



Middle School Financial Literacy - Mrs. Greeley

Financial literacy is the knowledge to make financially responsible decisions - this is knowledge EVERYONE should have.

The curriculum for the class rotates each year; this year we will be covering the following topics:

- Needs vs. Wants
- Deferred gratification
- Why savings matter and how to set short, mid range and long term saving goals
- Simple interest and compound interest
- Paying yourself first
- How a savings account compares to a checking account, why they are needed, how to open one and how to manage one.
- When to use a credit card, cash, debit card, mobile app, etc.