



Secondary Education Program

The First Commonwealth Tower Savers Program lessons are designed to help students gain age-appropriate skills through hands-on activities and discussion. Below is a complete set of learning objectives, which students will be able to accomplish at the end of the lesson.

GRADES 7-9

Let's Get This Party Started

Identify income & expenses; simple budgeting; pooling money; keeping money safe

Financial Island

Differences between needs & wants; money and priorities; determining the importance of needs

Spending Smarts

Decisions & behavior; managing money; fees, penalties and interest; peer pressure

Need it, Want it, Earn it

Day-to-day purchases over time; value of saving; benefits of earning interest; double your money with Rule of 72

GRADES 10-12

Pizza Money

College budgets, your first apartment; identify income and resources; determine risk levels

Big Night Out?

Create a budget for a special event; determine expenses and trade-offs; setting goals, saving and paying bills

Making Money Grow

Determine risk level and investment vehicles; calculate the growth of money; how long to double your money using Rule of 72

Hot Rod's—Loan to Own

Analyze the costs of loans and interest rates; down payment benefits; understanding loans

