Developed by:

Economics Center at the University of Cincinnati: As a thought leader in the community, the Economics Center provides the knowledge building blocks for a stronger economy through education and research. Our student-based programs, interactive tools and professional development improve the economic and financial literacy of school children and young adults.

Math Forum at Drexel University: Our mission is to provide resources, materials, activities, person-to-person interactions, and educational products and services that enrich and support teaching and learning in an increasingly technological world.

Supported By:

Jump$tart Coalition for Personal Financial Literacy: Jump$tart is a coalition of diverse financial education stakeholders. These organizations work together to educate and prepare our nation’s youth for life-long financial success.

National Endowment for Financial Education: NEFE’s mission is to inspire educated financial decision making for individuals and families through every stage of life.

Innovative Lessons that Integrate Personal Finance with Math Fundamentals in Grades 3-8

Complete downloadable lesson sets available at no cost to all educators at: www.maththatmakesscents.org
Integrated Approach

Now more than ever before, the importance of integrating financial education into core subjects takes on a particular urgency. Not only does an integrated approach make the most efficient use of classroom time, but it also explicitly models the critical thinking and decision-making skills that form the requisite foundation of any financial education. Of the core subjects, mathematics lends itself most easily to this integration.

Sponsored by the JumpStart Coalition for Personal Financial Literacy with support from the National Endowment for Financial Education, the Economics Center at the University of Cincinnati in conjunction with the Math Forum at Drexel University, has developed lessons for the third through eighth grade classroom that provide teachers with short, exemplar math lessons with a financial education context.

“Big Ideas”

The financial concepts, presented as “big ideas,” represent critical aspects in the area of personal finance offering foundational understanding that leads an individual to an action or a higher level of function. This approach focuses on behavior rather than simply comprehension.

The result of this work, “Math That Makes Cents,” is a compilation of 60 lessons that integrate personal finance “big ideas” and standards-based, grade-level math. The exposition of math concepts is advanced because these lessons provide a real-world context to learning, and offers answers to students’ question of math teachers, “Why do I need to learn this?” Financial literacy is improved as these lessons increase the level of rigor and focus on critical thinking skills.

Math That Makes Cents

Math That Makes Cents was featured in the June 2015 final report of the President’s Advisory Council on Financial Capability for Young Americans as an Idea in Action.

Building from the previous Council’s Money As You Learn initiative (moneyasyoulearn.org) the new series of lessons is available for download for free at www.maththatmakescents.org