

AVON GROVE CHARTER SCHOOL

K-7 Financial Literacy Progression Storyboard

WOLFPACK STRONG
Parent & Caregiver Curriculum Guide

Empowering Our Wolves for Real-World Success: At Avon Grove Charter School, financial literacy is a key life skill that builds year-over-year. This visual storyboard outlines the structured progression of money management topics, standards, and key lessons your student will explore from Kindergarten through 7th Grade.

KINDERGARTEN

Money Recognition & Basic Choices

- **Coin & Bill ID:** Learning basic money recognition to identify coins and bills.
- **Using Money:** Understanding money is used to pay for goods & services.
- **Needs v. Wants:** Beginning to distinguish between needs and wants.
- **Saving & Giving:** Exploring basic habits of saving and sharing.



1ST GRADE

Coin Values & Prioritization

- **Coin Values:** Exploring specific values of different coins.
- **Pricing Basics:** Learning how prices determine the cost of items.
- **Prioritizing Needs:** Diving deeper into identifying and prioritizing needs.
- **Basic Banking:** Building initial concepts of safe saving and banking.



2ND GRADE

Careers & Financial Goals

- **Working for Income:** Examining different jobs and careers.
- **Exchanging Money:** Distinguishing goods vs. services and transactions.
- **Short-Term Goals:** Learning how to set achievable personal savings goals.
- **IOUs & Privacy:** Initial concepts of borrowing, trust, and personal privacy.



3RD GRADE

Foundational Budgeting

- **Income Generation:** Understanding how work and employment generate income.
- **Simple Budgets:** Creating basic budgets to balance income & expenses.
- **Comparison Shopping:** Using pricing and options to make smart spending choices.
- **Credit v. Debit:** Introduction to payment cards and basic risk ownership.



4TH GRADE

Actionable Goal-Setting & Careers

- **Goal Decisions:** Setting actionable goals and step-by-step plans.
- **Job Searching:** Exploring potential careers via basic job search skills.
- **Paying Taxes:** Gaining a foundational understanding of public taxes.
- **AI & Data Safety:** Exploring digital footprint, credit use, and personal data.



5TH GRADE

Institutions & Financial Resilience

- **Financial Institutions:** Learning how banks and credit unions operate.
- **Managing Credit:** Understanding credit use and borrowing responsibly.
- **Today v. Tomorrow:** Balancing short-term spending with future planning.
- **Insurance Basics:** Examining basic risk-protection to build financial resilience.



6TH GRADE

Consumer Skills & Budget Dynamics

- **Money Personalities:** Self-analyzing spending traits and decision-making.
- **Consumer Skills:** Comparison shopping, checking accounts, and peer-to-peer (P2P) apps.
- **Taxes & Paychecks:** Differentiating gross vs. net pay; understanding taxation.
- **Functional Budgets:** Designing and adapting budgets around monthly expenses.



7TH GRADE

Credit, Savings, & Investing

- **Credit & Debt:** Analyzing interest rates, credit scores, and borrowing pros/cons.
- **Compound Interest:** Compound growth and establishing savings targets.
- **Investing Basics:** Stock market trends, diversification, and asset allocation.
- **Self-Protection:** Preventing identity theft, phishing, and evaluating insurance.

