

Can fifth graders help create a class full of millionaires?

Each year, millions of people are crushed by the burden of debt. Millions more are empowered by the miracle of savings and investment. In this project, students will learn the essentials of financial literacy—and use those skills for good by getting high school students “interested” in making smart financial decisions. Watch as your students form meaningful relationships while coaching teens on important money management skills.

Imagine if kids could help themselves and others make smart financial decisions. The skills they learn today could build solid habits to last a lifetime!



Start with why

Lesson 1: Engage with Rabbits, Explosions, and Sharks

Engage students with an explosive chemical reaction, then connect this exciting phenomenon by drawing an interesting analogy to debt and investing. **SCIENCE**



Think it through

Lesson 2: Know the Cost

Help students understand self-management and responsible decision-making by participating in the Donut Challenge, and explore the mathematics of compound interest by discovering what happens when you buy a donut and “do not” pay it off. **SOCIAL EMOTIONAL LEARNING**

Lesson 3: Money Multiplies

Lead students in a game of “Multiplying Money,” where their choice of investment determines whether they win or lose. **MATH**



Work it out

Lesson 4: A Dime a Day

Get students “interested” in the power of investment as they learn how impactful it can be to start saving money right away! **SOCIAL STUDIES**

Lesson 5: Prepare for Impact

Explore the dangers of debt and the power of investment through the stories of young adults. Then, prepare students to create an effective and engaging lesson plan for high schoolers.

Lesson 6: Plan Your Lesson

Help students gain a deeper understanding of teaching and learning while helping them solidify their understanding of debt and investment. Walk them through a lesson plan template to help them structure their time with their high schoolers.

Lesson 7: Build Your Lesson

Give your students the time and space they need to create powerful and persuasive lessons for their high school friends.



Fix it up

Lesson 8: Refine Your Lesson

Help students understand the power of iterative thinking, then lead them to apply iteration to test and refine their lesson.



Share your awesome

Lesson 9: Take Them to School!

This is it! Watch as students put what they've learned to good use by teaching high school students valuable principles that could change their lives!

Suggested project time: **8 hours**



Get started at [BlueAppleTeacher.org](https://www.BlueAppleTeacher.org)



English Language Arts

OPINION WRITING

Help students apply their knowledge of the power of evidence and reasoning to help create persuasive lessons for high school students. [CCSS.ELA-LITERACY.W.5.1](#)

Math

DIVISION WITH DECIMALS

Show students how applicable their math skills are when they use division with decimals to help them calculate the performance of simulated investments.

[CCSS.MATH.CONTENT.5.NBT.B.7](#)

Science

PHYSICAL AND CHEMICAL CHANGES

Explore the nature of physical and chemical changes as you launch your project with an engaging scientific demonstration.

[NGSS 5-PS1-4](#)

Social Studies

COLLABORATIVE ACTION

Reflect on the benefits of working together as you learn about mutual funds. [NCSS D2.Civ.6.3-5](#)

Social Emotional Learning

SELF-MANAGEMENT AND RESPONSIBLE DECISION-MAKING

Use the famous Marshmallow Challenge to help students reflect on the importance of managing themselves so they can make responsible decisions.

[CASEL CORE COMPETENCIES](#)

Not teaching these standards?

Go to [BlueAppleTeacher.org](#) for more content-connection options.



Kit Supplies

- Hydrogen Peroxide
- One-Liter Bottle
- Food Coloring
- Dish Soap
- Dry Yeast
- Dice (15)

Online Resources

- Financial Literacy and Rabbits Video ([YouTube 3:47](#))
- Donut Cost Calculator
- Multiplying Money Activity
- Risky Business Simulator
- Lesson Plan Examples
- And so much more!



Bring the World to Your Students

- Investing Advice from a Finance Expert
- Ask the Banker
- Consult with an Investment Professional

Bring Your Students to the World

- Save the Grown-Ups!
- Save the World!
- Be Talk Show Worthy
- Meet the Press



Peer Review

As students work to refine their lessons, have them share their work with students from another class in your school, the state, or the world. Ask them what they loved and what could be improved—and sneak in a little education as the reviewers learn about financial literacy, too!



Rules and Routines

What are some effective rules and routines I can use to improve classroom management?

Risk-Taking and Perseverance

How can I develop a culture that supports risk-taking and increases student perseverance?

This is just the beginning!

Go online to access the complete project.

- Clear **learning targets** and **step-by-step instructions**
- Dozens of links to **supporting resources**
- **Mini-lessons** aligned to content standards
- **Videos and contact information** from industry experts
- **Ideas to collaborate** with other classrooms
 - Practical, point-of-use **instructional strategies**
 - Access to a grade-specific **Project Coach**

