

Teaching high school students

Financial habits and norms

Financial habits and norms are values, standards, routine practices, and rules of thumb around money. These help us navigate our day-to-day financial lives.

Watch for a student to demonstrate:

- **Positive attitude** – places value on savings, planning and self-control
- **Savings norm** – considers for what, when and how to save money
- **Spending strategy** – considers for what, when and how to spend money

To develop these skills you can:

- Define positive habits such as saving for short-term and long-term goals and needs
- Discuss values that support healthy saving and spending plans
- Build math skills through hands-on exercises

Executive function

Strong executive function makes it easier to plan, focus attention, remember details and juggle multiple tasks.

Watch for a student to demonstrate:

- **Impulse control** – thinks before acting
- **Strong working memory** – remembers key information
- **Flexible thinking** – adjusts to the unexpected
- **Planning and prioritizing** – decides on a goal and how to meet that goal
- **Task initiation** – knows how to start on a project

To develop these skills you can:

- Model consistent routines
- Give students lesson outlines
- Give step-by-step directions
- Use rubrics that describe what a successful assignment looks like
- Break assignments into smaller chunks with deadlines that build to a final assignment
- Build students' confidence over time by grading work completed, rather than focusing on work left undone

Financial knowledge and decision-making skills

Financial knowledge and decision-making skills are exhibited by deliberate actions, like financial planning, research, and intentional decisions.

Watch for a student to demonstrate:

- **Positive decisions**—makes spending and saving choices aligned with their goals and values
- **Self-confidence** – confronts new situations with optimism in ability to make a positive choice
- **Research skills** – sees where research is needed, identifies trustworthy sources for information, and evaluates the information
- **Math skills** – performs the calculations needed to make practical financial decisions

To develop these skills you can:

- Develop students' ability to compare and contrast so they can analyze their options
- Identify safe resources and tools for the students to use in research
- Make lessons relevant to their students' lives
- Provide opportunities for repeated practice