
Michigan 4-H Youth Development

FINANCIAL EDUCATION & ENTREPRENEURSHIP

Resource List

Curriculum and Web Sites

“Be the E”

<http://www.4hccsprojects.com/entrepreneur/>

This guide introduces young people to the world of entrepreneurship. Youth discover what it is, who has done it, how some famous products got started and how to find and make business opportunities. They learn about types of businesses, products and pricing, marketing, partnerships, agreements and contracts. Youth go through the process of researching and creating a business plan, and starting a business. They do market surveys, budget forecasts, exit strategies, business ethics, projecting and controlling cash flows, satisfying the customer; and developing, presenting, and implementing a business plan.

BizE Youth Business Education

http://www.entre-ed.org/_arc/states-m.htm#mi

BizE's innovative curriculum is designed to facilitate the development of entrepreneurial know-how while honing academic skills. BizE is comprehensive in that it provides multi-grade level curriculum that may be implemented sequentially or as standalone programs. The curriculum may begin as early as third grade and continue through high school, with distinct course content, skill-development, and teaching techniques at each level. Action-packed and engaging, the curriculum is fresh, fun, and powerful.

Career Forward

<http://webclass.remc1.net/course/info.php?id=209>

Career Forward is designed to help Michigan students understand how to plan their work lives and career opportunities amid the implications of the global economy. It satisfies the new Michigan Merit Curriculum requirements for an online course. The course was developed through a partnership of the Michigan Department of Education and the Michigan Virtual University, with major funding provided by Microsoft Corporation's *US Partners in Learning* program.

Consumer Savvy

<http://www.4hccsprojects.com/consumer/>

This curriculum helps youth become informed and responsible consumers in today's dynamic

marketplace. *Consumer Savvy* focuses on youth in grades 3 to 12. This curriculum teaches what it means to be a consumer through saving, spending and sharing. It shows kids the influence of peer pressure, the power of advertising and the expanding Web market. They will learn to make independent decisions while shopping, and they will learn the basics of navigating the potholes in the marketplace en route to becoming savvy consumers.

Federal Reserve

www.federalreserveeducation.org

This Web site contains links to instructional materials and tools that can increase understanding of the Federal Reserve, economics, and financial education. All of the Fed Web sites, curriculum, newsletters, booklets and other resources are provided free.

Financial Champions

<http://pa4h.cas.psu.edu/FinancialChampions/>

Youth will discover the difference between needs and wants, money personalities and values, goal setting, communication, ways to use and save money, the benefits and drawbacks of credit, advertising influences, consumer decision making and how to select financial services. Youth can complete the activities in the two youth guides independently. This curriculum is geared towards grades 7 to 9.

Generation E Entrepreneurship Education

<http://www.genei.org/index1.asp?pageid=1>

The Generation E curriculum was written to provide experiential learning experiences to youth. There are separate curriculums developed for middle and high school, with additional curriculums being developed for technology centers and community college level study. This curriculum is taught as a 3-week unit, a 6-week unit, or a semester class. All students have the experience of operating their own business (or a partnership), developing their concept, advertising their product/service, producing their product and culminating in the sale or offering the service within their school and/or community. In addition, this curriculum is written so

that it can be incorporated into any classroom where the teacher wishes to expose students to the skills needed to become an entrepreneur.

Going Solo

www.goingsolo.uiuc.edu

This University of Illinois curriculum is designed for teaching the concepts and practices of entrepreneurship and business ownership. Lesson plans, a computer market simulation game, and supporting hands-on activities are included.

GradReady

<http://www.gradready.com/>

A Web-based financial literacy training for the new generation of college students. *GradReady* delivers a comprehensive, four-year curriculum of financial literacy lessons and tools to keep students enrolled — and prepare them for life after graduation.

Hot Shot Business

Hotshotbusiness.com

This is a Disney online game that allows users to build and run a business.

Jumpstart Coalition

www.jumpstart.org

www.mijumpstartcoalition.org

The national and Michigan Jumpstart Coalitions were developed to assist in promoting personal finance for young children through young adults. There are a variety of resources and materials to assist in educating youth about financial education located in the national Jumpstart Coalition online national clearinghouse.

Michigan Council on Economic Education – Young Investor Webpage

<http://www.mceeonline.org/WelcometoYIW.htm>

The contents page of this site contains numerous handouts and activities about the stock market and investing.

Mini-Society™

<http://www.mceeonline.org>

Mini-Society introduces elementary students to entrepreneurship education as they create their own society. It is validated and endorsed by the U.S. Department of Education and can be adapted for use in a variety of educational settings.

Money Factory

www.moneyfactory.gov/newmoney/

This Web site explores how the U.S. government is redesigning the \$5 note. The Web site offers training sessions to youth and adults.

National Foundation for Teaching Entrepreneurship

<http://www.nfte.com>

Through entrepreneurship education, NFTE helps young people from low-income communities improve their business, academic, and life skills.

NEFE High School Financial Planning Program

<http://hsfpp.nefe.org/home/>

The National Endowment for Financial Education (NEFE) High School Financial Planning Program is a financial literacy program targeted at high school youth. It is designed to alert, inform, and educate high school youth about sound money management skills, and the financial planning process. Through the use of multiple learning strategies, youth apply a financial planning process to goal setting, career exploration, budgeting, use of credit and insurance, saving and investing.

Northern Michigan University's Center for Economic Education and Entrepreneurship

<http://www.nmu.edu/ceee/mee/entrepreneurship.html>

The Web site offers links to other Web sites, lessons, and online simulations related to economic education and entrepreneurship.

Pre-K Thrive by Five

http://www.creditunion.coop/pre_k/index.html

Children learn about money from many sources. Long before they enter school, they observe adults using money and buying things. What children witness affects their attitudes about money. This Web site contains eight simple activities and other resources that were developed to teach preschoolers about these important concepts. These activities are parent and child tested and they are meant to help preschoolers develop sound money-management skills. These materials may be ordered at no charge for educational, non-commercial purposes. Materials are available in English and Spanish.

Reading Makes Cents

www.4-H.org/curriculum/reading

Reading Makes Cents is a financial literacy and reading curriculum for children in grades 3-5. Most of the activities are stand-alone and designed to be completed in one session. Some of the activities build on others, but generally, you can pick and choose activities from within or among sections. This format makes the curriculum ideally suited for out-of-school time programs.

U.S. Small Business Administration – Teen Business Link

www.sba.gov/teens/

This site covers topics such as business ideas, money matters, legal issues and also includes sample business plans and a business plan template. There is also a section that showcases successful young entrepreneurs.

Teaching Kids Business

<http://www.teachingkidsbusiness.com/>

This site is targeted for kids, parents, and educators and has an online email camp opportunity and "Give a Kid the Gift of Business." It also includes numerous career-education pieces.

USA Today Online Education

<http://www.usatoday.com/educate/entrepreneur.htm>

This Web site offers monthly projects and entrepreneurship lessons.

US Patent & Trademark Office

<http://www.uspto.gov/go/kids/>

At this Web site, young people can learn about and file for patents and trademarks.

Yahoo Finance

<http://finance.yahoo.com/smallbiz>

Yahoo's Finance page has specific sections on topics such as small business, investing, loans, currency, taxes and retirement. The small business center page includes information on an "Entrepreneur of the Week," a Daily Business Tip and some "Online Small Business Courses."

Youngbiz.com

Youngbiz.com

This site contains information about starting a successful youth Entrepreneurship or Financial Literacy program in your school or community.

Games & Simulations

Be the E Jeopardy PowerPoint

<http://www.4hccsprojects.com/entrepreneur/>

Clicking on the Be the "E" Jeopardy link on the left hand side will take kids to a fun and interactive way to learn about entrepreneurship.

FTC – You Are Here

<http://www.ftc.gov/YouAreHere>

This site teaches kids how to be more savvy consumers by demonstrating the benefits of competition; how advertising can influence buying decisions, and the rules and regulations that many business people deal with. It's a great tool for parents and teachers who are trying to help kids understand their role in the marketplace.

Junior Achievement's Titan Program Simulation

<http://titan.ja.org/>

In addition to tools and ideas for planning a business, this site includes information about career and college exploration, financial education,

and ethics, and online journal, and many suggested resources.

Just for Clicks Business Game

<http://www.teachingkidsbusiness.com/just-for-clicks-business-game.htm>

This Web site is online fun that gives kids a "taste" of business experience by actually letting them go through a business set-up.

Michigan Council on Economic Education Stock Market Game

<http://www.mceeonline.org/programs.html>

This Web site contains an educational simulation that teaches personal finance and stock markets, the American economic system, and the global economy. Students in grades 5 to 12 are responsible for developing and managing hypothetical investment portfolios worth \$100,000 each.

Books and Magazines

Credit Cards and Checks

Margaret Hall, (*Earning, Saving, Spending*). Chicago: Reed Educational and Professional Publishing.

This book provides an introduction to checks, credit cards, and debit cards. The book explains how they work and why people use them.

Future CEO Stars

www.futureceostars.com/

This magazine is sponsored by the National Consortium for Entrepreneurship Education and its purpose is to share experiences and inspire students towards future entrepreneurial success.

Money Smart for Young Adults

FDIC's **FREE** curriculum helps youth between ages 12 and 20 learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. Curriculum consists of eight instructor-led modules. To order, go to www.fdic.gov/moneysmart.

The Kids Guide to Money Cent\$

*Keltie Thomas; illustrated by Stephen MacEachern.
Tonawanda, NY: Kids Can Press, Ltd.*

Young Money Magazine

<http://www.youngmoney.com/aboutus>

Free copies of this magazine are available by clicking on the Educators link at the bottom left of the page. One good article, in the November-December 2006 issue, was "Top 5 Pitfalls Every New Business Needs to Avoid."

Other

4-H Business and Entrepreneurship Expo

The 4-H Business and Entrepreneurship Expo is geared for teens 14-19 years old and is held during the annual 4-H Exploration Days as two full sessions for youth. These full sessions focus on helping teens gain the knowledge and understanding to become their own bosses and profit from their endeavors. Two separate tracks are planned – one at an advanced level and one for beginners.

Duck Tape Workshops

www.williambeacom.com

William Beacom is a 16-year-old duck tape professional. If you are looking for a young entrepreneur to present a hands-on workshop contact William at ducktapeworkshops@gmail.com

Global Entrepreneurship Week

www.unleashingideas.org

This annual event provides an opportunity for schools and organizations to become connected globally to youth entrepreneurship. Schools and groups are encouraged to sign up as a partner and host an activity. Date is November 17-23, 2008.

Money Smart Week

www.moneysmartweek.org

April 20-29, 2007 – consider getting your club involved next year – week in Michigan focused on educating youth, the unbanked, and the elderly around financial education.

National Entrepreneurship Week

www.nationaleweek.com

This site provides sample activities for hosting an entrepreneurship event to help celebrate the entrepreneurial heritage of America. The week is hosted by the National Consortium for Entrepreneurship Education and takes place February 21-28, 2009.

Newspaper Business Sections

Keep business sections of old newspapers. They contain great stories about new businesses or entrepreneurs. There are also lists of new businesses for potential resource people.

Rock Financial Junior Achievement Finance Park

<http://www.ja.org/nested/southeasternmichigan/>

Located in Detroit with another being developed in Grand Rapids - JA Finance Park provides an opportunity that tests middle-school-aged youth through a variety of simulation activities, after they have completed a series of classroom exercises.

"WHAT'S UP IN FINANCE"

<http://www.thirteen.org/finance/index.html>

This half-hour reality show, hosted by Kwame Jackson (from season one of *The Apprentice*), features teens and "twenty-somethings" who use their money smarts and the help of finance professionals, to work toward financial independence.

For More Information

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