Financial Resources For Teachers

According to a 2010 Capital One survey of graduated seniors, 45% are unsure or unprepared to manage their own banking and personal finances. The same source states that only 30% of the students surveyed have ever taken a financial literacy course. The children and young adults of today need to learn financial literacy. First State is here to help! The following list of financial resources is available to you and your students. For more information please contact your local First State office.

Real World Program

(Ages 14 – 18)

The Real World program is a financial simulation of life in the real world. Students are given a "life" which includes a family, career, and a salary. Based on their life, they must make financial decisions that are appropriate for their family, simulating an entire month. During the simulation, students will choose a place to live, purchase some form of transportation, grocery shop, buy clothes, pay for childcare, and much more! After completing the program, previous participants commented that the Real World program taught them how much more it costs to live in the real world versus the expenses they have as a teenager.

Time required: 1.5 hours

National Teach Children To Save Day

(Ages 5 – 18)

National Teach Children to Save Day is a national campaign that raises awareness about the importance of helping young people develop lifelong savings habits. In 2012, this day will be held on April 24th. Bankers go into the classrooms and teach children how to save, as well as the importance of saving through lessons, worksheets, and games.

Time required: 30 minutes to 1 hour

Foreign Currency Display

(Ages 12 – 18)

The Foreign Currency Display includes sample of paper and coin currency from around the world, including Germany, Japan, Egypt, Belize, New Zealand, and many more. The display also contains interesting facts about currency from the United States.

Time required: 30 minutes to 1 hour

Bank Tours

(Ages 5 – 18)

During the Bank Tour, students will visit all departments within the bank, including the teller row, the loan department, the president's office, and everyone's favorite- the vault! Younger children will enjoy listening to the customers through the drive thru speakers, playing the "Spoonful of Pennies" game, and cookies &

juice when the tour is complete. For teenagers, the bank staff will discuss the many career opportunities in banking, as well as the importance of financial responsibility regarding personal finances.

Time required: 30 minutes to 1 hour

Identity Theft Presentation

(Ages 14 – 18)

The Identity Theft presentation teaches students about the fastest white collar crime in the United States - Identity Theft. This age group needs to be educated about Identity Theft as they begin to open checking accounts and use debit cards. The presentation explains what Identity Theft is, how to protect yourself, and what to do if you become a victim. Students will be given a flyer with important facts and fun games about Identity Theft.

Time required: up to 1 hour

Careers in Banking

(Ages 12 – 18)

The Careers in Banking presentation helps students understand the career opportunities that are available in the financial industry. The presentation is not limited to banking only. Rather, it includes insurance, investments and mortgage related careers. Students will learn salary ranges and the skills and/or education necessary to obtain each job.

Time required: up to 1 hour

Community Service Opportunities

(Ages 14 – 18)

We offer community service opportunities for students that need to earn community service hours for the Tennessee Scholars Program. An example of community service would be a student(s) helping set-up or clean-up after one of our public relations events.