Second Step® Elementary and FEPPP Alignment

Second Step Elementary Digital Curriculum Aligned to Personal Finance & Economics Standards and the FEPPP Financial Education Library

Alignment Overview

Unit 1	**Growth Mindset & Goal-Setting** Saving	*Extend growth mindset to saving money and achieving saving goals*
Unit 2	**Emotion Management** Spending	*Apply emotional awareness to the feelings and emotions related to spending choices*
Unit 3	**Empathy & Kindness** Giving	*Learn how to act with empathy through various forms of charitable giving*
Unit 4	**Problem-Solving** Economic Decision-Making	*Evaluate the benefits and costs of alternatives as part of problem-solving strategies*

Reading the Alignment

	Student learning objectives and indicators from Second Step Elementary Unit Plans	**Student learning objectives and indicators written or adapted by FEPPP from the National Standards referenced below**
	Students learn how to develop a growth mindset and...	**Students apply growth mindset to saving habits and goals and...**
Grade	Apply it to the task of paying attention	Apply attention skills to keeping money safe[1]

Unit 1	Saving (Grade 4), National Personal Finance Standards (CEE & Jump Start, 2021)
Unit 2	Spending (Grade 4), National Personal Finance Standards (CEE & Jump Start, 2021)
Unit 3	Spending (Grade 12), National Personal Finance Standards (CEE & Jump Start, 2021)
Unit 4	Economic Decision-Making, The College, Career, and Civic Life (C3) Framework for Social Studies State Standards (National Council for the Social Studies, 2013)

Second Step® Elementary and FEPPP Alignment

	SECOND STEP® ELEMENTARY CURRICULUM	PERSONAL FINANCE CONCEPT
	Unit 1: Growth Mindset & Goal-Setting	**Saving:** When people save money, they are choosing not to spend money today to be able to buy something in the future.
	Students learn how to develop a growth mindset and . . .	**Students apply growth mindset to saving habits and goals and . . .**
K	Apply it to the task of paying attention	Apply attention skills to keeping money safe[1]
1	Apply it to the task of paying attention	Apply attention skills to a spending decision[1]
2	Use helpful thoughts to persevere through challenges	Identify helpful thoughts for making a spending or saving decision[1]
3	Make an effective plan for how to get better at a skill	Explain why it is often harder to save than to spend money[2]
4	Apply strategies to make effective plans to reach group goals	Map out a savings plan designed to achieve a future **class purchase or donation** objective[3]
5	Plan, modify, and achieve goals	Map out a savings plan designed to achieve an **individual** future purchase **or donation** objective[3]

[1] Created by FEPPP

[2] Saving 4-1a (National Standards for Personal Finance)

[3] Adapted from Saving 4-2a (National Standards for Personal Finance)

FEPPP Financial Education Library titles featuring Saving and Growth Mindset & Goal-Setting

A Chair for My Mother **Author:** Vera B. Williams

"There hasn't been a comfortable place to sit in the apartment since a fire in their previous apartment burned everything to 'charcoal and ashes.' Friends and neighbors brought furniture to their new apartment downstairs, but no one brought anything big or soft or comfortable. Finally the jar is full, the coins are rolled, and in the book's crowning moment, mother, daughter, and Grandma search four different furniture stores, and after carefully trying several chairs, like Goldilocks, they find the chair they've been dreaming of at last."

Themes: *Saving Plan/Goal, Saving Over Time, Problem-Solving, Perspective-Taking*

Lexile: 530

Rock, Brock, and the Savings Shock **Author:** Sheila Bair

"Rock and Brock may be twins, but they are as different as two twins can be. One day, their grandpa offers them a plan—for ten straight weeks on Saturday he will give them each one dollar. But there is a catch! 'Listen now, for here's the trick, each buck you save, I'll match it quick. But spend it, there's no extra dough, so save your cash, and watch it grow.' Who will spend and who will save?"

Themes: *Different Attitudes on Saving, Growth Mindset, Perspective-Taking*

Lexile: 590

Tía Isa Wants a Car **Author:** Meg Medina

"Tía Isa wants a car. A shiny green car the same color as the ocean, with wings like a swooping bird. A car to take the whole family to the beach. But saving is hard when everything goes into two piles—one for here and one for Helping Money, so that family members who live far away might join them someday. While Tía Isa saves, her niece does odd jobs for neighbors so she can add her earnings to the stack. But even with her help, will they ever have enough?"

Themes: *Saving Plan/Goal, Saving Over Time, Growth Mindset, Perspective-Taking*

Lexile: 630

My Rows and Piles of Coins **Author:** Tolowa M. Mollel

"The market is full of wonderful things, but Saruni is saving his precious coins for a red and blue bicycle. How happy he will be when he can help his mother carry heavy loads to market on his very own bicycle—and how disappointed he is to discover that he hasn't saved nearly enough! Determination and generosity are at the heart of this satisfying tale set in Tanzania..."

Themes: *Saving Plan/Goal, Saving Over Time, Growth Mindset, Perspective-Taking*

Lexile: 760

Second Step® Elementary and FEPPP Alignment

	SECOND STEP® ELEMENTARY CURRICULUM	PERSONAL FINANCE CONCEPT
	Unit 2: Emotion Management	**Spending:** Individual spending decisions may be influenced by financial constraints, personal preferences, unique needs, peers, or advertising.
	Students learn how to identify emotions in themselves and others and . . .	**Students apply emotional awareness to individual spending decisions and . . .**
K	Name the emotion someone is feeling (happy, sad, mad) in a given situation	Name the emotion someone is feeling in a given financial situation[1]
1	Name the emotion someone is feeling (worried, calm, frustrated) in a given situation	Name the emotion someone is feeling in a given financial situation[1]
2	Understand that people can feel differently about the same situations	Give examples of differences in people's preferences that can influence their spending on goods and service[2]
3	Recognize that emotions provide information about what people want and need	Provide examples of financial choices that have opportunity costs[3]
4	Recognize that strong emotions make it difficult to think clearly	Explain how peer pressure can affect purchasing decisions[4]
5	Anticipate and plan for situations that cause strong emotions	Share examples of how price, spending choices of others, peer pressure, or advertising influence a purchase decision[5]

[1] Created by FEPPP

[2] Saving 4-1a (National Standards for Personal Finance)

[3] Spending 4-3b (National Standards for Personal Finance)

[4] Spending 4-5a (National Standards for Personal Finance)

[5] Spending 4-5b (National Standards for Personal Finance)

FEPPP Financial Education Library titles featuring Spending and Emotion Management

Spend It! **Author:** Cinders McLeod

"Sonny gets three whole carrots a week for his allowance and wants to buy everything with it! But he soon discovers his money won't go that far, and his mom tells him he needs to make some choices. That doesn't sound like much fun to Sonny, especially when he learns that the bouncy castle he's been eyeing goes for ONE HUNDRED carrots. Ridiculous! But eventually, after a little math and a little more thinking, he has a blast discovering what's really important to him and worth spending his carrots on."

Themes: *Spending Decisions, Feelings, Problem-Solving*

Lexile: 430

Wants Vs Needs Vs Robots **Author:** Michael Rex

"Do you know the difference between a want and a need? It can be a hard thing to understand, especially when you want something so much that you feel like you have to have it. But some things aren't essential—like jellybean tacos and groovy boots. Other things are essential—like fuel and feet to put the boots on. The robots in this book are here to show you the difference as they make trades to get some things they really want (hooray!) but give away some things they need (oops!)."

Themes: *Needs and Wants, Problem-Solving, Growth Mindset*

Lexile: 520

A Bike Like Sergio's **Author:** Maribeth Boelts

"Ruben feels like he is the only kid without a bike... So when Ruben sees a dollar bill fall out of someone's purse, he picks it up and puts it in his pocket. But when he gets home, he discovers it's not one dollar or even five or ten—it's a hundred-dollar bill, more than enough for a new bike just like Sergio's! But... what about the woman who lost her money?"

Themes: *Spending Decisions, Emotion Management, Feelings, Problem-Solving*

Lexile: 540

Uncle Jed's Barbershop **Author:** Margaree King Mitchell

"Everyone has a favorite relative. For Sarah Jean, it's her Uncle Jed. Living in the segregated South of the 1920s, where most people are sharecroppers, Uncle Jed is the only black barber in the county and has to travel all over the county to cut his customers' hair. He lives for the day when he could open his very own barbershop. But there are a lot of setbacks along the way. Will Uncle Jed ever be able to open a shiny new shop?"

Themes: *Spending Decisions, Problem-Solving, Empathy*

Lexile: 640

Second Step® Elementary and FEPPP Alignment

	SECOND STEP® ELEMENTARY CURRICULUM	PERSONAL FINANCE CONCEPT
	Unit 3: Empathy and Kindness	**Giving:** There are many ways to give. When there is sufficient money in their budget, people may decide to give money to others.
	Students learn how to act with empathy and . . .	**Students apply empathy through different forms of giving—such as time, energy, or money—and . . .**
K	Practice kind things they can say or do to help others feel better in a given scenario	Recognize the difference between sharing and giving[1]
1	Practice kind things they can say or do to help others feel better in a given scenario	Explain how charitable giving differs from sharing with a friend[1]
2	Use empathy to suggest kind acts they can do for other people in their own lives	Identify items that are suitable for donation to a charity[1]
3	Ask questions to identify how a friend is feeling and what they might want or need	Discuss the **motivations** for . . . donating money, items, or time[2]
4	Ask questions to build empathy for people whose points of view are different from their own	Discuss the . . . **benefits** of donating money, items, or time[2]
5	Use empathy to identify a problem and solution in their own community	Give reasons that a donor might want to give money to a specific charitable organization[3]

[1] Created by FEPPP

[2] Adapted from Spending 12-7a (National Standards for Personal Finance)

[3] Spending 12-7b (National Standards for Personal Finance)

FEPPP Financial Education Library titles featuring Giving and Empathy & Kindness

Give It! **Author:** Cinders McLeod

"Chummy longs to be a superhero. He wants to save the world—or at least Bunnyland—from dragons, so spending his carrots on a superhero costume seems like a great plan! When his grandma reminds him that there aren't any dragons in Bunnyland, but that there are creatures that could use help, Chummy starts reconsidering the best way to spend his wad."

Themes: *Giving, Empathy, Problem-Solving*

Lexile: 500

Those Shoes **Author:** Maribeth Boelts

"All Jeremy wants is a pair of those shoes, the ones everyone at school seems to be wearing. Though Jeremy's grandma says they don't have room for 'want,' just 'need,' when his old shoes fall apart at school, he is more determined than ever to have those shoes, even a thrift-shop pair that are much too small. But sore feet aren't much fun, and Jeremy soon sees that the things he has—warm boots, a loving grandma, and the chance to help a friend—are worth more than the things he wants."

Themes: *Spending Decisions, Giving Goods, Feelings, Friendship, Perspective-Taking*

Lexile: 550

The Last Stop on Market Street **Author:** Matt de la Peña

"Every Sunday after church, CJ and his grandma ride the bus across town. But today, CJ wonders why they don't own a car like his friend Colby. Why doesn't he have an iPod like the boys on the bus? How come they always have to get off in the dirty part of town? Each question is met with an encouraging answer from grandma, who helps him see the beauty—and fun—in their routine and the world around them."

Themes: *Giving Time, Perspective-Taking, Empathy, Feelings*

Lexile: 610

Sam and the Lucky Money **Author:** Karen Chinn

"Sam can hardly wait to go shopping with his mom. It's Chinese New Year's day and his grandparents have given him the traditional gift of lucky money-red envelopes called leisees (lay-sees). This year Sam is finally old enough to spend it any way he chooses. Best of all, he gets to spend his lucky money in his favorite place—Chinatown! But when Sam realizes that his grandparents' gift is not enough to get the things he wants, his excitement turns to disappointment. Even though his mother reminds him that he should appreciate the gift, Sam is not convinced—until a surprise encounter with a stranger."

Themes: *Giving Money, Kindness, Emotion Management, Empathy, Feelings*

Lexile: 660

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	SECOND STEP® ELEMENTARY CURRICULUM	PERSONAL FINANCE CONCEPT
	Unit 4: Problem-Solving	**Economic Decision-Making:** A decision-making strategy involving setting goals, identifying available resources and alternatives, and evaluating the benefits and costs of those alternatives
	Students learn how to apply their emotion management, communication, and perspective-taking skills to solve interpersonal problems and . . .	**Students apply economic decision-making to the STEP problem-solving process by evaluating benefits and costs of possible solutions and . . .**
K	Demonstrate problem-solving strategies: apologizing, taking turns, and offering to share	Understand that scarcity means there are not enough resources for people to have everything they want[1]
1	Demonstrate problem-solving strategies: apologizing, making amends, and asking for what they need	Explain how scarcity necessitates decision-making[2]
2	Evaluate solutions to a problem to decide which is best for the given situation	Practice identifying the benefits and costs of a given situation[1]
3	Explore the outcomes of possible solutions based on what each person wants or needs	Identify the benefits and costs of making various personal decisions[3]
4	Explore the outcomes of possible solutions by considering the points of view of everyone involved	Compare the benefits and costs of individual choices[4]
5	Picking a solution and evaluating the outcome by reflecting on how it affected everyone involved	Identify positive and negative incentives that influence the decisions people make[5]

[1] Created by FEPPP

[2] D2.Eco.1.K-2 (The College, Career, and Civic Life (C3) Framework)

[3] D2.Eco.2.K-2 (The College, Career, and Civic Life (C3) Framework)

[4] D2.Eco.1.3-5 (The College, Career, and Civic Life (C3) Framework)

[5] D2.Eco.2.3-5 (The College, Career, and Civic Life (C3) Framework)

Titles featuring Economic Decision-Making and Problem-Solving

From the FEPPP Financial Education Library

Count on Pablo **Author:** Barbara deRubertis

"Pablo is excited about helping his grandmother sells vegetables at the farmers' market. But no one comes to buy. Pablo's solution is clever—and delicious!"

Themes: *Economic Decision-Making, Benefits and Costs, Earning Income, Problem-Solving*

Lexile: 500

Isabel's Car Wash **Author:** Sheila Bair

"The Nelly Longhair doll is on sale at Murphy's Toys for ten dollars. But Isabel has only fifty cents. Isabel decides to start a car wash business; she's sure she can make money. But at the hardware store she learns that her supplies will cost five dollars! If five of her friends will invest one dollar each, she'll have enough. Will Isabel be able to pay them back and have enough left over for the Nelly doll?"

Themes: *Giving Time, Perspective-Taking, Empathy, Feelings*

Lexile: 560

Ice Cream Man: How Augustus Jackson Made a Sweet Treat Better **Author:** Glenda Armand & Kim Freeman

"Black ice cream vendor Augustus Jackson (1808–1852) began his life in Philadelphia, where slavery was outlawed. After cooking regularly for his family, Augustus decided at age 12 to support them further, using his kitchen know-how to find work. He applied and was hired at the White House, and by 17 he'd earned the title of cook and developed a particular expertise—making ice cream for White House guests. One day, he developed a new dream—making ice cream that all could enjoy—and opened an ice cream parlor in his hometown!"

Themes: *Economic Decision-Making, Benefits and Costs, Earning Income, Problem-Solving, Perspective-Taking*

Lexile: 660

Papá's Magical Water-Jug Clock **Author:** Jesús Trejo

"Little Jesús is excited to spend a Saturday with his landscaper Papá at the 'family business.' He loves Papá's cool truck and all the tools he gets to use. Papá even puts him in charge of the magical water jug, which is also a clock! When it's empty, Papá explains, the workday will be done. It's a big job, and Jesús wants to do it right. But he just can't help giving water to an array of thirsty animals—a dog in a sweater, some very old cats, and a flock of peacocks. Before he knows it, the magical water jug is empty—but the workday's not over yet! Will Jesús be fired?! Or is the jug not really magical after all?"

Themes: *Economic Decision-Making, Benefits and Costs, Scarcity, Earning Income, Problem-Solving*

Lexile: 660