

Into the Classroom

Summer Professional Development for Educators



INTERNATIONAL
MARKETPLACE

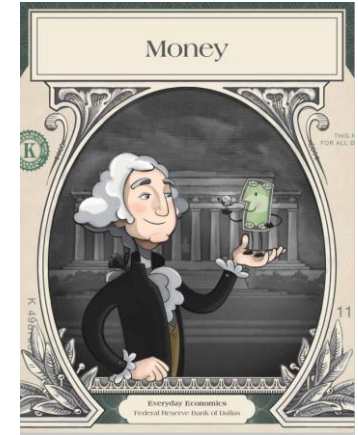
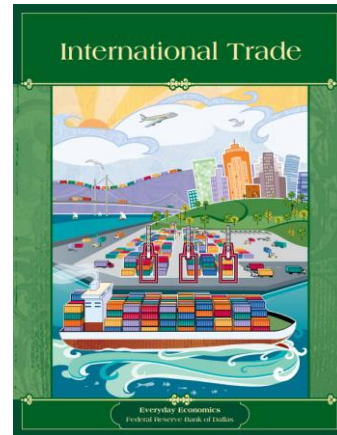
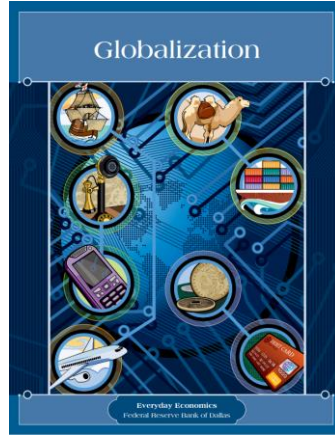
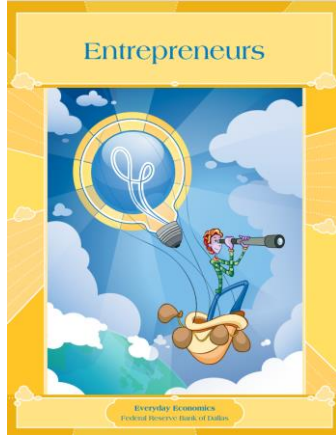
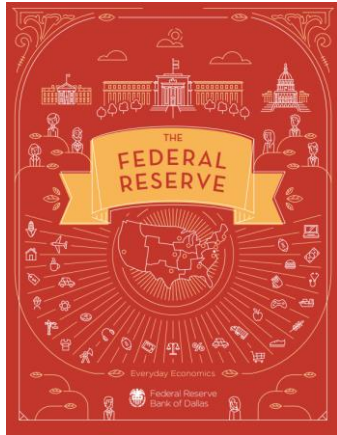
Dallas Fed
Professional Development
for Educators

Houston | June 28

The views expressed are my own and do not necessarily reflect official positions of the Federal Reserve System.

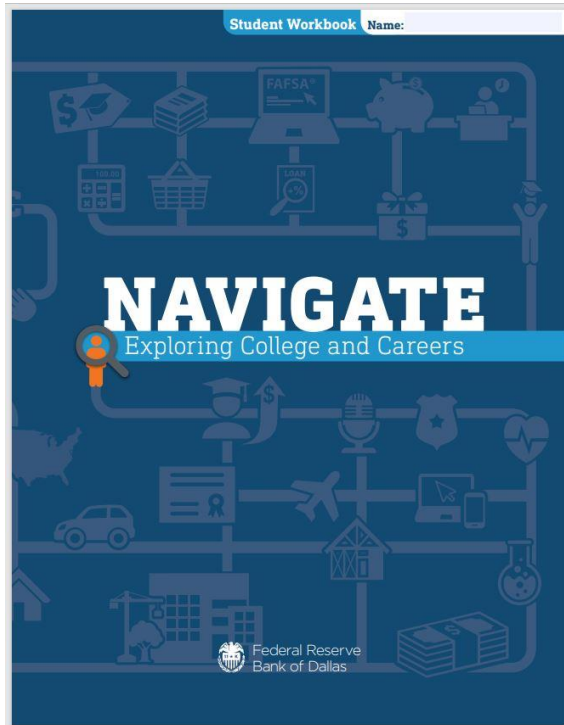
Dallas Fed Classroom Resources

Everyday Economics



[Everyday Economics - Dallasfed.org](http://Dallasfed.org)

Navigate



- Unit 1 **Exploring Careers**
- Unit 2 **What About College**
- Unit 3 **How Do I Get In?**
- Unit 4 **How Much Does College Cost?**
- Unit 5 **Paying for College**
- Unit 6 **Future Paths**

[Navigate: Exploring College and Careers - Dallasfed.org](http://Dallasfed.org)

Building Wealth

Building Wealth

A Beginner's Guide to Securing Your Financial Future



Cómo crear riqueza

Una guía introductoria para asegurar su futuro económico



Budget to Save

1. The Balance Sheet
2. Developing a Budget

Save and Invest

3. Put It in the Bank
4. **Owning Versus Renting**
5. The Role of Financial Markets
6. Bonds, Stocks and Mutual Funds
7. Risk and Return

Build Credit

8. Understanding Credit Reports and Scores

Take Control of Debt

9. Choosing the Right Loan (Under revision)

Protect Your Wealth

10. Insurance (Under revision)

Save and Invest

Owning Versus Renting

Lesson [PDF](#) | Procedure [PDF](#)

Assessments

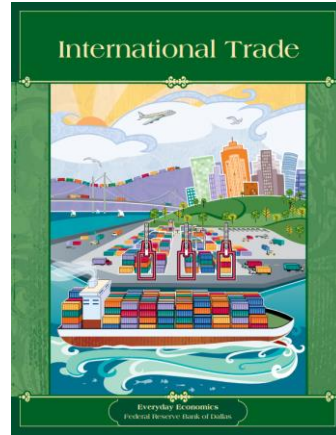
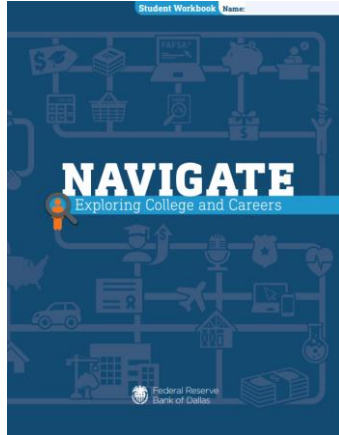
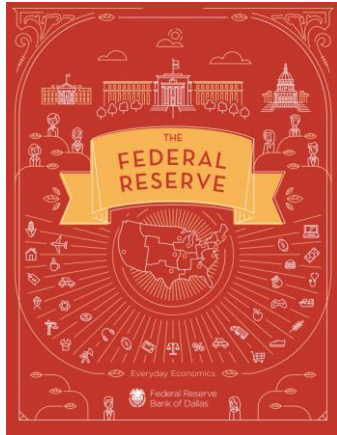
1. Lease or Buy Video [PDF](#)

Handouts

1. Guided Notes [PDF](#)
2. Lease Agreement [PDF](#)
3. Examples of Housing Discrimination [PDF](#)

[For Teachers - Building Wealth - Dallas Fed](#)

Dallas Fed Publications—Order Free Copies



Economy in Action Virtual Museum Field Trip

360 Virtual Tour

- Explore inside the Dallas Fed on-demand
- Interactives & videos

Explore the Dallas Fed app

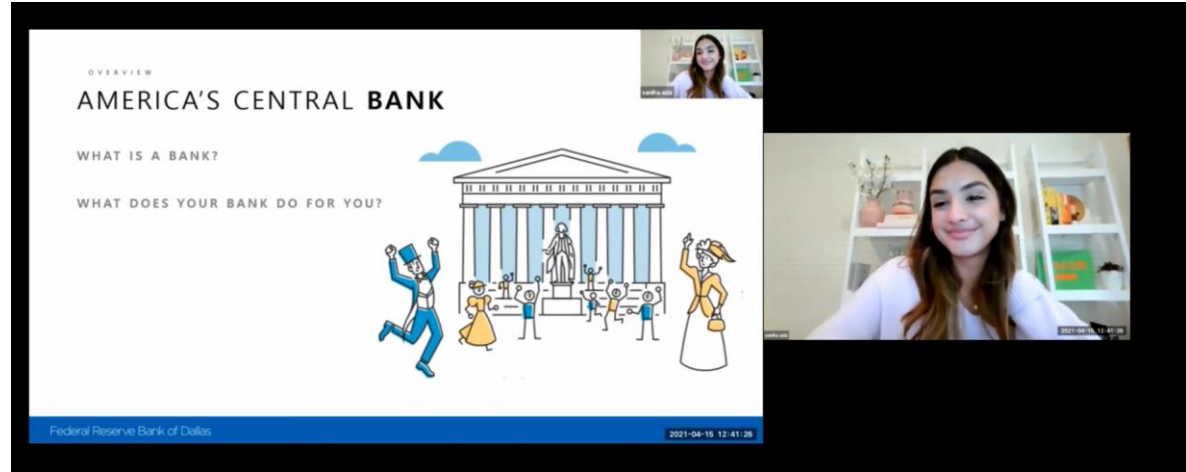
- Use with the exhibit, 360-tour, or by itself
- Expanded content
- Accessible language
- Virtual scavenger hunt & group activities



dallasfed.org/visit

Fed 101 Ambassador Virtual Presentations

- Introduction to central banking in the U.S., the Federal Reserve System, and the Eleventh Reserve District
- Grades 6-University
- Presentation by and Q&A with a Dallas Fed employee Ambassador



<https://www.dallasfed.org/educate/classroom/resources>

Bringing Current Issues Into the Classroom - Energy



Dallas Fed Economics

Energy

High Fuel Prices in the U.S. May Crimp Oil Demand Soon

Garrett Golding

June 21, 2022

Oil prices have surged, with benchmark West Texas Intermediate (WTI) crude jumping from an average \$71 per barrel in December 2021 to \$109 in May 2022. U.S. inventories of gasoline and diesel are running low and refining capacity is strained, while export demand remains strong.

[High Fuel Prices in the U.S. May Crimp Oil Demand Soon - Dallasfed.org](https://www.dallasfed.org/economics/high-fuel-prices-in-the-u-s-may-crimp-oil-demand-soon)

Dallas Fed

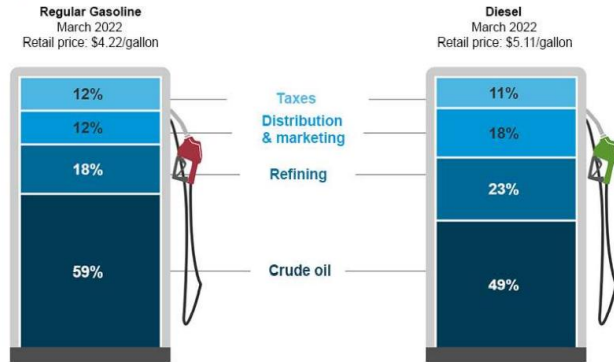


Don't Look to Oil Companies to Lower High Retail Gasoline Prices

Garrett Golding and Lutz Kilian

May 10, 2022

Chart 1
What We Pay for a Gallon of Fuel



SOURCE: U.S. Energy Information Administration, Gasoline and Diesel Fuel Update.

Federal Reserve Bank of Dallas

[Don't Look to Oil Companies to Lower High Retail Gasoline Prices - Dallasfed.org](https://www.dallasfed.org/outlook/energy/20220510-dont-look-to-oil-companies-to-lower-high-retail-gasoline-prices)

Discussion Questions

- What hinders increasing U.S. oil production? If you were a policy maker, what kind of policies would you implement to help increase investment for U.S. oil production?
- Has rising fuel prices impacted your choices?
- Who controls retail gas prices?
- Seasonal demand for fuel tends to increase as the weather warms. Using a supply and demand graph, show how this affects the price of fuel.

Teaching Inflation and Global Value Chains in the Classroom

Inflation



Discussion Questions:

- What is inflation and how does it affect you?
- Does inflation impact your choices?
- Are there similarities between inflation and a regressive tax?
- How does inflation affect the economy and the people in it?



Inflation 101

This site is meant to give you a general understanding of basic inflation concepts. The Get Started (🏠) section explains basic inflation concepts in a nontechnical way and will give you a good understanding of what inflation is, why it's important to pay attention to it, and how the Federal Reserve is involved. In the Get Technical (⚙️) section you will find more detailed explanations on the same topics and answers to related questions that will give you a deeper understanding of inflation, its effects on people and the economy, and the Fed's role in keeping it under control.



Robert Rich, director of the Center for Inflation Research and senior economic and policy adviser, discussed common inflation misconceptions on Marketplace. [Read or listen to the interview](#) ➔



At a time of heightened interest in inflation among people, businesses, and communities, the Center for Inflation Research is committed to providing timely answers to timely questions. Why has inflation surged over the past year? Our researchers respond to this question.



Download this PowerPoint and take the Cleveland Fed's Inflation 101 Quiz.



What Is Inflation?



Why Should You Care about Inflation?



Why Does the Fed Care about Inflation?

[Inflation 101: Center for Inflation Research \(clevelandfed.org\)](https://www.clevelandfed.org/inflation-101)

Peanut Butter and Inflation



- When it comes to PB, what's your jam: Creamy or chunky? Skippy or Jif? With [#inflation](#) looking somewhat sticky, Senior Econ Writer [@JeffHorwich](#) pulls a jar of peanut butter out of "The Basket" and gets the lowdown on PB in the [#CPI](#) (with help from [@RTPIV](#) of [@PeanutFarmers](#))
- <https://twitter.com/MinneapolisFed/status/1526600584236761091>

Global Value Chains



[Global value chains: The production revolution of the 21st century - YouTube](#)

Global Value Chains



[Why Global Supply Chains May Never Be the Same | A WSJ Documentary - YouTube](#)

Teaching Risk and Digital Currency



EconoFact Audio Series— Cryptocurrencies, and the Future of Money

Share this preview:

<https://www.econlowdown.org/resc>



30 minutes High School - College
1 class this week

Subjects: [AP Economics](#) [Economics](#)

Topic: [Money](#)

Even as the popularity of cryptocurrencies grows, debates surrounding their viability as a medium of exchange, a store of value, and as an investment remain contentious. In this episode, economist Eswar Prasad discusses how cryptocurrencies work, the ways in which they differ from central bank digital currencies, issues surrounding the regulation of cryptocurrency, and the environmental impact of mining cryptocurrencies like bitcoin.

[View Voluntary National Content Standards in Economics](#)

Guest User



EconoFact Audio Series— Cryptocurrencies, and the Future of Money

▶ 2:30 / 22:53



Listen Again

Hide Transcript

EconoFact Chats: Cryptocurrencies, and the Future of Money
Eswar Prasad, Cornell University
Published on 26th September 2021

Michael Klein:

I'm Michael Klein, executive editor of Econofact, a nonpartisan web based publication of the Fletcher School at Tufts University. At Econofact, We bring key facts and incisive analysis to the national debate on economic and social policies, publishing work from leading economists across the country. You can learn more about us and see our work www.econofact.org.

<https://www.econlowdown.org/resource-gallery/econofact-cryptocurrencies-and-the-future-of-money>

Building **Wealth**

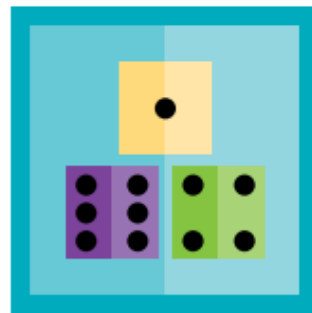
In the Classroom

Lesson 7

Save and **Invest**—Risk and Return



Federal Reserve
Bank of Dallas



Types of risk



Capital-loss risk

The loss of part or all of an investment.

When a saver buys an asset hoping for a capital gain, the market price of the asset can fall, resulting in a capital loss.



Default risk

The borrower fails to make full and timely payments.

When a saver loans money or buys a bond, the borrower might not repay the original amount or the promised interest.

Types of risk



Inflation risk

The rate of return is less than the rate of inflation.

When a saver earns a rate of return that is less than the rate of inflation, purchasing power is lost.



Liquidity risk

An investment cannot be sold easily.

When a saver buys an asset for an investment, it must eventually be sold to realize the capital gain. Market conditions affect the saver's ability to sell the asset.

Additional Federal Reserve System and Dallas Fed Resources

Lecture Guide: How the Federal Reserve Implements Monetary Policy

Lesson Authors

Jane Ihrig, Ph.D., Board of Governors of the Federal Reserve System

Scott Wolla, Ph.D., Federal Reserve Bank of St. Louis




Standards and Benchmarks (see page 24)

Lesson Description

The Federal Reserve (Fed) is the central bank of the United States. Its congressionally mandated objectives are to promote maximum employment and price stability. This lesson focuses on how the Federal Open Market Committee (FOMC) conducts monetary policy to achieve this dual mandate. The discussion begins by tracing out the transmission of monetary policy from the FOMC's setting of its policy interest rate target to market interest rates and, ultimately, employment and inflation outcomes. Students then learn about the tools the Fed uses to ensure that market interest rates are aligned with the FOMC's target interest rate. The economic concepts of reservation rate and arbitrage are taught. Finally, examples of how the FOMC responds to various economic shocks are presented to reinforce the key concepts covered in this lesson.


[Lecture Guide: How the Federal Reserve Implements Monetary Policy \(stlouisfed.org\)](https://www.stlouisfed.org/education/lecture-guide-how-the-federal-reserve-implements-monetary-policy)

FederalReserveEducation.org

   **FEDERAL RESERVE
EDUCATION.ORG**

RESOURCES BY AUDIENCE ABOUT THE FED

EQUIPPING EDUCATORS, EDUCATING STUDENTS AND EMPOWERING CONSUMERS

Search for educational resources 



Find Your Federal Reserve District

Locate your local Federal Reserve office



Virtual Learning Opportunities

Learn more about webinars offered



Order Publications

Access classroom resources that are available in print

econlowdown

econlowdown

Are you a student?

Student Login

Econ Lowdown is a FREE platform with online resources for K-12 and college classrooms.



Econ Lowdown is Available in Canvas!

Want to learn more? Read about the [benefits](#) or watch a [video tutorial](#) of Econ Lowdown in Canvas. Your Canvas admin can use our [form](#) to deploy Econ Lowdown for your district or organization.



[Check out the Resource Gallery.](#)

Instructor Login

tamara.redicottrell@dal.frb.org

.....



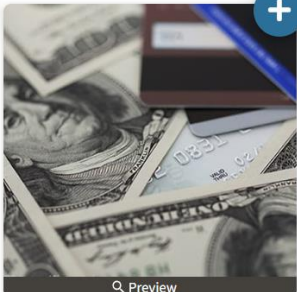
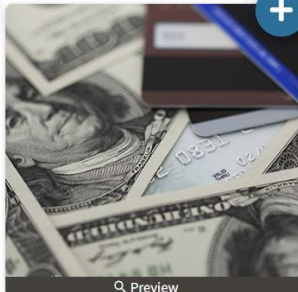
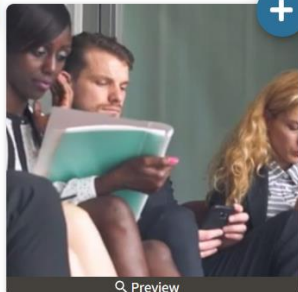
Log In

[Forgot Password](#)

[Register for a FREE account](#)




Showing 584 resources

 <p>Focus on FINANCE</p> <p><small>Preview</small></p>	 <p>Focus on FINANCE</p> <p><small>Preview</small></p>	 <p><small>Preview</small></p>	 <p><small>Preview</small></p>	 <p><small>Preview</small></p>
<p><small>📖</small> <small>🕒</small> 30 minutes High School - College</p>	<p><small>📖</small> <small>🕒</small> 30 minutes Middle School - High School</p>	<p><small>📖</small> <small>🕒</small> 30 minutes High School - College</p>	<p><small>📖</small> <small>🕒</small> 30 minutes Middle School - High School</p>	<p><small>📺</small> <small>🕒</small> 30 minutes High School - College</p>
<p>A Dollar's Worth: Inflation Is Real</p> <p><small>Economics Personal Finance</small></p> <p><small>Buying Goods and Services Inflation Money</small></p> <p><small>Planning and Money Management</small></p>	<p>A Dollar's Worth: Inflation Is Real (Middle School)</p> <p><small>Economics Personal Finance</small></p> <p><small>Buying Goods and Services Inflation Money</small></p> <p><small>Planning and Money Management</small></p>	<p>Advertising: Dollars and Decisions</p> <p><small>Current Events Economics Personal Finance</small></p> <p><small>Decision Making Demand Incentives</small></p>	<p>Advertising: Dollars and Decisions (Middle School)</p> <p><small>Current Events Economics Personal Finance</small></p> <p><small>Decision Making Demand Incentives</small></p>	<p>Aggregate Demand and Aggregate Supply: Negative Demand Shocks</p> <p><small>AP Economics Economics</small></p> <p><small>Business Cycle Decision Making Economic Fluctuations</small></p>





Regional Economic Indicators Dallasfed.org

Research ▾ Banking ▾ Community Development ▾ Education and Outreach ▾ About Us ▾
Publications | News & Events | Careers



Federal Reserve Bank of Dallas

El Paso | Houston | San Antonio

[Research](#) / [Economic Indicators](#) / [Texas Economic Indicators](#)

RESEARCH

[Research Home](#)

[Texas Economy](#)

- [Texas Economy Home](#)
- [Dallas Fed Surveys](#)
- [Economic Analysis](#)
 - [Beige Book](#)
 - [Economic Indicators](#)
 - [Mexico Economic Update](#)
 - [Texas Employment Forecast](#)
 - [ALL economic analysis](#)
- [Economic Data](#)
- [Southwest Economy](#)

Texas Economic Indicators

May 24, 2022

The Texas economy expanded further in April. Payroll employment growth increased, and initial unemployment claims remained at low levels. The Texas Business-Cycle Index rose but at a decelerating rate. The April *Texas Business Outlook Surveys* (TBOS) indicated that perceptions of general business activity are waning. Growth in oil and natural gas prices was strong in mid-May. Consumer loan delinquencies ticked up in the first quarter.

Labor Market

Employment Growth Increases

Texas employment expanded an annualized 5.7 percent (61,300 jobs) in April after growing an upwardly revised 2.7 percent in March (*Chart 1*). Job gains accelerated in most major sectors, with growth in oil and gas employment outpacing other sectors by a wide margin. Texas payroll employment reached a new high and was 2.1 percent above prepandemic levels. The Dallas Fed's Texas Employment Forecast predicts 3.7 percent job growth this year (December/December).

Chart 1
Employment Growth

ECONOMIC INDICATORS

[Subscribe to email alerts](#)

- [Austin Economic Indicators](#)
- [Dallas–Fort Worth Economic Indicators](#)
- [El Paso Economic Indicators](#)
- [Energy Indicators](#)
- [Houston Economic Indicators](#)
- [Permian Basin Economic Indicators](#)
- [San Antonio Economic Indicators](#)
- [Southern New Mexico Economic Indicators](#)
- [Texas Economic Indicators](#)

Dallas Fed Economics/How to subscribe

The screenshot shows the Dallas Fed Economics website. At the top, there is a navigation bar with links for Research, Banking, Community Development, Education and Outreach, and About Us. A search bar is located on the right side of the navigation bar. Below the navigation bar, the main content area features a large header for "Dallas Fed Economics" with a background image of several people. Below the header, there is a sub-header: "Economic analysis and insights from the Federal Reserve Bank of Dallas". A search bar is provided for "Search Dallas Fed Economics...". Below the search bar, the date "May 31, 2022" is displayed. The main article image shows colorful folk art figures and a wooden barrel spilling coins. Social media sharing icons for email, Twitter, Facebook, and LinkedIn are visible. On the right side, there is a green button that says "Subscribe to Dallas Fed Economics email alerts". Below this, there are links for "Home", "Archive", and "By Topic". Under the "OUR PEOPLE" section, there are links for "Research Economists", "Business Economists", "Research Assistants", and "Visiting Scholars". A "Back to Top" link is at the bottom right.

Econ Ed Contacts



Tamara Redic-Cottrell
tamara.rediccottrell@dal.frb.org



Morgan Ackley
morgan.ackley@dal.frb.org



Allison Clark
allison.clark@dal.frb.org