



ENGAGING OPENERS

for Personal Finance classes and beyond!

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ROADMAP

Questions
of the Day

1

Stock
Tracker

3

FinCap
Friday

5

2
Money
&
Music

4
I Have,
Who Has?

6
Invest in
Yourself

Today's Date: October 27, 2023

Question of the Day:

What percent of Americans under 65 years old have \$0 saved for retirement?

My Guess:

My Reasoning:

Real Answer:

Reflection (see sentence starters for ideas if needed):

Fill your best guess and reason for the guess here.

No looking up the answer!

We will fill the rest in later!



QUESTION OF THE DAY

Saving

Q: What percent of Americans under 65 years old have \$0 saved for retirement?

[View blog post](#)



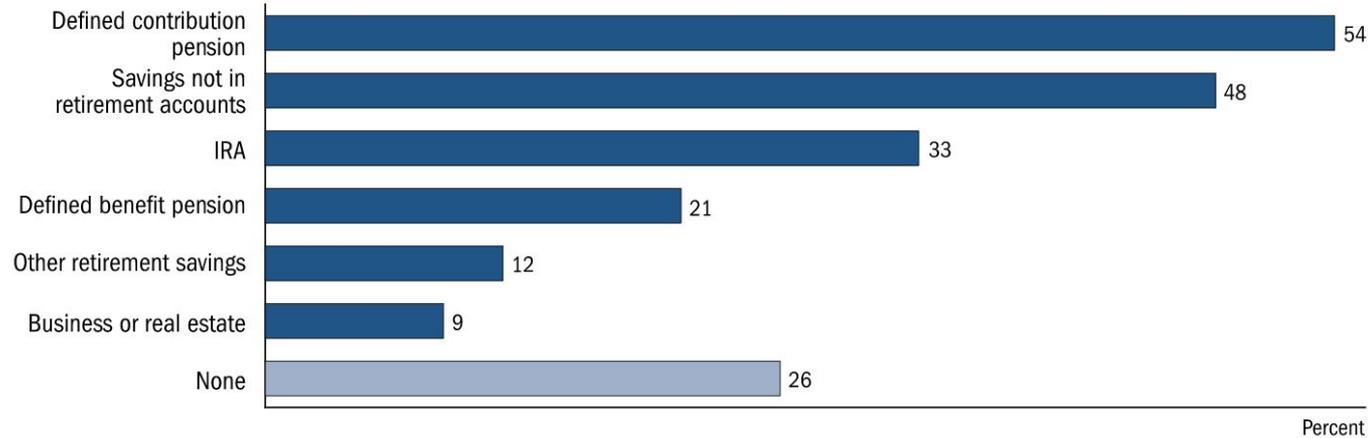
QUESTION OF THE DAY

Saving

A:

26%

Figure 39. Forms of retirement savings among non-retirees



[Accessible Version](#) | [Return to text](#)

Note: Among non-retirees. Respondents could select multiple answers.

OUR QUESTION OF THE DAY PROCESS

PICK UP JOURNALS

Journals are stored in the classroom and students pick them up on their way in the door

MAKE A GUESS

The question of the day is waiting for students on the board.

Students make a guess and record their reason for the guess.

We record their guesses on the board.

SHARE & DISCUSS

The answer is revealed.

Additional information about the answer is provided.

Students have a discussion about what they learned

REFLECT

Students reflect on the information and the discussion.

Students can use the sentence starters, answer a specific question, or write about what is on their mind in regards to the topic.



FOLLOW-UP QUESTIONS

1. What income can seniors receive in retirement if they have no savings?
2. What is one huge disadvantage for those who start saving/investing for retirement later in their life?
3. Why is starting to invest for retirement as early as possible beneficial?
4. Will this information influence how you think about saving/investing for retirement?

LINKS

Harwood's Question of
the day Journal

NGPF'S Question of
the Day Library

over 600
ready-to-go
slides!

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MONEY & MUSIC



MONEY MUSIC - IDEAS FOR IMPLEMENTATION

- At the start of class, have a money related song playing as students enter the room.
- Ask students to submit ideas of songs (be sure to check them for appropriateness first!)
- Hand out lyrics and have students discuss them. 4 A's Protocol:
 - What **Assumptions** does the author of the text hold?
 - What do you **Agree** with in the text?
 - What do you want to **Argue** with in the text?
 - What parts of the text do you **Aspire** to?



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STOCK TRACKER - SET UP

Pick Your Own

Yahoo Finance Equity
Screener

Have students select a sector
and search for stocks...

4 stocks in 4 different sectors

-OR-

Randomly Assign

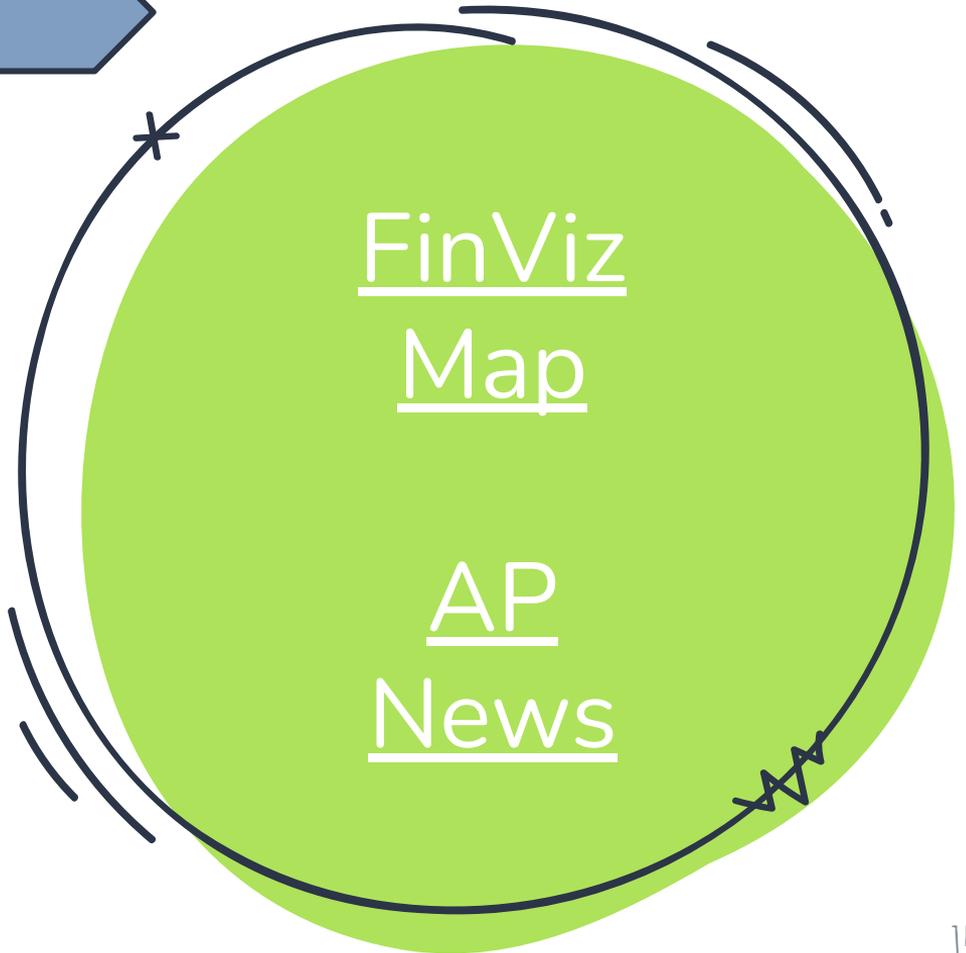
S & P 500

Print part or all of the list & cut
into strips. Hand out 4 strips to
each student

Stock Tracking Worksheet

TRACKING STOCKS

- Students check their stocks prices daily (or weekly) for a period of time.
- Students to hold up a red (down) or green (up) depending on what their stock is:
 - Compared to the last check
 - Compares to the purchase price
- Compare to the FinViz map (so fun!)
 - What is the trend today? This week?
How are we doing in comparison?
- Compare to the headlines of the day
 - What news is impacting stocks?



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I HAVE, WHO HAS?

Rules:

- Each student has at least one card.
- The start card (has a star) reads the “Who has?” statement.
- The person with the vocabulary word that describes that statement reads “I have...” followed by their “Who has..”.
- Game ends when the start card reads their “I have...” statement.
- Students switch cards between rounds.

Let's Try It!

TIPS FOR IMPLEMENTING:

I have, Who has?
Template Cards

NGPF Personal
Finance Dictionary

Example Set

(Behavioral Finance and Taxes)

- Time your students each round.
- Have students set a goal for in between rounds for a time they would like to reach.
- Ask students to discuss how they can increase communication.
- Ideas for students who will struggle/be anxious with this task:
 - Ask them to be the time keeper
 - Ask them be the starter card
 - Stand near them and give them a cue

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FinCap Friday

FinCap Fridays combine a 5-question competition with a short video to energize classrooms and engage students through current events.

TAKE A QUIZ

WATCH A VIDEO

DISCUSS!



1



2



3

[Recent Example](#)

[The Full FIN CAP FRIDAY Library](#)

[Ideas from NGPF](#)

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INVEST IN YOURSELF



I think you should read everything you can. In my case, by the age of 10, I'd read every book in the Omaha public library about investing, some twice. You need to fill your mind with various competing thoughts and decide which make sense.

— *Warren Buffett* —

AZ QUOTES

INVEST IN YOURSELF

Pick a book from the cart.

Read for 15 minutes

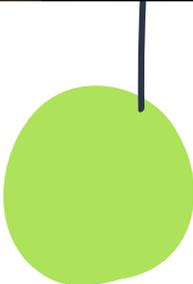
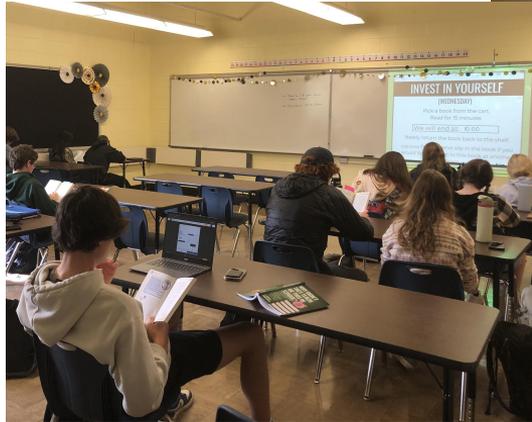
We will end at:

Neatly return the book back to the shelf.

(optional) Put a reserve slip in the book if you would like to return to this book at another class.

INVEST IN YOURSELF TIPS

- Create a classroom library of books that will appeal to various readers. [My list of books.](#)
- Offer periodicals, post high school planning brochures, scholarship booklets. Hint: hit up your school counseling office for more reading materials!
- Create a routine. I have students read every Wednesday.
- Give students an opportunity to share what they have learned but make it optional. The idea is they do this for themselves.





SCAN ME

THANK YOU!

Scan the QR code
for a copy of this presentation

Feel free to email with any questions!

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