

Spring is in the Air; Free Resources Are at
Your Fingertips: Online Resources for Middle
and High School Educators

Welcome

Logistics

- Call-in number: **888-625-5230**
- Participant code: **5031 4167#**
- Webinar Link: <https://www.webcaster4.com/Webcast/Page/577/29415>
- This call is being recorded and archive will be made available.
- You can listen through your PC or dial in to the phone.
Remember: your specific connection matters; if PC audio diminishes, dial in to the toll-free line.

How we'll take questions

- Type your question in the field in the lower left corner of the webinar page and click the “Ask Question” button.

Disclaimer

- The views expressed in this webinar are those of the presenters and not necessarily the views of the Federal Reserve Banks of St. Louis, Dallas, and Richmond or the Federal Reserve System.



FEDERAL RESERVE BANK of ST. LOUIS
CENTRAL TO AMERICA'S ECONOMY*

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Econ Ed at the St. Louis Fed

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GLOSSARY

Your planning and classroom times are limited. Our free economics and personal finance lessons, activities, and readings provide flexibility and real-world connections, making it easier to prepare students with 21st century skills for college and career readiness. We have great resources for consumers and parents, too!

econlowdown®
click. teach. engage.

Add your students to the more than 4.5 million enrollments in our online courses and videos.



TEACHER PORTAL

Use the filters below to find the resources you want.

Search all resources from Econ Ed at the St. Louis Fed



Elementary School +



Middle School +



High School +



College +



Consumers +

Over one million enrollments annually

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New to the site? Let's get you started!

Are you a student?

Or log in with your Google account





Welcome to econlowdown[®] home to award-winning FREE online courses and videos for use in K-12 and college classrooms.

Register as an instructor to use these FREE resources:

- Create classrooms
- Add students
- Assign online courses and videos
- Monitor student progress
- Upload student scores to your gradebook

And, there's MORE! If you'd like to build your own economic content knowledge econlowdown[®] has free online professional development for teachers!

Awards



Econ Lowdown—Teacher Portal



WELCOME KRIS BERTELSEN | FAQ | MANAGE ACCOUNT | LOG OUT

- MY CLASSROOMS
- RESOURCE GALLERY
- PROFESSIONAL DEVELOPMENT
- CLASSROOM ACTIVITIES
- FREDCAST®

Hi, Kris.

Is it summer yet?

Click **My Classrooms** to check your students' progress and grades, assign a written assessment, or perform a number of other classroom management tasks.

Preview over 150 resources and assign them to students in our **Resource Gallery**.

Sign up for CPDU credit or FRB certification through **Professional Development**.

Play the **FREDCast®** game in your classroom.

- My Classrooms
- Resource Gallery
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If you have any questions or concerns, please contact us at economiceducation@stls.frb.org.

Google Sign-In Now Available for Students!



To use this feature, set up a NEW classroom and choose the Google sign-in option for your students. You will then be provided with a classroom join code to share with your students. When students access their log-in page <https://www.econlowdown.org/student>, they'll choose to log in with their Google account then be prompted to join your classroom by entering the code. **Please note that the Google sign-in is for student accounts only. We have not implemented Google sign-in for teacher accounts.

Thank you,
The Econ Lowdown Team

Add a Class

Active Archived

CLASSROOM NAME

AP Economics

Arkansas River Coop

[Add New Classroom](#)

Add New Classroom

Classroom Name

ECONnections Webinar

Begin Date

9/27/2018



End Date

10/1/2018



Add Arkansas Assessments to Class

Note for Arkansas Assessments

Courses and videos are frozen during both the pre and post assessment windows until the respective assessment has been submitted. Upon submission of the completed assessment, access is again permitted to assigned courses and videos. Please encourage all students to complete their assignments prior to the post assessment's scheduled begin date.

[Create](#)

Add Students...or have students add themselves with Google

The screenshot displays the 'ECONnections Webinar' interface. At the top, a navigation bar includes 'MY CLASSROOMS', 'RESOURCE GALLERY', 'PROFESSIONAL DEVELOPMENT', 'CLASSROOM ACTIVITIES', and 'FREDCAST®'. The main content area is divided into two columns. The left column, under 'Active' and 'Archived' tabs, lists classrooms: 'AP Economics', 'Arkansas River Coop', and 'ECONnections Webinar' (listed twice). A green 'Add New Classroom' button is at the bottom. The right column, titled 'ECONnections Webinar', has sub-navigation for 'SYLLABUS', 'STUDENTS', 'STUDENT PROGRESS', 'EDIT CLASSROOM', 'WRITTEN ASSESSMENTS', and 'READING Q&A GRADEBOOK'. Below this is a 'Choose How Students Log In' section with a yellow warning box: 'If you affirm your students are 13 or older, their email addresses will be saved. Each year on July 15, student emails will be removed from all classrooms that expired in the previous calendar year.' Two login options are shown: 'Log in with Google' with an age affirmation (Yes/No) and 'Log in with EconLowdown'.

Add Resources to your syllabus...Click “Resource Gallery”

MY CLASSROOMS RESOURCE GALLERY PROFESSIONAL DEVELOPMENT CLASSROOM ACTIVITIES FREDCAST®

Active Archived

CLASSROOM NAME

AP Economics

Arkansas River Coop

ECONnections Webinar

+ Add New Classroom

ECONnections Webinar

SYLLABUS STUDENTS STUDENT PROGRESS EDIT CLASSROOM WRITTEN ASSESSMENTS READING Q&A GRADEBOOK

Adding Students

Classroom Join Code: **eMXPkux**

Instructions

Have students:

1. Visit the Econ Lowdown student login page: <https://www.econlowdown.org/student>
2. Click the Google Log In button.



3. Log in to their Google account.
4. Click "Join a classroom" and enter the **Classroom Join Code**.

Adding Content

Content can be added to this classroom by visiting the [Syllabus](#).

Resource Gallery: 355 resources

econlowdown

[Reset all filters](#) Showing 355 resources

Resource Authors [Reset](#) [^](#)

My Resources

Resource Types [Reset](#) [v](#)

Subjects [Reset](#) [v](#)

Topics [Reset](#) [v](#)

Lesson Groups [Reset](#) [v](#)

Grade Range [Reset](#) [v](#)

Language [Reset](#) [v](#)

Duration [Reset](#) [v](#)

 **Advertising: Dollars and Decisions** [+](#)
• 30 minutes • *High School - College*
Decision Making, Demand, Incentives
[View Details](#)

 **AP Macroeconomics Sample Syllabus** [+](#) 90
+
• 1 semester • *High School*
[View Details](#)

 **Bankruptcy: When All Else Fails** [+](#)
• 30 minutes • *High School - College*
Credit, Decision Making, Employment and L...
[View Details](#)

 **Banks and Alternatives** [+](#)
• 10 minutes • *Middle School - High School*
Buying Goods and Services, Credit, Decisio...
[View Details](#)

Middle School Filtered: 104 resources

econlowdown

Reset all filters

Showing 104 resources

Resource Authors

Resource Types

Subjects

Topics

Lesson Groups

Grade Range

- Not Set (+20)
- K - 2 (+4)
- 3 - 5 (+15)
- Middle School
- High School (+216)
- College (+114)

Language

Duration



Bank on Benjamin
5 minutes • 3 - High School
Federal Reserve System, Fiscal and Moneta...

[View Details](#)



Banknote Bonanza
5 minutes • 3 - High School
Federal Reserve System, Fiscal and Moneta...

[View Details](#)



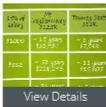
Building Bridges
10 minutes • Middle School - High School
Financial Investing

[View Details](#)



Capital Markets
20 minutes • Middle School - High School
Financial Investing, Income, Interest Rates,...

[View Details](#)



College Choice 101
10 minutes • Middle School - High School
Credit, Income, Paying for College, Scarcity

[View Details](#)



Comparative Advantage
2 hours • Middle School - High School
Scarcity, Specialization, Trade

[View Details](#)



11

Video Q and A



No-Frills Money Skills: Episode 7, Segment 1—Understanding Car Insurance: Premiums and How Coverage Works

• 10 minutes • Middle School - High School • 269 classes this year

Protecting and Insuring

"Understanding Car Insurance: Paving the Way" is the seventh video in the Federal Reserve Bank of St. Louis series, "No-Frills Money Skills." In Segment 1, students learn that people pay premiums to insurance companies to buy protection from financial loss. Two radio talk show callers' questions are used to discuss liability coverage, including its legal aspects, and how typical car insurance coverage works. The content for these videos was reviewed by members of the Missouri Insurance Education Foundation.

[View National Standards for Financial Literacy](#)

[View Additional Resources](#)

Select Preview

Reading Q and A



Cars and Cash: What To Know Before You Go (A)

• 30 minutes • Middle School - High School • 16 classes this month

Credit Interest Rates Buying Goods and Services

Preview Resource

Do your students have the information they need to know before buying a car? Aside from knowing what they want in a vehicle, they'll need to know about budgeting and credit before they start car shopping. Students will learn some car-buying basics in the February 2019 Page One Economics®: Focus on Finance essay.

Note: This version "A" of the Page One Focus on Finance is written at a lower reading level for use with middle school students, but it can also be an alternative for high school students struggling to comprehend the original Page One Focus on Finance content.

[Link to Teacher Edition](#)

[View Voluntary National Content Standards in Economics](#)

[View National Standards for Financial Literacy](#)

[View Common Core Standards](#)

[View Additional Resources](#)

Select Preview

Online Modules



Preview Resource

Fiscal Policy

 • 1 hour, 30 minutes • High School • 597 classes this year

Role of Government and Market Failure

Fiscal and Monetary Policy

Inflation

Economic Fluctuations

Unemployment

Inflation, unemployment, recession, economic growth—these economic concepts affect people in very real ways. In two thought-provoking, interactive lessons, this course teaches students about fiscal policy, the avenue by which Congress and the president attempt to influence the economy. Three courses that would further students understanding of the content are GDP and Pizza, The Story of Unemployment, and Monetary Policy.

Estimated Completion Time: 1.5 hrs

[View Voluntary National Content Standards in Economics](#)

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Select

Preview

Editable Date Ranges

Resources Custom Content Show in My Resources

Edit Dates [X]

Begin Date:
9/29/2018 [Calendar Icon]

End Date:
10/1/2018 [Calendar Icon]

Cancel Save

Sep 29, 2018 - Oct 1, 2018 [Edit Icon]
Ella Saves Today

Page One Economics and Focus on Finance

econlowdown My Classrooms Professional Development FAQ

Reset all filters Showing 43 resources View: Brief Sort: Alphabetical

- Economic Lowdown (Audiocast) (+21)
- Ella's Adventures (+3)
- Explore Economics (+4)
- Fed Explained (+9)
- Fed FAQs (+8)
- Fed Functions (+3)
- Feducation (+4)
- Financial Fables from the Fed (+4)
- FRED® Interactives (+6)
- GDP and Pizza: Economics for Life (+4)
- It's Your Paycheck (+9)
- It's Your Paycheck: Spanish Version (+9)
- Katrina's Classroom (+4)
- No-Frills Money Skills (+9)
- Noteworthy from U.S. Currency (+5)
- Page One Economics**
- Personal Finance 101 Conversations (+9)
- Supply and Demand (+4)
- The Federal Reserve and You (+4)

 <p>Advertising: Dollars and Decisions • 30 minutes • High School - College View Details <i>Decision Making, Demand, Incentives</i></p>	 <p>Bankruptcy: When All Else Fails • 30 minutes • High School - College View Details <i>Credit, Decision Making, Employment and L...</i></p>	 <p>Bitcoin: Money or Financial Investment • 30 minutes • High School - College View Details <i>Financial Investing, Inflation, Money</i></p>	 <p>Cars and Cash: What To Know Before You Go • 30 minutes • High School - College View Details <i>Buying Goods and Services, Credit, Interest...</i></p>
 <p>Cars and Cash: What To Know Before You Go (A) • 30 minutes • Middle School - High School View Details <i>Buying Goods and Services, Credit, Interest...</i></p>	 <p>College: Learning the Skills To Pay the Bills? • 30 minutes • High School - College View Details <i>Decision Making, Income, Money</i></p>	 <p>Credit Bureaus: The Record Keepers • 30 minutes • High School - College View Details <i>Credit</i></p>	 <p>Does International Trade Create Winners and Losers? • 30 minutes • High School - College View Details <i>Economic Growth, Trade</i></p>
 <p>Education, Income, and Wealth • 30 minutes • High School - College View Details <i>Credit, Decision Making, Income, Money, S...</i></p>	 <p>Falling Oil Prices Create Winners and Losers • 30 minutes • High School - College View Details <i>Employment and Income, Scarcity</i></p>	 <p>GDP: Does It Measure Up? • 30 minutes • High School - College View Details <i>Economic Fluctuations, Economic Growth</i></p>	 <p>Get an Education, Even if it Means Borrowing • 30 minutes • High School - College View Details <i>Employment and Income, Graphs, Incentiv...</i></p>
 <p>Get an Education, Even if It Means Borrowing (A) • 30 minutes • Middle School - High School View Details <i>Employment and Income, Graphs, Incentiv...</i></p>	 <p>How Do Imports Affect GDP? • 30 minutes • High School - College View Details <i>Economic Fluctuations, Trade</i></p>	 <p>How Economics Informs Environmental Policy: A Case Study of Shale Gas and Oil • 30 minutes • High School - College View Details <i>Demand, Markets and Prices, Role of Gover...</i></p>	 <p>Individual Income Tax: The Basics and New Changes • 30 minutes • High School - College View Details <i>Fiscal and Monetary Policy, Taxes</i></p>

Reading Q and A—student view

PAGE ONE
Economics®

CARS AND CASH: WHAT TO KNOW BEFORE YOU GO [NEXT →](#)

Cars and Cash: What To Know Before You Go

By **Kris Bertelsen**

"If you think nobody cares if you're alive, try missing a couple of car payments."

—Earl Wilson



Focus on **FINANCE**

Depending on where you live, it may not be necessary to have a car; but obtaining a driver's license, and eventually your own car, is a rite of passage for many young people. The freedom and responsibility that come with having your "own wheels" marks a transition into adulthood. Owning a car may make you less dependent on others for transportation and give you greater flexibility with your schedule; but, as the Earl Wilson quote suggests, if you owe money on your car, then the car dealer, bank, or credit

[Select](#) [End Preview](#)

PAGE ONE
Economics®

← BACK CARS AND CASH: WHAT TO KNOW BEFORE YOU GO QUESTIONS [✓ SUBMIT](#)

1 What does it mean to finance a vehicle?

- Borrow money and make payments.
- Pay someone to use his or her car.
- Have money taken from your annual pay.
- Save up for it and pay for it in cash.

2 Which of the following statements about using a budget is true?

- A budget is set and inflexible after planning for expenses such as cars, rent, food, and entertainment.
- A budget can help you determine what amount you can afford to spend on an item.
- A budget is not an effective way to track income and expenses compared with other ways.
- A budget helps ensure car buying can be an emotional decision.

[Select](#) [End Preview](#)

Making Changes to Your Syllabus

ECONnections Webinar

SYLLABUS STUDENTS STUDENT PROGRESS EDIT CLASSROOM WRITTEN ASSESSMENTS READING Q&A GRADEBOOK

EDIT SYLLABUS PREVIEW SYLLABUS EMAIL SYLLABUS DOWNLOAD SYLLABUS

- Your syllabus will be auto saved as you make changes.
- Use the **Publish** button below to make syllabus changes visible to students and in the Resource Gallery as My Resources.

Resources

Custom Content

Show in My Resources

✓ Saved

📄 Publish

Active Dates: Mar 1, 2019 - Oct 1, 2019 ✎

	 <p>Mar 1, 2019 - Oct 1, 2019 ✎ Bankruptcy: When All Else Fails</p>	Reading Q&A 
	 <p>Mar 1, 2019 - Oct 1, 2019 ✎ No-Frills Money Skills: Episode 1—Growing Money</p>	Video Q&A 
	 <p>Mar 1, 2019 - Oct 1, 2019 ✎ No-Frills Money Skills: Episode 2—Ways to Save</p>	Video Q&A 

Student-ready Syllabus— email, electronic, or downloadable as PDF

ECONnections Webinar

Mar 1, 2019 - Oct 1, 2019

Kris Bertelsen



Mar 1, 2019 - Oct 1, 2019 Reading Q&A

Bankruptcy: When All Else Fails



Mar 1, 2019 - Oct 1, 2019 Video Q&A

No-Frills Money Skills: Episode 1—Growing Money



Mar 1, 2019 - Oct 1, 2019 Video Q&A

No-Frills Money Skills: Episode 2—Ways to Save



Mar 1, 2019 - Oct 1, 2019 Video Q&A

No-Frills Money Skills: Episode 7, Segment 3—Understanding Car Insurance: Applying for Coverage

Video Q and A—teacher view



No-Frills Money Skills: Episode 7, Segment 3—Understanding Car Insurance: Applying for Coverage

🎬 • 5 minutes • Middle School - High School • 264 classes this year

Protecting and Insuring

"Understanding Car Insurance: Paving the Way" is the seventh video in the Federal Reserve Bank of St. Louis series, "No-Frills Money Skills." In the final segment, students learn about the insurance application and underwriting process. The segment includes a description of some of the personal and vehicle information that insurance companies use to establish rates and determine eligibility. The content for these videos was reviewed by members of the Missouri Insurance Education Foundation.

[View National Standards for Financial Literacy](#)

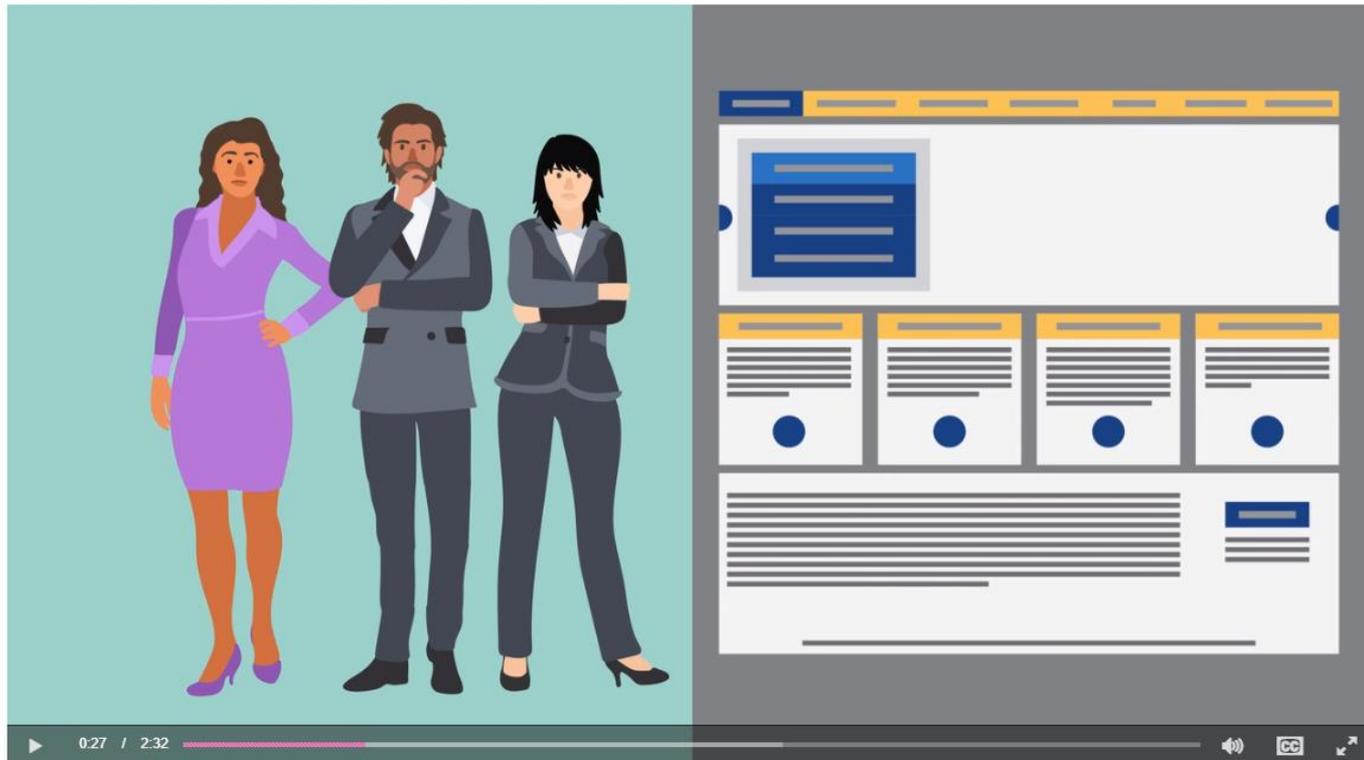
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Preview

Video Q and A—Questions

No-Frills Money Skills: Episode 7, Segment 3—Understanding Car Insurance: Applying for Coverage



[WATCH AGAIN](#) [I'VE GOT THIS...QUIZ ME!](#)

Video Q and A—Questions

Kris B

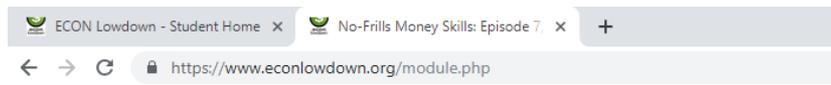
2 of 5

Which of the following is a reason why customers might receive a discount on car insurance?

- a. Purchasing more types of insurance with the same company
- b. Purchasing stock in the publicly traded insurance company
- c. Frequently turning in claims for payment
- d. Reporting fraudulent claims activity by other customers

Submit

© 2019 Federal Reserve Bank of St. Louis



You scored 80%.

Rewatch Video

Retake Quiz

Video Q and A—Assessment

ECONnections Webinar

SYLLABUS STUDENTS STUDENT PROGRESS EDIT CLASSROOM WRITTEN ASSESSMENTS READING Q&A GRADEBOOK

[All Course Progress](#)
[All Audio Q&A Progress](#)
[All Video Q&A Progress](#)
[All Assessment Progress](#)
[All Student Progress Report \(PDF\)](#)

Show entries

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FIRST NAME	LAST INITIAL	VIDEO Q&A	# OF TIMES VIEWED	QUIZ ATTEMPTS	QUIZ SCORE	DATE COMPLETED
No-Frills Money Skills: Episode 1—Growing Money						Make Certificates
Kris	B	No-Frills Money Skills: Episode 1—Growing Money	0	2	28.57	11/2/2018
No-Frills Money Skills: Episode 2—Ways to Save						Make Certificates
Kris	B	No-Frills Money Skills: Episode 2—Ways to Save	0	2	42.86	11/2/2018
No-Frills Money Skills: Episode 3—Get into Stocks						Make Certificates
Kris	B	No-Frills Money Skills: Episode 3—Get into Stocks	1	2	100	11/2/2018
No-Frills Money Skills: Episode 5—Mutual Benefit						Make Certificates
Kris	B	No-Frills Money Skills: Episode 5—Mutual Benefit	0	0	-	-
No-Frills Money Skills: Episode 6—Insurance: Protecting Yourself from Damage						Make Certificates
Kris	B	No-Frills Money Skills: Episode 6—Insurance: Protecting Yourself from Damage	0	0	-	-
No-Frills Money Skills: Episode 7, Segment 1—Understanding Car Insurance: Premiums and How Coverage Works						Make Certificates
Kris	B	No-Frills Money Skills: Episode 7, Segment 1—Understanding Car Insurance: Premiums and How Coverage Works	0	0	-	-
No-Frills Money Skills: Episode 7, Segment 3—Understanding Car Insurance: Applying for Coverage						Make Certificates
Kris	B	No-Frills Money Skills: Episode 7, Segment 3—Understanding Car Insurance: Applying for Coverage	2	1	80	3/5/2019

Showing 1 to 7 of 7 entries

Previous Next

Reading Q and A—Assessment

ECONnections Webinar

SYLLABUS STUDENTS STUDENT PROGRESS EDIT CLASSROOM WRITTEN ASSESSMENTS **READING Q&A GRADEBOOK**

←  Cars And Cash: What To Know Before You Go (A)

Student Name	Status	Submission Date	Point Score	Percentage Score
Kris B	Graded	Mar 4, 2019	10 / 10	100% 

Online Module—Assessment

ECONnections Webinar

SYLLABUS STUDENTS STUDENT PROGRESS EDIT CLASSROOM WRITTEN ASSESSMENTS READING Q&A GRADEBOOK

You are now able to reset student post test scores with the click of a button.  Please use this feature judiciously; do not offer retakes as an automatic option for your students. We collect data to determine the effectiveness of our resources using the original post test scores, so please encourage your students to do their best the first time. 

 All Course Progress  All Audio Q&A Progress  All Video Q&A Progress  All Assessment Progress  All Student Progress Report (PDF)

Show entries

Search:

FIRST NAME	LAST INITIAL	COURSE	PRE-TEST SCORE	PROGRESS	POST-TEST SCORE	DATE COMPLETED
Ella Saves Today 						
Kris	B	Ella Saves Today	29	<div style="width: 30%;"><div style="width: 30%;"></div></div> 30%	-	
Give Eil Credit 						
Kris	B	Give Eil Credit	100	<div style="width: 100%;"><div style="width: 100%;"></div></div> 100%	100 	9/11/2018
Once Upon a Decision 						
Kris	B	Once Upon a Decision	-	<div style="width: 0%;"><div style="width: 0%;"></div></div> 0%	-	-

Showing 1 to 3 of 3 entries

Previous Next

Reset button



Printable Certificates of Completion



Around the System: Resources From Atlanta, U.S. Currency Education Program, and the Board of Governors on Econ Lowdown



Classroom Economist: Fiat Money

🕒 • 10 minutes • High School • 193 classes this year

Inflation Money

Preview Resource

Mike Bryan, vice president and senior economist at the Federal Reserve Bank of Atlanta, explains fiat money in this brief video.

[View Voluntary National Content Standards in Economics](#)

[View Additional Resources](#)

Select

Preview



Banknote Bonanza

🕒 • 5 minutes • 3 - High School • 41 classes this year

Fiscal and Monetary Policy Federal Reserve System Money

Preview Resource

Did you know there was a time in U.S. history when railroad companies, churches, and even individuals issued their own paper money? Brought to you by the U.S. Currency Education Program, this episode will uncover the history of U.S. currency.

[View Voluntary National Content Standards in Economics](#)

[Additional Resources](#)

Select

Preview



Fed FAQ: What Does the Fed Do?

🕒 • 5 minutes • Middle School - College • 31 classes this year

Federal Reserve System

Preview Resource

Students watch a brief overview that describes two primary tasks for which the Federal Reserve is responsible: monetary policy and supervision and regulation.

[View Voluntary National Content Standards in Economics](#)

[View Additional Resources](#)

Select

Preview

Around the System: Resources From Atlanta, U.S. Currency Education Program, and the Board of Governors on Econ Lowdown



The Federal Reserve and You: Chapter 1—Segment 102: Structure of the Federal Reserve

10 minutes • High School • 17 classes this month

Fiscal and Monetary Policy Federal Reserve System

Students learn about the roles of the Board of Governors, the 12 Reserve Banks, and the Federal Open Market Committee in this video about the Federal Reserve's structure.

[View Voluntary National Content Standards in Economics](#)

[View Additional Resources](#)

Select

Preview



Fed Explained: Episode 3 — The Unemployment Rate

15 minutes • High School • 11 classes this week

Inflation Federal Reserve System Economic Fluctuations Unemployment
Employment and Income Income

The third installment in the Atlanta Fed's award-winning series of videos focused on economic issues and the Federal Reserve looks at the labor force, the unemployment rate, and other key labor market indicators. Engaging graphics and real-life examples help explain who makes up the labor force and how the unemployment rate is calculated, along with the factors that make this rate fluctuate.

[View Voluntary National Content Standards in Economics](#)

[View Additional Resources](#)

Select

Preview



Fed Functions: Consumer Protections and Community Development

5 minutes • Middle School - College • 10 classes this year

Institutions Federal Reserve System

Students will hear a brief description of the Consumer Protections and Community Development one of the five key functions of the Federal Reserve.

[View Voluntary National Content Standards in Economics](#)

[View Additional Resources](#)

Select

Preview

Questions?

The screenshot shows the website for the Federal Reserve Bank of St. Louis. At the top, there is a navigation bar with links for Branches (Little Rock, Louisville, Memphis), Events, Newsroom, Careers, Economy Museum, and Bank Services. Below this is the bank's logo and name, 'FEDERAL RESERVE BANK of ST. LOUIS', with the tagline 'CENTRAL TO AMERICA'S ECONOMY*'. A search bar is located to the right of the logo. Below the header is a dark blue navigation bar with links for RESEARCH & DATA, FROM THE PRESIDENT, BLOGS & PUBLICATIONS, PODCASTS, VIDEOS & TOOLS, ECONOMIC EDUCATION, COMMUNITY DEVELOPMENT, BANKING, and ABOUT US. The main content area features a 'Home >' link and social media icons for Twitter, Facebook, LinkedIn, and YouTube. The title 'Econ Ed at the St. Louis Fed' is prominently displayed. To the left of the main text are five buttons: EVENTS, TEACHER ED, SUBSCRIBE, ABOUT US, and GLOSSARY. The main text reads: 'Your planning and classroom times are limited. Our free economics and personal finance lessons, activities, and readings provide flexibility and real-world connections, making it easier to prepare students with 21st century skills for college and career readiness. We have great resources for consumers and parents, too!'. To the right is a 'econlowdown' banner with the tagline 'click. teach. engage.' and a 'TEACHER PORTAL' button. Below this is a search bar for resources with the text 'Use the filters below to find the resources you want.' and a search box containing 'Search all resources from Econ Ed at the St. Louis Fed'. At the bottom, there are five filter buttons: Elementary School, Middle School, High School, College, and Consumers, each with a plus sign.

Kris Bertelsen, Ph.D.
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501-324-8368



Sarah Gunn, Federal Reserve Bank of Richmond





Course Goals

- Build economics and personal finance knowledge and skills in the context of a student's first major financial decision
- Help students evaluate a range of options for life after high school to find the right path for themselves

A Course for Your Future

There are many possibilities for your life after high school and lots of questions to consider along the way. What path is right for me? What do I stand to gain? What are my funding options for school? This interactive mini-course provides information and tools to help you answer these questions and more! Through three lessons you'll explore your options, budget for your future, and evaluate the plan that's right for you. Get started on your way to investing in what's next!

[Get Started!](#)

Discover your education options

Lesson 1 Exploring My Options

Lesson 2 Budgeting for My Future

Lesson 3 Evaluating My Plan

Lesson 1: Exploring My Options

There are numerous possibilities for your future. In this lesson, you'll explore your job interests and desired lifestyle, consider levels of education needed to reach your goals, and research school options that are right for you. *Let's explore!*

Lesson 1 38%

Progress 38%

Spending \$37,300 Income \$53,300

Go

How much income will I need?

My Learning Knowledge Check Scores

Click on the chart below to revisit past knowledge check questions. After each lesson, you can also print a question and answer summary.

SCORE	0%	0%	0%
CHECK 1			
CHECK 2			
CHECK 3			

LESSON **1** 2 3

My Resources Personal Research Links

As you progress through the course, add helpful links to this area for quick access by clicking "add resource" below.

[Add Resource](#)

1. BLI	Edit	Delete
2. College Navigator	Edit	Delete
3. Financial Aid	Edit	Delete
4.		
5.		
6.		
7.		
8.		
9.		
10.		

My Future Research

Click on the button below to access the research you've done on education options.

[Access My Research](#)

Future Builder

What could your future hold? Access the Future Builder tool to create your path!

[Build My Future](#)

"My Plan"

Click on the button below to access a printable version of your "My Plan" documents.

[Access My Plans](#)



Three Sequential Lessons

- Each lesson requires 45-60 minutes
- Formative assessments throughout
- Optional homework assignments
- Culminates in **post-secondary plan and comparison** documents, and **preparation assessment** results

Lesson

1

Exploring My Options

Lesson

2

Budgeting for My Future

Lesson

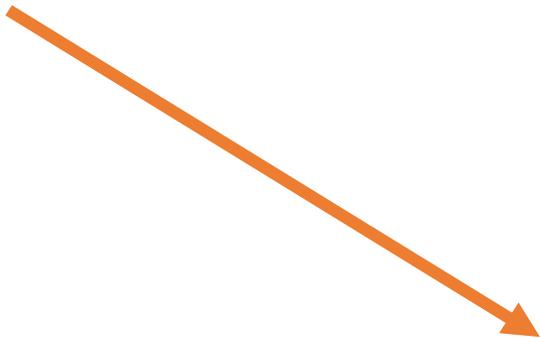
3

Evaluating My Plan



When Lesson 3 is complete, students can access:

- Preparation Assessment
- Plan Builder



My Future Research

Click on the button below to access the research you've done on education options.

Access My Research

Preparation Assessment

Click on the button below to view and update your Preparation Assessment.

Access My Results

Plan Builder

Click the "Access My Plans" button to view and compare your plans and create new plans. Click "My Lesson 3 Plan" to view a PDF of the Plan you created in Lesson 3.

Access My Plans

My Lesson 3 Plan

Select Your Grade

9th Grade

- ✔ On track
- ⌚ May need attention
- ! Need attention

Preparation Assessment

- Evaluate academic readiness, soft skill development, and knowing options
- Get tips on what to do next

		STATUS ?
 ACADEMIC READINESS	Q1: Coursework	!
	Q2: Academic knowledge and skills	⌚
	Q3: Admissions tests	✔
 SOFT SKILLS	Q4: Study and work habits	!
	Q5: School or community activities	✔
	Q6: Experience and accomplishments	!
 KNOWING OPTIONS	Q7: Education paths and job options	✔
	Q8: School options	✔
	Q9: Admissions and financial aid	⌚



Plan Builder Tool

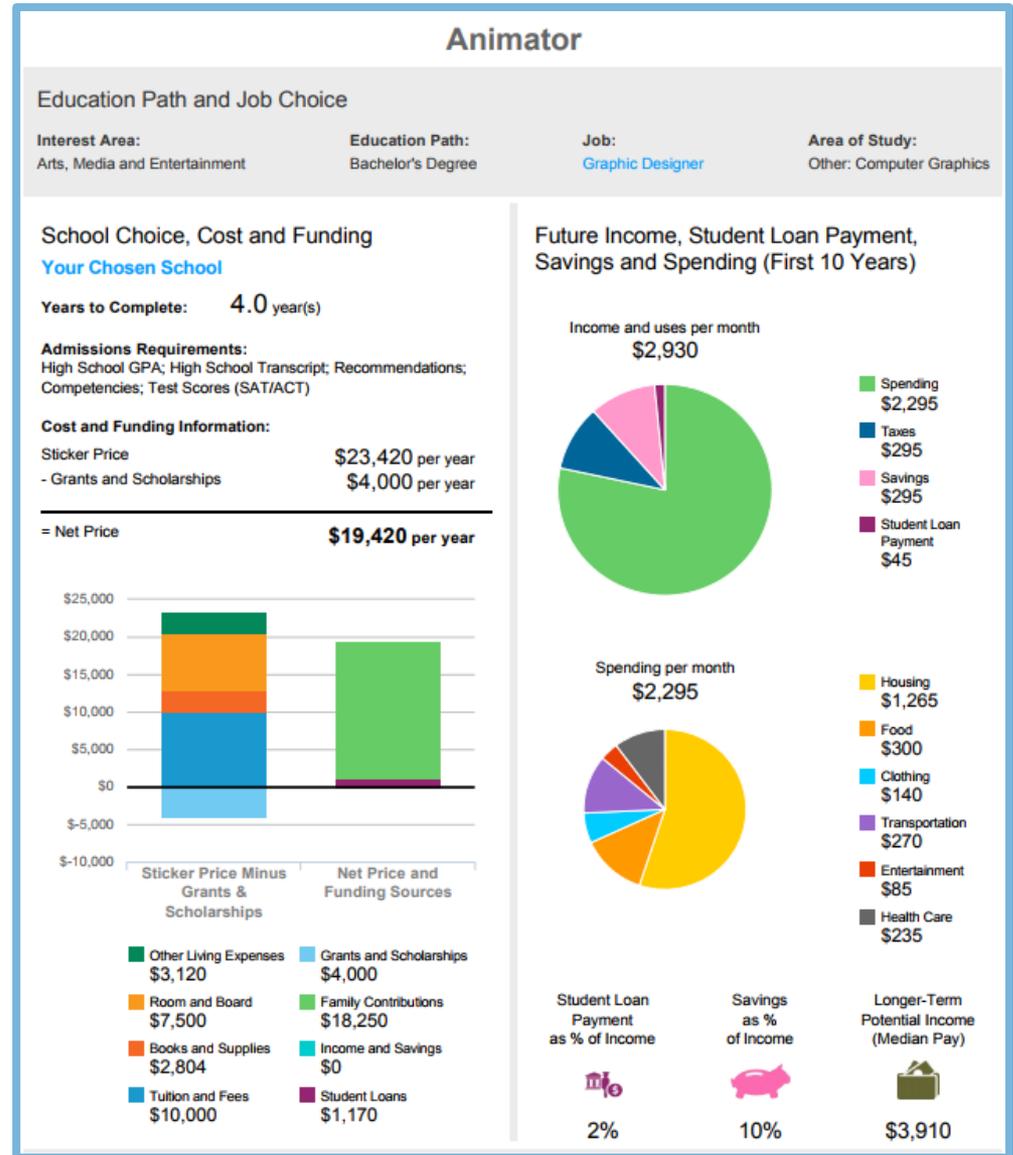
- Create a PDF summary of any Plan
- Create new Plans
- Compare Plans

The screenshot shows a web interface titled 'My Plans' in a white box with an orange header. Below the header, there are two buttons: a blue 'Create Plan' button and a grey 'Compare Plans' button. To the right of the 'Compare Plans' button is a small circular icon with an 'i' inside. Below these buttons is a list of plans, each with a checkbox on the left and three buttons ('Edit', 'PDF', 'Delete') on the right. The plans listed are: 1 My Lesson 3 Plan, 2 My Other School Option Plan, and 3 Animator. Below these are empty rows numbered 4 through 10. The 'Edit' and 'PDF' buttons are blue, while the 'Delete' buttons are grey.



Printable Plan PDF

- Visual one-page summary of selections
- Added flexibility: enter jobs or job/education combinations not in database
- Update at any time





Printable Plan Comparison PDF

- Side-by-side plan comparison
- Feedback based on student selections

Education and Job Choice	Plan A In-State School Option	Plan B Out-of-State School	Feedback												
Education Path	Bachelor's Degree	Bachelor's Degree	Both plans have the same education path, so make sure it's the right path and school fit for you.												
Job	Graphic Designer	Graphic Designer													
Area of Study	Other: Computer Graphics	Other: Computer Graphics													
School	In-State School	Out-of-State School													
Annual Net Price for School	<table border="1"> <caption>Annual Net Price for School</caption> <thead> <tr> <th>Plan</th> <th>Sticker Price</th> <th>Grants and Scholarships</th> <th>Net Price</th> </tr> </thead> <tbody> <tr> <td>Plan A</td> <td>\$20,420</td> <td>\$7,000</td> <td>\$13,420</td> </tr> <tr> <td>Plan B</td> <td>\$28,420</td> <td>\$7,000</td> <td>\$21,420</td> </tr> </tbody> </table>		Plan	Sticker Price	Grants and Scholarships	Net Price	Plan A	\$20,420	\$7,000	\$13,420	Plan B	\$28,420	\$7,000	\$21,420	The net price of Plan A is lower than Plan B, which means you'd pay less per year to attend the school in Plan A.
Plan	Sticker Price	Grants and Scholarships	Net Price												
Plan A	\$20,420	\$7,000	\$13,420												
Plan B	\$28,420	\$7,000	\$21,420												
Future Budget First 10 Years			The percent of your income you'd need to repay your student loans each month is lower for Plan A. It might require less planning to repay your student loans with Plan A.												
Student Loan Payment (% of Income)	\$130 per month (4%)	\$500 per month (17%)													
Savings (% of Income)	\$210 per month (7%)	\$0 per month (0%)													
Costs and Benefits			Your total school cost in Plan A is lower than in Plan B. Your years to complete education are the same for both plans. That means your foregone earnings would be equal. The median pay is the same in both Plan A and Plan B. If you were to earn the median pay, both plans would give you the same earnings premium.												
School Cost Tuition and Books minus Grants and Scholarships	\$11,220 total	\$43,220 total													
Opportunity Cost Years of Foregone Earnings	4.0 year(s)	4.0 year(s)													
Earnings Median Pay	\$46,900 per year	\$46,900 per year													
Summary Feedback															
As you compare plans, consider the path that aligns most closely with your interests and that you're more likely to complete. Remember, the benefits of education after high school largely come to those who finish!															
The percent of income you'll spend repaying your student loans is relatively high for Plan B. It might be difficult to manage repayment. Consider other job or education choices you can explore to lower that percentage.															
You haven't planned to save in Plan B. Keep in mind that savings are important to prepare for emergencies, future big purchases, and retirement.															
In terms of your education payoff, it appears that Plan A might provide a bigger payoff than Plan B.															



**Extension Activities
Coming Soon!**

- ### Human Capital Line Sort
- | | |
|--|--|
| <p>Barber/Cosmetologist
Physician
Preschool Teacher
Graphic Designer
Photographer
Athletic Trainer
Computer Engineer
Legal Assistant</p> | <p>Veterinary Assistant
Firefighter
Lawyer
Economist
Dental Hygienist
Automotive Technician
Registered Nurse
Cashier</p> |
|--|--|

Net Price Student Activity

**Grants and Scholarships
Card**

School-Type: Private, non-profit
Grants and Scholarships: \$11,988

Pricy Prestige

Tuition and Fees: \$36,620
Room and Board: \$10,120
Book and Supplies: \$1,000
Other Living Expenses: \$2,120

School Comparison Sheet

Tuition and Fees	\$
Room and Board	\$
Books and Supplies	\$
Other Living Expenses	\$
1. Sticker Price	\$
Grants and Scholarships	\$
2. Net Price	\$



**To use Invest in What's Next
with your students, have
them create accounts at
InvestInWhatsNext.org!**

Contact Sarah Gunn at sarah.gunn@rich.frb.org for more information.

Federal Reserve Bank of Philadelphia

Andrew Hill

Todd Zartman



Financial Literacy @ Philadelphia FRB

contact Todd.Zartman@phil.frb.org



KEYS TO FINANCIAL SUCCESS

TEACHER TRAINING PROGRAM

JULY 8–JULY 12, 2019



Teacher Workshop

contact Todd.Zartman@phil.frb.org

- Making Sense of Money and Banking
- July 22-26, 2019
- 8:00 AM – 3:30 PM

- Registration will open soon!

www.philadelphiafed.org



The Federal Reserve and You

- Federal Reserve and You
- History of Central Banking
- Money and Banking
- Monetary Policy
- The Payments System
- Supervision and Regulation
- A Bakers Dozen: Thirteen questions
- More Takes on the Federal Reserve

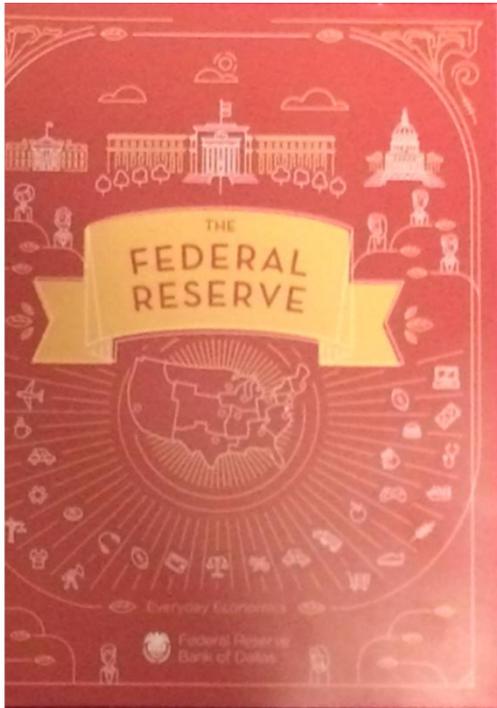
Federal Reserve Bank of Dallas

Susan Kizer

susan.kizer@dal.frb.org



Everyday Economics: The Federal Reserve



- Creation of Federal Reserve System
- Monetary Policy
- Measuring the Economy
- Maintaining the Stability of the Financial System
- Payments
- Regulation and Supervision

Take a Seat at the Table

An FOMC Simulation



Federal Reserve
Bank of Dallas

The Federal Reserve

Publication

- [The Federal Reserve](#) 
- [Order classroom set of The Federal Reserve](#) 
- [See all issues of Everyday Economics](#)

Lesson

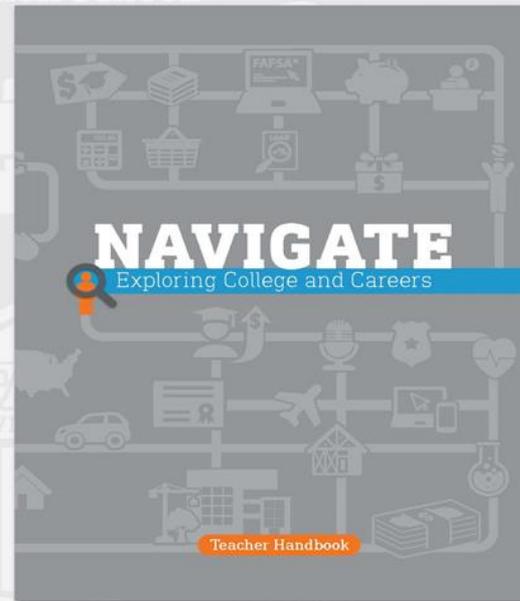
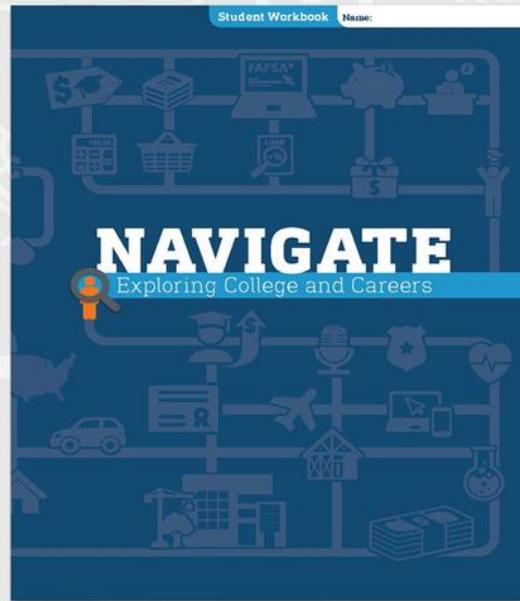
Take a Seat at the Table: An FOMC Simulation

In this lesson, students are given the opportunity to play the role of a Federal Reserve Bank president in a Federal Open Market Committee (FOMC) meeting by reading and evaluating the Beige Book. Small groups conduct a discussion of monetary policy and write a press release explaining their assessment of economic conditions.

- [Lesson procedure](#)  | [Lesson visuals](#) 

Navigate: Exploring College and Career

Preview the lessons and order copies at
www.dallasfed.org/educate/navigate.



Navigate: Exploring College and Career

Unit 1 **Exploring Careers**

Unit 2 **What About College**

Unit 3 **How Do I Get In?**

Unit 4 **How Much Does College Cost?**

Unit 5 **Paying for College**

Unit 6 **Future Paths**

- 6 Units
- Includes assessments and Teacher Handbook
- Creates a common vocabulary
- Explores multiple avenues to careers and college

Personal Financial Literacy - HS



Personal Financial Literacy

5 Units

- Earning and Spending
- Saving and Investing
- Credit and Borrowing
- Insuring and Protecting
- College and Postsecondary Education and Careers
- www.dallasfed.org/educate

Summer Programs

- Economic Summit
 - Dallas, June 5 & 6
- International Marketplace
 - Houston, July 16
 - Registration coming soon@
dallasfed.org/educate
- Workforce Development
 - El Paso, June 12
- Economics & You
 - San Antonio, July 18

Thank you!