



The Money Circle

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These lesson plans for high school students focus on four concepts related to money, from the history of money to its use in their own life and our economy.

Advance your high school students' knowledge of money through this comprehensive eight-lesson curriculum series that will engage and challenge them to apply both personal finance and economic perspectives when it comes to money. Help develop students' awareness as consumers, while improving their decision-making and financial planning skills.

[Download the entire curriculum](#), or browse the individual lessons.

Theme One: Money Fundamentals

Interpret the History, Functions and Characteristics of Money

- **Lesson One: Money Is What Money Does**

Read and develop a role play to demonstrate why money takes the shapes and forms that it does, as well as money's characteristics and functions within economies throughout history.

- **Lesson Two: Evolution of Money**

Review examples of forms of currency and discuss characteristics of currency over time.

Theme Two: Money Principles

Evaluate Learning, Earning and Spending on Financial Well-Being

- **Lesson One: Learn to Earn**

Research a future job and determine the qualifications, skills and knowledge needed to obtain the job, as well as costs, benefits and income levels of differing career paths.

- **Lesson Two: Credit – Friend or Foe?**

Evaluate spending vs. credit and factors involved with creditworthiness and learn to avoid pitfalls associated with the misuse of credit.

Theme Three: Money Management

Evaluate Learning, Earning and Spending on Financial Well-Being

- **Lesson One: Money Logic**

Investigate what financial wealth is and how to achieve it by exercising systematic decision-making principles.

- **Two: Money Magic**

Compare and contrast saving and investing alternatives while differentiating available saving and investing tools.

Theme Four: Money Flow

Analyze the role and tools of the Federal Reserve in monetary policy.

- **Lesson One: Monetary Policy Basics**

Learn the tools of monetary policy and how they work, as well as explain how the Federal Reserve Bank serves the public by regulating the flow of money. [Download the accompanying PowerPoint game.](#)

- **Lesson Two: The Economy and Me**

Review how inflation affects economic conditions and different sectors of the economy, as well as how the Federal Reserve conducts monetary policy to curb inflation.
