

# Exploring government agencies

Students read about government agencies and then try to match real-world scenarios to the agencies that offer related protections and services.

## Learning goals

### Big idea

The United States has many government agencies that protect and support the American people.

### Essential questions

- What are some federal government agencies that help protect me?
- How do some government agencies help Americans handle risks?

### Objectives

- Learn about a few federal agencies
- Discover how these agencies provide consumer protections


### NOTE

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Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

### KEY INFORMATION

Building block:

 Financial knowledge and decision-making skills

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Protect (Managing risk)

School subject: English or language arts, Social studies and history

Teaching strategy: Gamification

Bloom's Taxonomy level: Remember, Analyze

Activity duration: 45-60 minutes

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### National Standards for Personal Financial Education, 2021

Earning income: 4-7, 8-6, 8-8, 12-6, 12-10

Spending: 8-2, 8-3, 12-8

Saving: 4-4, 8-3, 8-6, 12-5

Managing risk: 8-1, 12-6

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

## What students will do

- Learn about federal agencies by reading a handout.
- Match the federal agency to a description of the protection it provides.

## Preparing for this activity

- While it's not necessary, completing the "[Identifying ways we all benefit from taxes](#)" activity first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.

### What you'll need

#### THIS TEACHER GUIDE

- [Exploring government agencies \(guide\)](#)  
[cfpb\\_building\\_block\\_activities\\_exploring-government-agencies\\_guide.pdf](#)

#### STUDENT MATERIALS

- [Exploring government agencies \(worksheet\)](#)  
[cfpb\\_building\\_block\\_activities\\_exploring-government-agencies\\_worksheet.pdf](#)
- [Examples of federal agencies that help manage risks \(handout\)](#)  
[cfpb\\_building\\_block\\_activities\\_examples-federal-agencies-manage-risk\\_handout.pdf](#)

## Exploring key financial concepts

There are hundreds of federal agencies and commissions charged with handling responsibilities such as managing America's space program, protecting its forests, and gathering intelligence. Some agencies are focused on protecting the rights of consumers or helping people manage risk in the case of unexpected events.

For a full list of federal agencies, departments, and commissions, visit [USA.gov](#).

### **TIP**

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Because government agencies and consumer protection laws change, students should be encouraged to always look for the most up-to-date information.

## Teaching this activity

### Whole-class introduction

- Tell students that they'll learn about different government agencies.
- Explain that government agencies are charged by the United States Government (or by state governments) to handle specific responsibilities and carry out clearly defined tasks.
- Ask students to share any government agencies or government departments they may already be familiar with.
  - They may include AmeriCorps, Central Intelligence Agency (CIA), Department of Defense, Department of Education, Federal Bureau of Investigation (FBI), National Aeronautics and Space Administration (NASA), or the Postal Service.
  - They may also think of state agencies such as motor vehicle or social services departments.
  - If students have a hard time thinking of examples, you may want to share one or two and have them talk about the role of those government agencies.
- Distribute the "Exploring government agencies" worksheet and the "Examples of federal agencies that help manage risks" handout.

#### **TIP**

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Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

### Individual or group work

- Have students read the "Examples of federal agencies that help manage risks" handout.
  - You can have students take turns reading sections aloud as others read along, or have students read the handout on their own.
- Students then can work individually or in groups to complete the matching activity on the worksheet.
- Students will then complete the "Digging deeper" question individually.
  - This will provide an opportunity for them to apply their understanding in a personally meaningful way.

### Wrap-up

- Bring the class back together and ask students to share their matches with the class.
- Start a discussion about their answers.
- Have a few volunteers share their responses to the "Digging deeper" question.

## Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, such as managing risk. Suggested activities include [“Examining the statistics on fraud and identity theft”](#) and [“Protecting yourself against risk.”](#)

## Measuring student learning

Students’ answers on their worksheets and during discussion can give you a sense of their understanding. This answer guide provides possible answers for the “Exploring government agencies” worksheet. **Keep in mind that students’ answers may vary.** The important thing is for students to have reasonable justification for their answers.

## Answer guide

Scenario	Agency
1. I’m interested in banking at a credit union. I want to make sure the money I deposit in the credit union is insured so it’ll be protected. What government agency is responsible for providing this protection?	<b>NCUA</b>
2. My grandmother is about to retire. Which government agency will help her with her retirement benefits?	<b>SSA</b>
3. My cousin needs help figuring out how to get an auto loan. Which agency has tools to help him?	<b>CFPB</b>
4. When I opened a new account at a bank, they told me that my money is insured so that my deposits are safe. Which government agency is responsible for providing these protections?	<b>FDIC</b>
5. My mom had to take her car to the dealer for repairs when she learned that it had faulty airbags. Which agency tells us when this kind of thing happens?	<b>DOT</b>
6. Our home was terribly damaged in a hurricane. My family needs immediate help with a place to stay and needs help figuring out how to save our house. Which government agency should we contact?	<b>FEMA</b>
7. My aunt wants to file a complaint about a company that is involved in dishonest and unfair business practices that include problems with data security, deceptive advertising, and identity theft. Which government agency should she contact?	<b>FTC</b>