

6–8

Facilitator's Guide

Energy Detectives

A Teach Children to Save Lesson



WELCOME

Thank you for being a Teach Children to Save volunteer! It is because of volunteers like you that this program has been a success for over two decades. Children need bankers like yourself to share important financial lessons and help get them on the road to financial success. Whether you are a seasoned volunteer or just getting started, you can be sure that your time and effort will pay off!

This guide contains everything you will need to deliver a high-quality lesson that explores the connections between energy conservation and financial savings. The lesson begins with an interactive game, Conservation Bingo, that introduces a variety of actions people can take to conserve energy. Students then learn about energy consumption by examining common household appliances and calculating their energy use and cost. By engaging in hands-on calculations and group brainstorming, they will better understand how reducing energy use benefits both the environment and household finances. The lesson concludes with students sharing actionable strategies to save energy at home and discussing how those savings can contribute to family goals.

As you review the guide, be sure to add your own notes and personalize the lesson as you see fit. The scripts and directions are provided as a guide, but you have the ability to make it your own based on your own delivery style.

Earth Day occurs annually on April 22 which is often close to Teach Children to Save Day. This lesson promotes both energy-saving and money-saving actions.



What's Your Why?

Before stepping in front of a group of children, it can help to remind yourself of WHY you are doing this. Think about your own experiences learning about money (or not) as a young person and what you've seen as an adult. Why is this lesson important for children to have?

IN THIS GUIDE

This Facilitator Guide has information to help you prepare for and deliver the lesson, handouts, and other materials to use when teaching it, and information for you to give to the teacher or host. Here's a breakdown of what you'll find and the purpose of each section.

Overview

This section includes background information to help you understand what will be covered in this lesson.

- **Lesson Summary:** A description of the lesson, including what students will do and learn
- **Recommended Grade Levels:** The grades this lesson targets, although there is some flexibility
- **Time Required:** Guidance about the amount of time the lesson should take to present
- **Objectives:** What students should be able to do at the end of the lesson
- **Key Terms:** Kid-friendly definitions for banking terms you might use during the lesson

Preparation

Get ready to teach the lesson by reviewing the information in this section and preparing any materials you will need.

- **Delivery Options:** Choices you should make ahead of the lesson about how to deliver certain portions
- **Materials:** What you will need in order to conduct the lesson

Delivery

The lesson itself is divided into the following sections with slide-by-slide guidance on what to do or say, but you are welcome to customize it to your presentation style. Consider adding notes before you teach the lesson.

- **Introduction:** Introducing yourself and the lesson to the students
- **Conservation Bingo:** Students seek others to match energy-related descriptions
- **Watt Can We Save?:** Energy use calculations for a variety of household appliances and items
- **Conclusion:** Wrapping up the lesson and thanking the students for their time and attention
- **Virtual Adaptations:** Suggestions for adapting the lesson to a virtual environment

Coordinating with the Teacher or Host

It is important to connect with the teacher or host ahead of time to ensure you are both on the same page and provide details about the lesson.

- **Questions to Ask:** Topics to address ahead of the lesson to make sure it goes well
- **Information for the Teacher or Host:** Details to share, including topics covered in the game

OVERVIEW

Lesson Summary

In this lesson, students explore connections between energy conservation and financial savings. The lesson begins with an interactive game, Conservation Bingo, that introduces a variety of actions people can take to conserve energy. Students then learn about energy consumption by examining common household appliances and calculating their energy use and cost. By engaging in hands-on calculations and group brainstorming, they will better understand how reducing energy use benefits both the environment and household finances. The lesson concludes with students sharing actionable strategies to save energy at home and discussing how those savings can contribute to family goals.

Recommended Grade Level

Grades 6-8.

Time Required

40 to 60 minutes

Objectives

At the end of this lesson, students will be able to:

- Describe various energy-saving behaviors and their effects.
- Calculate the energy usage and cost of common household appliances.
- Explain how energy conservation can lead to cost savings for families.
- Suggest practical strategies to reduce household energy consumption.

Key Terms

- **Conservation:** The act of using less of something, like electricity or water, to save resources
- **Energy Consumption:** The amount of electricity used by devices and appliances
- **Kilowatt:** 1,000 watts; used to measure larger amounts of electricity
- **Kilowatt Hour (kWh):** The amount of energy used when a device runs for one hour; used by electric companies to calculate bills
- **Vampire Energy:** Electricity that is used by devices even when they are turned off but still plugged in
- **Watt:** A unit that measures the amount of power an electrical device uses

My Notes

Come back and add notes about how this lesson went after you deliver it. That way you'll have them to look back on if/when you have the opportunity to teach it again.

PREPARATION

Delivery Options

This lesson offers several delivery options. Review the presentation steps and decide what will work best for you based on your personal preferences and the time you have available.

Conservation Bingo

The lesson begins with students playing a game of bingo. Students will need to get up and move around the room finding others who have engaged in the energy-saving actions on the card. Decide on several key points before you start.

- **Fill the Card or Five in a Row:** Will students need to fill the entire card or just get a row in order to win? This is a function of both the time you want to spend and the number of students in the class.
- **One Box Limit:** To fill the entire card, students will need to obtain a total of 24 signatures or names. If the class is smaller than that, you can allow students to sign in more than one box per card.

Watt Can We Save?

As written, this activity is done individually by students. You can also choose to have students work in groups. In this case, they will need to agree on the number of devices and hours used rather than using their own personal examples. In groups, students can work on the calculations together which can reduce time.

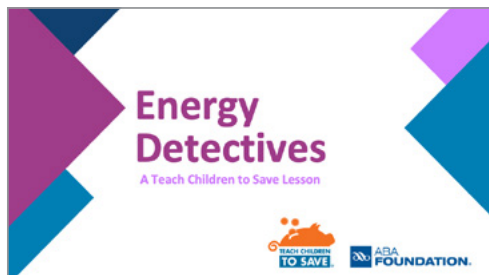
IMPORTANT:

Before the lesson, find out the current cost of electricity per kWh for your state. You can add it to Slide 27 in advance or share it out loud when you get to this point in the lesson. The U.S. Energy Information Administration is a reliable source.

Materials

- **Energy Detectives PowerPoint Slides** (Coordinate how to display this in advance)
- **Conservation Bingo** (One copy per student)
- **Watt Can We Save?** Activity Sheet (One copy per student)
- **Calculators** (Check with the teacher in advance to see if students will have calculators available to them)
- **Bingo Game Prize(s)** (A small item to provide to the winner(s) of the game)
- **Information for the Teacher or Host** (Bring a copy or provide the electronic version.)

DELIVERY | Introduction



SLIDE 1

Introduce yourself to the class. Say, “**Hello. My name is Ms./Mrs./Mx./Mr._____.**” (Students generally address adults in school settings as Ms./Mrs./Mx./Mr. Most use their last name.)

Say, “**I’m here today as a volunteer from (Bank Name). Today we’re going to explore two different ways to save — saving energy and saving money.**”

Take Note

Have you noticed that the lesson’s script is in bold and in quotations? Feel free to use this during the lesson or make it your own. You can adjust what you say to fit your personal style of speaking or presenting.

DELIVERY | Conservation Bingo



SLIDE 2

Say, "Let's start by thinking about things you already do to help save energy."

Ask, "What do you do to help save energy?
Can anyone give me some examples?"

Accept several student answers.



SLIDE 3

Say, "We're going to play a game of Conservation Bingo and see if we can find people in the room who make an effort to conserve energy on a regular basis."

Say, "Instead of calling out numbers, though, everyone will need to find people who conserve energy."

Conservation Bingo

Recycles all items	Turns off all electronics when leaving	Only picks up litter and discards it properly	Keeps all household appliances running when not in use	Shuts off lights when leaving a room
Wash vehicles with bucket	Organizes an environmental cleanup	Knows state motto of Virginia	Knows other government officials	Meets officials
Reuses box to collect mail	Attends AllPharm's event	BINGO!	Organizes an event	Turns off lights when leaving a room or leaving
Meets community leaders	Knows Virginia's state motto of Liberty and Justice for All	Knows a member of the Virginia House of Delegates	Attends a legislative session	Turns off all lights
Attends legislative session	Only uses hand sanitizer in public	Knows emergency numbers	Knows a state legislator in the House	Turns off lights when leaving a room

Say, “Here are the rules of the game. You can ask as many people as you want to sign your card — even me. If a person fits a description on the card that hasn’t been filled in, they will write their name in that square. Each person can only sign your card once, so think carefully about what squares you want to fill in order to get bingo. The first person to fill their card with signatures should yell out ‘bingo!’ and come show me their card.”

Answer questions and clarify the rules as needed.

Allow time for students to play the game. Expect the room to get louder as people look for others to sign their cards.

Congratulations!

A gold trophy with a blue star on it, set against a blue background. The trophy is a classic two-handled cup shape, rendered in a bright yellow-gold color. In the center of the front face is a dark blue five-pointed star with a red outline. Three small white stars are positioned above the main star. The trophy sits on a dark brown, rectangular base. The background is a solid, vibrant blue.

Once someone calls bingo and shows you their card, say, **“We have a winner! Please return to your seats.”**

Ask, **“Who had signatures in more than 10 of their boxes? More than 20?”**

DELIVERY | Conservation Bingo



SLIDE 6

Say, "Let's look at some of the behaviors on the bingo cards, starting with electricity."

Click to show the behaviors.

Ask, "Which behaviors do you think help conserve or reduce electricity use?"

Call on students to share examples.



SLIDE 7

Ask, "Did you know that..."

Click to animate each image on PowerPoint and share the information that follows:

- **Television and gaming system:** "TVs and gaming systems use electricity even in standby mode."
- **Phone charger:** "Chargers draw power even when the device is fully charged. It is called 'vampire energy.'"
- **Solar power:** "Solar-powered gadgets use energy from the sun, which means you aren't using electricity from the grid and are helping the environment."
- **Heating and cooling:** "Roughly half of a home's energy use comes from heating and cooling, so reducing their use can save a lot of energy and money. Each degree you lower the thermostat in the winter can reduce your energy bill by about 3%."
- **Lightbulb:** "Turning off lights when not in use can save up to \$15 a year per light fixture."

DELIVERY | Conservation Bingo



SLIDE 8

Say, “Now let’s look at water use and how it can be conserved. These are some of the behaviors from your card that relate to water use.”

Click to show the behaviors.



SLIDE 9

Ask, “Did you know that...”

Click to animate each image on PowerPoint and share the information that follows:

- **Shower:** “Cutting just one minute off of your showers can save about 150 gallons of water per month — enough to fill a small kiddie pool.”
- **Brushing teeth:** “Leaving the water running while brushing teeth can waste up to 200 gallons of water per month. That is enough to run a dishwasher 20 times.”
- **Laundry machine:** “Washing only full loads of laundry can save over 3,400 gallons of water annually in a typical household.”
- **Rainwater collection:** “Collecting rainwater for outdoor plants and other uses can reduce water bills and lessen the demand on public water supply systems.”
- **Globe:** “Roughly one in nine people worldwide lack access to clean water, making it essential to conserve water so that more resources are available for everyone.”

DELIVERY | Conservation Bingo



SLIDE 10

Say, “Here are the behaviors that reduce waste: recycling, and using less of things like paper and single-use bottles and bags.”

Click to show the behaviors.

Ask, “How many of you do some of these things on a regular basis?”

Allow a few students to respond.



SLIDE 11

Say, “These are actions that reduce fuel use: taking public transportation, carpooling so that fewer cars are going to places like sports practices and events, or even just choosing to walk or ride your bike.”

Click to show the behaviors.

DELIVERY | Conservation Bingo



SLIDE 12

Ask, "Did you know that..."

Click to animate each image on PowerPoint and share the information that follows:

- **Paper:** "Americans use about 85 million tons of paper annually, so reusing and recycling can drastically reduce landfill waste, and the resources needed to produce new paper."
- **Bus:** "If just one person takes public transportation instead of driving their car every day, it can save around 4,800 pounds of carbon dioxide emissions per year, equivalent to planting 60 trees."
- **Reusable bags:** "A reusable shopping bag can replace hundreds of plastic bags which take centuries to decompose."
- **Rechargeable batteries:** "One rechargeable battery can replace up to 1,000 single-use batteries, reducing waste and saving the energy and resources needed to produce new batteries."

DELIVERY | Watt Can We Save?

Watt Can We Save?

SLIDE 13

Say, “We’re going to go back now and focus on electricity use. In a minute, I’m going to challenge you to become energy detectives. Before you do, though, you need to know some key terms.”

What is a **watt**?

SLIDE 14

Say, “Has anyone ever heard of a watt, or maybe a kilowatt? If so, do you know what it means?”

Accept student answers.

Watt: A unit of measurement for the amount of power or energy an electrical device uses.

1000 watts = 1 kilowatt

SLIDE 15

Say, “A watt is a unit of measurement for the power or energy an electrical device uses. When you see the watt rating on a device — such as a lightbulb, it tells you how much electricity it needs to work.”

Say, “Just like with other units of measurement like grams and meters, we can add the prefix kilo- to the front of it to indicate 1,000 watts.”

DELIVERY | Watt Can We Save?



SLIDE 16

Say, “I’m going to give you some examples of things that use electricity and how much energy they use.”

Click to show the image of a refrigerator and say, “Refrigerators use between 150 and 800 watts per hour with an average of 350 watts. The exact amount depends on its size and how often the door is opened.”

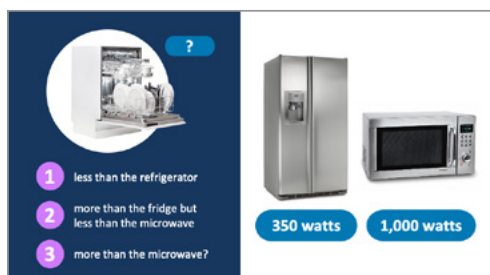
Ask, “Do you think a microwave uses more or less kilowatts in an hour than a refrigerator?”

Acknowledge student replies.



SLIDE 17

Say, “Microwaves use more electricity than refrigerators — around 1,000 watts.”



SLIDE 18

Ask, “How about a dishwasher? Do you think it uses:

- 1) less than the refrigerator
- 2) more than the fridge but less than the microwave
- 3) more than the microwave?”

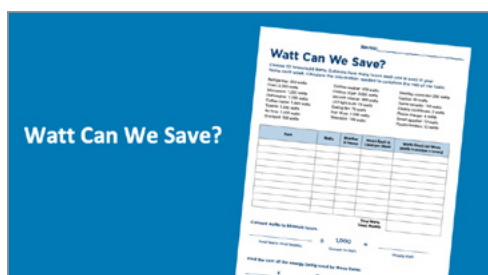
Say, “Show me your answer by holding up that number of fingers.”

DELIVERY | Watt Can We Save?



SLIDE 19

Say, “Those of you who guessed that dishwashers use more than both of them, or picked choice three were correct! Dishwashers use about 1,300 watts of energy.”



SLIDE 20

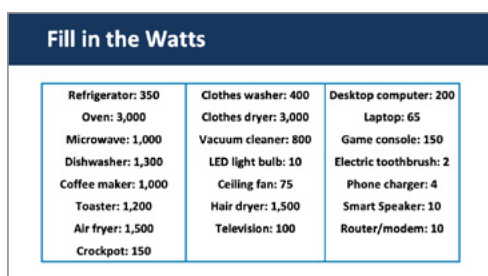
Distribute a copy of **Watt Can We Save?** to each student.

Say, “We’re going to play the role of energy detectives. First, let’s see what your family might be spending on electricity.”



SLIDE 21

Say, “Look over this list of items that use electricity and pick ten that are used in your home. List those in the first column.”



SLIDE 22

Say, “Add the number of watts used by each item you selected.”

DELIVERY | Watt Can We Save?

Number and Hours



SLIDE 23

Say, “Then, estimate how many of each of those items you have or use in your home and the number of hours each is used in a week. For example, if you have a dishwasher in your home, you likely only have one. Now, how many hours is it used each week? If you run it once each day, then you’d put seven.”

Ask, “What about a refrigerator? A refrigerator has to be plugged in and running all the time. How many hours are there in a week?”

Refrigerator Example

Item	Watts	Number in Home	Hours Each is Used per Week	Watts Used per Week (watts x number x hours)
Refrigerator	350	1	168	58,800

SLIDE 24

Say, “Let’s look at how you would fill in the table and do the math if you chose a refrigerator and have one in your home.”

Say, “Since there are 24 hours in a day and seven days in a week, a refrigerator would run 168 hours in a week.”

Say, “To complete the last column, you multiply 350 watts times 1 refrigerator times 168 for the number of hours. That gives you a total of 58,800 watts in a month.”

Ask, “Does anyone have questions about how to fill in and do the calculations in the table?”

Answer questions as needed.

Say, “Complete the rest of this table, including totaling the watts used in one month. Then wait and we will do the bottom together.”

Allow time for students to complete the table with the items they selected. If available, distribute calculators to make the math easier and/or faster.

DELIVERY | Watt Can We Save?

Kilowatt hour (kWh)

The number of kilowatts of electricity used in one hour

SLIDE 25

Say, “I bet some of you got some pretty big numbers when you totaled up the number of watts being used by those appliances.”

Say, “Just like we do with other units, we can add prefixes to them like kilo, meaning 1,000. So, a kilowatt hour is the number of watts in thousands that are used in an hour. This is the unit electric companies use when deciding how much money you owe them for the electricity you used.”

Convert Units

$$\text{Total Watts Used Weekly} \div 1,000 = \text{Weekly kWh}$$

SLIDE 26

Say, “We need to convert the amount we got in watts to kilowatt hours. We do that by dividing that total by 1,000.”

DELIVERY | Watt Can We Save?

Calculate the Weekly Cost

$$\begin{array}{ccccc} \text{Weekly} & & & & \\ \text{kWh} & \times & \text{Cost of} & = & \text{Weekly} \\ & & \text{1 kWh} & & \text{Cost} \end{array}$$

SLIDE 27

Say, “Now let’s find out about how much this energy use would cost your family in a week. To do this, we need to multiply the total weekly kilowatt hours by the cost charged by the electric company. Here in our state the average cost per kilowatt hour is _____. That means you need to multiply the kilowatt hours you found earlier by _____ to get the weekly cost.”

Say, “Once you have an answer for the weekly cost, raise your hand.”

Call on several students to share their totals.

IMPORTANT: Find out the current cost of electricity per kWh for your state. You can add it to the slide in advance or share it out loud when you get to this point in the lesson. [The U.S. Energy Information Administration](#) is a reliable source.

Calculate the Yearly Cost

$$\begin{array}{ccccc} \text{Weekly} & & & & \\ \text{Cost} & \times & \text{52} & = & \text{Yearly} \\ & & \text{Weeks} & & \text{Cost} \end{array}$$

SLIDE 28

Say, “Let’s dig a little deeper, energy detectives:

Ask, “What would it cost your family in a year for the use of this electricity?”

Say, “Multiply the weekly cost by 52 — the number of weeks in a year — to come up with the yearly cost.”

Ask, “Who wants to share the total they came up with for the year?”

Accept answers from two or three students.

DELIVERY | Watt Can We Save?



SLIDE 29

Say, “Many people find that they are paying a lot of money for electricity and look for ways to reduce that cost which is both good for their finances and the environment.”

Ask, “How might you reduce these costs? What are specific actions you could take to bring them down?”

Say, “Turn to a neighbor and brainstorm some ideas.”

Call on several groups to share their ideas.



SLIDE 30

Say, “Here’s a few ideas.”

Ask, “Did we mention all of these already?”

Discuss any of the ideas on the slide that weren’t already mentioned by students.

DELIVERY | Conclusion



SLIDE 31

Thank the students for letting you come to their class and for paying attention and listening.

Tell the students you hope they learned that if you conserve, in addition to being good for the environment, it also saves families money.

Encourage students to go home and talk with their families about ways to save energy and cut costs. Suggest asking if money saved by reduced costs can be set aside towards a family goal — anything from a fun outing to purchasing a more energy-efficient household appliance.

DELIVERY | Virtual Adaptations

This section provides suggestions for delivering this lesson in a virtual format in which the banker is presenting the lesson using a video conferencing tool such as Microsoft Teams or Zoom. The recommendations presume that the students are together with the teacher in a classroom and they can view both the banker and the presentation on a screen or television. Ideally, a camera should also be focused on the classroom so the banker can see the students. Further adaptations will be required if everyone (presenter, teacher and students) participates virtually from their own location.

Section Virtual Adaptation

Introduction

Slide 1

If you are facilitating virtually, double check to ensure the sound is enabled. Show the video by sharing your screen on a video conferencing platform (e.g. Zoom).

Conservation Bingo

Slides 2–12

If students are together in person, provide a digital copy of Conservation Bingo to the teacher or host in advance and request that they make a copy for each student. Ask the teacher to facilitate and monitor when students are looking for others to fill in the squares on their bingo cards. If everyone is virtual, adjust the lesson by asking students who can sign each square. See how long it will take you to get a collaborative bingo.

Watt Can We Save?

Slides 13-30

Provide a digital version of the **Watt Can We Save?** activity sheet to the teacher or host in advance. Ask them to make one copy for each student and distribute them when directed in the lesson. Request that they help students as they complete the worksheet and perform their calculations.

Conclusion

Slides 5

No adaptations are needed.

Name: _____

Watt Can We Save?

Choose 10 household items. Estimate how many hours each one is used in your home each week. Calculate the information needed to complete the rest of the table.

- Refrigerator: 350 watts

Oven: 3,000 watts

Microwave: 1,000 watts

Dishwasher: 1,300 watts

Coffee maker: 1,000 watts

Toaster: 1,200 watts

Air fryer: 1,500 watts

Crockpot: 150 watts
- Clothes washer: 400 watts

Clothes dryer: 3,000 watts

Vacuum cleaner: 800 watts

LED light bulb: 10 watts

Ceiling fan: 75 watts

Hair dryer: 1,500 watts

Television: 100 watts
- Desktop computer: 200 watts

Laptop: 65 watts

Game console: 150 watts

Electric toothbrush: 2 watts

Phone charger: 4 watts

Smart speaker: 10 watts

Router/modem: 10 watts

Item	Watts	Number in Home	Hours Each is Used per Week	Watts Used per Week (watts x number x hours)
Total Watts Used Weekly				

Convert watts to kilowatt hours.

÷

1,000

=

Total Watts Used Weekly

Convert to kWh

Weekly kWh

Find the cost of the energy being used by these items.

x

=

x

52

=

Weekly kWh

Cost of 1 kWh

Weekly Cost

Weeks

Yearly Cost

Name: _____

Conservation Bingo



B I N G O



Recycles
at home

Turns TV off
when done
watching

Only prints
important
documents

Turns off
faucet while
brushing teeth

Unplugs
phone when
done charging

Uses refillable
water bottles

Carpools or
uses public
transportation

Uses both
sides of paper

Uses
solar-powered
items

Reads
eBooks

Rides the
bus to school

Limits
AC/heater
use

FREE
SPACE

Composts
at home

Turns off
video games
when not using

Uses reusable
shopping bags

Turns lights
on and off with
a timer or
smart device

Wears a
sweater instead
of turning up
the heat

Dries clothes
on a line

Takes short
showers

Collects
rainwater

Only runs
full loads of
laundry

Uses
rechargeable
batteries

Rides a bike
or walks to
see friends

Turns off
lights when
leaving a room

Questions to Ask

Coordinating with the Teacher or Host

Connect ahead of time to get answers to the questions below.

GENERAL QUESTIONS

How many students do you expect to participate?

Would you like me to send you a copy of the lesson and the educator materials in advance?

What is the best way for me to show PowerPoint slides (i.e., send them to you in advance, bring them on a jump drive, connect my own laptop, etc.)?

Several times during the lesson, I will call on students to answer questions or volunteer to be part of the lesson. Would you prefer to select students to respond, or should I?

If students lose focus, how would you like me to get their attention? Should I use a call-and-response phrase such as “1-2-3 eyes on me” or will you step in?

ANSWERS

ACTIVITY QUESTIONS

Ask the questions that pertain to your plans for each activity.

- **Conservation Bingo:** Can students have pencils or pens handy to complete the activity? Will there be room for students to move around the room finding people to sign their cards?
- **Watt Can We Save?:** Will students have access to calculators to help them with the math? If not, will they be able to do the math without calculators given their present math knowledge and abilities?

ANSWERS

Information for the Teacher or Host

Thank you for hosting a Teach Children to Save lesson!

The information below provides additional background information for you as the educator or program leader.

Energy Detectives: A Teach Children to Save Lesson for Grades 6-8

In this lesson, explore connections between energy conservation and financial savings. The lesson begins with an interactive game, Conservation Bingo, that introduces a variety of actions people can take to conserve energy. Students then learn about energy consumption by examining common household appliances and calculating their energy use and cost. By engaging in hands-on calculations and group brainstorming, they will better understand how reducing energy use benefits both the environment and household finances. The lesson concludes with students sharing actionable strategies to save energy at home and discussing how those savings can contribute to family goals.

Objectives

At the end of this lesson, students will be able to:

- Describe various energy-saving behaviors and their effects.
- Calculate the energy usage and cost of common household appliances.
- Explain how energy conservation can lead to cost savings for families.
- Suggest practical strategies to reduce household energy consumption.

Key Terms

- **Conservation:** The act of using less of something, like electricity or water, to save resources
- **Energy Consumption:** The amount of electricity used by devices and appliances
- **Kilowatt:** 1,000 watts; used to measure larger amounts of electricity
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- **Vampire Energy:** Electricity that is used by devices even when they are turned off but still plugged in
- **Watt:** A unit that measures the amount of power an electrical device uses

Suggested Extension Activities

1. Use one or more of the following prompts as a follow-up or exit ticket strategy:
 - Name one energy-saving tip you learned today and explain how it helps save both energy and money.
 - What surprised you the most about the energy use of household appliances? Why?
 - List two actions you can take at home to help reduce energy consumption and explain why.
2. Challenge students to conduct an energy audit at home by tracking the use of different appliances and estimating their energy consumption.
3. Direct students to research a renewable energy source (e.g., solar, wind) and present how it can help reduce household energy costs.
4. Encourage students to talk with their families about what they learned and create a plan to implement one or more energy-saving strategies at home.
5. Invite students to design a poster with tips for conserving energy and display them in the hall.
6. Challenge students to recalculate their “Watt Can We Save?” results by reducing the hours of use for certain appliances and see how it affects the total cost.

Connection to National Standards

This lesson addresses the following national standards:

[National Standards for Personal Financial Education](#) from the National Jump\$tart Coalition and Council for Education:

- II. Spending 8-2 Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources.
- III. Saving 8-2 Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.