



# FINANCIAL LITERACY

## MONEY MANAGEMENT

Finally, a **guide to money** that actually makes sense.

You just need the **right tools**.

**Start here.**



**BONUS RESOURCES**



**TOOL BUNDLES**

## FRONT

**THE FINANCIAL SNAPSHOT:** The front of every card is your fast, focused entry point into a real financial concept. It's a blend of visuals and key facts that connect money to the world you already live in — showing you not just what something means, but why it matters to your future.

Think of it as your foundation — the context and the "so what" before you start making moves.

## BACK

**THE FINANCIAL CHALLENGE:** Flip the card over. This is where knowledge becomes action. You'll work through a practical, real-world activity built around actual financial decision-making — the kind that follows you into adulthood whether you're ready or not.

This isn't about memorizing definitions. It's about proving to yourself that you can use them.

# ELEMENTS OF EACH CARD



## FRONT

- 1 CARD TITLE**
- 2 FINANCIAL SKILL:** Every card is tagged to a core financial skill area so you always know what you're building toward.
- 3 MONEY MECHANICS:** A plain-language definition of the financial concept this card is built around.

## BACK

- 4 STATION OF STEM®:** A TechTerra trademarked concept that refers to a system for understanding and organizing learning for the purpose of exploring the world of STEM and STEAM.
- 5 MATERIALS:** Everything you need to complete the activity.
- 6 VOCABULARY:** The key terms tied to this card's concept, so you can speak the language while you work.
- 7 FINANCIAL SKILL**
- 8 STEP-BY-STEP DIRECTIONS:** A clear, practical sequence that takes you from understanding the concept to actually applying it.
- 9 FINANCIAL FLEX:** Ready to go further? Push your thinking into entrepreneurship territory with this extension challenge.

# STATIONS OF STEM<sup>®</sup>

The Stations of STEM<sup>®</sup> framework is the foundation of our hands-on approach to learning — connecting Robotics, Drones, Coding, and more with creativity and design to inspire the innovators of tomorrow.



**ARTIFICIAL  
INTELLIGENCE**



**AUGMENTED  
REALITY**



**CIRCUITRY**



**CODING**



**CONNECTED  
LEARNING**



**DIGITAL  
STORYTELLING**



**DRONES  
& FLIGHT**



**ENGINEERING  
DESIGN**



**ROBOTICS**

Learn more about  
TechTerra Education's  
Stations of STEM<sup>®</sup>



[www.techterraeducation.com](http://www.techterraeducation.com)

# FINANCIAL SKILLS

A light blue rounded square containing a dark blue torn paper strip with white spiral binding on the left. The text "EARNING INCOME" is written in white on the paper strip.

**EARNING INCOME**

A dark blue rounded square containing a light blue torn paper strip with white spiral binding on the left. The text "INVESTING" is written in white on the paper strip.

**INVESTING**

A light blue rounded square containing a dark blue torn paper strip with white spiral binding on the left. The text "MANAGING CREDIT" is written in yellow on the paper strip.

**MANAGING CREDIT**

An orange rounded square containing a green torn paper strip with white spiral binding on the left. The text "MANAGING RISK" is written in black on the paper strip.

**MANAGING RISK**

A yellow rounded square containing an orange torn paper strip with white spiral binding on the left. The text "SAVING" is written in white on the paper strip.

**SAVING**

A light green rounded square containing a yellow torn paper strip with white spiral binding on the left. The text "SPENDING" is written in black on the paper strip.

**SPENDING**