



9-12 Personal Finance & Crypto Literacy — Weekly Student Pack

NAME	DATE	CLASS / PERIOD
_____	_____	_____

What you'll learn this week

A five-session unit grounded in CEE and FINRA standards, covering paycheck reading, compound interest, scams, and an honest, evidence-based look at crypto — what it is, where it might fit, and the documented risks. Students leave with a one-page personal finance plan and a working scam-detection checklist.

My goals for the week

- Session 1: I can read a real paycheck stub and explain three deductions.
- Session 2: I can compute compound interest growth and explain why starting earlier dominates contributing more.
- Session 3: I can identify five scam patterns and apply a 4-question scam-detection routine.
- Session 4: I can explain what a cryptocurrency is, what it isn't, and identify three documented categories of crypto risk.
- Session 5: I can draft a one-page personal finance plan covering income, savings, an emergency fund target, and one investing rule.



Session 1

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

TODAY'S GOAL

I can read a real paycheck stub and explain three deductions.

WORDS I NEED TO KNOW

Today's plan

1. Warm-up: Project a paycheck stub for a \$20/hr × 80 hr period. "Why is the bottom line \$1,217 and not \$1,600?"
2. Lesson: Walk through gross!' net: federal income tax, FICA (or NI), state income
3. Practice together: Pairs annotate a second stub for a \$50K salary.
4. Practice on my own: Compute the take-home for a third stub on their own; explain one deduction in writing.
5. Exit ticket: One sentence: 'The deduction I most underestimated was ____.'

MY PRACTICE — SHOW YOUR WORK

EXIT TICKET — before you leave today

Prompt: One sentence: 'The deduction I most underestimated was ____.'



Session 2

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

TODAY'S GOAL

I can compute compound interest growth and explain why starting earlier dominates contributing more.

WORDS I NEED TO KNOW

Today's plan

1. Warm-up: Two scenarios: A invests \$100/mo from age 25-35 then stops; B invests \$100/mo from age 35-65. Who has more...
2. Lesson: Walk the math live in a spreadsheet at 7% annual return. Show the crossover point.
3. Practice together: Pairs run the spreadsheet for 4 different starting ages with same contribution.
4. Practice on my own: Each student computes their own '\$50/mo from now until 25' projection.
5. Exit ticket: Sentence stem: 'The single most powerful variable in compound growth is ____.'

MY PRACTICE — SHOW YOUR WORK

EXIT TICKET — before you leave today

Prompt: Sentence stem: 'The single most powerful variable in compound growth is ____.'



Session 3

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

TODAY'S GOAL

I can identify five scam patterns and apply a 4-question scam-detection routine.

WORDS I NEED TO KNOW

Today's plan

1. Warm-up: Read aloud one real scam DM (anonymized). "What hooks you?"
2. Lesson: Five patterns walk-through with one example each. Then introduce the 4-question routine: Who benefits? What...
3. Practice together: Triads work 6 example messages; classify and apply the routine.
4. Practice on my own: Each student finds one suspicious example from the past month (DM, ad, post) and runs the routine.
5. Exit ticket: Whip-around: one pattern they had not noticed before.

MY PRACTICE — SHOW YOUR WORK

Session 3 (continued)

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan

EXIT TICKET — before you leave today

Prompt: Whip-around: one pattern they had not noticed before.



Session 4

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

TODAY'S GOAL

I can explain what a cryptocurrency is, what it isn't, and identify three documented categories of crypto risk.

WORDS I NEED TO KNOW

Today's plan

1. Warm-up: Two charts: a major crypto's price across 5 years vs the S&P 500. "What does each tell you about risk?"
2. Lesson: What it IS: a digital asset on a public ledger. What it ISN'T: a guaranteed store of value, a...
3. Practice together: Triads match 6 real recent crypto news headlines to the three risk categories.
4. Practice on my own: Half-page: 'If a friend my age asked me whether they should put their savings in crypto, I would tell them...'
5. Exit ticket: Sentence stem: 'The one thing the crypto ads don't tell you is ____.'

MY PRACTICE — SHOW YOUR WORK

EXIT TICKET — before you leave today

Prompt: Sentence stem: 'The one thing the crypto ads don't tell you is ____.'



Session 5

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

TODAY'S GOAL

I can draft a one-page personal finance plan covering income, savings, an emergency fund target, and one investing rule.

WORDS I NEED TO KNOW

Today's plan

1. Warm-up: Show two real plans: one vague, one specific. Class names what makes one work.
2. Lesson: Plan template: monthly income, fixed costs, savings rate, emergency fund target (3 months expenses), one...
3. Practice together: Pairs draft v1; peer-critique on one rule: 'Could you start this plan Monday?'
4. Practice on my own: Final v1, signed and dated.
5. Exit ticket: Two volunteers share one rule + reasoning.

MY PRACTICE — SHOW YOUR WORK

EXIT TICKET — before you leave today

Prompt: Two volunteers share one rule + reasoning.



My Week — Reflection

9-12 Personal Finance & Crypto Literacy — Weekly Lesson Plan · Student Edition

How did it go?

One thing I'm proud I learned this week:

One thing that was tricky for me:

A question I still have:

How I'd rate my effort this week (1–5) and why:
