

PragerU and Louisiana State Financial Literacy Alignment



Table of Contents

Introduction: PragerU & PragerU Kids	
About This Endeavor: The Importance of Financial Literacy	
Kids Shows You Can Trust: Show Descriptions & Contents	3
Supporting Resources: Lesson Plans & Worksheets Description	6
How To Read the Alignment	7
Financial Literacy Alignment & Topics:	8
Louisiana Financial Literacy Standards: Required Course Topics	
Additional Financial Literacy Topics (LDOE Recommendations)	11
PragerU Thematic Content:	
Economic Concepts & Systems	15
The Impact of Policy & Markets	
Personal Finance Foundations	
Careers, Earnings, & Income Awareness	
Retirement, Debt, & Long-Term Financial Planning	17
Entrepreneurship	



Introduction

PragerU & PragerU Kids

What is PragerU?

PragerU promotes American values through engaging educational videos that reach millions of people online. As a 501(c)(3) nonprofit, Prager University Foundation ("PragerU") provides free, high-quality resources designed to encourage critical thinking and informed decision-making. Whether you're seeking deeper understanding, a fresh perspective, or practical learning tools, PragerU empowers people of all ages to think independently and live with purpose.

What is PragerU Kids?

With kid's shows that teach classic American values, we offer supplemental educational content that parents and teachers trust and children love. PragerU Kids is the leading network for educational, entertaining, and pro-American kids' shows for every grade.

Designed by educators for teachers, parents, and students, this free K-12th grade resource aligns PragerU Kids videos, lesson plans, worksheets, and books with key academic standards in U.S. Civics, World History, Financial Literacy, Life Skills, and many more academic verticals.

PragerU Kids content is formally adopted in the following states: **Arizona**, **Florida**, **Idaho**, **Louisiana**, **Montana**, **New Hampshire**, **Oklahoma**, and **South Carolina**.



About This Endeavor

The Importance of Financial Literacy

More and more educators, parents, and policymakers are recognizing the importance of providing students with a strong foundation in financial literacy. Without a clear understanding of budgeting, saving, debt, and investing, young adults often struggle to make informed financial decisions and achieve long-term stability.

But financial literacy is about more than money management—it equips students with the clarity and discipline to pursue life with purpose. The ability to enjoy life, liberty, and happiness depends not just on opportunity but on the ability to steward that opportunity wisely. When students build sound financial habits and understand how resources work, they are better prepared to live independently, plan with confidence, and build a secure future—for themselves and future generations.

A Resource Built for Louisiana

In Louisiana, the state legislature has taken decisive steps to ensure students graduate with these essential life skills. Under **R.S. 17:270**, all students entering high school beginning in the 2024–2025 school year are required to complete a one-unit course in Financial Literacy. This law reflects a growing recognition that financial understanding is foundational to long-term stability.

To support this new graduation requirement, PragerU has curated a robust, **FREE** collection of short, high-quality videos aligned with Louisiana's required financial literacy topics. These resources are designed to bring real-world relevance into the classroom, spark meaningful conversations, and give students the knowledge they need to navigate financial decisions confidently—from budgeting and taxes to credit, saving, and investing.

Whether used as a standalone enrichment, part of a full curriculum, or as a blended learning tool, PragerU's videos make financial literacy accessible, engaging, and achievable.



Shows You Can Trust

Show Descriptions for Grades 9+



Cash Course

Fast and fun financial literacy for youth to young adults.

- 1. Accounting Basics 101
- 2. America's Economic Secret Sauce
- 3. Artificial Intelligence and Fraud
- 4. Becoming a Business
- 5. Borrowing Money
- 6. Checking and Savings Accounts
- 7. Cryptocurrency
- 8. Currency II: Foreign Exchange
- 9. Cybercrimes and You
- 10. Different Ways to Budget
- 11. Economic Policies and You
- 12. Gambling with Your Money
- 13. Good vs. Bad Credit
- 14. How Are You Getting Paid?
- 15. Inflation & Your Money
- 16. Insurance Basics
- 17. Investing & Bonds
- 18. Investing & Stocks
- 19. Know Your Tax Forms: W-2 & W-4
- 20. Making Economic Decisions
- 21. Manage Your Financial Hygiene
- 22. Measuring Economic Performance
- 23. Navigating Auto Insurance
- 24. Profits & Losses: The Hidden Signal
- 25. Reading Your Paystub
- 26. Renting vs. Owning
- 27. Scams and Fraud
- 28. Scarcity and Choice
- 29. Schools of Economic Thought
- 30. Simple vs. Compound Interest
- 31. Student Loans 101
- 32. Supply & Demand
- 33. Taxes II: Capital Gains
- 34. Taxes III: Freelancing & 1099s
- 35. The Basics of Inheritance
- 36. The Cost of Price Controls
- 37. The Great Federal Reserve Mystery
- 38. The Role of Prices
- 39. Understanding Assets and Liabilities
- 40. Understanding Health Insurance
- 41. Understanding Retirement Savings

		Accounts 42. Understanding Taxes 43. Using Credit and Debit Cards 44. Using Financial Institutions 45. Warranties and Guarantees 46. What Are Commodities? 47. What Are Savings? 48. What Is a Budget? 49. What Is an Economy? 50. What Is Bankruptcy? 51. What Is Currency? 52. What Is Debt? 53. What Is Investing? 54. Why Economic Systems Matter
HUSTLE	The Hustle	Stories of young entrepreneurs turning their passion into profit. 1. Building Buzz: The Sweet Bee Sisters 2. Earrings to Earnings: Made by Gracie 3. Faith in Fashion: Childlike Clothing 4. Hot Wheels, Cold Hard Cash: Clean Cruise Detailing 5. Lucrative Leatherworks: Broken Axe Leather Co. 6. Patterns & Profits: Brown Eyed Quilter 7. Sole Man: Denver SNKRS LLC 8. Steeped in History: Sage & Folly Historical Apothecary 9. Success Is in the Cards: AnnaMade Design Co. 10. Under Pressure: Dirt & Grime Co.
6th Grade & Up MINUTE VIDEOS	5-Minute Videos	Real-world personal finance lessons in short, easy-to-watch segments. 1. America's Debt Crisis Explained 2. As the Rich Get Richer, the Poor Get Richer 3. Big Government, Big Business, Big Problems 4. Can the Government Run the Economy? 5. Capitalism vs. Socialism 6. Do the Rich Pay Their Fair Share? 7. How To Fix Social Security 8. How to Raise Kids Who Are Smart About Money 9. How to Solve America's Spending Problem 10. Income Inequality is Good



Supporting Resources

Lesson Plans & Worksheets		
TAGS CONTROL OF THE PARTY OF TH	Lesson Plans	Engaging 45-minute financial literacy lesson plans designed for teachers. Aligned with educational standards, each plan includes objectives, key financial concepts, necessary materials, links to relevant PragerU financial literacy videos, warm-ups, wrap-ups, and optional extension activities to deepen student understanding.
	Worksheets	Ready-to-print financial literacy resources designed to complement PragerU's educational videos and lesson plans. These worksheets reinforce key money management concepts, encourage critical thinking, and can serve as effective formative assessments to gauge student understanding. Please note that the ANSWER KEY is included in each download.

Note: Lesson plans and worksheets are currently available for *Cash Course* and *The Hustle* series only. *5-Minute Videos* do not include supplemental materials.



How To Read the Financial Literacy Alignment

This alignment is designed to help educators easily understand and access PragerU's free financial literacy resources. To make navigation simple and effective, the content is divided into themed sections based on standards, topics, and themes. Each video title is clickable, taking users directly to the PragerU website.

- Louisiana Financial Literacy Required Course Topics: This section provides a comprehensive alignment to Louisiana's mandated high school financial literacy standards (B(2)(a)–(m)). Each topic includes one or more PragerU resources, including Cash Course and 5-Minute Videos, with clickable titles that link directly to the video or lesson.
- Additional Financial Literacy Topics (LDOE Recommendations): These
 additional topics—such as insurance, inheritance, cybersecurity, and
 housing—are recommended by the Louisiana Department of Education and
 support real-world application of financial skills beyond the core standards.
- PragerU Thematic Content: To further support planning and curriculum flexibility, all relevant financial literacy videos have been grouped into themed categories:
 - **Economic Concepts & Systems** introduces foundational ideas like supply and demand, markets, and economic incentives.
 - The Impact of Policy & Markets explores how taxes, debt, and regulations affect individual and national financial outcomes.
 - Personal Finance Foundations, Careers & Income, and Retirement & Long-Term Planning further break down core personal finance content for everyday financial decision-making.
 - **Entrepreneurship** showcases real-world examples of business ownership, innovation, and financial independence. It features both teen-led ventures (*The Hustle*) and broader economic insights (*5-Minute Videos*).



Financial Literacy Alignment and Topics

Louisiana Financial Literacy Standards: Required Course Topics		
	Standard Description	PragerU Resource
B(2)(a)	Types of bank accounts offered, opening and managing a bank account, and assessing the quality of a depository institution's services	Cash Course What Are Savings? Checking and Savings Accounts Manage Your Financial Hygiene Using Financial Institutions Understanding Retirement Savings Accounts 5-Minute Videos What Do You Know About Money? How to Raise Kids Who Are Smart About Money
B(2)(b)	Balancing a checkbook	 not supported at this time
B(2)(c)	Basic principles of money management, such as spending, credit, credit scores, and managing debt, including retail and credit card debt	Cash Course Cood vs. Bad Credit What Is a Budget? Different Ways to Budget Borrowing Money Student Loans 101 What Is Debt? Accounting Basics Understanding Assets & Liabilities Using Credit and Debit Cards Manage Your Financial Hygiene Scams and Fraud What Is Bankruptcy?

		 5-Minute Videos What Do You Know About Money? How To Raise Kids Who Are Smart About Money Student Debt: Game of Loans
B(2)(d)	Completing a loan application	Cash Course Description Borrowing Money Student Loans 101 5-Minute Video Student Debt: Game of Loans
B(2)(e)	Receiving an inheritance and related implications	Cash Course The Basics of Inheritance
B(2)(f)	Basic principles of personal insurance policies	Cash Course Insurance Basics Navigating Auto Insurance Understanding Health Insurance 5-Minute Video Why Is Health Insurance So Complicated?
B(2)(g)	Computing federal income taxes	Cash Course Know Your Tax Forms: W-2 & W-4 Understanding Taxes Reading Your Paystub Taxes II: Capital Gains Taxes III: Freelancing & 1099s

		 5-Minute Videos Do the Rich Pay Their Fair Share? Would a Flat Tax Be More Fair? The Progressive Income Tax: A Tale of Three Brothers
B(2)(h)	Local tax assessments	 not supported at this time
B(2)(i)	Computing interest rates by various mechanisms	Cash Course • Simple vs. Compound Interest 5-Minute Videos • What Do You Know About Money? • What It Takes to Become a Millionaire
B(2)(j)	Simple contracts	5-Minute Video What Is Crony Capitalism?
B(2)(k)	Contesting an incorrect billing statement	 5-Minute Video Price Transparency: How to Fix Healthcare
B(2)(I)	Types of savings and investments	Cash Course What Are Savings? What Is Investing? Investing & Stocks Investing & Bonds 5-Minute Videos What Do You Know About Money?

		 How To Fix Social Security Social Security Won't Give You Security
B(2)(m)	State and federal laws concerning finance	Cash Course Understanding Taxes Borrowing Money Student Loans 101 The Basics of Inheritance Know Your Tax Forms: W-2 & W-4 Taxes II: Capital Gains Taxes III: Freelancing & 1099s Cybercrimes and You Scams and Fraud Artificial Intelligence and Fraud 5-Minute Videos Do the Rich Pay Their Fair Share? Would a Flat Tax Be More Fair? The Progressive Income Tax: A Tale of Three Brothers How To Fix Social Security

Additional Financial Literacy Topics Recommended by the Louisiana Department of Education	
Suggested Topic	PragerU Resource
Rights as a consumer	 Cash Course Warranties and Guarantees Scams and Fraud

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	 5-Minute Videos Why Is Health Insurance So Complicated? Price Transparency: How To Fix Healthcare
Flexible spending and health savings accounts	 not supported at this time
Health and life insurance	Cash Course Understanding Health Insurance Insurance Basics 5-Minute Videos Why Is Health Insurance So Complicated? Price Transparency: How To Fix Healthcare
Retirement, 401K, mutual funds, IRA accounts	Cash Course Understanding Retirement Savings Accounts 5-Minute Videos How To Fix Social Security Social Security Won't Give You Security
Paid vacation and sick leave	 not supported at this time
Paying for college - financial aid, scholarships, student loans, grants, FAFSA	Cash Course • Student Loans 101

	5-Minute Videos
	Student Debt: Game of Loans
Predatory lending and lenders	Cash Course
ieriders	What Is Debt?Borrowing Money
	5-Minute Video
	Student Debt: Game of Loans
Credit prevention vs. credit counseling	Cash Course
counseling	Good vs. Bad Credit
	What Is Bankruptcy?
	 <u>Using Credit and Debit Cards</u>
	5-Minute Video
	What Do You Know About Money?
Understanding credit reports	Cash Course
and credit scores	Good vs. Bad Credit
	5-Minute Videos
	Why Is Health Insurance So
	<u>Complicated?</u><u>Price Transparency: How To Fix</u>
	<u>Healthcare</u>
Interest rates - flat, fixed,	Cash Course
balloon, and compound interest	 Simple vs Compound Interest
11101000	Borrowing Money
	5-Minute Video

	How To Fix Social Security
Loan applications - auto, home, personal, commercial, credit card, student loans	Cash Course Description Borrowing Money Student Loans 101 5-Minute Video Student Debt: Game of Loans
Renters and homeowners insurance	 not supported at this time
Buying vs. renting	Cash Course Renting vs. Owning 5-Minute Video Why Rent Control Hurts Renters
Cybersecurity - best practices for preventing identity theft	Cash Course Cybercrimes and You Manage Your Financial Hygiene 5-Minute Video Price Transparency: How To Fix Healthcare
Financial apps - banking, payment apps, loan calculator, balancing a checkbook	Cash Course Checking and Savings Accounts
Understanding a check stub	Cash Course • Reading Your Paystub

Products offered by a financial institution	Cash Course Using Financial Institutions
Financial markets	 Cash Course Investing & Stocks Investing & Bonds What Is Investing?

PragerU Thematic Content			
PragerU Resource	Description		
Cash Course What Is an Economy? What Are Commodities? Scarcity and Choice Supply & Demand The Role of Prices Measuring Economic Performance Schools of Economic Thought 5-Minute Videos	A strong economy impacts every aspect of life, from the prices we pay to the jobs we hold. These episodes introduce fundamental economic concepts, including supply and demand, scarcity, and market forces. Students will explore how economies function, how prices are determined, and how different schools of economic thought shape financial policies.		
 Capitalism vs. Socialism Why Capitalism Works Myth, Lies, and Capitalism The Market Will Set You Free Why Is America So Rich? Seven Economic Truths Milton Friedman: No Free Lunch What Creates Wealth? Can the Government Run the Economy? 			

The Impact of Policy & Markets

Cash Course

- America's Economic Secret Sauce
- Economic Policies and You
- Why Economic Systems Matter
- Inflation & Your Money
- The Cost of Price Controls
- The Great Federal Reserve Mystery

5-Minute Videos

- America's Debt Crisis Explained
- How to Solve America's Spending
 Problem
- Lower Taxes, Higher Revenue
- · National Debt: Who Cares?
- Why Are Utilities So Expensive?
- Big Government, Big Business, Big Problems
- What Is Crony Capitalism?
- Who Wouldn't Want Universal Basic Income?
- Why Rent Control Hurts Renters
- Price Transparency: How to Fix Healthcare
- Do the Rich Pay Their Fair Share?
- Would a Flat Tax Be More Fair?
- The Progressive Income Tax: A Tale of Three Brothers
- There Is Only One Way Out of Poverty

Government policies and market forces play a major role in shaping the economy. This collection brings together videos to examine how government policies and market forces shape financial outcomes for individuals, families, and businesses. Topics include taxation, inflation, national debt, energy costs, and economic regulations—each offering a practical context for how fiscal policy and political decisions impact daily life.

Personal Finance Foundations

5-Minute Videos

- What Do You Know About Money?
- What It Takes to Become a Millionaire
- How To Raise Kids Who Are Smart About Money

These videos introduce the core habits and principles behind smart money management. From understanding assets and building wealth to teaching children about financial responsibility, this section helps students develop lifelong skills

	for budgeting, saving, and thinking wisely about money from an early age.
Careers, Earnings, & Income Awareness 5-Minute Videos There Is No Gender Wage Gap Income Inequality Is Good Minimum Wage Cost Me My Job Who Does a \$15 Minimum Wage Help? As the Rich Get Richer, the Poor Get Richer	What determines how much people earn? From personal choices to public policy, this section explores the forces that shape wages, careers, and income mobility. Students will uncover the economic realities behind pay gaps, minimum wage debates, and how innovation and opportunity drive prosperity in a free-market economy.
Retirement, Debt, & Long-Term Financial Planning 5-Minute Videos Social Security Won't Give You Security How To Fix Social Security Student Debt: Game of Loans Why Is Health Insurance So Complicated?	Thinking ahead is key to financial stability. Students will explore the long-term impact of decisions related to education, healthcare, and retirement. From student loans to Social Security reform, these videos promote critical thinking about debt, savings, and the financial systems that shape our future.

Entrepreneurship		
PragerU Resource	Description	
Teen Businesses The Hustle Sole Man: Denver SNKRS LLC	This collection features inspiring stories of young entrepreneurs from <i>The Hustle</i> alongside practical insights from PragerU's <i>5-Minute Videos</i> . Whether showcasing teens who've built successful ventures from the	
		 Building Buzz: The Sweet Bee Sisters
		 Under Pressure: Dirt & Grime Co.
 Faith in Fashion: Childlike Clothing 		ground up or examining the

- Success Is in the Cards: AnnaMade Design Co.
- Earrings to Earnings: Made by Gracie
- Patterns & Profits: Brown Eyed Quilter
- Hot Wheels, Cold Hard Cash: Clean
 Cruise Detailing
- Steeped in History: Sage & Folly Historical Apothecary
- <u>Lucrative Leatherworks: Broken Axe</u>
 Leather Co.

5-Minute Videos

- · Want a Revolution? Start a Business.
- Small Business Is America
- What's Killing the American Dream
- Profits Are Progressive

broader impact of entrepreneurship and small businesses in the economy, these episodes highlight essential skills such as innovation, budgeting, marketing, and long-term planning.