

# Mapping your money journey (middle and high school)

Students complete a short survey to find out about their current money skills and explore things they can do to manage money better.

## Learning goals

### Big idea

Understanding how to manage money is a lifelong journey.

### Essential questions

- What are your current money skills?
- What can you do to manage money better?

### Objectives

- Analyze your current money skills
- Explore steps you can take to make progress on your money journey

### What students will do

- Take a survey to find out about their current money skills.
- Explore things they can do to manage money better.




#### NOTE

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Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

#### KEY INFORMATION

##### Building block:

-  Executive function
-  Financial habits and norms
-  Financial knowledge and decision-making skills

**Grade level:** Middle school (6-8), High school (9-10), High school (11-2)

**Age range:** 11-14, 13-15, 16-19

**Topic:** Earn, Save and invest, Protect, Spend, Borrow

**School subject:** CTE (Career and technical education), English or language arts, Social studies or history

**Teaching strategy:** Competency-based learning, Direct instruction, Personalized instruction

**Bloom's Taxonomy level:** Understand, Apply, Analyze, Evaluate

**Activity duration:** 75-90 minutes

## Preparing for this activity

- While it's not necessary, completing the "Bouncing ball money choices" activity first may make this one more meaningful.
- You can print the survey for students or have them complete it electronically.
  - The middle school version is available at [https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_youth-financial-capability-survey-middle\\_school.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_youth-financial-capability-survey-middle_school.pdf).
  - The high school version is available at [https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_blocks\\_youth-financial-capability-survey-high\\_school.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_blocks_youth-financial-capability-survey-high_school.pdf).
- The teacher guide has instructions for giving and scoring the survey.
  - The middle school teacher guide is available at [https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/assess/f/documents/cfpb\\_building\\_block\\_activities\\_middle-school-financial-capability-survey-teacher-guide.pdf](https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/assess/f/documents/cfpb_building_block_activities_middle-school-financial-capability-survey-teacher-guide.pdf).
  - The high school teacher guide is available at [https://www.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_high-school-financial-capability-survey-teacher-guide.pdf](https://www.consumerfinance.gov/f/documents/cfpb_building_block_activities_high-school-financial-capability-survey-teacher-guide.pdf).

### National Standards for Personal Financial Education, 2021

Spending: 8-1, 8-3, 8-4, 12-1, 12-5, 12-9

Saving: 8-1, 8-2, 12-9

Investing: 8-1, 12-1

Managing credit: 8-3, 12-2, 12-3, 12-4, 12-6

Managing risk: 8-7, 12-11

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

## What you'll need

### THIS TEACHER GUIDE

- **Mapping your money journey (middle and high school) (guide)**  
[cfpb\\_building\\_block\\_activities\\_mapping-your-money-journey-middle-high\\_guide.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_mapping-your-money-journey-middle-high_guide.pdf)

### STUDENT MATERIALS

#### Middle School

- **Map your money journey middle school survey (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_youth-financial-capability-survey-middle\\_school.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_youth-financial-capability-survey-middle_school.pdf).
- **Your money journey results worksheet - (middle school) (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_youth-financial-capability-survey-scoring-worksheet-ms.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_youth-financial-capability-survey-scoring-worksheet-ms.pdf).
- **Taking the next steps on your money journey (middle school) (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_middle-school-assessment-student-worksheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_middle-school-assessment-student-worksheet.pdf).

#### High School

- **Map your money journey" high school survey (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_blocks\\_youth-financial-capability-survey-high\\_school.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_blocks_youth-financial-capability-survey-high_school.pdf).
- **Your money journey results worksheet - (high school) (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_blocks\\_youth-financial-capability-survey-scoring-worksheet-hs.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_blocks_youth-financial-capability-survey-scoring-worksheet-hs.pdf).
- **Taking the next steps on your money journey (high school) (worksheet)**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_building\\_block\\_activities\\_high-school-assessment-student-worksheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_high-school-assessment-student-worksheet.pdf).

## Exploring key financial concepts

Everyone has to manage their money. But managing money takes more than just having good math skills. You need to know facts about money *and* how to plan ahead, solve problems, and make your own rules about saving and spending. Having strong money habits, skills, and knowledge can help you make choices that are best for you. Everyone is on their own money journey. Your money journey lasts your entire life, and everyone can always improve.

### TIP

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Visit [CFPB's financial education glossary](#) for terms and definitions you may find useful.

# Teaching this activity

## Whole-class introduction

- Ask students to raise their hands if they'd like to know more about how to manage money.
- Tell students that they'll take a survey to find out about their current money skills.
  - Let students know that the survey questions won't involve any math problems. The questions are about students' money-related knowledge, skills, and habits.
  - Tell students they should answer as honestly and accurately as possible. Their responses are private.
  - Explain that students should answer the questions based on how they would respond given the statements and scenarios.
  - Tell students that it will likely take about 15 minutes to finish the survey.
- Explain that after they take the survey, they'll be able to calculate their results (if you choose that option) and they should share them with you.
  - Having students determine their own results will save you time and may also help build their awareness and engagement in the process.
  - In the "Your money journey results worksheet - Middle School," or "High School," each survey statement value is added together for scores for each financial concept.
  - Pages 3 and 4 of the worksheet are designed to help students see where they are on their money journey.
- After students review their results, they can complete a worksheet to explore areas of strength and areas for growth.

## Individual work

- Provide each student with a copy of the survey that is appropriate for their grade level, printed or electronically.
  - Make sure students understand that they have to answer every question.
  - There are 20 questions in the middle school survey and 30 questions in the high school survey.

- It may be helpful to read the first one or two statements aloud and help students consider how to respond.
- After students finish the survey, either calculate results for all the surveys yourself or have students calculate their own results and give them to you.
  - If students are calculating their results, provide each student with a copy of the appropriate “Your money journey results worksheet –Middle or high school”. They will enter the result for each question on their survey on the worksheet and then total each section to get their overall financial capability result for each building block. Once that result is calculated, students can see where they are on their money journey on pages 3-7 of worksheet.
- After students have reviewed their results, have them complete the appropriate “Taking the next steps on your money journey” worksheet.
  - The worksheet helps them think about their strengths and set goals to get the money future they want.

## Wrap-up

- Ask for volunteers to share which behaviors they want to get better at doing in each section of their money journey.
- Ask for volunteers to share one thing they can save money for now.
- Ask for volunteers to share one thing they can start doing soon to get the money future they want.

## Suggested next steps

Consider searching for other [CFPB activities](#) that help students think about the way they manage money and areas they can improve. Suggested activities include [“Meeting your future self”](#) for middle school, [“Picturing your future self”](#) for high school, and [“Understanding who shapes your money decisions”](#) for both middle school and high school.

You can also measure students’ financial capability using two additional classroom assessment tools. The [“Developmental milestones chart”](#) can help you measure your students’ achievement of financial capability according to established criteria.

## Measuring student learning

The overall survey result, which ranges from 20% to 100%, represents a student's current financial knowledge and skills. To better understand their overall survey result, students can analyze their areas for growth as well as their areas of strength. To facilitate this process, the survey makes it easy to see where their results for each building block fall along three levels:

- **Starting out** – This means the student is beginning to learn the important money skills and behaviors they'll need to manage their money now and in the future.
  - Middle school students with this result scored between 20% and 47% out of 100% depending on the subject (planning and self-control, money habits and values, and money knowledge and choices).
  - High school students with this result scored between 20% and 46% out of 100% depending on the subject (planning and self-control, money habits and values, and money knowledge and choices).
- **On the road** – This indicates that the student has some important money habits and skills, but can still learn more. Most students' results will fall in this category.
  - Middle school students with this result scored between 48% and 90% out of 100% depending on the subject (planning and self-control, money habits and values, and money knowledge and choices).
  - High school students with this result scored between 47% and 90% out of 100% depending on the subject (planning and self-control, money habits and values, and money knowledge and choices).
- **Well on your way** – This means the student has most of the skills and behaviors being evaluated in this survey.
  - Middle school and high school students with this result scored between 91% and 100% out of 100% depending on the subject (planning and self-control, money habits and values, and money knowledge and choices).

You can use the results to:

- Assess a student's, or a class's, current financial capability.
- Track changes in a student's financial capability over time.
- Measure the extent to which educational or other programs are improving the financial capabilities of the youth they serve.

**Keep in mind that students' answers on the worksheet may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.