

Farmpreneurs: Cultivating the Next Generation of Entrepreneurs with School Gardens

Maximize "real-world" entrepreneurial opportunities for K-12 students through school-run farmers markets and financial literacy and turn their school garden program into a student-run business!



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Your Presenters



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Agenda



01

About Green Our Planet

02

About the Farmpreneur Program

03

Financial Literacy Curriculum

04

Preparing for Student-
Run Markets





Objective

Attendees will learn how to maximize "real-world" entrepreneurial opportunities for K-12 students through school-run farmers markets and financial literacy and turn their school garden program into a student-run business.





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About Green Our Planet



What We Do

We teach students to love and care for our planet through comprehensive STEM school garden and hydroponics programs throughout the United States.

We use gardens as a portal for understanding both life on Earth and our place in the universe.



To do so, we help run programming for outdoor gardens and indoor hydroponics systems at schools. These gardens serve as living laboratories that inspire students to become the next generation of scientists, farmers, chefs and entrepreneurs.



Connecting Students to the Wonders of the Universe through School Gardens

GARDENCONNECT

Green Our Planet's Outdoor Garden STEM Program

GENERAL DESCRIPTION

Green Our Planet's Outdoor Garden STEM Program, GardenConnect, provides you with everything needed for teachers to successfully run their own outdoor garden program.



PROGRAM PACKAGE

Our GardenConnect Program Includes:

Content:

- Green Our Planet's PreK-5 Garden STEM Curriculum, MS-HS Health Curriculum, and K-12 Financial Literacy Lessons
- Access to Green Our Planet's Virtual Academy video lessons
- A digital library of resources, guides, printables, and more

Community:

- Membership to Green Our Planet's Magic Garden Portal
- Connection to teachers across the nation teaching STEM using outdoor gardens

Coaching:

- Live, online support from our expert team of coaches for one year
- Access to 16+ topics of online workshops for teachers



Scan for grant application



Visit us at: www.greenourplanet.org



Connecting Students to the Wonders of the Universe through School Gardens

HYDROCONNECT

Green Our Planet's Hydroponic STEM Program

GENERAL DESCRIPTION

Green Our Planet's HydroConnect provides you with everything needed to run a successful hydroponics program in your school. All necessary start-up materials and teacher supports are provided.



PROGRAM PACKAGE

Our HydroConnect Program Includes:

Content:

- Nineteen, 12-pod Deep Water Culture Hydroponics systems
- One large Commercial Hydroponics System (216 planting pods)
- Green Our Planet's K-12 Hydroponics STEM Curriculum, MS-HS Health Curriculum, K-12 Financial Literacy Lessons, and Culturally Responsive Hydroponics Curriculum Framework
- Access to Green Our Planet's Virtual Academy video lessons
- A digital library of resources, guides, printables, and more

Community:

- Membership to Green Our Planet's Magic Garden Portal
- Connection to teachers across the nation teaching STEM using hydroponics

Coaching:

- Five hydroponics training workshops for teachers included
- Access to 16+ topics of online workshops for teachers
- Live, online support from our expert team of coaches for one year

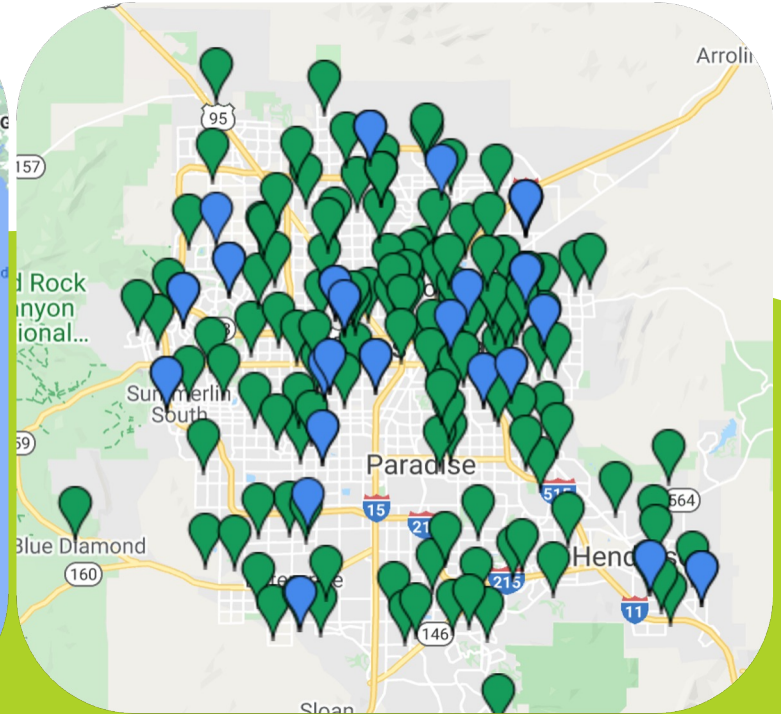
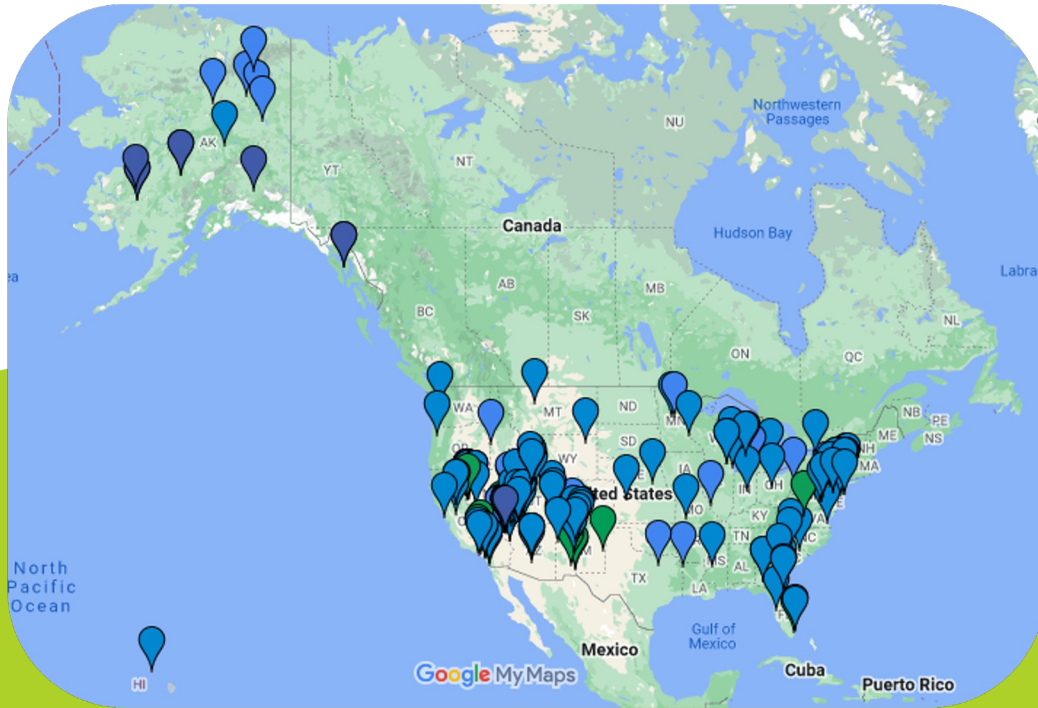


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297+ schools, impacting 160,000+ students





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02

About the Farmpreneur Program

Farmpreneur Program



In the program students learn:

- 🌱 How to write a business plan
- 🌱 How to become an entrepreneur
- 🌱 Budgeting
- 🌱 Role of banks
- 🌱 Marketing
- 🌱 Customer service
- 🌱 Cash handling





The Giant Students
Farmers Market is held
twice a year in Las Vegas—
in October and April.

[**PLAY VIDEO**](#)



The markets are not only the culmination of our efforts to provide local students the opportunity to learn STEM, nutrition and entrepreneurship, but also provide healthy fruits and vegetables to the students' parents and local communities.

Students are Entrepreneurs



A teacher reported that ***“tying the market to their experience of writing their business plans helped them understand the value of marketing, presentation, pricing, and handling money responsibly. The students had a more global view of how the market worked and how customer service impacted the success of our sales.”***



*"I didn't think we'd make that much money but we had like a caseful, so I'm very happy. **That was one of the best days I've ever had** and it was really fun."*

-Amath, a 5th Grader at Bracken Elementary


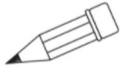


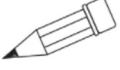

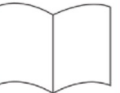
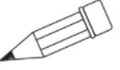

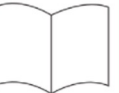
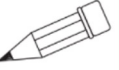



03

Financial Literacy Curriculum

3rd-5th Grade Financial Literacy Curriculum



<p>Green Our Planet Teacher Copy - Not For Sale</p> <h2>3rd-5th Lesson 1- Part 1 Financial Literacy</h2>	<p>Green Our Planet Teacher Copy - Not For Sale</p> <h2>3rd-5th Lesson 1- Part 2 Financial Literacy</h2>	<p>Green Our Planet Teacher Copy - Not For Sale</p> <h2>3rd-5th Lesson 2 Part 1 Financial Literacy</h2>	<p>Green Our Planet Teacher Copy - Not For Sale</p> <h2>3rd-5th Lesson 2 - Part 2 Financial Literacy</h2>
<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn about a local bank or credit union. Through the experience, they will learn the basic purposes of financial institutions, saving, and entrepreneurship. Students will review wants versus needs and plan to make money in order to enhance the school's profits.</p> <p>Nevada Financial Literacy Standards:</p> <p>(FL) SS.4.32. Explain the benefits of saving and methods limited to financial institutions, piggy banks, etc. (FL) SS.5.35. Describe the importance of setting financial goals. (FL) SS.5.36. Compare interest in regard to credit and investing, and risk. (FL) SS.5.37. Identify methods for how to protect one's money. (FL) SS.3.26. Distinguish between needs and wants.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education's National Financial Literacy Standards.</p> <p>Students will learn:</p> <ul style="list-style-type: none"> ✔ financial institutions are trusted businesses where they keep their money. ✔ financial institutions offer several tools for managing money. ★ financial institutions are institutions where people put their money, and where other people borrow money. ✔ there are various common sources of payment. ✔ safeguarding your privacy is a shared responsibility. ✔ basic components of business plans including unit costs, cost per unit, price per unit ★ Students will brainstorm ideas for their business plan. <p>SPECIFIC LEARNING OUTCOMES</p>  <p>TIME</p>  <p>(third edition) Copyright © 2020 by Green Our Planet. All rights reserved.</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn about a local bank or credit union. Through the experience, they will learn the basic purposes of financial institutions, saving, and entrepreneurship. Students will review wants versus needs and plan to make money in order to enhance the school's profits.</p> <p>Nevada Financial Literacy Standards:</p> <p>(FL) SS.5.35. Describe the importance of setting financial goals. (FL) SS.5.38. Explain the standard of living. (FL) SS.4.31. Identify methods of saving and spending.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education's National Financial Literacy Standards.</p> <p>Students will:</p> <ul style="list-style-type: none"> ✔ learn the components of business plans, including unit costs, cost per unit, and price per unit. ✔ create a business plan for their business. ★ learn about Sources of Payment. <p>SPECIFIC LEARNING OUTCOMES</p>  <p>TIME</p>  <p>Lesson 1 – Part 2 – Business Plan This plan will take several days to complete. Students will be financial institution volunteer representatives.</p> <p>(third edition) Copyright © 2020 by Green Our Planet. All rights reserved.</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn about a local bank or credit union. Students will learn the basic purposes of financial institutions, saving, and entrepreneurship. Students will review wants versus needs and plan to make money in order to enhance the school's profits.</p> <p>Nevada Financial Literacy Standards:</p> <p>5.E.2 Understand that choices result in benefits or consequences. (FL) SS.4.31. Identify methods of payment and spending. (FL) SS.5.35. Describe the importance of setting financial goals.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education's National Financial Literacy Standards.</p> <p>Students will learn:</p> <ul style="list-style-type: none"> ✔ will learn how customer service and business. ✔ will learn about different methods of payment and spending. ★ will practice Customer Service and Sales skills. ✔ will brainstorm marketing and signage. ✔ will review the class business plan. <p>SPECIFIC LEARNING OUTCOMES</p>  <p>TIME</p>  <p>55 minutes</p> <p>(third edition) Copyright © 2020 by Green Our Planet. All rights reserved.</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: After creating a business plan and learning about business strategy, students will put their skills to the test by organizing and/or participating in a student farmers market on their school campus or at the Green Our Planet Giant Farmers Market. At the market, students will implement their business plan and sell their produce and/or products. Students will practice skills associated with lessons they have received about start-up costs, cost per unit, price per unit, operating budgets, expenses, and profits.</p> <p>Nevada Financial Literacy Standards:</p> <p>5.E.2 Understand that choices result in benefits or consequences. (FL) SS.4.31. Identify methods of payment for goods and services. Savings and spending. (FL) SS.5.35. Describe the importance of setting financial goals. Credit and debt.</p> <p>Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards.</p> <p>Students will:</p> <ul style="list-style-type: none"> ✔ gain real life experience by implementing their Business Plans, including understanding start-up costs, cost per unit, and price per unit. ✔ accept different Sources of Payment at their market. ★ practice Customer Service and Sales skills. ✔ observe the effects of their marketing on the success of their farmers market business. <p>SPECIFIC LEARNING OUTCOMES</p>  <p>TIME</p>  <p>Onsite School Farmers Market times will vary set by school. Giant Farmers Market Events typically run 9AM to 1PM – including set up and transportation to and from the event.</p> <p>(third edition) Copyright © 2020 by Green Our Planet. All rights reserved. www.greenourplanet.org</p>

3rd-5th Grade Financial Literacy Curriculum

Lesson 1 Part 1: Introduction to Concepts




Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

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3rd-5th Lesson 1- Part 1 Financial Literacy

OVERVIEW



LESSON DESCRIPTION: Students will meet and learn from a representative from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions, saving, borrowing and entrepreneurship. Students will review wants versus needs and create a business plan to make money in order to enhance the school's garden learning area with their profits.

Nevada Financial Literacy Standards:

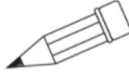
(FL) SS.4.32. Explain the benefits of saving and methods of saving including but not limited to financial institutions, piggy banks, etc.
(FL) SS.5.35. Describe the importance of setting financial goals. Credit and debt
(FL) SS.5.36. Compare interest in regard to credit and savings, insurance, investing, and risk
(FL) SS.5.37. Identify methods for how to protect one's identity from common threats
(FL) SS.3.26. Distinguish between needs and wants

National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards.

Students will learn:

- ✔ financial institutions are trusted businesses where people can safely keep their money.
- ✔ financial institutions offer several tools for managing money.
- ★ financial institutions are institutions where people save money and earn interest, and where other people borrow money and pay interest.
- ✔ there are various common sources of payment.
- ✔ safeguarding your privacy is a shared responsibility.
- ✔ basic components of business plans including understanding start-up costs, cost per unit, price per unit
- ★ Students will brainstorm ideas for their business plan

SPECIFIC LEARNING OUTCOMES



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3rd-5th Grade Financial Literacy Curriculum

Lesson 1 Part 2: Writing a Business Plan



Materials:

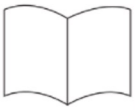
- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

Green Our Planet Teacher Copy - Not For Sale

3rd-5th Grade Financial Literacy

LESSON DESCRIPTION: Students will create a business plan and decide what goods and produce will be sold at the Farmers Market. Students will learn about start-up costs, cost per unit, price per unit, operating budgets, expenses and profits.

OVERVIEW



Nevada Financial Literacy Standards:

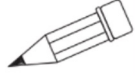
[FL] SS.5.35. Describe the importance of setting financial goals. Credit and debt.
[FL] SS.5.38. Explain the standard of living in relationship to quality of life
[FL] SS.4.31. Identify methods of payment for goods and services. Savings and spending

National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards


Students will:

- ✔ learn the components of Business Plans including understanding start-up costs, cost per unit, and price per unit.
- ✔ create a business plan for a student run booth at a Farmers Market.
- ✦ learn about Sources of Payment.

SPECIFIC LEARNING OUTCOMES



TIME



Lesson 1 – Part 2 – Business Plan Assignment led by Classroom Teacher - This plan will take several days and should be completed by the time the financial institution volunteer returns to facilitate the second lesson.

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3rd-5th Grade Financial Literacy Curriculum

Lesson 2 Part 1: Customer Service & Payments




Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

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3rd-5th Lesson 2 Part 1 Financial Literacy

OVERVIEW



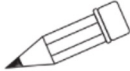
LESSON DESCRIPTION: Students will meet and learn from a representative from a local bank or credit union. Students will learn what customer service means. Students will practice customer service skills with consumer/producer scenarios. Students will review their business plan. Students will design signage and discuss competition in the marketplace.

Nevada Financial Literacy Standards:

5.E.2 Understand that choices result in benefits or consequences.
(FL) SS.4.31. Identify methods of payment for goods and services. Savings and spending
(FL) SS.5.35. Describe the importance of setting financial goals. Credit and debt.

National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards


SPECIFIC LEARNING OUTCOMES



Students will learn:

- ✔ will learn how customer service and marketing impact the success of a business.
- ✔ will learn about different methods of payment.
- ✔ will practice Customer Service and Sales skills.
- ✔ will brainstorm marketing and signage for their farmers market booth.
- ✔ will review the class business plan.

TIME



55 minutes

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3rd-5th Grade Financial Literacy Curriculum

Lesson 2 Part 2: Going to the Market




Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

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3rd-5th Lesson 2 - Part 2 Financial Literacy

OVERVIEW



LESSON DESCRIPTION: After creating a business plan and learning about business strategy, students will put their skills to the test by organizing and/or participating in a student farmers market on their school campus or at the Green Our Planet Giant Farmers Market. At the market, students will implement their business plan and sell their produce and/or products. Students will practice skills associated with lessons they have received about start-up costs, cost per unit, price per unit, operating budgets, expenses, and profits.

Nevada Financial Literacy Standards:

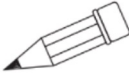
5.E.2 Understand that choices result in benefits or consequences.
(FL) SS.4.31. Identify methods of payment for goods and services. Savings and spending
(FL) SS.5.35. Describe the importance of setting financial goals. Credit and debt.

Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards


Students will:

- ✔ gain real life experience by implementing their Business Plans, including understanding start-up costs, cost per unit, and price per unit.
- ✔ accept different Sources of Payment at their market.
- ✔ practice Customer Service and Sales skills.
- ✔ observe the effects of their marketing on the success of their farmers market business.

SPECIFIC LEARNING OUTCOMES



TIME


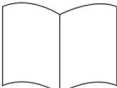

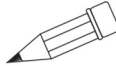




Onsite School Farmers Market times will vary set by school
Giant Farmers Market Events typically run 9AM to 1PM – including set up and transportation to and from the event

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Middle School Financial Literacy Curriculum



<h2>6-8</h2> <p>Green Our Planet Teacher Copy - Not For Sale</p> <h3>Lesson 1</h3> <h2>Financial Literacy</h2>	<h2>6-8</h2> <p>Green Our Planet Teacher Copy - Not For Sale</p> <h3>Lesson 2</h3> <h2>Financial Literacy</h2>	<h2>6-8</h2> <p>Green Our Planet Teacher Copy - Not For Sale</p> <h3>Lesson 3</h3> <h2>Financial Literacy</h2>
<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer Instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions, how to select a savings account, the difference between careers and jobs and the spirit of entrepreneurship. Students will create a business plan for a farmers market business on the school campus.</p> <p>Nevada Financial Literacy Standards:</p> <p>SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants. SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices. SS.6-8.FL.3. Describe the services offered by various financial institutions including income, planned spending, and expenses. SS.6-8.FL.4. Discuss the components of a personal budget, including income, planned spending, and expenses. SS.6-8.FL.5. Explain how debit cards differ from credit cards. SS.6-8.FL.10. Identify college and career options and their effect on the standard of living.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer Instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions, how to select a savings account, the difference between careers and jobs and the spirit of entrepreneurship. Students will create a business plan for a farmers market business on school campus using a formal business plan that will include startup cost details.</p> <p>Students will also learn the effects of compounded interest and how to be approach comparison shopping to select a savings account at a financial institution for their farmers market business.</p> <p>Nevada Financial Literacy Standards:</p> <p>SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants. SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices. SS.6-8.FL.3. Describe the services offered by various financial institutions including income, planned spending, and expenses. SS.6-8.FL.4. Discuss the components of a personal budget, including income, planned spending, and expenses. SS.6-8.FL.5. Explain how debit cards differ from credit cards. SS.6-8.FL.10. Identify college and career options and their effect on the standard of living.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer Instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions and explore the spirit of entrepreneurship. Students will create a business plan for a farmers market business on school campus using a formal business plan that will include startup cost details.</p> <p>Students will also learn the importance of customer service to a business and how service and sales are interdependent.</p> <p>Nevada Financial Literacy Standards:</p> <p>SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants. SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices. SS.6-8.FL.3. Describe the services offered by various financial institutions including income, planned spending, and expenses. SS.6-8.FL.4. Discuss the components of a personal budget, including income, planned spending, and expenses. SS.6-8.FL.5. Explain how debit cards differ from credit cards. SS.6-8.FL.10. Identify college and career options and their effect on the standard of living.</p> <p>National Financial Literacy Benchmark/Standards: Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards</p>
<p>SPECIFIC LEARNING OUTCOMES</p>  <p>Students will:</p> <ul style="list-style-type: none"> ✦ understand the difference between Careers and Jobs. ✦ explore the spirit of entrepreneurship. ✦ research where to open a savings account to keep funds safe while earning best interest rates possible. ✦ understand the results of compounded interest vs simple interest over time. ✦ determine what sources of payment we will accept at the farmers market event(s) - including difference between credit and debit cards. 	<p>SPECIFIC LEARNING OUTCOMES</p>  <p>Students will learn:</p> <ul style="list-style-type: none"> ✦ debrief the research on how to approach shopping for a savings account to keep funds safe while earning best interest rates possible. ✦ introduce components of a business plan for a farmers market business on campus. ✦ determine what sources of payment we will accept at farmers market including difference between credit and debit cards. 	<p>SPECIFIC LEARNING OUTCOMES</p>  <p>Students will:</p> <ul style="list-style-type: none"> ✦ review a completed business plan including marketing and financial aspects of the plan i.e. startup cost, cost per unit and price per unit ✦ determine what sources of payment we will accept at farmers market - including difference between credit and debit cards ✦ be able to explain the importance of establishing rapport and customer service to a business and how service and sales are interdependent
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6th-8th Grade Financial Literacy Curriculum

Lesson 1: Introduction to Concepts



Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

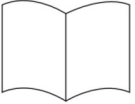
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6-8

Lesson 1

Financial Literacy

OVERVIEW



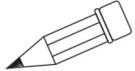
LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer Instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions, how to select a savings account, the difference between careers and jobs and explore the spirit of entrepreneurship. Students will create a business plan for a farmers market business on the school campus.

Nevada Financial Literacy Standards:

SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants.
SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices.
SS.6-8.FL.3. Describe the services offered by various financial institutions
SS.6-8.FL.4. Discuss the components of a personal budget, including income, planned spending, and expenses.
SS.6-8.FL.5. Explain how debit cards differ from credit cards.
SS.6-8.FL.10. Identify college and career options and their effect on the standard of living.

National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards

SPECIFIC
LEARNING OUTCOMES



Students will:

- ★ understand the difference between Careers and Jobs.
- 🌱 explore the spirit of entrepreneurship.
- ✔ research where to open a savings account to keep funds safe while earning best interest rates possible.
- 🌱 understand the results of compounded interest vs simple interest on balances over time.
- ★ determine what sources of payment we will accept at the farmers market event[s] - including difference between credit and debit cards.

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6th-8th Grade Financial Literacy Curriculum

Lesson 2: Writing a Business Plan



Materials:


- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

6-8 Green Our Planet Teacher Copy - Not For Sale

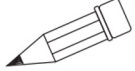
Lesson 2

Financial Literacy

OVERVIEW



SPECIFIC
LEARNING OUTCOMES



LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer Instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions, how to select a savings account, the difference between careers and jobs and explore the spirit of entrepreneurship. Students will create a business plan for a farmers market business on school campus using a formal business plan that will include startup cost details.

Students will also learn the effects of compounded interest and how to best approach comparison shopping to select a savings account at a financial institution for their farmers market business.

Nevada Financial Literacy Standards:

SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants.
SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices.
SS.6-8.FL.3. Describe the services offered by various financial institutions
SS.6-8.FL.4. Discuss the components of a personal budget, including income, planned spending, and expenses.
SS.6-8.FL.5. Explain how debit cards differ from credit cards.
SS.6-8.FL.10. Identify college and career options and their effect on the standard of living.

National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards

Students will learn:

- ✦ debrief the research on how to approach shopping for a savings account to keep funds safe while earning best interest rates possible.
- ✦ introduce components of a business plan for a farmers market business on campus.
- ✦ determine what sources of payment we will accept at farmers market - including difference between credit and debit cards.

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6th-8th Grade Financial Literacy Curriculum

Lesson 3: Going to the Market



Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils


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6-8

Lesson 3

Financial Literacy

OVERVIEW



LESSON DESCRIPTION: Students will meet and learn from a Financial Institution Volunteer instructor from a local bank or credit union. Through the experience, students will learn some of the basic purposes of financial institutions and explore the spirit of entrepreneurship. Students will create a business plan for a farmers market business on school campus using a formal business plan that will include startup cost details.

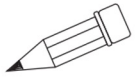
Students will also learn the importance of customer service to a business and how service and sales are interdependent.

Nevada Financial Literacy Standards:

SS.6-8.FL.1. Prioritize and evaluate personal financial goals based on needs and wants.
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National Financial Literacy Benchmark/Standards:
Concepts align with the Council for Economic Education (CEE) National Financial Literacy Standards

SPECIFIC
LEARNING OUTCOMES




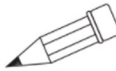

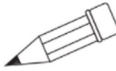


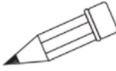

Students will:

- ✦ review a completed business plan including marketing and financial aspects of the plan i.e. startup cost, cost per unit and price per unit
- ✔ determine what sources of payment we will accept at farmers market - including difference between credit and debit cards
- ✔ be able to explain the importance of establishing rapport and customer service to a business and how service and sales are interdependent

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High School Financial Literacy Curriculum



<h2>9-12 Lesson 1</h2> <h3>Financial Literacy</h3> <p><small>Green Our Planet Teacher Copy - Not For Sale</small></p>	<h2>9-12 Lesson 2</h2> <h3>Financial Literacy</h3> <p><small>Green Our Planet Teacher Copy - Not For Sale</small></p>	<h2>9-12 Lesson 3</h2> <h3>Financial Literacy</h3> <p><small>Green Our Planet Teacher Copy - Not For Sale</small></p>
<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Financial Literacy Lessons are focused on developing a business plan to take school garden produce and related products to market. Students will propose a campus farmers market business using a formal business plan that will include startup cost details. Students will learn how to best approach selecting a financial institution. Students will also learn how to prepare themselves for a successful borrowing relationship with financial institutions by understanding the criteria lenders use to grant requests.</p> <p>Nevada Financial Literacy Standards:</p> <p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals. SS.9-12.FL.3. Locate and evaluate financial information from various sources. SS.9-12.FL.5. Analyze the cost and benefits of different types of credit including how to avoid and resolve debt problems. SS.9-12.FL.6. Explain the purpose of a credit report, how that report is used by lenders, and the borrower's rights and responsibilities related to that report.</p> <p>Concepts also align with the Council for Economic Education (CEE) National Financial Literacy Standards</p> <p>Students will:</p> <ul style="list-style-type: none"> ★ be able to determine which type of financial institution would be most appropriate for a given situation and how to obtain information to make an informed decision. ✔ be able to define the 5 C's and explain why they are important when establishing a lending relationship with a bank. ● learn the importance of credit reports and benefits/consequences of maintaining a good credit score. <p>SPECIFIC LEARNING OUTCOMES</p> 	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Financial Literacy Lessons are focused on developing a business plan to take school garden produce and related products to market. 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Concepts also align with the Council for Economic Education (CEE) National Financial Literacy Standards</p> <p>Review and Debrief results of shopping using one Comparison Shopping Checklist (selected by the teacher to reinforce learnings from lesson 1).</p> <ul style="list-style-type: none"> ★ Students will explore Entrepreneurship ✔ Students will create a business plan and decide what goods and services to produce will be sold at the Farmers Market. ● Students will learn about operating budgets, expenses and profits. <p>SPECIFIC LEARNING OUTCOMES</p>  <p>TIME</p>  <p>120 minutes - class time with volunteers - students will work on two assignments - selection of a financial institution to open a business account and completing a business plan for a proposed farmers market business on campus. Volunteers will review samples of the two completed assignments with students to reinforce concepts.</p>	<p>OVERVIEW</p>  <p>LESSON DESCRIPTION: Financial Literacy Lessons are focused on developing a business plan to take school garden produce and related products to market. Students will propose a campus farmers market business using a formal business plan that will include start up cost details. Students will learn how to best approach selecting a financial institution. Students will also learn how to prepare themselves for a successful borrowing relationship with financial institutions by understanding the criteria lenders use to grant requests.</p> <p>Nevada Financial Literacy Standards:</p> <p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals. SS.9-12.FL.3. Locate and evaluate financial information from various sources. 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9th-12th Grade Financial Literacy Curriculum

Lesson 1: Introduction to Concepts



Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

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Lesson 1
Financial Literacy

OVERVIEW

LESSON DESCRIPTION: Financial Literacy Lessons are focused on developing a business plan to take school garden produce and related products to market. Students will propose a campus farmers market business using a formal business plan that will include startup cost details. Students will learn how to best approach selecting a financial institution. Students will also learn how to prepare themselves for a successful borrowing relationship with financial institutions by understanding the criteria lenders use to grant requests.

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SS.9-12.FL.5. Analyze the cost and benefits of different types of credit and debt including how to avoid and resolve debt problems.
SS.9-12.FL.6. Explain the purpose of a credit report, how that report is used by lenders, and the borrower's rights and responsibilities related to a credit report.

Concepts also align with the Council for Economic Education (CEE) National Financial Literacy Standards

Students will:

- ★ be able to determine which type of financial institution would be most appropriate for a given situation and how to obtain information to make an informed decision.
- ✓ be able to define the 5 C's and explain why they are important factors in establishing a lending relationship with a bank.
- learn the importance of credit reports and benefits/consequences of maintaining a good credit score.

SPECIFIC LEARNING OUTCOMES

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9th - 12th Grade Financial Literacy Curriculum

Lesson 2: Writing a Business Plan



Materials:


- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils

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9-12 Lesson 2

Financial Literacy

OVERVIEW

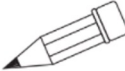


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SPECIFIC LEARNING OUTCOMES



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- ✦ Students will explore Entrepreneurship
- ✔ Students will create a business plan and decide what goods and produce will be sold at the Farmers Market.
- Students will learn about operating budgets, expenses and profits.

TIME



120 minutes - class time with volunteers - students will work on two assignments - selection of a financial institution to open a business account and completing a business plan for a proposed farmers market business on campus. Volunteers will review samples of the two completed assignments with students to reinforce concepts.

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9th - 12th Grade Financial Literacy Curriculum

Lesson 3: Official Documents



Materials:

- Lesson plans (PDFs)
- Business plan template
- PowerPoint
- Chromebook
- Handouts
- Science notebooks
- Pencils


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9-12

Lesson 3

Financial Literacy

OVERVIEW

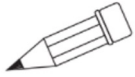


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Business Plan





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04

Student-Run Farmers Markets

SCHOOL RUN FARMERS MARKET IDEAS

Join us in celebrating Earth Day on April 22 by hosting an onsite farmers market at your school! Sell fresh produce and crafts any day on the week of April 18th and take photos to share with your school and Green Our Planet.

1. In-person Farmers Market



Use the cafeteria as a space to sell your garden goods using tables and bins. Another option is to put produce in a cart and sell it anywhere on the school grounds. Crafts and games can be another great way to engage the community and raise more money!

2. Drive Thru Farmers Market



Use the drop off/pick up area of your school to sell prepacked produce bags with a set price for an easy way to make garden funds. Another method is to give away produce and have a tip jar available. Make sure to give parents and guardians a heads up via your school website and social media.

3. Mail In Farmers Market



Create a catalog or slip with produce that will be available and prices. Have students share with their parents or guardians so they can fill it out the slip from the comfort of their own home. Have students turn in the slip and money. Have them deliver the produce to their parents or guardians within a few days.

For more farmers market ideas and details, please [click here](#).



Items to Sell



Farmers Market Craft Ideas

What would you buy at a farmers market? Crafts are always a popular and excellent way of obtaining funds for your garden. It is a wonderful opportunity to get more students involved!

01 *Spice, herb, & tea packets*

Have students create themed packets using garden produce. Choose what kind of packets you would like students to put together.



02 *Mixed fruit/veggie bags*

Put together bags with mixed produce and a set price for easy selling.

03 *Garden related crafts*

Make birdhouses, bugs using clothespins and pompoms, seed art and much more to sell. They are sure to be a hit!



04 *Homemade cosmetics*

Use fragrant herbs to create bath and body products to sell. It is a fun activity for all students!




05 *Holiday related crafts*

Create cards, postcards, and bookmarks that are themed for any upcoming holidays. Another great idea are flower bouquets put together with colorful ribbon or twine!






Market Prep/Practice Run



-  Have a practice run of harvesting and selling at your school.
-  Know what is ready to be harvested and the best way to store it for the market.
-  Prepare bags or string for grouping produce beforehand.

Suggestions:

-  There is a such thing as too many cooks in the kitchen—students will be eager to help.
-  Make a schedule of helpers.
-  Contact parents of those helpers so they know their child may arrive home late.



Week Before Checklist:









- 🌱 Go to the garden and determine what is ready to harvest
- 🌱 Decide pricing with class
- 🌱 Make signage
- 🌱 Harvest any seeds and package
- 🌱 Prepare packaging
- 🌱 Find everything with wheels and bring to storage room
- 🌱 Get out harvesting tools
- 🌱 Package non-food items
- 🌱 Prep money box
- 🌱 Prep paperwork folder
- 🌱 Collect pens and paper
- 🌱 Communicate with students and parents



Day of Checklist:



-  Meet in garden
-  Harvest fresh produce
-  Pack/group fresh items
-  Store in cooler/pack in rolling containers
-  Make sure students have all items (including water)
-  Bring emergency backpack





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- Axos Bank
- Bank of America
- Bank of George
- Bank of Nevada
- Charles Schwab Bank
- City National Bank
- Clark County Credit Union
- East West Bank
- First Security Bank
- Kirkwood Bank
- Lexicon Bank
- Meadows Bank
- Nevada State Bank
- Pacific Premier Bank
- US Bank
- Wells Fargo Bank



Thank You!

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