

# Life Stages Teacher Notes

**Lesson:** Life Stages

**Grade:** 10<sup>th</sup>-12<sup>th</sup>

**Oregon State Standard:** HS.PFE.C.1, HS.PFE.C.2

## Objectives:

1. Students will understand how their earning potential changes during different life stages.
2. Students will understand how their choices during their current life stage can impact their earning potential during future life stages.

## Vocabulary:

1. Career
2. Consumer Behavior
3. SMART Goals

## Procedure:

1. Begin with the Life Stages PowerPoint on the screen. Use the PowerPoint to lead you through a class discussion.
2. Focus on the changes they've already experienced in their lives to show the students that they'll likely experience a shift in values again as they grow through the stages of their financial lives.
3. Review and discuss each financial stage students will likely encounter in their future using PowerPoint slides 6-11.
4. After the PowerPoint presentation, hand each student a Financial Life Stages Discover Packet.
5. Explain that a large part of successfully maneuvering the financial stages of their life is through planning and goal setting. Many of the activities in the packet are based on looking forward and reflecting on current habits.