

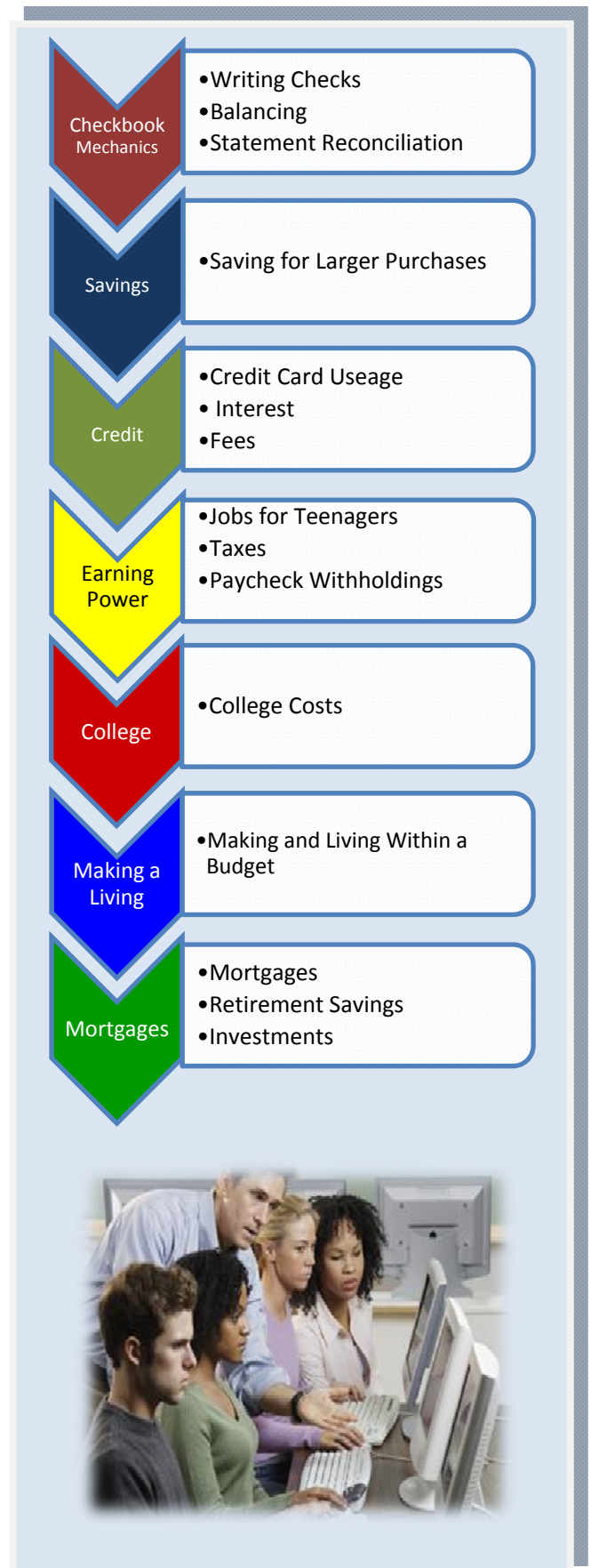
North Dakota Department Of Public Instruction

Personal Finance Curriculum Resource Guide

Concepts of Personal Finance

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July 2010



NORTH DAKOTA PERSONAL FINANCE CURRICULUM

RESOURCE GUIDE

At the close of the 61st Legislative Assembly a new section was created to chapter 15.1-21 of the North Dakota Century Code. Concepts of Personal Finance read as follows:

Section 26 of HB 1400 reads as follows:

Concepts of personal finance – Inclusion in curriculum

1. Beginning July 1, 2010, each school district shall ensure that its curriculum for either economics or problems of democracy includes the exposure of students to concepts of personal finance, including:
 - a. Checkbook mechanics, including writing checks, balancing, and statement reconciliation;
 - b. Saving for larger purchases;
 - c. Credit, including credit card usage, interest, and fees;
 - d. Earning power, including jobs for teenagers;
 - e. Taxation and paycheck withholdings;
 - f. College costs;
 - g. Making and living within a budget; and
 - h. Mortgages, retirement savings, and investments

2. Upon written request, the superintendent of public instruction may allow a school district annually to select courses other than economics or problems of democracy for purposes of exposing students to the concepts of personal finance, as listed in this section, provided the school district can demonstrate that the number of students exposed to the concepts in the other selected courses would meet or exceed the number of students exposed under the requirements of subsection 1.

3. The requirements of this section may be provided by the regular classroom teacher of the course in which the concepts of personal finance are incorporated.

The eleven members of the Personal Finance committee have met monthly to collaborate and create a Personal Finance curriculum resource guide for the state of North Dakota. The committee has provided many viable resources that educators may use in preparing their students to build financial awareness and management skills. Students will have opportunities to become engaged through the multitude of teaching strategies and resources supplied in this

document. The Personal Finance committee recommends the following resources to be used in helping our North Dakota students to develop good financial habits at an early age. The committee is aware that other personal finance resources may be used to fill the statutory requirement. This resource guide may be used at the discretion of the local North Dakota school districts in meeting the high school curriculum requirements.

The following Personal Finance Curriculum Resource Guide has been created to facilitate instruction. Choose the specific curriculum area you wish to use and click on the corresponding link. The link will take you directly to a lesson along with activities from which to choose. Some of the links may require you to create an account for monitoring student success. An area has also been included for you to record your comments and suggestions as you progress through the curriculum. If you have any questions, you may contact one of the committee members whose information is listed at the end of this Curriculum Resource Guide.

Resource Descriptions:

1. High School Financial Planning Program of the National Endowment of Financial Education (NEFE) turns the focus on the students. Using performance-based learning, students take what they learn and apply it directly in the course of each unit. Carefully designed exercises and activities move the student step-by-step including:

1. Create their own financial plan
2. Create their own budget
3. Propose a personal saving and investing plan
4. Select strategies to use in handling credit and managing their debt
5. Demonstrate how to use various financial services
6. Create a personal insurance plan
7. Examine how their choice of career and lifestyle will affect their financial plan

To obtain resources and materials go to: <http://hsfpp.nefe.org> and click 'Instructors Log-in' (upper right hand corner).

Click 'Register' and complete registration. Upon registration, you will be taken directly to the lesson plan/resources page where you may download any lesson plan, slides, activity, or spread sheet. If prefer not to download your materials, you may directly order from the website.

2. University of Arizona Family Economics and Financial Education (FEFE) provides free, ready-to-teach materials, curriculum training, newsletters, grants and other activities to expand and incorporate into your classroom. Sign up and register for at <http://fefe.arizona.edu/new-to-fefe>. All FEFE curriculum materials are free to download after creating an account. To create an account:

- Click 'Create an Account'
- Fill in all profile information including administrator and submit
- You will receive an email to confirm that you registered and then pending FEFE approval you will become a user
- Once you are approved, you will receive a second email with a link to follow to create a password (you will originally have a temporary password)

The validation process is essential to the FEFE curriculum to maintain its usability in the classroom by blocking students from test banks and answer keys. If you have any challenges with the validation process, contact fefe@cals.arizona.edu or 520-626-4209.

3. FoolProof For High Schools is a free, web-driven financial education program sponsored by credit unions for high schools, community centers, technical schools, and youth groups. Students register themselves and tests are self-grading. Online, interactive lessons called "modules" feature dozens of videos of young people, who do all the teaching. A teacher website provides extensive support materials. Nine 45-minute classroom sessions teach both technical and critical thinking skills. To register and login, go to: <http://www.foolproofteacher.com/> and click on 'Sign up for FoolProof here' (Orange writing at top of page). You will then follow the steps on the bottom right side of the page:

Step 1: Program Choice Select **FoolProof for High Schools**.

Step 2: Online Registration Fill out the appropriate online form. You will be sent an email with an access code to create your personal teacher account.

Step 3: Create Your Account FoolProof will send you an email with your account details within 24 hours. When you receive it, please create your personal teacher account. To assist you, FoolProof will have a "**Quick Start Guide**" to walk you through it literally in one minute.

To demo the FoolProof program, use the following login information: **Teacher Demo:** login (username = demo account)(password = foolproof08); **Student Demo:** login(username = demostudent)(password = foolproof08).

4. Junior Achievement educates students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs. JA's unique approach allows volunteers from the community to deliver our curriculum while sharing their experiences with students. Classroom volunteers transform the key concepts of our lessons into a message that inspires and empowers students to believe in themselves, while showing them they can make a difference in the world. To find out more or to sign up by contacting your nearest North Dakota representative at: **JA of Bismarck**-(701) 223-5660 <http://www.bismanja.org>; **JA of Grand Forks**-(800) 362-5925 Ext. 147- **JA of Fargo/Moorhead/West Fargo**-(701) 241-8628; or **JA of Upper Midwest (all other ND cities)** -(651) 255-0055 Email: administrator@jaum.org. Visit the national Jr. Achievement web site at: www.ja.org.

5. The Actuarial Foundation: Building Your Future helps students easily grasp the essentials of personal finance, gives them multiple opportunities to practice core skills and showcases the real-world impact of the financial decisions they make. Each chapter is classroom ready, with a Teacher's Guide that provides handouts and answer keys, instruction and assessment suggestions, definitions and resources that align with national mathematics and personal financial education standards. You can download and print the teacher guide book and the student workbook for free at <http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml> Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Book prices are \$2.50/each plus shipping/handling, with a quantity discount after 30 or more books of 10%, but are subject to change.

6. Banzai is a free web-based program teaching real-world financial literacy. Banzai provides real-world experiences as students learn to make wise spending decisions. Designed with your class in mind, Banzai includes free downloadable lesson plans and real life scenarios.

Register and log in for Banzai at www.teachbanzai.com. Click on 'Sign up now' located on the top of the page (blue box). Click on 'teacher' or 'student' and then fill out the registration information requested. Download the lesson plans at <http://www.teachbanzai.com/lesson-plans/>

7. The Money Savvy Generation/Money Savvy U Intermediate Personal Finance Curriculum aligns their curriculum with NCTM (National Council of Teachers of Mathematics) standards and expectations in these critical areas: problem solving, reasoning and proof, communication, connection, and representation. Each of the five scripted lessons requires approximately 20 to 40 minutes of classroom time, including discussions. Instructor materials consist of a scripted, animated PowerPoint presentation on CD-ROM. **To learn more and to order your materials go to http://www.msgen.com/assembled/money_savvy_u.html.**

8. The North Dakota State University Extension Service as part of the Cooperative Extension System is an educational partnership of more than 70 land-grant Universities. Its interactive Web site, www.extension.org, helps Americans improve their lives with access to timely, objective, research-based information and educational opportunities. To learn more or to download financial lesson plans go to: <http://www.ag.ndsu.edu/money/index.htm> .

Concepts of Personal Finance – Curriculum Resources

a.	Checkbook mechanics, including writing checks, balancing, and statement reconciliation
	<p>a.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find corresponding lesson in Unit 5.</p>
	<p>a.2: University of Arizona Family Economics and Financial Education (FEFE) Register and log in at http://fefe.arizona.edu/new-to-fefe. Find Corresponding lesson at: http://www.fefe.arizona.edu/search/node/checkbook.</p>
	<p>a.3: FoolProof For High Schools: Register and log in at: http://www.foolproofteacher.com/. Find corresponding lesson in Module # 4 Road Trip!</p>
	<p>a.4: Junior Achievement: N/A</p>
	<p>a.5: The Actuarial Foundation: Download and print the teacher guide book and the student workbook at http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml. Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Find corresponding lessons in Building Your Future-Book 1, Banking, Chapter 2.</p>
	<p>a.6: Banzai: Register and log in to Banzai at www.teachbanzai.com. Download the lesson plans at http://www.teachbanzai.com/lesson-plans/. See Scenarios 10, 11, 15.</p>
	<p>a.7: Money Savvy Generation/Money Savvy U: N/A</p>
	<p>a.8: North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.</p>

b.**Saving for larger purchases**

b.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at <http://hsfpp.nefe.org>. Find Corresponding lesson in Unit 3.

b.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at <http://fefe.arizona.edu/new-to-fefe>. Find corresponding lesson at: <http://www.feze.arizona.edu/category/curriculum-unit/spending-plans>.

b.3: FoolProof For High Schools: Register and log in at: <http://www.foolproofteacher.com/>. Find corresponding lesson in Module #7 Printing Money (available Sept.1).

b.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: **JA of Bismarck**-(701) 223-5660; **JA of Grand Forks** (800)362-5925Ext 147; **JA of Fargo/Moorhead/West Fargo**-(701) 241-8628; or **JA of Upper Midwest**-(651) 255-0055. Find corresponding lesson in Session One.

b.5: The Actuarial Foundation: Download and print the teacher guide book and the student workbook at <http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml>. Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Find corresponding lessons in Building Your Future-Book 1, Banking, Chapter 1.

b.6: Banzai: Register and log in to Banzai at www.teachbanzai.com. Download the lesson plans at <http://www.teachbanzai.com/lesson-plans/>. Find corresponding lesson in Scenario 2.

b.7: Money Savvy Generation/Money Savvy U: (grades 9-10)(available for purchase at http://www.msgen.com/assembled/money_savvy_u.html). Find corresponding lessons in Lessons 1 & 2 - Budgeting & Power of Compounding.

b.8 North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.

c.	Credit, including credit card usage, interest, and fees
	<p>c.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find Corresponding lesson in: Unit 4.</p>
	<p>c.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe. Find Corresponding lesson at: http://www.fefe.arizona.edu/search/node/credit.</p>
	<p>c.3: FoolProof For High Schools: Register and log in at: http://www.foolproofteacher.com/. Find corresponding lessons in Module #1, Module #2, Module #3, Module #5 When it Hits the Fan.</p>
	<p>c.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck-(701) 223-5660; JA of Grand Forks-(800) 362-5925 Ext. 147; JA of Fargo/Moorhead/West Fargo -(701) 241-8628; or JA of Upper Midwest-(651) 255-0055. Find corresponding lesson in Session Three and JA Banks in Action-Sessions 1, 2, 4, 5.</p>
	<p>c.5: The Actuarial Foundation-Building Your Future: Download and print the teacher guide book and the student workbook at http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml. Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Find corresponding lessons in Building Your Future-Book 1, Banking, Chapter 3 and Book 2, Financing, Chapter 1.</p>
	<p>c.6: Banzai: Register and log in at www.teachbanzai.com. Download the lesson plans at http://www.teachbanzai.com/lesson-plans/. Find corresponding lessons in Scenarios 1, 8, 9, 18, 20, 30.</p>
	<p>c.7: Money Savvy Generation/Money Savvy U: (grades 9-10) (available for purchase at http://www.msgen.com/assembled/money_savvy_u.html) Find corresponding lesson in Lesson 4 - Smart Borrowing and Use of Credit Cards.</p>
	<p>c.8 North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.</p>

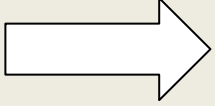
d.	Earning power, including jobs for teenagers
	d.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org . Find Corresponding lesson in Unit 7.
	d.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe . Find corresponding lesson at: http://www.fefe.arizona.edu/search/node/job .
	d.3: FoolProof For High Schools: N/A
	d.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck- (701) 223-5660; JA of Grand Forks, ND- (800) 362-5925 Ext. 147- JA of Fargo/Moorhead/West Fargo - (701) 241-8628; or JA of Upper Midwest- (651) 255-0055. Find corresponding lesson in: JA Careers with a Purpose-corresponding lessons in sessions 1, 2, 3, 4 and 7 and JA Job Shadow-corresponding lessons in Sessions 1, 3.
	d.5: The Actuarial Foundation: N/A
	d.6: Banzai: Register and log in to Banzai at www.teachbanzai.com . Download the lesson plans at http://www.teachbanzai.com/lesson-plans/ . Find corresponding lessons in Scenarios 2, 25.
	d.7: Money Savvy Generation/Money Savvy U: (available for purchase at http://www.msgen.com/assembled/money_savvy_u.html). Find corresponding lesson in Lesson 2 - Power of Compounding.
	d.8 North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money .

e.	Taxation and paycheck withholdings
	<p>e.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find Corresponding lesson in Unit 2.</p>
	<p>e.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe. Find Corresponding lesson at:http://www.fefe.arizona.edu/search/node/paycheck%20and%20taxes.</p>
	<p>e.3: FoolProof For High Schools: Register and log in at: http://www.foolproofteacher.com/. Find corresponding lesson in Module #6-Burning Money (available Sept. 1).</p>
	<p>e.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck- (701) 223-5660; JA of Grand Forks-(800) 362-5925 Ext. 147; JA of Fargo/Moorhead/West Fargo -(701) 241-8628; or JA of Upper Midwest-(651) 255-0055. Find corresponding lesson in Session Two.</p>
	<p>e.5: The Actuarial Foundation: Download and print the teacher guide book and the student workbook at http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml. Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Find corresponding lessons in Building Your Future-Book 1, Banking, Chapter 4.</p>
	<p>e.6: Banzai: Sign up for Banzai at www.teachbanzai.com. Download the lesson plans at http://www.teachbanzai.com/lesson-plans/. Find corresponding lessons in Scenarios 2, 12, 14, 16, 19, 26.</p>
	<p>e. 7: Money Savvy Generation/Money Savvy U: N/A</p>
	<p>e.8: North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.</p>

f.	College costs
	<p>f.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find Corresponding lesson in: Unit 7.</p>
	<p>f.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe. Find Corresponding lesson at: http://www.fefe.arizona.edu/category/curriculum-unit/career-development.</p>
	<p>f.3: FoolProof For High Schools: N/A</p>
	<p>f.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck- (701) 223-5660; JA of Grand Forks-(800) 362-5925 Ext. 147; JA of Fargo/Moorhead/West Fargo -(701) 241-8628; or JA of Upper Midwest-(651) 255-0055. Find corresponding resource in Jr. Achievement JA Student Center www.bismanja.org (a resource, not a lesson).</p>
	<p>f.5: The Actuarial Foundation N/A</p>
	<p>f.6: Banzai: N/A</p>
	<p>f. 7: Money Savvy Generation/Money Savvy U: N/A</p>
	<p>f.8 North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.</p>

g.	Making and living within a budget
	<p>g.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find Corresponding lesson in: Unit 2.</p>
	<p>g.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe. Find corresponding lesson at: http://www.fefe.arizona.edu/search/node/budget.</p>
	<p>g.3: FoolProof For High Schools : Register and log in at: http://www.foolproofteacher.com/. Find corresponding lesson in Module #6 Burning Money (available Sept.1).</p>
	<p>g.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck- (701) 223-5660; JA of Grand Forks-(800) 362-5925 Ext. 147; JA of Fargo/Moorhead/West Fargo -(701) 241-8628; or JA of Upper Midwest-(651) 255-0055. Find corresponding lesson in Session One.</p>
	<p>g.5: The Actuarial Foundation: N/A</p>
	<p>g.6: Banzai: Sign up for Banzai at www.teachbanzai.com. Download the lesson plans at http://www.teachbanzai.com/lesson-plans/. Find corresponding lessons in Scenarios 2, 12, 19, 25.</p>
	<p>g.7: Money Savvy Generation/Money Savvy U: (grades 9-10) (available for purchase at http://www.msgen.com/assembled/money_savvy_u.html). Find corresponding lessons in Lessons 1 & 3 - Budgeting & Smart Spending.</p>
	<p>g.8: North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and power slides at www.ag.ndsu.edu/money.</p>

h.	Mortgages, retirement savings, and investments
	<p>h.1: High School Financial Planning Program of the National Endowment for Financial Education (NEFE): Register and log in at http://hsfpp.nefe.org. Find Corresponding lessons in: Units 3 and 4.</p>
	<p>h.2: University of Arizona Family Economics and Financial Education (FEFE): Register and log in at http://fefe.arizona.edu/new-to-fefe. Find Corresponding lessons at: http://www.fefe.arizona.edu/category/curriculum-unit/housing, http://www.fefe.arizona.edu/category/curriculum-unit/investing.</p>
	<p>h.3 FoolProof For High Schools: Register and log in at: http://www.foolproofteacher.com/. Find corresponding lesson in Module #7 Printing Money (available Sept. 1).</p>
	<p>h.4: Junior Achievement NEFE/HSFPP Grades 9-12: Sign up by contacting your nearest North Dakota representative at: JA of Bismarck- (701) 223-5660; JA of Grand Forks-(800) 362-5925 Ext. 147; JA of Fargo/Moorhead/West Fargo -(701) 241-8628; or JA of Upper Midwest-(651) 255-0055. Find corresponding lesson in Session Five.</p>
	<p>h.5: The Actuarial Foundation: Download and print the teacher guide book and the student workbook at http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml. Or you can order at: http://www.actuarialfoundation.org/programs/youth/documents/BuildingFutureOrderForm_061209.pdf. Find corresponding lessons in Building Your Future-Book 2, Financing, Chapter 2 and Building Your Future-Book 3, Investing, Chapters 1-5.</p>
	<p>h.6: Banzai: N/A</p>
	<p>h.7: Money Savvy Generation/Money Savvy U: (available for purchase at http://www.msgen.com/assembled/money_savvy_u.html). Find corresponding lessons in Lessons 2 & 5 - Power of Compounding & Smart Investing.</p>
	<p>h.8: North Dakota State University Extension Service: Download your free lesson plans, handouts, worksheets and slides at www.ag.ndsu.edu/money.</p>



TEACHER NOTES

NEFE:

FEFE:

FoolProof for High Schools:

Junior Achievement:

The Actuarial Foundation:

Banzai:

Money Savvy Generation:

North Dakota State University Extension Service:



ADDITIONAL RESOURCES INCLUDING TEACHER'S ADDITIONAL CHOICES

1. Chad Foster Books:

Chad Foster books are an “easy-read” book promoting discussions about real world issues within today’s classrooms. You can find his three books:

1. Financial Literacy for Teens
2. Teenagers preparing for the real world
3. High School 101

by visiting their website at: www.chadfoster.com/curriculum.html.

2. *The ABCs of Credit Card Finance*, by Carol A. Carolan, PhD, of the Center for Student Credit Card Education, offers essential information to help high-school seniors learn basic money and credit management skills before they head to college or enter the workforce. Topics cover budgeting and credit card basics: from credit card costs and selecting the best credit card to credit card do's and don'ts, credit reports, and more. You may download this PowerPoint and other resources at: <https://www.credit-administrator.com/materials/highschoolworkshop.php> or call (650)347-3327 or Email: staff@cscce.com.

3. The Money T Insights Blog was developed by the North Dakota Extension Service is a place for all to share ideas and resources. To view this blog go to: <http://moneytinsights.blogspot.com/>.

4. The North Dakota Jump\$tart Coalition and the National Jumpstart Coalition.

Both coalitions are nonprofit organizations that actively work to improve the financial literacy of our citizens. They educate the public through speaking engagements and workshops, provide information and materials, and collaborate with public and private organizations and law makers on various projects throughout the state. Whether you're looking for ways to develop money smarts at home, in your classroom, organization or business, the North Dakota Jump\$tart Coalition and the national Jump\$tart Coalition has the tools and connections you need to make it happen. To learn more and to download free materials visit their websites at www.JumpStart.org or www.ndjumpstart.org.

5. Biz Kids and their concepts:

- A. Find Corresponding Lesson in Episode #204. Download free activity and lesson at: http://www.bizkids.com/coolbizstuff_parents.aspx
- B. Find Corresponding Lesson in Episode #106, #110 Download free activity and lesson at: http://www.bizkids.com/coolbizstuff_parents.aspx
- C. Find Corresponding Lesson in Episode #109, #115, and #205 Download free activity and lesson at: http://www.bizkids.com/coolbizstuff_parents.aspx
- D. Find Corresponding Lesson in Episode #119 Download free activity and lesson at: http://www.bizkids.com/coolbizstuff_parents.aspx

- E. Find Corresponding Lesson in Episode #125 Download free activity and lesson at:
http://www.bizkids.com/coolbizstuff_parents.aspx
- F. Find Corresponding Lesson in Episode #210 Download free activity and lesson at:
http://www.bizkids.com/coolbizstuff_parents.aspx
- G. Find Corresponding Lesson in Episode #116 Download free activity and lesson at:
http://www.bizkids.com/coolbizstuff_parents.aspx
- H. Find Corresponding Lesson in Episode #118 Download free activity and lesson at:
http://www.bizkids.com/coolbizstuff_parents.aspx

Biz Kids is an Emmy Award series on PBS. The public TV series teaches kids about money and business. The website provides free downloadable Activities for teachers, families and young entrepreneurs. The website also features show times of episodes broadcast in your area. Episodes can also be purchased for a minimal fee. Download free materials at http://www.bizkids.com/coolbizstuff_parents.aspx

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Personal Finance Committee Members:

Dave Weiler, ND State Representative, Bismarck

Lisa A. Wolf, ND State Representative, Minot

Jan Repnow, Minot State University, Minot

Dr. Debra Pankow, North Dakota State University, Fargo

Theo Johnson, Business teacher, Goodrich High School, Goodrich

Amy Jo Johnson, Education Coordinator, Mid-America Credit Union Association, Bismarck

Tracy Friesen, Shiloh Christian School Registrar, Bismarck

Tim Doppler, ND and SD Publishers Representative, Bismarck

Vicki Neuharth, Career and Technical Education, Bismarck

Kelly Schmidt, ND State Treasurer, Bismarck

Linda M. Paluck, Director of School Approval and Accreditation, Department of Public Instruction, Bismarck