



Executive Summary

The Northwest Credit Union Foundation (NWCUF) works with credit unions and community partners throughout Idaho, Oregon, and Washington to provide solutions to pressing issues impacting the financial health of the people and communities they serve. As not-for-profit cooperative financial institutions, credit unions are leading a movement that connects consumers with the opportunities they need to achieve financial prosperity. To further these efforts, the NWCUF supports credit union projects on a variety of initiatives including financial reality fair kits to promote financial capability among youth, workforce housing grants to push innovative solutions to local challenges, and professional development opportunities to help credit unions build a strong bench of leaders.

Mission: Powered by a network of credit unions, we are uniquely positioned to harness and deliver resources that strengthen the financial lives of people and communities throughout the region

The NWCUF convenes thought leaders, regional stakeholders, and community partners to help credit unions achieve greater community impact in the areas of asset building, economic empowerment, and cooperative development. We also support credit unions in developing and furthering the future of the Credit Union Movement. We know that by working with credit unions, we can help people achieve financial prosperity.

The NWCUF is a proud supporter of the Biz Kid\$ program as well as the National Credit Union Foundation's focus to ignite understanding and focus on financial health. By working together with a similar vision, we can truly make a difference.

Overview

Goals

- Focus on personal financial education for participating teachers
- Promote financial literacy and entrepreneurial interest in our Northwest youth
- Create a fun and interactive environment where students can learn financial management and entrepreneurial concepts through collaboration with one another and local professionals

Benefits

- Teachers
 - Flexible curriculum options
 - Digital Biz Kid\$ episodes, with easy access for students outside of classroom
 - Lessons to teach students critical financial management skills
 - Access to tools and resources to make lesson content engaging
 - A credit union partner who can provide real world insight to your students, co-facilitate lessons or provide engaging activities to support students' mastery of lesson content
 - Prizes for student(s) who win business plan contest (optional)
- Students
 - Financial education and real-life skill building such as money management, entrepreneurship, and credit building
 - Learn skills to take your business idea and put it into action
 - Easy access to Biz Kid\$ episodes outside of the classroom
 - Hear first-hand accounts of how financial literacy skills can improve your life from a local credit union
- Credit Unions
 - Opportunity to support students and schools in your community
 - New community partnerships
 - High impact engagement and partnerships with schools
 - Business development and PR opportunities

Partner Commitments

- Teacher Commitment:
 - Up to 1 hour organizing with credit union partner on the level of participation that works for both teacher and credit union. Some examples are as follows:
 - Co-facilitation of key lessons
 - Supportive role of lesson facilitation such as leading activities, games, or providing real world insights into financial concepts
 - Creation of examples and activities relevant to lesson concepts
 - Estimated 10-15 hours of classroom time dedicated to Biz Kid\$ curriculum and business development planning (optional)
 - 8-12 lesson plans, 30-minute video per lesson plan
 - 3-5 hours for students to work on business plan development (optional)

- Credit Union Commitment:
 - Supports teacher in preferred facilitation style
 - Credit unions are expected to provide some level of support “in-classroom” for at least 3 lessons
 - Keeps consistent communication with partner teacher
 - Supports classroom competition if teacher decides to host one
 - Reporting to NWCUF on status of program

Middle School Track

Lesson	Episode	Title & Key Topics	Learning Objectives
1	204	Financial Institutions – All the Same? <ul style="list-style-type: none"> • Entrepreneurship • Financial institutions • Financial markets • Financial accounts 	<ol style="list-style-type: none"> 1. Distinguish between banks and credit unions 2. Recognize choices in protecting and growing your money 3. Become aware that young people can invest 4. Learn financial terms
2	106	Taking Charge of Your Financial Future <ul style="list-style-type: none"> • SMART Goals • Opportunity costs • Entrepreneurship 	<ol style="list-style-type: none"> 1. Learn how to set goals 2. Recognize the opportunity costs of working toward a goal 3. Learn financial terms
3	114	How to Be a Smart Consumer <ul style="list-style-type: none"> • Entrepreneurship • Consumer skills • Sales Pressure 	<ol style="list-style-type: none"> 1. Learn smart consumer skills 2. Recognize high pressure sales pitches 3. Become aware of shopping cycles 4. Learn financial terms
4	109	Cash and Credit <ul style="list-style-type: none"> • Entrepreneurship • Cash/Currency • Credit Cards • Debit Cards 	<ol style="list-style-type: none"> 1. Become familiar with different methods of paying for purchases 2. Identify advantages and risks of using credit 3. Learn some rules for using credit 4. Learn financial terms
5	116	Budgeting Basics <ul style="list-style-type: none"> • Entrepreneurship • Budgeting • Money Management 	<ol style="list-style-type: none"> 1. Learn about using a budget 2. Identify different types of expenses 3. Understand how to avoid overdrafts 4. Learn financial terms
6	201	Have a Plan Stan! <ul style="list-style-type: none"> • Entrepreneurship • Business Plans • Goal Setting 	<ol style="list-style-type: none"> 1. Know the value of a business plan 2. Recognize elements of a business plan 3. Learn how to plan for success 4. Learn financial terms
7	301	Are You Financially Literate? <ul style="list-style-type: none"> • Entrepreneurship • Financial literacy • Money management 	<ol style="list-style-type: none"> 1. Learn the value of financial literacy 2. Understand reasons for budgeting 3. Recognize the importance of saving 4. Learn financial terms
8	605	Can Money Buy Happiness? <ul style="list-style-type: none"> • Community • Entrepreneurship • Social Responsibility 	<ol style="list-style-type: none"> 1. Recognize a need in your community 2. Learn how to come up with a business solution 3. Develop an entrepreneurial mindset 4. Learn financial terms

Business Extension			
9	405	Crash Course on Starting a Business <ul style="list-style-type: none"> • Entrepreneurship • Marketing • Business plans 	<ol style="list-style-type: none"> 1. Understand why you need a business plan 2. Identify sources of funding for your business 3. Learn how to market a product or service 4. Learn financial terms
10	211	The Marketing Mix <ul style="list-style-type: none"> • Entrepreneurship • Marketing • Communication 	<ol style="list-style-type: none"> 1. Identify the components of the marketing mix 2. Improve business communication skills 3. Learn financial terms
11	123	Understanding Income and Expenses <ul style="list-style-type: none"> • Entrepreneurship • Income and expenses • Cash flow 	<ol style="list-style-type: none"> 1. Understand what your income and expenses are 2. Know how to calculate your cash flow 3. Recognize the importance of positive cash flow 4. Learn financial terms
12	124	Building and Growing a Business <ul style="list-style-type: none"> • Entrepreneurship • Growing a business • Communication 	<ol style="list-style-type: none"> 1. Recognize steps needed to start a business 2. Learn how to grow a business 3. Understand the importance of effective communication 4. Learn financial terms

High School Track

Lesson	Episode	Title & Key Topics	Learning Objectives
1	204	Financial Institutions – All the Same? <ul style="list-style-type: none"> • Entrepreneurship • Financial institutions • Financial markets • Financial accounts 	<ol style="list-style-type: none"> 1. Distinguish between banks and credit unions 2. Recognize choices in protecting and growing your money 3. Become aware that young people can invest 4. Learn financial terms
2	508	Take it to the Bank <ul style="list-style-type: none"> • Banking • Credit and Debt • Saving and Investing 	<ol style="list-style-type: none"> 1. Become familiar with the various products and services that banks offer 2. Learn how kids can use a bank 3. Discover how a bank makes money 4. Learn financial terms
3	403	Your First Big Purchase <ul style="list-style-type: none"> • Budget • Research • Ownership • Negotiation 	<ol style="list-style-type: none"> 1. Learn how to budget for a big purchase 2. Researching thoroughly before making a big purchase 3. Learn about shopping for financing 4. Understand how to negotiate the best deal possible 5. Realizing when a big purchase is too expensive
4	205	How Credit Affects Your Life <ul style="list-style-type: none"> • Entrepreneurship • Credit and Debt • Interest rates and fees 	<ol style="list-style-type: none"> 1. Understand your credit score and how it can affect your future 2. Learn advantages and pitfalls of using credit cards 3. Beware of interest rates and credit card fees 4. Learn financial terms
5	505	The Economics of Economics <ul style="list-style-type: none"> • Economics • Decision Making 	<ol style="list-style-type: none"> 1. Identify different economic concepts 2. Become aware of the laws of supply and demand 3. Take responsibility for personal financial decisions 4. Learn financial terms
6	606	Road to Financial Freedom <ul style="list-style-type: none"> • Financial goals • Financial independence • Financial plan 	<ol style="list-style-type: none"> 1. Develop your own financial plan 2. Learn how to stick to your plan 3. Recognize financial pitfalls to avoid 4. Learn financial terms
7	603	My First Credit Card <ul style="list-style-type: none"> • Credit cards • Money management • Spending wisely 	<ol style="list-style-type: none"> 1. Learn the processes for obtaining a credit card 2. Understand the factors to consider when obtaining a credit card 3. Recognize how to properly manage a credit card once you have it 4. Learn financial terms
8	605	Can Money Buy Happiness? <ul style="list-style-type: none"> • Community • Entrepreneurship • Social Responsibility 	<ol style="list-style-type: none"> 1. Recognize a need in your community 2. Learn how to come up with a business solution 3. Develop an entrepreneurial mindset 4. Learn financial terms

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10	207	The World is a Risky Place <ul style="list-style-type: none"> • Entrepreneurship • Risk management • Insurance 	<ol style="list-style-type: none"> 1. Become aware of risks in life and business 2. Learn ways to reduce risks 3. Become familiar with insurance products 4. Learn financial terms
11	601	How to Turn \$100 into \$1,000,000 <ul style="list-style-type: none"> • Compound interest • Money management • Saving 	<ol style="list-style-type: none"> 1. Learn how to develop a savings mindset 2. Recognize how to maximize savings strategies 3. Understand how compound interest works 4. Learn financial terms
12	502	Business Structures <ul style="list-style-type: none"> • Business Structures • Profit • Liability 	<ol style="list-style-type: none"> 1. Learn the two basic types of US business structures: for-profit and non-profit 2. Become familiar with different business structures 3. Identify advantages of each entity 4. Learn financial terms