

The Future Me at 63

RETIREMENT SAVINGS PROJECT

Introduces students to the idea of Retirement Savings

Retirement Savings Strategy Options

Students create and present a slide of their future retirement lifestyle

Includes a Reflection

**NO PREP!
SAVES YOU TIME!**



BUSINESS EDUCATION WITH *Denise Leigh*

NO PREP Digital Personal Finance Project

Perfect for a Personal Finance, Financial Literacy, and Family & Consumer Science (FCS) classes

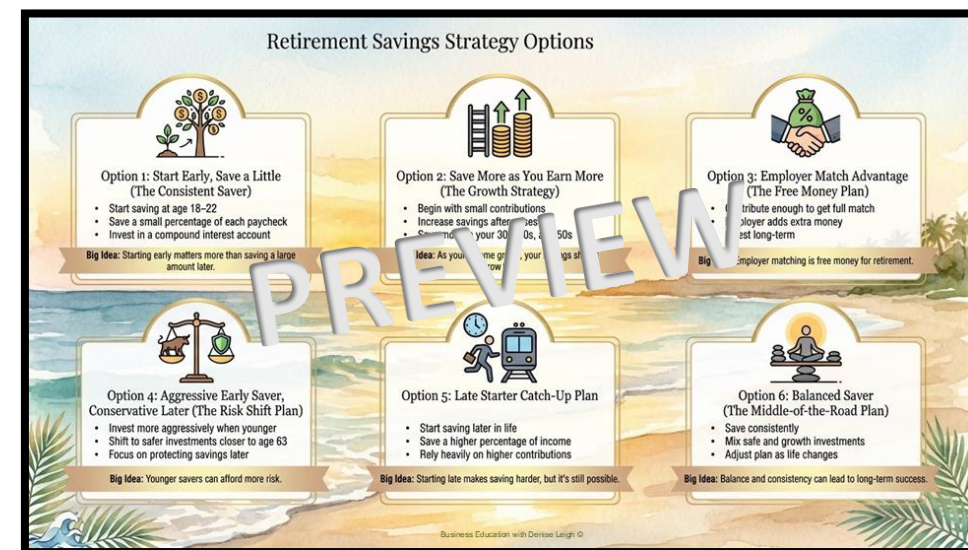
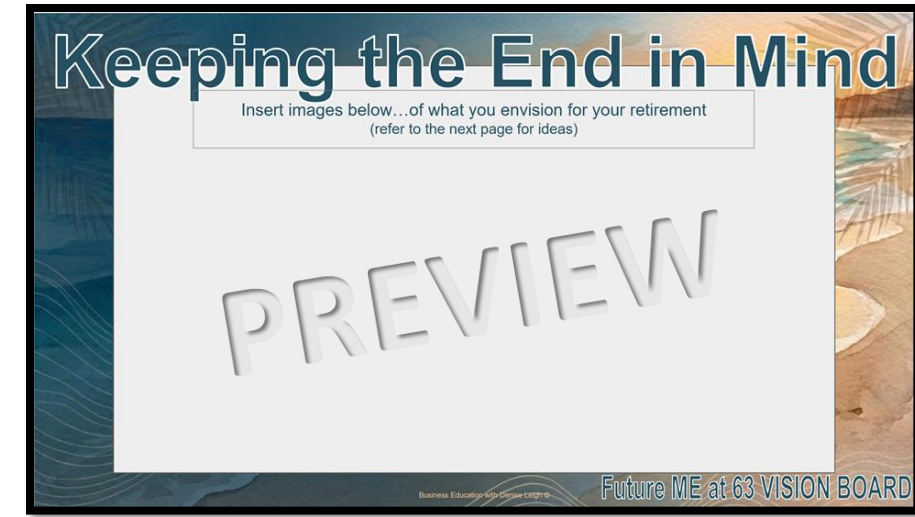
Learning Objectives:

- ✔ What do you envision for your retirement?
- ✔ 6 Retirement Savings Options Introduced
- ✔ 'Future Me at 63' Project Guidelines included

What Do Students Do?

- ✔ Students create a poster, infographic, or slide file called '*My Long-Term Investing Strategy – Future ME at 63*'
- ✔ Includes a Student Reflection and Presentation

6 Slides included in the Student File



Project Guidelines

Future ME at 63 Project Guidelines

Creative
Create a poster, infographic, or slide file called "My Long-Term Investing Strategy- Future ME at 63".

- It should show:
 - Your retirement goal (Future Me dream).
 - The simple investing steps you'll use. (you may want to pick from the retirement savings strategies on page 4 of this file)
- Creativity is encouraged: drawings, dollar signs, timelines, "before and after" etc. of money growth.

Reflection
Include the answer to these reflection questions somewhere on your project.

- Why does starting early matter?
- What happens if you start investing later in life?
- How does investing help you reach financial independence?

Concepts and Competencies	Student's Score	Total Points
Future ME at 63 Vision Board (slide 2 of this file)		5
Project included retirement goal		5
Project demonstrates a clear retirement plan including the steps that need to be taken to meet your goals		10
Creative and neatly done		5
Reflection questions are answered (1 pt if questions are included and 3 pts for each of the 3 answers)		10
Total		35

RUBRIC: Future ME at 63

Concepts and Competencies	Student's Score	Total Points
Future ME at 63 Vision Board (slide 2 of this file)		5
Project included retirement goal		5
Project demonstrates a clear retirement plan including the steps that need to be taken to meet your goals		10
Creative and neatly done		5
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Total		35

Grading Rubric

Google Slides that **easily** converts to PowerPoint

'Future Me at 63' Project Guidelines

Future ME at 63 Project Guidelines

Make It Creative

- Create a poster, infographic, or slide file called "My Long-Term Investing Strategy– Future ME at 63".
- It should show:
 - Your retirement goal (Future Me dream).
 - The simple investing steps you'll use (you may want to pick one or two retirement savings strategies on page 4 of this file)
- Creativity is encouraged with drawings, photos, significant numbers, "before and after" sketches of money growth.

Reflection

Include the answer to these reflection questions somewhere on your project...

- Why does starting early matter?
- What happens if you skip saving for 10 years?
- How does investing help you reach financial independence?

**Project
Guidelines**



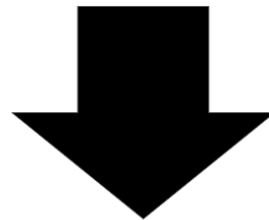
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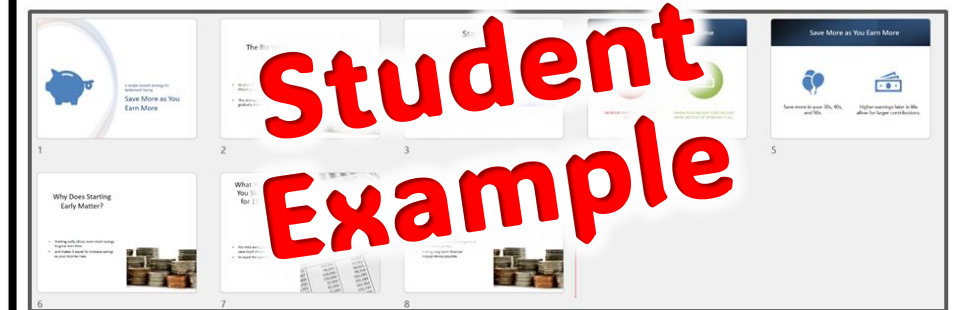
Google Slides that **easily** converts to PowerPoint

6 More Slides included in the Teacher's File

Student Examples: I recommend showing students the examples before they get started so that they know the expectations of the project.



Example of student presentation



Student Example

My long term investment strategy Future Me at 63!

Save More as You Earn More

Grow Your Savings as Your Income Grows

Start Small: Begin with Small Contributions

Increase Savings: Boost Savings After Raises

Paycheck

THE BIG IDEA: As Your Income Grows Your Savings Should Grow!

Questions & Answers

Why does starting early matter?

Starting early allows even small savings to grow and makes it easier to reach your goals.

How does starting early matter?

Starting early allows even small savings to grow and makes it easier to reach your goals.

These are infographic using option #2. It was created using ChatGPT

Student Example

Student Example

The Growth Strategy

Save More as You Earn More

As Your Income Grows, Your Savings Should Grow!

Questions & Answers

Why does starting early matter?

Starting early allows even small savings to grow over time and makes it easier to reach your financial goals.

What happens if you start saving for 10 years?

Starting early allows for more growth and more time to reach your financial goals.

THE BIG IDEA: AS YOUR INCOME GROWS YOUR SAVINGS SHOULD GROW!

Student Example

Grading Rubric

Student Example

My Long-Term Investing Strategy- Future ME at 63

Start Early, Save a Little. The Consistent Saver

STEP 01 Save

STEP 02 Invest in a compound interest account

STEP 03

Big Idea: Starting early matters more than saving a large amount later.

This was created using the 'building blocks' list tool in Google slides. The student chose option #1

Student Example

Student Example

My Long-Term Investing Strategy- Future ME at 63

Start Early, Save a Little. The Consistent Saver

STEP 01 Save

STEP 02 Invest in a compound interest account

STEP 03

Big Idea: Starting early matters more than saving a large amount later.

Option #1 done in Google Slides

Student Example

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Student Examples Included to Inspire Your Students

**This is in the
Savings &
Investments
Strand**

Personal Financial Literacy & Economics

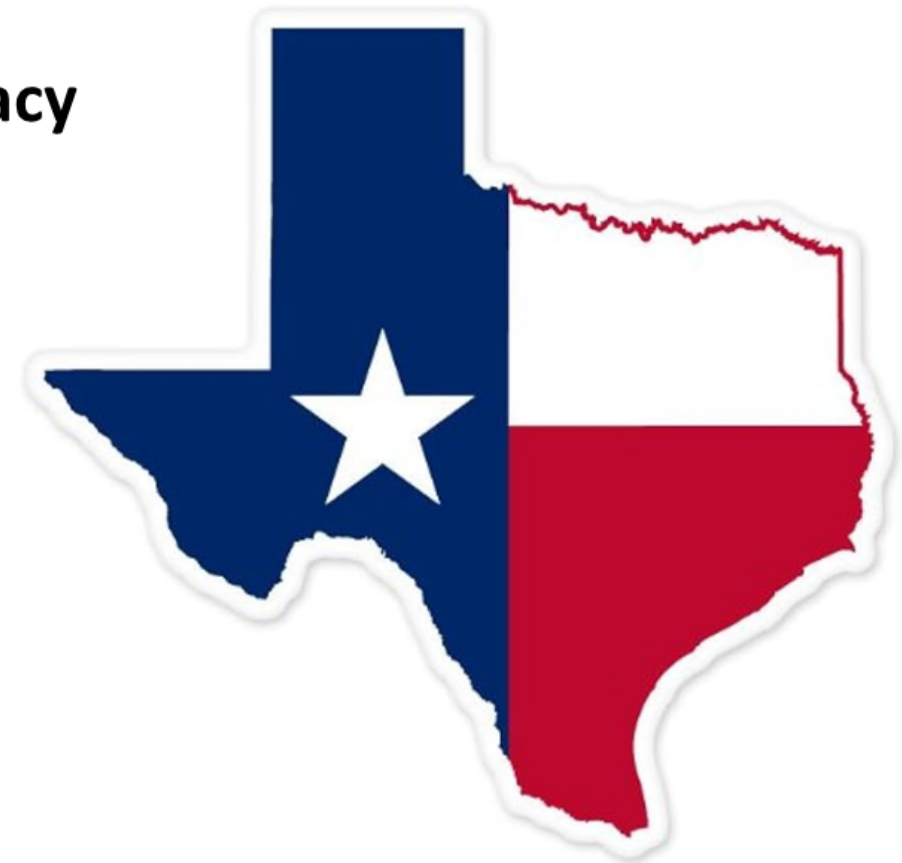
TEXAS TEKS-ALIGNED

A 10-STRAND
Personal Financial Literacy
& Economics 113.76
Texas Semester Course

Includes an
Easy-To-Follow Lesson
Library for the Teacher

NO PREP!
NO GUESS WORK!
SAVES YOU TIME!

BUSINESS EDUCATION WITH *Denise Leigh*



Hi! My name is Denise Leigh. I have been teaching Business Education for over 25 years! I love collaborating with business educators all over the world. I am a 2022 Pennsylvania Teacher of the Year Finalist and relentless lifetime learner and lover of everything education. Engaging students and connecting them to their world is my jam! Thank you for exploring my resources and sharing my passion for BUSINESS EDUCATION!

Denise Leigh is an expert on student-led instruction. She was featured on CBS Pittsburgh for her City Collaborative™ Project-Based Business Education (PBL) Classroom.

