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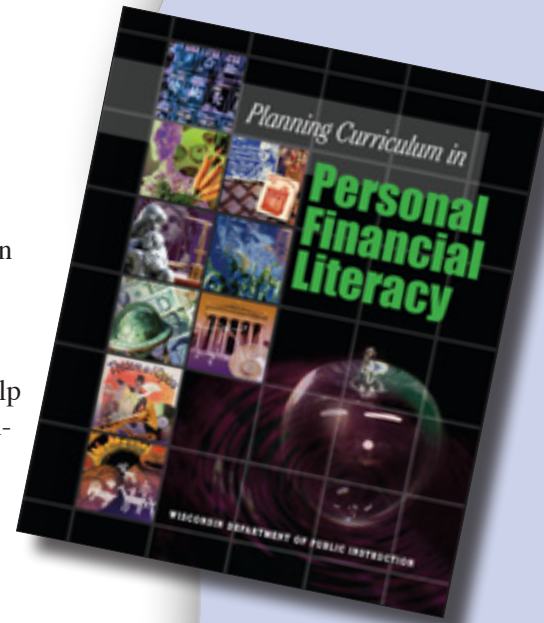
## Planning Curriculum in Personal Financial Literacy

Personal financial literacy is vital for all students to be successful in a global economy. The economic stability of our communities and resulting growth of our state's economy will be influenced by the personal financial literacy skills our students gain during their school years.

Wisconsin was the first state in the nation to develop content and performance standards that define what students should know and be able to do related to personal financial literacy. We are now the first to develop a curriculum planning guide to help educators implement these standards. This document describes processes for designing curricula that emphasize the major components of personal financial literacy.

Students today face financial choices which have expanded well beyond what their parents or grandparents dealt with as teens and young adults. An estimated 80 percent of Wisconsin students work while they are in high school and nearly one-third have personal checking accounts and credit cards in their own names. From college savings plans to investment funds and various retirement accounts, to the wide range of borrowing options, students need to make wise financial decisions as they avoid excessive debt and have adequate resources to meet their personal financial goals. Global, civic, and financial literacies are critical for a well-educated 21st century citizen.

A statewide task force of educators from elementary through post-secondary education developed this guide using the standards as well as a variety of other resources. This guide will prove to be an outstanding tool for educators as they plan effective personal financial literacy lessons in their elementary and secondary classrooms.



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<b>Planning a Connected Curriculum</b>	☐ \$24	☐ \$36
<b>Wisconsin Model Academic Standards for Personal Financial Literacy</b>	☐ \$10	☐ \$15

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