



BANKERS

IN THE CLASSROOM

RESOURCE GUIDE FOR BANKERS

WORKING WITH K-12 STUDENTS

FEDERAL RESERVE BANK OF KANSAS CITY

OUR INVESTMENT

“The financial preparedness of our nation’s youth is essential to their well-being and of vital importance to our economic future.”

- BEN BERNANKE, CHAIRMAN of THE FEDERAL RESERVE SYSTEM

As the nation’s central bank, the Federal Reserve believes economic and financial education is a critical component in helping us effectively conduct our responsibilities. Consumers who are better educated on how the economy functions and the financial tools available to them make better decisions - which benefits the economy in the long run.

The Federal Reserve Bank of Kansas City is committed to promoting economic and financial literacy and greater knowledge of the Federal Reserve’s role by providing free resources for teachers, students and the public to better understand important economic concepts and issues.

To foster financial and economic literacy, our Bank takes advantage of the Federal Reserve’s regional structure to meet unique needs in each of our seven states. We believe in equipping educators, bankers and the public with resources and tools to better understand the importance of economic and personal finance education.



YOUR INVESTMENT

Possible opportunities to interact in schools:

Teach Children to Save Day

Financial literacy awareness weeks

Get Smart About Credit Day

*Encouraging bank employees to share at own children's
or neighborhood schools*

Career Awareness Days

Bank in the school

Join your local Jump\$tart Coalition

Are you visiting a classroom or expecting students to tour your bank? Take advantage of the Federal Reserve Bank of Kansas City's free resources to help teach students about money, banking and financial literacy. As bankers, you have the opportunity to reach out to the community and give children and young adults the tools and inspiration for a successful financial future.

The following resources are available from the Federal Reserve to assist bankers in delivering personal finance concepts to K-12 students. These suggested resources engage the students in role plays, games, books and lessons to give a better understanding of everyday financial activities and knowledge about the banking industry. Unless otherwise noted, these resources and many others can be found at: www.kansascityfed.org/education.



SUGGESTED RESOURCES

for GRADES K-4



Kindergarten, ages 5 to 6
First Grade, ages 6 to 7
Second Grade, ages 7 to 8
Third Grade, ages 8 to 9
Fourth Grade, ages 9 to 10

FIFTY NIFTY ECON CARDS are a set of economic and personal finance vocabulary cards accompanied by a teacher resource guide that suggests activities and games for use with the cards. The cards are appropriate for grades K-8.

“**THERE’S NO BUSINESS LIKE BANK BUSINESS**” is a personal finance role play and lesson plan that introduces students to the benefits of saving money in a bank and how a bank operates as a business.

PIGGY BANK PRIMER is a booklet that introduces basic personal finance concepts such as saving, spending and budgeting through a continuing story and related activities. (www.stlouisfed.org)

CHILDREN’S LITERATURE can contain many economic and personal finance topics. A variety of lesson plans

from scarcity to competition, division of labor and incentives accompany the selected children’s books. (www.stlouisfed.org)

THE TRAVELING TRUNK can be used with elementary and middle school students to develop an awareness of the Federal Reserve Bank and to share resources available on money and banking. The trunk includes hands-on artifacts with related talking points, as well as lesson plans and activities to teach money concepts. The trunk can be reserved by contacting your nearest Federal Reserve office.

Common Concepts:

barter, competition, consumers, Federal Reserve Bank, goods, incentives, labor, money, needs, producers, profit, prices, resources, saving, scarcity, services, wants, withdrawal

SUGGESTED RESOURCES

for GRADES 5-8

Fifth Grade, ages 10 to 11

Sixth Grade, ages 11 to 12

Seventh Grade, ages 12 to 13

Eighth Grade, ages 13 to 14



“PAYMENT PARLIAMENT” is a role play and lesson plan that introduces the different methods of payment that consumers use to purchase goods and services.

“TO PAY THE PRICE” is a personal finance role play and lesson plan that explores electronic banking in a quiz show format.

BANKING BASICS is a booklet that explains bank accounts, debit and credit cards, and the Federal Reserve’s role in the banking system. (www.bos.frb.org)

MONEY MUSEUM lessons focus on banks and their importance to the U.S. economy. Tours of the Money Museums are available at the Kansas City and Denver offices.

THE TRAVELING HISTORICAL CURRENCY EXHIBIT is a museum-quality display detailing the history of U.S. currency. The exhibit is available for loan for two to four weeks. The exhibit is appropriate for students and adults. To reserve the exhibit, contact the Kansas City office.

Common Concepts:

assets, borrower, check, credit, debit, demand, economic systems, identity theft, income, investment, markets, online banking, profit, shortages, supply, surpluses, unemployment



SUGGESTED RESOURCES

for GRADES 9-12



Ninth Grade, ages 14 to 15
Tenth Grade, ages 15 to 16
Eleventh Grade, ages 16 to 17
Twelfth Grade, ages 17 to 18

THE MONEY CIRCLE lessons feature money, economics and personal finance concepts. The curriculum addresses key objectives including the functions and characteristics of money; saving and investing; using credit wisely; and the Federal Reserve's role in the economy.

“PROFESSOR FINANCE and FED BOY MEET THE CATASTROPHE CLAN” is a personal finance role play and lesson plan that gives an overview of credit and loan operations and consumers' rights to credit through the CARD Act.

MONEY MUSEUM lessons focus on the Federal Reserve Bank and the money supply. Tours of the Money Museums are available at the Kansas City and Denver offices.

TEACHING TIPS provide ways to integrate current issues and research from the Federal Reserve Bank of Kansas City into the classroom through extension activities and discussion questions.

IT'S YOUR PAYCHECK! is a collection of financial lessons that explores saving, budgeting, loans and credit reports. (www.stlouisfed.org)

CARS, CARDS and CURRENCY lessons challenge students to become involved in three areas of personal finance: credit cards, debit cards and purchasing a car by using real-world scenarios. (www.stlouisfed.org)

Common Concepts:

credit, discount rate, economic indicators, entrepreneurs, fiscal policy, inflation, interest rates, money supply, monetary policy, open market operations, reserve requirements

TOP 10 TRICKS *for* A SUCCESSFUL PRESENTATION *to* STUDENTS

- 1. ORGANIZATION IS KEY.** If possible, contact the teacher before your presentation. Get a class count so you know how many copies of lesson materials to make. Let the teacher know of any other supplies that will be necessary (crayons, scissors, etc.) so time and class focus is not lost while looking for materials.
- 2. PRACTICE YOUR LESSON OR ACTIVITY.** Read through your lesson carefully noting the order of activities and handouts you will need. Make notes, underline or highlight the plan to remind you of the important points to emphasize. Teach your lesson to a co-worker or family member to get the feel and timing of the lesson down.
- 3. SPEAK WITH CONFIDENCE.** Introduce yourself and your organization with a smile and begin with enthusiasm. Students can smell fear or inexperience easily, so project confidence even if you don't feel it.
- 4. USE A "TEACHER VOICE."** Speak in a clear voice that can be heard in the back of the classroom. Add excitement to your voice in key parts of your lesson. A monotone voice will put kids to sleep.
- 5. START WITH A "HOOK."** Ask an exciting question, or give a thought-provoking statement at the beginning. Asking "Who wants to become a millionaire someday?" can entice students to listen to your lesson about savings and compound interest.
- 6. WATCH *for* NON-VERBAL FEEDBACK.** If students aren't paying attention during your lesson, stop the lesson and redirect them. ("I'd like your attention now please, Sam.") Don't ignore the behavior or it will escalate.
- 7. GIVE REAL-WORLD EXAMPLES.** If you're discussing the importance of saving, tell how you saved for two years to get your first bike (or some related story). Ask students to share examples about the topic that connect their life experiences. Make sure they stay on topic and don't take up too much discussion time.
- 8. USE AV AIDS TO ENHANCE YOUR LESSON.** Students need to look at visuals to reinforce their learning and keep focused. In addition to hand-outs, use charts, graphs or computer websites to add to their learning on the topic.
- 9. HAVE AN EXTRA ACTIVITY OR DISCUSSION QUESTION READY** in case your lesson goes more quickly than expected and you have time left with students. A question such as "In your opinion, what's the hardest part about saving money?" will do wonders in keeping kids focused. You could also discuss solutions to their problems.
- 10. ENJOY YOURSELF!** Don't take your presentation so seriously that you aren't having a good time with the students. Listen to their comments and enjoy their outlook on life.

CONTACTS

The Federal Reserve Bank of Kansas City's website, www.kansascityfed.org, has a variety of lesson plans, resources and activities available for use. Find even more education resources from around the Federal Reserve System at www.FederalReserveEducation.org.

For local resource assistance or to reserve a traveling trunk:

KANSAS CITY

Gigi Wolf, (816) 881-2736 or
gigi.wolf@kc.frb.org

DENVER

Stacey Montague, (303) 572-2385 or
stacey.montague@kc.frb.org
Erin O'Donnell, (303) 572-2394 or
erin.odonnell@kc.frb.org

OKLAHOMA CITY

Pam Gutel, (405) 270-8617 or
pamela.gutel@kc.frb.org
Sarah Shahan, (405) 270-8619 or
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OMAHA

Erin Redemske, (402) 221-5608 or
erin.redemske@kc.frb.org
Megan Manning, (402) 221-5622 or
megan.manning@kc.frb.org

TRAVELING HISTORICAL CURRENCY EXHIBIT RESERVATIONS

(800) 333-1010, x2683 or publicaffairsinfo@kc.frb.org

DISTRICT RESOURCES

Jennifer Clark, (402) 221-5560 or
jennifer.clark@kc.frb.org
Michele Wulff, (402) 221-5609 or
michele.wulff@kc.frb.org



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Denver • Oklahoma City • Omaha