

Personal Financial Literacy, for grades 3 to 12.



SUBJECT	Personal Financial Literacy
GRADE BAND	Grades 3 to 12 (ages 8 to 17)
FORMAT	Self-paced online course, 16 weeks, 4 instructional days per week
DIFFERENTIATION	Two age-leveled tracks: Younger (grades 3 to 6) and Older (grades 7 to 12)
DELIVERY	Online course paired with the HustleBoard practice application
PROVIDER	HustleBoard LLC

Course description

HustleBoard Personal Financial Literacy is a sixteen week curriculum that teaches students how money works through structured weekly lessons paired with hands-on practice. Students progress from foundational concepts, where money comes from and how to spend it wisely, through saving, budgeting, interest, investing, credit, and real-world money management. Each week builds on the last, and every lesson is reinforced through practice in the HustleBoard application, where students earn, save, and invest in a controlled environment.

Course learning objectives

Upon successful completion of this course, students will be able to:

1. Explain where money comes from and what determines the value of different kinds of work.
2. Distinguish needs from wants and make intentional spending decisions.

3. Apply a Spend, Save, and Invest framework to allocate money they earn.
4. Set a savings goal and build a budget and plan to reach it.
5. Calculate and explain how simple and compound interest work.
6. Describe how investing works, including the relationship between risk and reward.
7. Explain the real cost of borrowing, credit, and debt.
8. Recognize common fees, scams, and financial traps, and how to avoid them.
9. Interpret a paycheck, including the difference between gross and net pay.

Instructional design

The course runs for sixteen weeks, with four instructional days each week following a consistent, predictable rhythm:

Day 1 · Teach It	Day 2 · Work It	Day 3 · Do It	Day 4 · Live It
Direct instruction: the concept in plain language, with examples.	Guided practice: vocabulary, comprehension questions, and computation.	Application: students plan, propose, or build using the concept.	Real-world extension into the student's own life and family.

The curriculum is delivered at two age-appropriate levels. Younger students (grades 3 to 6) receive concrete examples, foundational vocabulary, and simplified computation. Older students (grades 7 to 12) receive the full concepts and real-world numbers. The platform serves each student the level matched to their grade automatically.

Scope and sequence

UNIT 1 · EARNING & SPENDING · Weeks 1-6

Students build a foundation in how money is earned and how to spend it with intention.

Week 1 What Your Work Is Worth

Identify what determines the value of work: difficulty, scarcity, and demand.

Week 2 Given Money and Earned Money

Distinguish money that is given from money that is earned, and how each is valued.

Week 3 Four Ways People Get Paid

Compare hourly, salary, business, and investment income.

Week 4 What Kind of Money Person Are You?

Recognize personal spending and saving tendencies.

Week 5 Need It, Want It, or Just Saw It

Distinguish needs from wants and make intentional spending choices.

Week 6 Somebody Paid to Make You Want That

Analyze how advertising and marketing influence spending.

UNIT 2 · SAVING & GROWING · Weeks 7-11

Students learn to save consistently, budget, and understand how money grows over time.

Week 7 Why Saving Feels So Hard

Apply strategies for consistent saving, including paying yourself first.

Week 8 Rainy Day Money

Explain the purpose of emergency and sinking funds.

Week 9 Telling Your Money Where to Go

Build a basic budget that assigns every dollar a job.

Week 10 Interest Is Rent on Money

Calculate and explain simple interest, earned and paid.

Week 11 The Snowball

Explain compound interest and how money grows over time.

UNIT 3 · INVESTING, CREDIT & THE REAL WORLD · Weeks 12-16

Students apply concepts to investing, credit, real paychecks, and long-term planning.

Week 12 What Investing Really Is

Describe how investing works, including risk and reward.

Week 13 When Interest Comes After You

Explain the real cost of credit and debt.

Week 14 How People Get Took

Identify common fees, scams, and financial traps.

Week 15 Your First Paycheck

Interpret a paycheck, including gross versus net pay and taxes.

Week 16 The Whole Plan

Integrate all concepts into a personal money plan, including giving.

Assessment and progress

Student progress is tracked week by week, and each week must be completed before the next opens. Computation is auto-graded for immediate feedback. Written and applied work is submitted for review by the parent or teacher. Younger students may complete a unit through mastery, demonstrating understanding by completing the workbook and explaining the concept, in place of a formal quiz.

Standards alignment

This curriculum is designed to align with the Texas Essential Knowledge and Skills (TEKS) for personal financial literacy. In Texas, personal financial literacy is embedded within the kindergarten through

grade 8 mathematics TEKS and is offered at the high-school level as a Personal Financial Literacy course. HustleBoard's scope addresses the core financial-literacy concepts reflected in those standards, including earning income, spending and saving, budgeting, credit and borrowing, saving and investing, and financial decision-making. A detailed, standard-by-standard alignment crosswalk is available to reviewers on request.

About the provider

HustleBoard is a family financial-literacy platform created by HustleBoard LLC. The course is delivered online and paired with the HustleBoard application, where each week's lesson is reinforced through a hands-on system of earning, saving, and investing. For more information, visit hustleboard.org.

HustleBoard

A sixteen-week personal financial literacy curriculum by
HustleBoard LLC.

hustleboard.org