

# Intro to Personal Finance

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## MODULE 1



**PACIFIC NW**  
FEDERAL CREDIT UNION

Questions?  
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## **Intro to Personal Finance**

**Grade Level:** High School

**Objective:** This lesson will help students understand why learning about their financial future will help them gain financial success in their future.

**Procedure:**

1. Display the PowerPoint for the students as they walk into the room.
2. Leave it on the first slide while you have the students fill out the “Before” side of the Intro to Personal Finance Questions.
3. Go to slide 2 of the PowerPoint and play the video.
4. After the video discuss any questions students have.
5. Go through each of the facts listed on the PowerPoint.
6. Discuss and answer questions as you go. For each slide be sure to ask each student how the information could impact them as an individual.
7. For closure, tell the students goal setting is a large part of financial education and planning. Ask each student to think of a personal financial goal, write it in the box on the bottom of the page, and come up with a plan to make their goal a reality.
8. Finish the lesson by asking students to go back to the Personal Finance Questions and fill in the “After” side of the questions.

# Introduction to Personal Finance

## What is Personal Finance?

Personal finance refers to all the financial decisions an individual or family must make to earn, budget, save and spend money over time. Many High School students don't spend their time worrying about mortgages and investments, but you are now at the age where financial decision making is starting to impact your life. As your earning potential increases so do the possibilities of what

Let's get a snapshot of where you think you are with your personal finance knowledge:

Before			After	
Agree	Disagree		Agree	Disagree
<input type="checkbox"/>	<input type="checkbox"/>	1. I already have a strong working knowledge of personal finance.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	2. I think I have a lot to learn when it comes to managing my money.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	3. Because I am a teenager, what I do now with my money will have little effect on my financial future.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	4. My parents have taught me a lot about how to manage money.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	5. Most Americans know how to achieve financial security when they retire.	<input type="checkbox"/>	<input type="checkbox"/>

**Setting financial goals can help you achieve more with your money. Use the space below to think about one specific financial goal you have and how you will achieve it.**

Can you think of a financial goal you have at this moment? Is this a long-term or short-term goal?  
Describe how you plan to achieve this goal.

Goal \_\_\_\_\_

Long-term? Short-term \_\_\_\_\_

How will you achieve your goal? \_\_\_\_\_

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