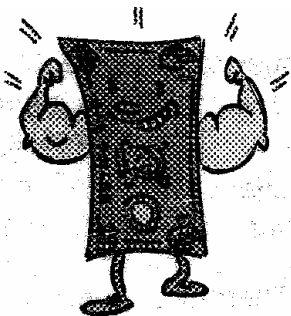


THE HIGH SCHOOL FINANCIAL PLANNING PROGRAM

“Because Learning About Money Is As Important As Earning It”



Teachers who include life skills, such as financial management, in their curriculum perform a great service to their students and to the community as well.

Being financially stable has more to do with the management of your resources than with the capacity to earn a high salary.

The average teen spends \$3,000 a year on items like clothes, car, music and fast food. Teens with a part-time job have a relatively steady income but usually their “want list” is greater than their capacity to buy. Together these factors make this a prime time to learn about taxes, credit, insurance, budgeting, savings, and goals. All these topics are included in the High School Financial Management Planning Program. Why not give it a try!

WHY?

Today’s young people will have access to a staggering amount of money that can go a long way if used properly. Or, if mismanaged, it can have serious consequences. To ensure that our youth get off to a good start, they need a basic knowledge of financial planning.

WHAT?

This program is sponsored by the Cooperative Extension Service and the National Endowment for Financial Education (NEFE). The program includes six units using illustrations of everyday life – all in the context of a teenager’s scope of understanding. The units are:

- Understanding the Financial Planning Process
- How Income Affects Your Goals
- Managing Income and Credit
- Owning and Protection of Your Assets
- Savings to Achieve Your Goals
- Taking Control with Your Own Financial Plan

WHO?

This program can be used to supplement curriculum for students enrolled in business, economics, consumer math, home economics, social studies, vocational agriculture, etc. It is best used with high school juniors or seniors.

WHEN?

Teach this curriculum any time during the school year that it fits into your plans. It can be taught in as few as 12 class periods or can be extended into a

nine-week or semester unit if you want more depth. It’s flexible!

HOW?

The program includes lesson plans, case studies and outlines, activities, handouts, quizzes, overhead masters, assignments, games, certificates, news releases and free-loan videos. It is recommended that guest speakers such as insurance agents, bankers, and investment counselors be included to add even more variety.

You will receive an instructor’s manual and a workbook for each student. All are provided to you **FREE** of charge. Supplemental teaching aids are listed if you choose to purchase them from other sources.

Three things we ask you to agree to do are:

1. Teach all six units without altering the materials in any way. The College of Financial Planning copyrights these materials. Of course, you are encouraged to add supplemental items as you feel are appropriate.
2. Ask speakers to make “generic” presentations without selling or advertising a product, business or organization.
3. Evaluate the program using forms mailed to you by the National Endowment for Financial Education (NEFE).

WHERE?

Simply complete the agreement form and mail to the Kay County Extension Center. Allow at least four to six weeks for arrival of materials.

REGISTRATION FORM

Teacher: _____ School: _____

Phone: _____ Address: _____

Principal: _____ Date Program Starts: _____

Date Program Ends: _____ Number of student workbooks needed: _____

Class Name: _____

(business, math, home economics, etc.)

RACE AND GENDER OF STUDENTS

Gender	White	Black	Native American	Hispanic	Asian	Total
Female						
Male						
Total						

I agree to:

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(Signature)

Return form to:

Mary Rhyne,
Extension Educator Family & Consumer Sciences/4-H
P. O. Box 430
Newkirk, OK 74647

Phone 580-362-2200
Fax 580/362-2268
Email rhyne@okstate.edu



I hope you will contact the Kay County OSU Extension Center for additional educational materials available through our Family & Consumer Sciences program on clothing, family life, health and nutrition, family economics, housing and home businesses.

Mary Rhyne

Oklahoma Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, sex, age, disability or status as a veteran and is an Equal Opportunity Employer. OSU, USDA, State and Local Governments cooperating.

**Work in Agriculture, Family & Consumer Sciences, 4-H and Rural Development
USDA, OSU, KAY COUNTY COMMISSIONERS COOPERATING**