



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

GRADE LEVEL

9-12

SUBJECT

Personal Finance & Crypt...

WEEK OF

Unit Overview

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.

Standards Alignment

Council for Economic Education National Standards 2-3, 11-12; FINRA Investor Education

Global Standards Mapping

United States:

Council for Economic Education National Standards 2-3, 11-12;
FINRA Investor Education

United Kingdom:

Key Stage 4–5 (Years 10–13, GCSE / A-Level)

Australia / NZ:

Years 9–12 (AC v9.0) · NCEA Levels 1–3

IB Programme:

MYP Years 4–5 + DP / Career-Related Programme

Canada (Ontario):

Ontario Senior Division (Grades 9–12)

Singapore / India:

MOE Secondary 3–5 / JC · CBSE Classes 9–12

EU/EEA note: EU/EEA: GDPR-compliant — no student PII collected; teacher use only

Companion Student Handout — ready to photocopy

Each lesson plan ships with a separate "Student Edition" PDF — daily I-can goals, vocabulary blanks, work space, and exit-ticket boxes. No teacher prep. Print and hand out.

Session 1

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Learning Objective

Students will be able to read a real paycheck stub and explain three deductions.

Standards Alignment

CEE National Standards #2 (Decision Making), #11 (Money & Inflation)

Materials Needed

- Sample US paycheck stub (anonymized)
- Sample UK / AU stubs for context
- Highlighters
- Glossary of payroll terms

Lesson Flow

Opening / Hook (5-10 min):

Project a paycheck stub for a \$20/hr × 80 hr period. "Why is the bottom line \$1,217 and not \$1,600?"

Direct Instruction (15-20 min):

Walk through gross!' net: federal income tax, FICA (or NI), state income tax, o insurance.

Guided Practice (10-15 min):

Pairs annotate a second stub for a \$50K salary.

Independent Practice (10-15 min):

Compute the take-home for a third stub on their own; explain one deduction in writing.

Closing / Exit Ticket (5 min):

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

Differentiation

For struggling learners:

Provide a partially-completed organizer with the first row modeled and 2-3 sentence stems specific to personal finance.

For advanced learners:

Add a transfer prompt: apply today's idea to a context outside personal finance and defend the move in 3 sentences.

For ELL students:

Pre-teach 4 key terms with a visual glossary; offer the sentence frame "I notice that ____, which suggests ____ because ____."

For IEP students:

Reduce the response set by half; offer choice between a written, oral (recorded on Flip), or sketch response — same rubric.

Session 2

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

Learning Objective

Students will be able to compute compound interest growth and explain why starting earlier dominates contributing more.

Standards Alignment

CEE #11; CCSS HSF-LE.A.2

Materials Needed

- Compound-interest worksheet
- Spreadsheet (Sheets/Excel)
- Calculator

Lesson Flow

Opening / Hook (5-10 min):

Two scenarios: A invests \$100/mo from age 25-35 then stops; B invests \$100/mo from age 35-65. Who has more at 65?

Direct Instruction (15-20 min):

Walk the math live in a spreadsheet at 7% annual return. Show the crossover point.

Guided Practice (10-15 min):

Pairs run the spreadsheet for 4 different starting ages with same contribution.

Independent Practice (10-15 min):

Each student computes their own '\$50/mo from now until 25' projection.

Closing / Exit Ticket (5 min):

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

Differentiation

For struggling learners:

Provide a partially-completed organizer with the first row modeled and 2-3 sentence stems specific to personal finance.

For advanced learners:

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For ELL students:

Pre-teach 4 key terms with a visual glossary; offer the sentence frame "I notice that ____, which suggests ____ because ____."

For IEP students:

Reduce the response set by half; offer choice between a written, oral (recorded on Flip), or sketch response — same rubric.

Session 3

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Learning Objective

Students will be able to identify five scam patterns and apply a 4-question scam-detection routine.

Standards Alignment

FINRA Investor Education; CEE #2

Materials Needed

- FTC consumer-alert excerpts
- Scam-pattern card (urgency, guaranteed return, gift-card pay, secrecy, social proof manipulation)
- 4-question routine card

Lesson Flow

Opening / Hook (5-10 min):

Read aloud one real scam DM (anonymized). "What hooks you?"

Direct Instruction (15-20 min):

Five patterns walk-through with one example each. Then introduce the 4-question routine: Who benefits? What am I being rushed to do? Can I verify this independently? What is the worst case if I'm wrong?

Guided Practice (10-15 min):

Triads work 6 example messages; classify and apply the routine.

Independent Practice (10-15 min):

Each student finds one suspicious example from the past month (DM, ad, post) and runs the routine.

Closing / Exit Ticket (5 min):

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

Differentiation

For struggling learners:

Provide a partially-completed organizer with the first row modeled and 2-3 sentence stems specific to personal finance.

For advanced learners:

Add a transfer prompt: apply today's idea to a context outside personal finance and defend the move in 3 sentences.

For ELL students:

Pre-teach 4 key terms with a visual glossary; offer the sentence frame "I notice that ____, which suggests ____ because ____."

For IEP students:

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Session 4

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Learning Objective

Students will be able to explain what a cryptocurrency is, what it isn't, and identify three documented categories of crypto risk.

Standards Alignment

FINRA Investor Education; CEE #11

Materials Needed

- 1-page neutral primer (not a crypto exchange's marketing)
- Risk-category card (volatility, custody, fraud)

Lesson Flow

Opening / Hook (5-10 min):

Two charts: a major crypto's price across 5 years vs the S&P 500. "What does each tell you about risk?"

Direct Instruction (15-20 min):

What it IS: a digital asset on a public ledger. What it ISN'T: a guaranteed store of value, a fast/cheap-to-transact currency in most cases, or 'the future of money' just because the marketing says so. Three risks: volatility, custody loss (lost keys / collapsed exchange), fraud (rug pulls, pump & dumps).

Guided Practice (10-15 min):

Triads match 6 real recent crypto news headlines to the three risk categories.

Independent Practice (10-15 min):

Half-page: 'If a friend my age asked me whether they should put their savings in crypto, I would tell them ____ because ____.'

Closing / Exit Ticket (5 min):

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

Differentiation

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For advanced learners:

Add a transfer prompt: apply today's idea to a context outside personal finance and defend the move in 3 sentences.

For ELL students:

Pre-teach 4 key terms with a visual glossary; offer the sentence frame "I notice that ____, which suggests ____ because ____."

For IEP students:

Reduce the response set by half; offer choice between a written, oral (recorded on Flip), or sketch response — same rubric.

Session 5

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Learning Objective

Students will be able to draft a one-page personal finance plan covering income, savings, an emergency fund target, and one investing rule.

Standards Alignment

CEE #2; CASEL Responsible Decision-Making

Materials Needed

- 1-page plan template
- Calculator
- Sample plans

Lesson Flow

Opening / Hook (5-10 min):

Show two real plans: one vague, one specific. Class names what makes one work.

Direct Instruction (15-20 min):

Plan template: monthly income, fixed costs, savings rate, emergency fund target (3 months expenses), one investing rule (e.g., 'I will only buy diversified index funds in tax-advantaged accounts').

Guided Practice (10-15 min):

Pairs draft v1; peer-critique on one rule: 'Could you start this plan Monday?'

Independent Practice (10-15 min):

Final v1, signed and dated.

Closing / Exit Ticket (5 min):

Two volunteers share one rule + reasoning.

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For advanced learners:

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For ELL students:

Pre-teach 4 key terms with a visual glossary; offer the sentence frame "I notice that ____, which suggests ____ because ____."

For IEP students:

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