

PragerU **KIDS**

PragerU 6th to 12th Grade Financial Literacy Guide



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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

Financial literacy is a key life skill that many students lack by the time they graduate. Without a strong grasp 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 wisdom 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 develop strong financial habits and understand how resources work, they're empowered to live freely, plan confidently, and build a secure future for themselves and future generations.

PragerU's **FREE** financial literacy educational resources provide teachers, students, and homeschooling families with engaging, high-quality resources that bridge the gap between academic content and real-world application. Designed specifically for high school students, these materials encourage financial independence, responsible decision-making, and a strong foundation for future success.

A Resource Built for Homeschoolers

We developed and designed this financial literacy guide specifically for homeschool families. This central hub offers free, easy access to PragerU's financial literacy content—featuring high-quality videos, printable activities, and clearly structured learning pathways. The platform supports independent learning and equips parents with practical tools to teach financial education at home. It also serves as a model for how content can be effectively organized and presented for homeschool use nationwide.

Kids Shows You Can Trust

Show Descriptions for Grades 6+



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
	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. Hot Wheels, Cold Hard Cash: Clean Cruise Detailing 4. Lucrative Leatherworks: Broken Axe Leather Co. 5. Patterns & Profits: Brown Eyed Quilter 6. Sole Man: Denver SNKRS LLC 7. Steeped in History: Sage & Folly Historical Apothecary 8. Success Is in the Cards: AnnaMade Design Co. 9. Under Pressure: Dirt & Grime Co.

Supporting Resources

Lesson Plans & Worksheets		
	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.

Each episode in this financial literacy content framework is supported by optional lesson plans and worksheets, each of which includes answer keys to support classroom instruction, tutoring, or home learning. These resources are designed to help reinforce financial concepts, guide discussion, and provide practical, standards-aligned applications for students.

How To Read the Financial Literacy Content Framework

This financial literacy content document is designed to help teachers and families easily understand and access PragerU's free financial literacy resources. To make navigation simple and effective, the content is divided into three themed sections based on topic and learning objectives. Each video title is clickable, taking users directly to the PragerU website.

- **Financial Foundations:** This first section features *Cash Course* content organized by core financial literacy topics such as money management, taxes, and consumer awareness. Episodes are grouped by concept, with a brief overview provided for each grouping to help educators and families quickly understand that section. All video titles are clickable and link directly to the corresponding episode on the PragerU website.
- **Economic Systems & Market Forces:** The second section continues with *Cash Course* content focused on broader economic principles, including market behavior and the role of government policies in shaping financial outcomes.
- **Entrepreneurship:** The third and final section highlights *The Hustle*, a series featuring teen entrepreneurs who have launched and run real businesses successfully. These engaging stories offer students a look at business concepts in action through relatable, real-world examples.

Financial Literacy Content Framework

Financial Foundations	
PragerU Resource	Description
Module 1: Money Management & Banking • What Are Savings? • What Is a Budget? • Checking and Savings Accounts • Different Ways to Budget • Manage Your Financial Hygiene • Using Financial Institutions • Understanding Assets and Liabilities	Start the journey into financial literacy by mastering the basics of money management. These episodes provide a strong foundation in essential skills like saving, budgeting, and responsible financial decision-making.
Module 2: Earning, Employment, & Taxes • How Are You Getting Paid? • Reading Your Paystub • Understanding Taxes • Know Your Tax Forms: W-2 & W-4 • Taxes II: Capital Gains • Taxes III: Freelancing & 1099s • Becoming a Business • Accounting Basics 101	Understanding how income is earned, managed, and taxed is essential for financial independence. These episodes introduce key concepts such as reading a paycheck, understanding taxes, and making informed employment and business decisions.
Module 3: Credit, Debt, & Borrowing • Good vs. Bad Credit • What Is Debt? • Borrowing Money • Using Credit and Debit Cards • Student Loans 101 • What Is Bankruptcy? • Renting vs. Owning	Smart financial decisions include an understanding of how credit and debt work. These episodes explore the differences between good and bad credit, responsible borrowing, and the long-term impact of debt. Students will learn about credit cards, loans, bankruptcy, and the financial considerations of renting versus owning.

Module 4: Investing & Financial Security • What Is Investing? • Investing & Stocks • Investing & Bonds • Understanding Retirement Savings Accounts • The Basics of Inheritance • Simple vs. Compound Interest • Insurance Basics • Understanding Health Insurance • Navigating Auto Insurance	Building wealth and protecting your future go hand in hand. These episodes cover stocks, bonds, retirement savings, insurance, and inheritance, giving students the tools to make smart, lasting financial decisions.
Module 5: Consumer Awareness & Digital Transactions • What Is Currency? • Currency II: Foreign Exchange • Cryptocurrency • Scams and Fraud • Artificial Intelligence and Fraud • Cybercrimes and You • Gambling with Your Money • Warranties and Guarantees	From cash to crypto, today's economy moves fast. These episodes teach students how to spot scams, guard their money, and make smart choices in a digital world.

Economic Systems & Market Forces	
PragerU Resource	Description
Module 6: Economic Concepts & Systems • What Is an Economy? • What Are Commodities? • Scarcity and Choice • Supply & Demand • The Role of Prices • Measuring Economic Performance • Schools of Economic Thought	Economies shape everything—from prices at the store to jobs in the market. These episodes break down core concepts like supply and demand, scarcity, and economic systems, helping students see how financial forces drive the world around them.

Module 7: The Impact of Policy & Markets • 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	Government policies and market forces play a major role in shaping the economy. These episodes explore how economic policies, inflation, price controls, and central banking impact businesses, consumers, and overall financial stability.

Entrepreneurship	
PragerU Resource	Description
Module 8: Teen Businesses • Sole Man: Denver SNKRS LLC • Building Buzz: The Sweet Bee Sisters • Under Pressure: Dirt & Grime Co. • 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 • Lucrative Leatherworks: Broken Axe Leather Co.	Big ideas aren't just for adults! These episodes spotlight teen entrepreneurs who turned passions into profits, giving students real-world lessons in creativity, marketing, and smart business building.