

**A NOTE FOR TEACHERS:** Unit 1 of this course is shorter than Units 2-9, as it includes only three lessons. The purpose of this unit is to establish a foundation for the rest of the course by having students reflect on their relationship with money and what they value, how they make decisions around money, and more!

**Vocabulary:** [Money in Our Lives Quizlet](#)

1.1 Personal Finance Decision Making	
Students will be able to:	
<ul style="list-style-type: none"> <li>• Discuss their personal financial decision-making process</li> <li>• Identify their money personality based on personal behavior and choices</li> <li>• Analyze financial decisions and the influence of personal/external factors</li> </ul>	
Links	Middle School National Standards for Personal Financial Education
<ul style="list-style-type: none"> <li>• <a href="#">Lesson Guide</a></li> <li>• <a href="#">Student Activity Packet</a></li> </ul>	<p>Spending</p> <ul style="list-style-type: none"> <li>• 1a. Identify personal goals for spending and saving</li> <li>• 1c: Explain why people with identical incomes make different choices for spending, saving, and managing money</li> <li>• 2b: Explain the types of information most helpful in making a purchase decision</li> </ul> <p>Saving</p> <ul style="list-style-type: none"> <li>• 2b: Explain how a person's personality type might affect their willingness to save or to stick to a savings plan</li> <li>• 2d: Discuss how savings decisions can affect financial wellbeing</li> </ul>

## 1.2 Exploring Tradeoffs

Students will be able to:

- Prioritize goals and values when faced with spending decisions
- Practice making financial decisions centered around savings goals
- Assess emotional and financial tradeoffs

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## 1.3 Your Future Life

Students will be able to:

- Explain the importance of having goals for their future
- Illustrate what ideas will be important to them in the future using a mind map
- Create a specific representation of what their future might look like based on goals and priorities using a vision board, slide deck, or video

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**Unit Test:** This unit does not have a unit test as it is a shorter unit. All other units in the course have a unit test.

- Please refer to the [Middle School Course Page](#) to access all assessments. You must be signed into your NGPF Teacher Account.