

EASY FINANCIAL EDUCATION FOR ADULTS

FOUNDATIONS

The 5 Jars: Where Every Dollar Goes

One dollar. Five smart questions. A whole life of choices.

LESSON 1 · STUDY GUIDE

Making financial education easy.

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STANDARDS ALIGNMENT

All codes are real and current. Verify against your district's adopted standards before use.

CCSS Math + ELA

Code	Description
CCSS.MATH.CONTENT.4.OA.A.3	Solve multi-step word problems with whole numbers — including allocation across cate
CCSS.MATH.CONTENT.6.RP.A.3	Use ratio and rate reasoning — applies to percent allocation across the 5 jars.
CCSS.MATH.CONTENT.7.RP.A.3	Use proportional relationships to solve multistep ratio and percent problems.
CCSS.ELA-LITERACY.SL.5.1	Engage in collaborative discussions building on others' ideas — supports the family-ch

Jump\$tart National Standards (2025 edition)

Strand : Standard
Spending and Saving: Standard 1 — Develop a plan for spending and saving.
Spending and Saving: Standard 4 — Apply consumer skills to spending and saving decisions.
Financial Decision Making: Standard 1 — Recognize that responsible money choices require making decisions about how to us
Employment and Income: Standard 1 — Explore career options.

LESSON OBJECTIVE + ESSENTIAL QUESTION

Objective:

Students will be able to (1) name the five money jars, (2) allocate a sample \$100 across all five jars with reasoning, and (3) defend their allocation in a 60-second oral explanation.

Essential question:

If a five-dollar bill landed in your pocket right now — what's the FIRST thing you'd do with it?

Vocabulary you must front-load:

Allocate, Earn, Save, Spend, Give, Goal, Jar, Habit

5E LESSON PLAN

Phase	Teacher move	Time
ENGAGE	Show the 2-minute Pillars EP01 video. Pause at 0:55 and ask: 'If five dollars landed in your pocket right now, where would you spend it?'	5 min
EXPLORE	Give each student five paper cups labeled EARN, SAVE, SPEND, GIVE, GOAL. Distribute 20 unit-tokens (each worth \$2).	10 min
EXPLAIN	Anchor the new vocabulary on the board. Connect each Jar to one of the five money terms (CASH, PENNY, BUCK, GIVE, GOAL).	10 min
ELABORATE	Pair-share: each student presents their allocation to a partner and answers two questions: 'Which jar got the most?' and 'Why?'	10 min
EVALUATE	Exit ticket: students re-allocate a fresh \$100 in writing and justify each percentage in one sentence. Teacher applies to next lesson.	5 min

PERFORMANCE TASK

Each student designs a 1-page 'Five-Jar Plan' for a fictional 14-year-old who just earned \$200 babysitting. Plan must include: a goal in the Goal jar, a give recipient, a save target, a needs-vs-wants spending choice, and how more EARN comes next. Submit poster + 60-second oral defense.

RUBRIC (4-LEVEL)

Criterion	1 - Emerging	2 - Approaching	3 - Proficient	4 - Mastery
Concept accuracy	Major errors in vocabulary or math.	Minor errors; concept partial.	Concept and math correct.	Correct AND extends concept to a new context.
Reasoning quality	Reasoning absent.	One-sentence reasoning, weak.	Clear reasoning per claim.	Reasoning anticipates a counter-claim.
Communication	Unclear; missing details.	Some details missing.	Clear and complete.	Clear, complete, and persuasive.
Personal connection	No connection drawn.	Generic connection.	Specific personal connection.	Specific connection PLUS proposed action.

EXIT TICKET + EXTENSION

Exit ticket (5 minutes):

Exit ticket: students re-allocate a fresh \$100 in writing and justify each percentage in one sentence. Teacher applies the Five-Jar Rubric (4 levels).

Gifted extension:

Challenge students to model the five-jar allocation as a system of equations where $\text{Save} + \text{Spend} + \text{Give} + \text{Goal} + \text{Earn-back} = 100\%$. Vary one constraint (e.g., Goal must be 30%) and re-solve. Present the math model in a 1-minute talk.

EQUITY + TRAUMA-INFORMED DELIVERY

Money is not a neutral topic. Some students in your room may have lived eviction, food insecurity, lost a parent's job, or absorbed shame from family money struggles. The Pillars curriculum is built so that the language is hopeful and the activities are choice-rich. Below are deliberate equity moves you can make.

Move	How
Anonymize	Never reference a specific student's family income, account balance, or known financial event
Choice-rich	All performance tasks accept multiple expression modes (oral, written, recorded, sketched). H
No-shame language	Replace 'rich/poor' with 'income brackets' or 'income levels.' Replace 'mistake' with 'choice tha
Fictional protagonists	All worked examples use fictional characters and fictional dollar amounts. Keep it that way.
Family-shape neutrality	Family-chat prompts work for single-parent, multigenerational, foster, blended, and non-traditi
Free options	When you cite the master pass, also offer the free 2-minute video-only option. The hook is fre
Cultural variation	Save / spend / give weights vary across cultures. Honor variation rather than enforcing one ra
Confidentiality	Self-check pages and reflection journals are private. Do not require students to share answers

FIRST-YEAR MONEY-SKILLS CHECKPOINT (running tally)

If you teach all 6 Pillars episodes across a semester, this checkpoint maps which skill anchors at which episode. Use it as a grade-period tracker.

Episode	By the end, the student can...
EP01 - 5 Jars	Can allocate \$100 across 5 jars with reasoning.
EP02 - Risk vs Reward	Can sort 5 risks into chase / pay-away with rationale.
EP03 - Hourglass	Can compute Rule of 72 and explain compound vs simple interest.
EP04 - Taxes	Can read a paystub and identify 5 line items; can explain marginal vs effective rate.
EP05 - Make-Sell-Stand	Can compute cost / price / margin for a real product and pitch it for 30 seconds.
EP06 - Quest Map	Can name all 5 tracts and defend a personal first-path choice.

NCAA / transcript note: Delivered as a year-long financial-literacy elective, this 6-episode Pillars series plus 1 deep-dive tract (12 episodes) easily exceeds the 60-instructional-hour bar for a 1-credit course. The Transcript Kit (inside the master pass) provides ready-to-paste course descriptions, syllabus, and standards alignment for high-school transcripts.

COMMON STUDENT MISCONCEPTIONS — AND HOW TO ADDRESS THEM

Each line is a real wrong-belief students bring to this lesson. The right column is what to say first.

Student misconception	Teacher response
Saving means never spending.	Saving funds tomorrow. Spending funds today. Both serve a healthy money life.
Giving is what you do AFTER you are rich.	Generosity is a habit, not a bank balance. You scale what you practice young.
Adults always know what to do with money.	Most adults are guessing. The 5-jar system gives a kid a head-start on the guessing.

5-DAY PACING VARIANT (FOR A WEEK-LONG UNIT)

If you have a full week, expand the single-block plan into a 5-day arc. Each day is one block.

Day	Plan
Day 1 - HOOK	Watch the 2-minute Pillars video. Run the Engage + Explore phases of the 5E plan. Front-load v
Day 2 - EXPLORE	Run the Explore + Explain phases. Anchor the math or framework on the board. Begin guided pra
Day 3 - APPLY	Run the Elaborate phase. Pair work on the performance task. Formative check-in.
Day 4 - CRITIQUE	Peer-critique the performance task drafts using the rubric. Revise.
Day 5 - DEFEND	Final 60-90-second oral defense + exit ticket + family-connection take-home.

SAMPLE STUDENT EXEMPLAR (Mastery-level response)

Use the box below as a model when norming with grade-level peers. Cover the response and ask students to draft first.

Exemplar topic: Allocation for \$200 babysitting income

Save 70% (140) toward emergency cushion because I am 14 and have no income otherwise. Goal 15% (30) toward camp. Spend 10% (20) on food at the rink — joy is part of money. Give 5% (10) to the local food pantry because I eat every day and not everyone does. Re-evaluate every 90 days. If income grows, I shift Save down and Goal up.

DIFFERENTIATION + INCLUSION

IEP / 504 modifications:

- Provide pre-printed token-allocation charts for students with fine-motor or executive-function needs.
- Allow oral defense to be pre-recorded on a tablet for students with social-anxiety accommodations.
- Offer extended time (1.5x) on the exit ticket for students with documented processing needs.
- Use color-coded Jar labels paired with mentor avatars for visual processing supports.

ELL / multilingual learner supports:

- Pre-teach the six core Tier-2 vocabulary words with sentence-frame practice on day 0.
- Offer the Jar labels in the student's home language alongside English on the cup template.
- Allow the oral defense to be conducted in the student's stronger language with an English summary sentence.
- Provide a sentence frame for the exit ticket: 'I put ____% in ____ because ____.'

Gifted extension:

Challenge students to model the five-jar allocation as a system of equations where $\text{Save} + \text{Spend} + \text{Give} + \text{Goal} + \text{Earn-back} = 100\%$. Vary one constraint (e.g., Goal must be 30%) and re-solve. Present the math model in a 1-minute talk.

ASSESSMENT ITEM BANK (15 questions)

Use these to build summative assessments, exit tickets, or formative checks. Mix item types.

Type	Item
MC	Which jar covers a flat tire on day one of a first job? (a) Spend (b) Save (c) Give (d) Goal
MC	If you allocate 60/30/10 across Save/Spend/Give, what % is in Goal? (a) 0 (b) 10 (c) 20 (d) 100
MC	Which mentor leads EARN? (a) PENNY (b) CASH (c) BUCK (d) GIVER
SA	Explain in 2 sentences why a kid should fund the GIVE jar even when income is small.
SA	Compare the SAVE jar and the GOAL jar. How are they different?
SA	Pick a real expense from your last week. Which jar should it have come from?
CR	Design a 5-jar plan for a kid earning \$200/month. Justify each percentage.
CR	Argue for or against adding a 6th jar. Defend your case in 100 words.
CR	Write a 60-second pitch to a 9-year-old explaining why the GOAL jar matters.
PA	Track 7 days of every dollar you handle. Categorize it by jar. Submit the chart.
PA	Interview an adult about their five-jar split. Compare to your own.
PA	Design and run a real allowance allocation for one month. Reflect in writing.
MC	How many jars are in the system? (a) 3 (b) 4 (c) 5 (d) 6
SA	Why is allocation a more powerful word than 'budget' for a 12-year-old?
CR	Sketch a poster that teaches the 5 jars to a first-grader.

EXTENSION LESSON IDEAS (3 follow-up blocks)

If your students caught fire, here are three follow-up blocks. Each is a self-contained 50-minute lesson.

Block	Concept	Quick activity
Block 1	Behavioral money habits	Build a 30-day jar-fill challenge with daily logging.
Block 2	Cross-cultural money values	Interview families about their cultural take on save / spend / give.
Block 3	Allocation algorithms	Compare 60-30-10 vs 50-30-20 vs 70-20-10. Defend a class choice.

RESEARCH BASIS + FURTHER READING

The EFEA curriculum draws on multiple lines of established research and standards. Below are anchor sources that informed this episode and that you can cite in your own lesson documentation.

- Jump\$tart Coalition for Personal Financial Literacy — National Standards in K-12 Personal Finance Education (current edition).
- Council for Economic Education — National Standards for Financial Literacy.
- Common Core State Standards — Math + ELA codes referenced explicitly above.
- OECD/INFE — 2020 International Survey of Adult Financial Literacy (background on adult knowledge gaps).
- Holden, Karen and Kalish, Charles — 'The Importance of Money in Children's Lives' (developmental psychology of money concepts).
- Federal Reserve Bank of St. Louis — Page One Economics: classroom-ready economic education briefs.
- Annamaria Lusardi — research on the lifetime cost of financial-illiteracy errors.
- EVERFI / Next Gen Personal Finance — implementation evidence from K-12 districts.

FAMILY CONNECTION TAKE-HOME

Send the Kids Adventure Workbook home with the family-chat page paper-clipped to the front. Encourage students to do at least one family-chat prompt at the dinner table and bring back a one-line reflection. Inclusivity note: the prompts are intentionally written so they work for any household configuration — single-parent, multigenerational, foster, blended, and non-traditional family structures.

Family-chat prompts:

- What is one thing each of us would put into our Goal jar this year?
- Which jar do we as a family already do well? Which jar needs work?
- If we add a Give jar this month, what cause goes first?

TEACHER GLOSSARY

Word	Plain meaning
Allocate	To choose where each dollar goes — on purpose, not by accident.
Earn	Money you trade your time, skill, or work for.
Save	Money you set aside for tomorrow's surprise.
Spend	Money you use on something you actually need or truly enjoy.
Give	Money you share with people, causes, or community.
Goal	Money you stack toward one specific big thing.
Jar	A simple container — real or imaginary — that holds money on purpose.
Habit	A small action you repeat until it does itself.

SAMPLE HOMEWORK ASSIGNMENT + GRADING GUIDE

Cut, paste, send. Adjust the point values to match your gradebook.

Assignment (due next class):

After watching the PILLARS_EP01 video and finishing the workbook, complete the following:

1. Reflection paragraph (5 points): In 100-150 words, explain in your own words what you learned. Use at least 3 vocabulary words from the glossary.
2. Performance task (10 points): Complete the Performance Task described in the lesson plan. Bring your 1-page artifact AND be prepared to defend it in 60 seconds.
3. Family chat (5 points): Pick ONE family-chat prompt. Have the conversation at home. Bring back ONE sentence summarizing what you learned from your family member.
4. Self-check (no points — for your own benefit): Tick the self-check boxes in the workbook honestly.

Grading rubric (20 points total):

Criterion	Mastery (5)	Proficient (4)	Approaching (2-3)	Emerging (1)
Vocabulary use	3+ used correctly	2-3 used correctly	1 used; some confusion	Vocabulary missing or wrong
Reasoning	Clear, persuasive	Clear, complete	Partial reasoning	Reasoning absent
Personal connection	Specific + actionable	Specific connection	Generic connection	No connection
Family conversation	Reflective summary	Summary present	Brief / vague	Missing

STANDARDS CROSSWALK — DETAILED MATRIX

Expanded view of which lesson activity hits which standard. Use to defend the lesson in your district.

Activity	CCSS / Jump\$tart	How
Engage hook (video)	CCSS.MATH.CONTENT.4.OA.A.3	Direct connection between visual and quantitative reasoning.
Explore (manipulatives)	CCSS.MATH.CONTENT.6.RP.A.3	Apply ratio / proportional reasoning to a real allocation problem.
Explain (anchor)	CCSS.MATH.CONTENT.7.RP.A.3	Front-load vocabulary; connect to abstract math.
Elaborate (pair work)	Spending and Saving: Standard 1 — Develop a plan for spending and saving.	Apply plan to spending and saving standards via collaboration.
Evaluate (exit ticket)	Spending and Saving: Standard 4 — Apply demonstrated skills to spending and saving decisions.	Demonstrate skills to spending and saving decisions.
Performance task	Financial Decision Making: Standard 1 — Recognize that responsible money/choices with reasoning decisions.	Synthesize that responsible money/choices with reasoning decisions.

IMPLEMENTATION TIPS FROM THE FIELD

Field-tested tactics from teachers who have run this lesson with K-12 cohorts. Adapt to your context.

Topic	Tactic
Pacing	The 2-minute video is a hook, not a substitute for instruction. Aim for the video at minute 0-3 and age
Tone	Resist the urge to lecture. The mentor in the video does NOT lecture. Mirror that energy.
Vocabulary	Front-load 4-6 vocabulary words on the board before the video. Children's recall doubles.
Manipulatives	Physical tokens or paper jars or a real hourglass turn an abstract concept into a concrete memory. U
Scaffolding	For mixed-grade rooms, run the Squire prompts as openers and the Champion prompts as exit ticket
Family connection	Send the workbook home and ASK families to send back one line. The reply rate is the leading indic
Equity	Use anonymized examples (no real names, no real account balances). Money trauma is real and a k
Assessment	Mix item types from the bank — multiple choice for confidence, short answer for reasoning, performa

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Stated assumptions, not forecasts.

Any growth rates, returns, prices, or dollar figures used in examples are clearly labeled stated assumptions chosen to make the math easy to follow. They are not forecasts, projections, or promises of any result. Historical figures, tax thresholds, and contribution limits change - always confirm current numbers with official sources such as irs.gov before acting.

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