (see below). She and I worked together on a grant to train and support middle school teachers in implementing a financial literacy unit. Stacia is the author of a financial literacy text for youth--Teen Money 101--and is a *wonderful trainer and teacher whose work I highly recommend. Financial literacy is a neglected area of education that many feel is vitally important both to individuals and broadly to our economy. The Council of Economic Education, the granting organization*, is very eager to support local school based programs...

TEEN FINANCIAL LITERACY CURRICULUM

HOW MUCH?

Based on average class size of 30 students:

Products	Package 1 (Teen Money 101 Only)	Package 2 (Integration of Teen Money 102)
Teen Money 101	30	30
Teen Money 101 Teachers Guide	1	1
Teen Money 102		30

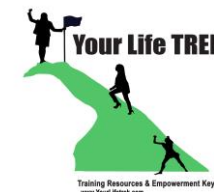
Price Points:

500 copies (any combination) – 15% discount

1,000 copies (any combination) – 20% discount

Please contact us at: Info@Yourlifetrek.com for package pricing.

©2024 Your Life TREK - Training Resources & Empowerment Keys
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

TO CONCLUDE – WHY US?

- *14 years of experience* in financial literacy education for High School students, adults et al.
- *Successful, tried and proven programs*
 - Middle & High Schools
 - Colleges
 - Adults
- *Testimonials* from Middle & High School teachers and administrators, alternate and after school programs etc.
- Proven to *impact* and *influence financial habits and break the vicious cycle of poverty.*

TEEN FINANCIAL LITERACY CURRICULUM

NEXT STEPS

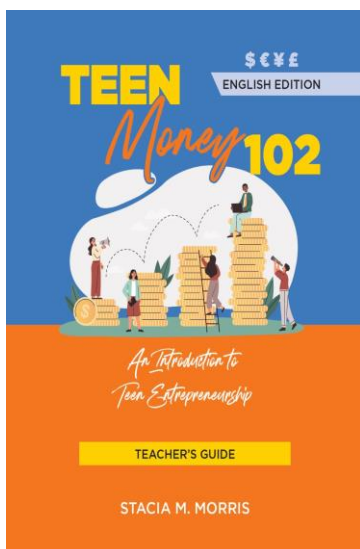
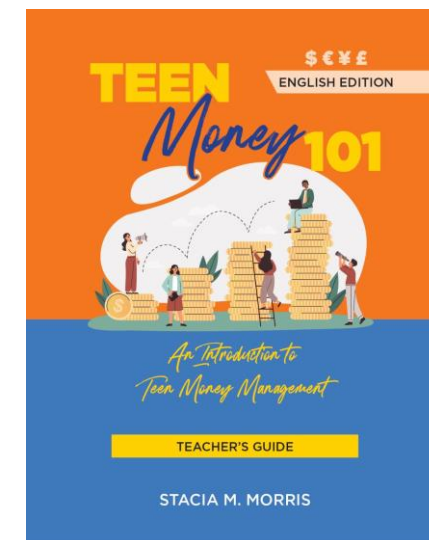
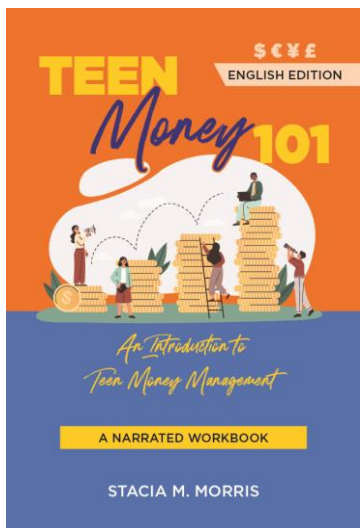
- **Based on:**
 - Dire and immediate need for this education, globally.
- **Partner with Your Life TREK:**
 - Implement *Teen Money 101* financial literacy curriculum within your service areas.
 - Add-on *Teen Money 102, Introduction to Teen Entrepreneurship*.

TEEN FINANCIAL LITERACY CURRICULUM

Objectives

Utilization as an expert resource, Thought Leader

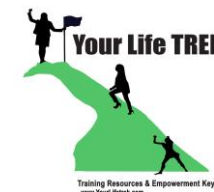
- Work with teachers and districts directly
 - Availability for Professional Development training
 - Train Teachers
 - Consultative use of expertise and vast knowledge in area
 - Streamline resources - Help teachers to navigate many resources



Utilization of Financial Literacy Curriculum - Program & Products

- Books – *Teen Money 101, Teen Money 101 Teacher's Guide, Teen Money 102*
- Curriculum
- Supporting Materials

©2024 Your Life TREK - Training Resources & Empowerment Keys
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

- *Thank you very much for your consideration.*
- *We look forward to working with you to provide this life changing and mandated education.*
- *Please contact us at: Info@Yourlifetrek.com for package pricing.*

TEEN FINANCIAL LITERACY CURRICULUM

Stacia Morris, CAGS, MBA

staciamorris@yourlifetrek.com

https://www.yourlifetrek.com

Info@Yourlifetrek.com

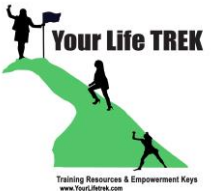
Norwalk, CT 06851

(203) 849-9509 (Home Office)

TEEN FINANCIAL LITERACY CURRICULUM

ADDENDUM

©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

The Problem

United Nations Sustainable Development Goals (SDGs).

- Financial literacy is a **key pillar** for financial inclusion, and a **critical success factor** to achieve at least **9 of the 17** United Nations Sustainable Development Goals (SDGs).
- For instance, **eliminating poverty** and **achieving gender equality** is simply not possible when **2/3 of adults worldwide remain financially illiterate** and **women continue to trail men in financial decision making**.

<https://www.un.org/sustainabledevelopment/>

TEEN FINANCIAL LITERACY CURRICULUM

The Problem

Financial Literacy

‘The latest youth *financial literacy statistics* provide clear evidence of the growing need to raise **awareness** about personal finance topics in the *U.S. and around the world.*’

TEEN FINANCIAL LITERACY CURRICULUM

PREVIOUS PROGRAMS

©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

Some Previous Programs

➤2023

- Harvest Time Assembly of God (*Be the CEO of your Household*)
- Iona University (Financial Wellness workshop)
- University of the West Indies (*Be the CEO of your Household*)
- University of Connecticut (Financial Wellness workshop)
- Church of God of Prophecy – Women’s Convention (*Be the CEO of your Household*)

➤2022

- Iona University
- Gateway Community College
- New York City, SYEP Program)
- University of the West Indies (a 4-part workshop series)

➤2021

- Iona College
- Pace University (4 workshops)
- Power to Fly
- University of the West Indies (8 workshops)

TEEN FINANCIAL LITERACY CURRICULUM

Previous Programs

- Norwalk After School Alliance
- NY State Transitions Program
- Queens, NY library – Youths, Adults, Retirees
- UCONN Women's Program
- UCONN sponsored GEAR-UP (program for first generation going to college)

Teach-the-Teacher

- ACES, Hamden, CT (multi years)
- Carver Center, Norwalk, CT
- Northern Arizona University, Teachers' Program
- Norwalk After School Alliance
- St. Vincent & the Grenadines – Youth Managers Program

TEEN FINANCIAL LITERACY CURRICULUM

Previous Programs

- Bridgeport, CT – Summer Youth Employment Program
- Briggs School, Norwalk, CT
- Carver Center, after school programs through Norwalk, CT
- CUNY – Black Male Initiative
- Medgar Evers College – Business Program
- Misc. Churches – Youth & Women's programs
- Misc. non-profit organizations
- Misc. NYC schools & Transition programs
- Misc. STEM & STEP programs (NY)
- Misc. Summer programs
- Norwalk, Summer Youth Employment Program

TEEN FINANCIAL LITERACY CURRICULUM

Previous Programs

Other

- **Family Financial Fitness Day**
 - Parents / youths
 - Entrepreneurs

Recognition

- CT Assembly, for work with youths
- Brooklyn Borough President, declaration of *Family Financial Literacy Day*

TEEN FINANCIAL LITERACY CURRICULUM

Signature Financial Literacy Program

(1) Be The CEO Of Your Household

- College
- Adults
- Retirees

Other:

- Keynote Speeches
- Featured Speeches
- Motivational Speeches
- Speeches to open Teen Workshops

TEEN FINANCIAL LITERACY CURRICULUM

EXAMPLE OF WORKSHOPS

Typical Student 1-Day ‘Hands On’ Workshop

- Introductions & Overview
- Pre-Test
- Review Modules
- Lunch
- Review Modules
- Post-Test
- Q & A / Wrap Up

TEEN FINANCIAL LITERACY CURRICULUM

EXAMPLE OF WORKSHOPS

Typical Professional Development 1-Day ‘Hands On’ Workshop

- Introductions & Overview
- Discussion of Current Economic Conditions
- Review Modules - *Teen Money 101*
- Lunch
- Review Modules - *Teen Money 102*
- Wrap Up
- Q & A

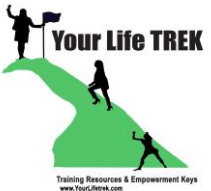
©2024 Your Life TREK - Training Resources & Empowerment Keys
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

OUR PARTNERS

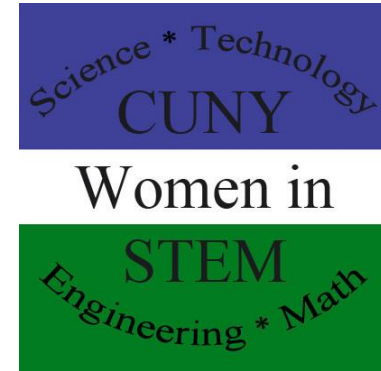
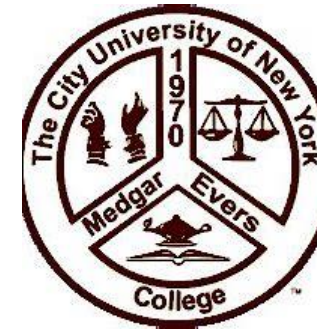
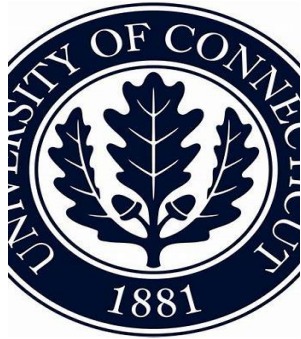
©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM



TEEN FINANCIAL LITERACY CURRICULUM



TEEN FINANCIAL LITERACY CURRICULUM

Some of Our Partners...

ACES, CT

Anakazi, a US/Zambian organization

Briggs High School, Norwalk, CT

Community College, St. Vincent & the Grenadines

COSAGO, St. Vincent and the Grenadines Service Organization, Brooklyn, NY

CUNY – Women in STEM, NY, NY

CUNY – Black Male Initiative, NY, NY

George Washington Carver Center, Norwalk, CT

Girls' High School, St. Vincent & the Grenadines

Granville Academy, Waterbury, CT

Iona University, New Rochelle, NY

Junior Achievement, CT

Manning High School, Manning, SC

Medgar Evers College, CUNY, NY

Mercy University, NY, NY

Northern Arizona University, AZ

Norwalk ACTS, Norwalk, CT

Norwalk Community College, Norwalk, CT

NYC - SYEP, NY, NY

NY Transition School Program, NY, NY

Pace University, NY, NY

Power to Fly, Women's Organization

Town of Bridgeport, Bridgeport, CT

Town of Norwalk, Norwalk, CT

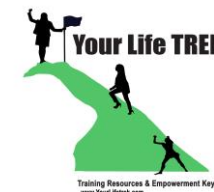
The Globe® School for Environmental Research, NY, NY

University of Connecticut, Storrs, CT – GEAR-UP program, (First generation going to college)

University of the West Indies

Vincie Cares, NY, NY

©2024 Your Life TREK - Training Resources & Empowerment Keys
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

Some of Our Partners...

CHURCHES – WOMEN’S & YOUTH GROUPS

CHURCH OF GOD OF PROPHECY, BROOKLYN NY

CHURCH OF GOD OF PROPHECY, NEW ROCHELLE, NY

HARVEST TIME CHURCH, GREENWICH, CT

MIRACLE TEMPLE MINISTRIES INTERNATIONAL, BROOKLYN, NY

SAINT GABRIEL’S EPISCOPAL CHURCH, BROOKLYN, NY

LIBRARIES

GREENWICH LIBRARY, GREENWICH, CT

LANGSTON HUGHES LIBRARY, QUEENS, NY

NORWALK, CT

QUEENS LIBRARIES, QUEENS, NY

WESTPORT LIBRARY, WESTPORT, CT

MAYOR’S SUMMER YOUTH EMPLOYMENT PROGRAMS (SYEP)

BRIDGEPORT, CT, SYEP

NORWALK, CT, SYEP

- Program introduced to National Mayors’ Program

NEW YORK CITY, SYEP

©2024 *Your Life TREK - Training Resources & Empowerment Keys*
Confidential & Proprietary



TEEN FINANCIAL LITERACY CURRICULUM

- *Thank you very much for your consideration*
- *We look forward to working with you to working with you to provide this life changing and mandated education*
- *Please contact us at: Info@Yourlifetrek.com for package pricing.*

TEEN FINANCIAL LITERACY CURRICULUM

Stacia Morris, CAGS, MBA

staciamorris@yourlifetrek.com

https://www.yourlifetrek.com

Info@Yourlifetrek.com

Norwalk, CT 06851

(203) 849-9509 (Home Office)