



NEXT GEN PERSONAL FINANCE



NGPF's Top 5: Favorite Resources for the Personal Finance Classroom

2023

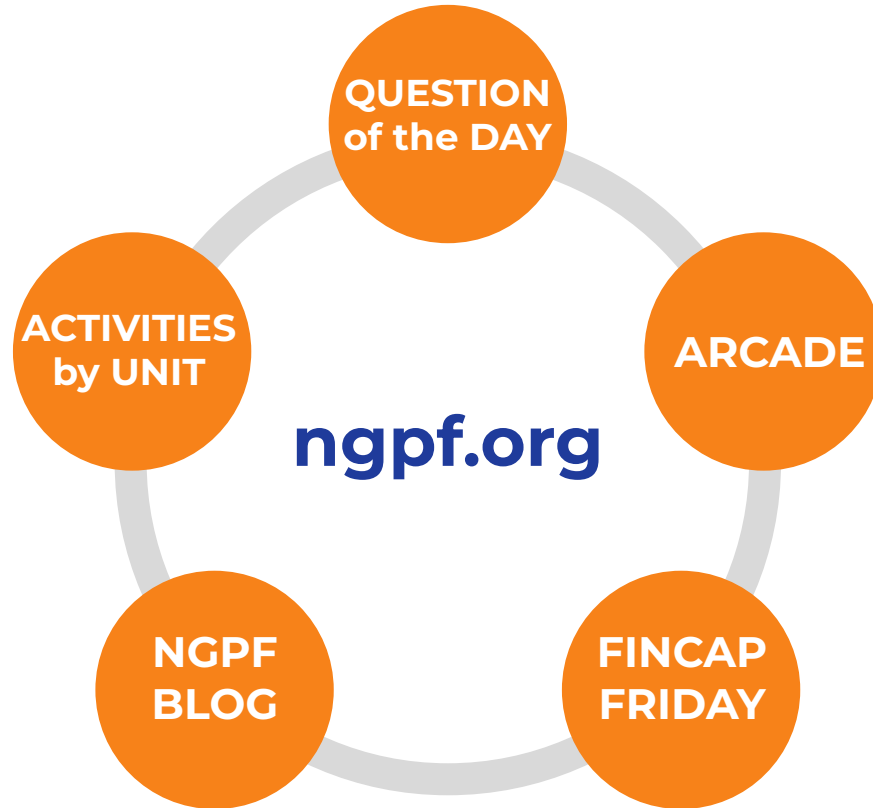


The Goal



Explore **5 top** NGPF resources in
50 minutes that you can use
immediately in the classroom

The Agenda - NGPF's Top 5



1. Question of the Day



QUESTION OF THE DAY

Managing Credit

Q: \$750 Playstation 5 bundle on a credit card... if you make the minimum payments, how long before this credit card bill is paid off?

[View blog post](#)



QUESTION OF THE DAY

Managing Credit

A:

5 years and 10 months

What is your credit card balance?

\$750

What is the interest rate on your credit card?

24%

How is your minimum payment calculated?

4% of balance

Your minimum payment: **\$30**

With a minimum payment:

It will take you 70 months to be rid of your debt.

In that time, you will pay:

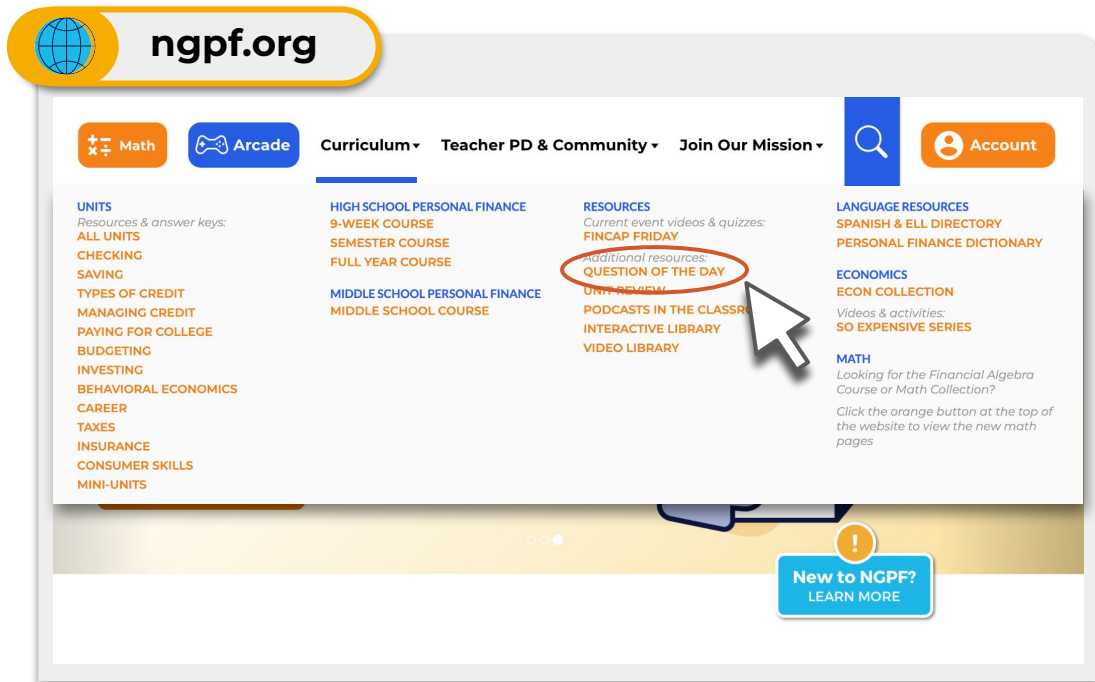
\$ 525.06

in interest.

FOLLOW-UP QUESTIONS

- 1.** The calculator shows you would pay roughly \$525 in interest (on top of the \$750 cost of the PS5). What are some other purchases you could have made with that money had it not gone toward interest payments?
- 2.** What big-ticket items or once-in-a-lifetime experiences do you think are worth spending money on?
- 3.** How could you reduce the amount of time required to pay off this credit card bill?

NGPF Question of the Day



- Daily bell ringers sure to hook your students
- Released to the NGPF blog **Monday - Thursday** during the school year
- A QoD library is available organized by unit/topic

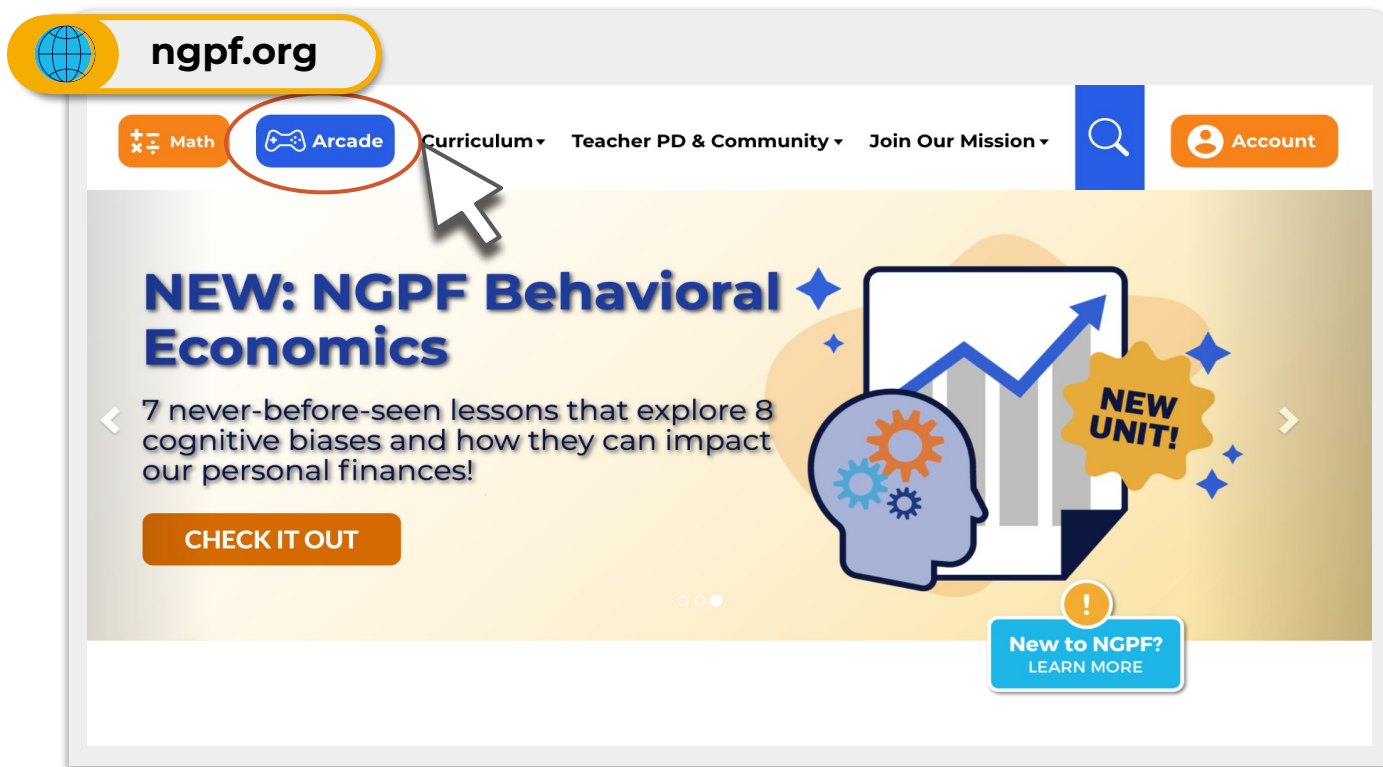
2. NGPF Arcade

NGPF Arcade

- Free online games covering many different units
- Each has a student activity worksheet with reflection questions
- Engages students with game-based learning!



NGPF Arcade



Quick intro to





MISSION: 2030

By 2030, ALL students will take a one-semester personal finance course before they graduate from high school.

Quick Intro to NGPF



Curriculum

Courses for HS & MS

Semester Course

Lesson Plans,
Activities, & Projects

Arcade (TOP HIT!)



Teacher PD

3-5 live events/wk

40+ On-Demands

**12 content area
Certifications**

NGPF Academy



Advocacy

Mission 2030

Educators as
advocates

**It's all about access
& quality**

3. FinCap Friday



TikTok Made Me Buy It

Click on the Kahoot icon below to begin the quiz.
Alternatively, you can use EdPuzzle.

The Kahoot! logo is displayed in a large, white, bold, sans-serif font with a slight 3D effect. It is centered within a solid purple rectangular background.

1. All of the following went viral on TikTok except:

- a) the pink stuff
- b) “pop-it” toys
- c) feta cheese
- d) the penny



1. All of the following went viral on TikTok except:

- a) the pink stuff
- b) “pop-it” toys
- c) feta cheese
- d) the penny



2. Videos with the hashtag "TikTok made me buy it" had ____ total views on the app as of January 2022.

- a) less than 5 million
- b) about 100 million
- c) about 2.5 billion
- d) over 8.4 billion



2. Videos with the hashtag "TikTok made me buy it" have ____ total views on the app as of January 2022.

- a) less than 5 million
- b) about 100 million
- c) about 2.5 billion
- d) over 8.4 billion



3. What is the total amount of consumer spending on TikTok for 2021?

- a) \$1.3 billion
- b) \$2.3 billion
- c) \$3.3 billion
- d) \$4.3 billion



3. What is the total amount of consumer spending on TikTok for 2021?

- a) \$1.3 billion
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- c) \$3.3 billion
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4. How many times a day does the average person in the U.S. open the TikTok app?

- a) 10
- b) 8
- c) 6
- d) 4



4. How many times a day does the average person in the U.S. open the TikTok app?

a) 10

b) 8

c) 6

d) 4



5. ____ of TikTok users confessed to purchasing a product after seeing it promoted in the app.

- a) 29%
- b) 39%
- c) 49%
- d) 79%



5. ____ of TikTok users confessed to purchasing a product after seeing it promoted in the app.

a) 29%

b) 39%

c) 49%

d) 79%



You've completed the exercise, now it's time to learn more about the current event:



TIKTOK MADE ME BUY IT | JANUARY 28, 2022 EDITION | NEXT GEN PERSONAL FINANCE

Discussion Prompt:

Have you ever bought stuff on TikTok?

How and why did you decide to buy?

If no, would you buy something because you saw it on TikTok? Why or why not?



Extend Your Learning

Relevant Resources from NGPF:

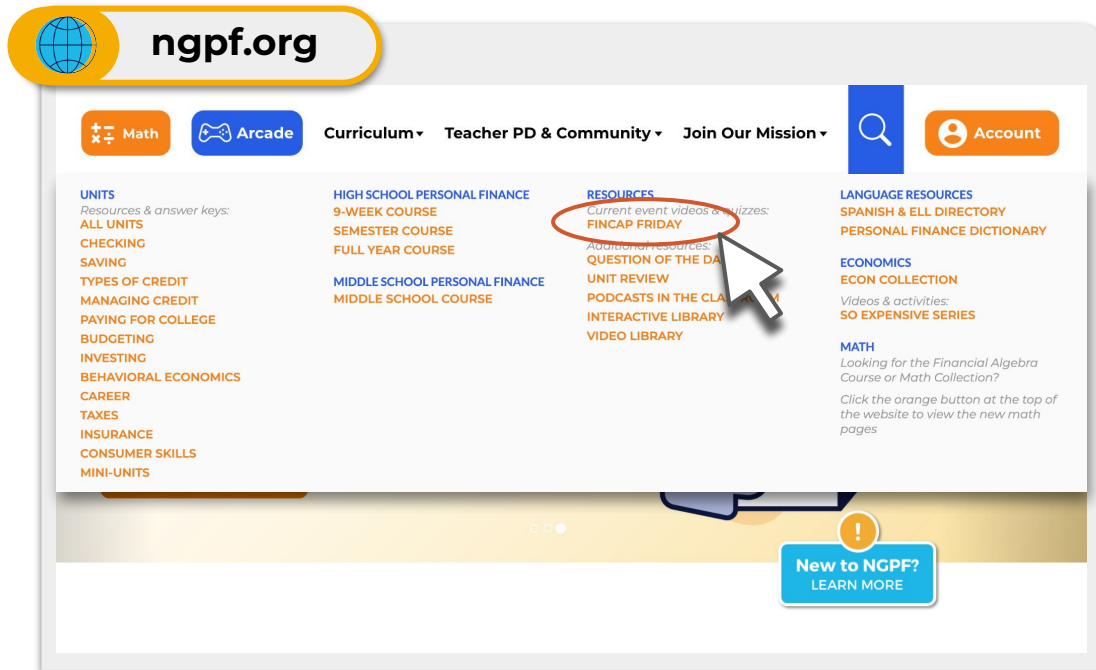
- Social Media and Influencers ([Lesson](#))
- Digital Citizenship ([Lesson](#))
- How much can a creator on TikTok make with 1 million views? ([Question of the Day](#))

References:

- TikTok Saw \$2.3 Billion in Consumer Spending in 2021, Up 77 Percent ([Sensortower.com](#))
- #tiktokmademebuyit number of views ([TikTok](#))
- TikTok Made Me Buy It ([NPR](#))
- TikTok Make Me Buy It ([worldfinance.com](#))
- TikTok User Statistics 2022 ([blacklinko.com](#))



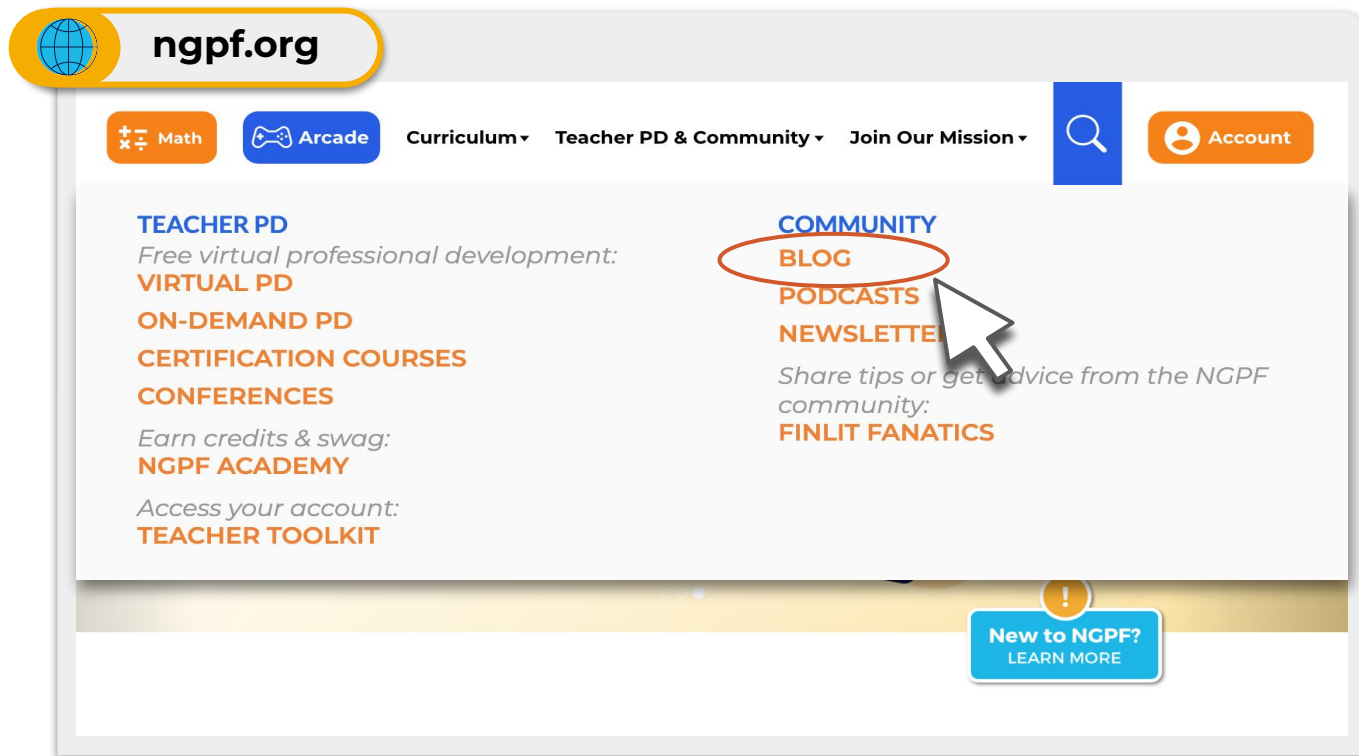
FinCap Friday



- Bring current events into the classroom
- Released to the NGPF blog every **Friday** during the school year or view the FinCap Friday library!

4. NGPF Blog

NGPF Blog



NGPF Blog



Subscribe to the blog

Get Question of the Day, FinCap Friday, and the latest updates from NGPF in your inbox by subscribing today:

Subscribe

Popular Posts:

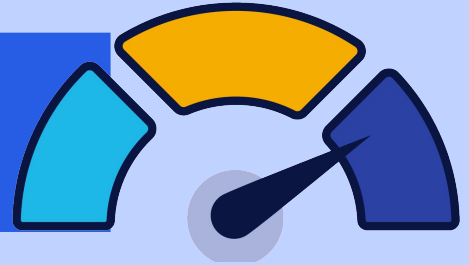
- FinCap Friday
 - Question of the Day
 - Current Events
 - Weekly Reading Lists
 - New Interactives
 - Curriculum Announcements
 - Math Monday
 - So Expensive Series
- and More!

5. Activities by Unit



Move

Up and Down with Credit Scores



Game Play

1. Line up at the starting line. This represents your starting credit score.
2. Each slide will describe a financial action. Decide how that action will impact your credit score.
3. Move based on your answer.

CREDIT SCORE	MOVE
↑ INCREASED	STEP FORWARD
⌚ NO CHANGE	STAND STILL
↓ DECREASED	STEP BACKWARD

Review: What Determines Your Credit Score?





ACTION #1

Pay all credit bills on time for one month

What happened to your credit score?

CREDIT SCORE	MOVE
↑ INCREASED	STEP FORWARD
⦿ NO CHANGE	STAND STILL
↓ DECREASED	STEP BACKWARD



ACTION #1: ANSWER

OUTCOME



No change

OR



Increased a little



ACTION #2

Max out your credit card to pay for spring break

What happened to your credit score?

CREDIT SCORE	MOVE
↑ INCREASED	STEP FORWARD
⦿ NO CHANGE	STAND STILL
↓ DECREASED	STEP BACKWARD



ACTION #2: ANSWER

OUTCOME



Decreased a little



ACTION #3

Apply for 4 additional credit cards in a short amount of time because your one existing card is maxed out

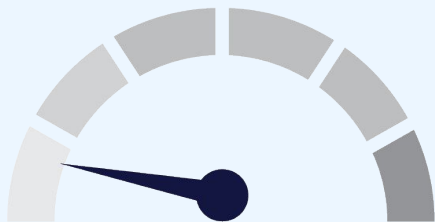
What happened to your credit score?

CREDIT SCORE	MOVE
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ACTION #3: ANSWER

OUTCOME



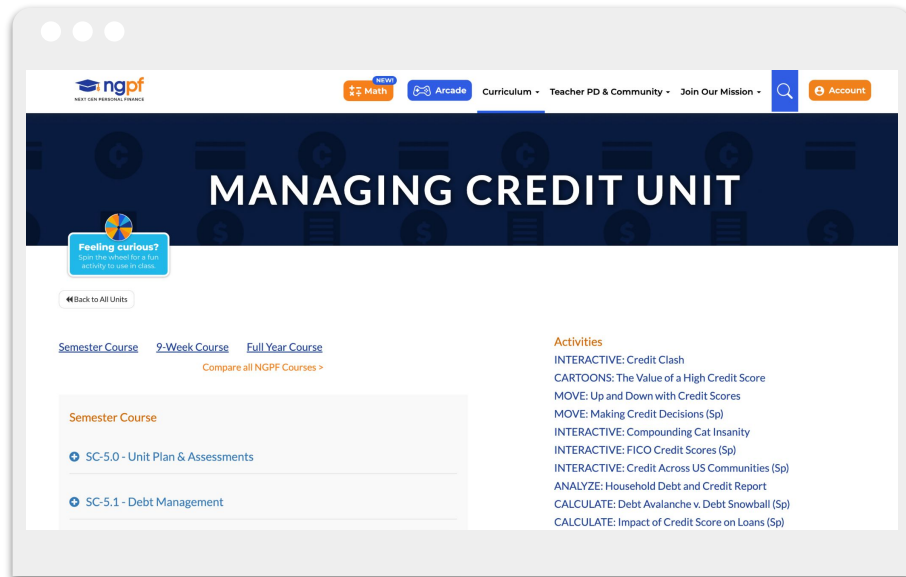
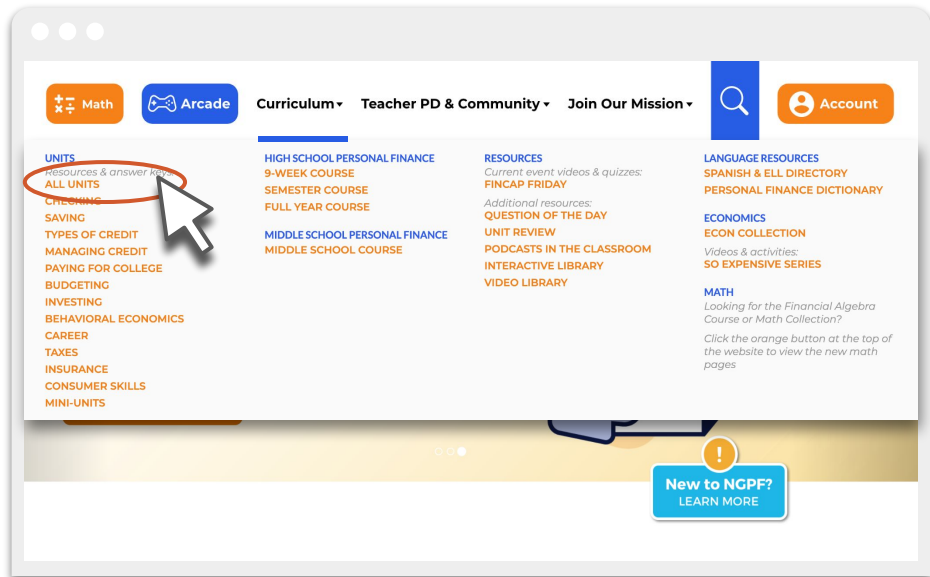
Decreased a lot

OR



Increased a little

NGPF Activities by Unit



Answer Keys & Assessments

Create an NGPF Teacher Account!

Sign Up Free

ngpf.org

Your FREE Teacher Account unlocks:



ANSWER KEYS

Once our team verifies your teacher status, all of the answer keys become accessible alongside lessons and activities on the unit pages! NGPF Answer Keys are locked and encrypted to prevent academic dishonesty.



STUDENT ASSESSMENTS

Pre-built, customizable assessments in traditional AND project-based formats, with corresponding answer keys for each course in the NGPF curriculum.



PD REWARDS

As part of NGPF Academy, you'll earn swag... as if the free, awesome professional development sessions weren't rewarding enough!

Join NGPF Virtual PD, On-Demand modules, and Certification Courses!



- NGPF tracks PD hours for you right in your teacher account so that you receive **NGPF Academy** credits and SWAG
- Each certification course provides a digital badge to add to your email
- Achieve the **NGPF Distinguished Educator** award when you complete 6 or more certifications
- Earn Continuing Education Credits when you complete certification courses, if **eligible in your state**

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Closed Group: FinLit Fanatics!



Hot Topics in Financial Education

Join us on Saturday, April 29, 2023

Join us for timely classroom resources and thoughtful collaboration around the Silicon Valley Bank crisis, Chat GPT, and more current events.

ngpf.org > Teacher PD & Community > Conferences



Questions?

End of Session Survey:



bit.ly/NGPFsessionsurvey

(Case sensitive!)

Session Name:

NGPF's Top 5: Favorite Resources for the
Personal Finance Classroom