Friday newspaper includes weekly financial literacy topics and weekly activities, your space for student writing, a S^3 trivia bonus question and newspaper activities to help students make the connections to the real world by using the newspaper as their resource.
See below for this week and for more resources.

Attached are the standards and benchmarks and glossary of terms that will be used throughout this year.

This week's activity of the week will have students determining wants and needs as well as making a list of their values to get ready for next week's setting goals activities.

School Financial Planning Newspaper Activities:

Unit One
Financial Planning:
Your Roadmap

Overview: What is Financial Planning?

1 Collect newspaper clippings about people who have set and met clear goals.

2 What information can you glean from newspaper articles about how affluent newsmakers accumulated wealth?

3 Other than the **Business** section, which articles in today's newspaper include information of financial interest?

4 Who is the most successful person mentioned in today's newspaper? Explain the criteria you used to make your determination.

5 Look for newspaper ads for financial planners, banks, and other financial organizations.
- What information do these ads include?
- What services do they perform?
- Who requires their services?
- What does *financial planning* mean for individuals?
- Why is financial planning desirable?

6 Collect newspaper clippings that demonstrate *values*, both good and bad.
- Read the articles and discuss what factors may have contributed to people developing values that led them into trouble.

- What values do those who are being shown in a positive light manifest?
- Which articles exemplify people who declare one set of values while living by another?
- Which articles illustrate that the subjects share your own values?

7 Collect display ads that appeal to *wants* and *needs*. Create a display in which you post those that represent **wants** on one side and **needs** on the other.
Do you and your classmates agree on which represent *wants* and which are *needs.*

WEEKLY QUIZ Question: Visit www.cccr.psu.edu to play the S^3 Online Game - Save•Spend•Succeed. Your students can use the online game to practice for the Live S^3 Game Show available from JA and Penn State Behrend. Two teams will compete for prizes at Penn State Behrend during the year. They will be treated to lunch and will be given a tour of the college. Stay tuned for details.

NIE S3 – Save, Spend, Succeed Weekly Question, Sept. 21
September 21

1. What is delayed gratification?

A. Buying something now on credit even though you don't have the money so you can receive the benefit right away
B. The willingness to give up something you want now in return for something better later
C. Never receiving satisfaction for something you did right
D. Never being punished for something you did wrong

Explanations:

A: Incorrect. Buying something now on credit even though you don't have the money just to receive the benefit right away is an example of instant gratification, not delayed gratification.
B: Correct! A willingness to give up something that you want now in return for something better in the future is delayed gratification.
C: Incorrect. With delayed gratification, you do eventually receive satisfaction.
D: Incorrect. Delayed gratification does not involve a punishment.

Partner WEBSITES for more information

www.erie.ja.org
www.cccr.psu.edu
www.eriefcu.org
www.unitedwayerie.org

Financial Literacy Website Resources

NEFE – National Endowment for Financial Education

http://hsfpp.nefe.org/home/
http://www.nefe.org/pages/educational.html
www.smartaboutmoney.org
http://www.smartaboutmoney.org/nefe/pages/content.asp?page=1730#Top
http://www.cooperativalatina.org/education/curriculum.htm

NEFE – Teen Resource Bureau Website

http://www.ntrbonline.org/

The Jump Start Coalition for Personal Financial Literacy

http://www.jumpstart.org/

Money Instructor

http://www.moneyinstructor.com/
http://www.moneyinstructor.com/checks.asp

Financial Literacy in a Box

http://www.mcul.org/Financial_Literacy_In_A_Box_658.html

Pennsylvania Office of Financial Education – Pennsylvania Department of Banking

http://www.moneysbestfriend.com/

CUNA – Credit Union National Association

http://www.creditunion.coop/
http://www.precision-info.com/quiz/quiz.cgi?c=1056147613&t=coop
Thrive By Five - http://www.creditunion.coop/pre_k/

NCUA – National Credit Union Administration

http://www.mymoney.gov/

Money Matters

http://www.smartcredittips.com/

National Youth Involvement Board

http://www.nyib.org

www.eriefcu.org

Treasure Club Kid's Account - http://www.eriefcu.org/savings/treasure-club/
CU Succeed – For Teens 13 – 18 http://www.eriefcu.org/savings/financial-literacy/
Scholarships for college students - http://www.eriefcu.org/loans/student-loans/
"Guides to Independence" Online Interactive Educational Teen Program
http://www.eriefcu.org/savings/financial-literacy/