

Project Description: Financial Literacy for Middle School Students

Course Description

This course targets middle school students (ages 11–14) who are beginning to manage allowances, part-time earnings, or gifts but lack structured financial education. These digital-native learners thrive on interactive, visually engaging, and gamified content that connects abstract financial concepts to real-world decision-making.

Learning Objectives

By the end of this course, students will be able to:

1. Explain income, expenses, and budgeting using digital tools.
2. Distinguish between needs and wants through scenario-based simulations.
3. Calculate savings growth with compound interest using interactive calculators.
4. Evaluate basic investment options via stock market games.
5. Create a personal financial plan using multimedia tools.

Course Structure & Technology-Enhanced Design

The course uses a **blended, flipped model** with self-paced digital learning and instructor-guided application. Key tech tools are integrated to boost engagement and practical skill-building including money basis (Nearpod/Pear Deck), google sheets/excel; smart spending (online simulation, flip); save and interest (compound interest calculators, My Bank's money twist); introduction to investment (Edpuzzle). Course starts with a warming up game "Monopoly", a custom made game to invite interest of students – gamification.

Learning Delivery & Workflow

- **Self-Paced Digital Learning:** Modules are hosted on **Canvas** or **Google Classroom**, with embedded videos, quizzes, and simulations.
- **Synchronous Sessions:** Weekly **Zoom/Google Meet** discussions to review simulations, troubleshoot budgeting tools, and host guest speakers (e.g., local bankers).
- **Adaptive Learning:** **Kahoot!** and **Quizizz** for real-time knowledge checks with instant feedback.

Assessment:

Students will submit:

- A screen-recorded budget presentation (using Loom or Screencastify).
- A stock market game portfolio with a written rationale.
- A financial "life plan" infographic (created with Canva or Piktochart).