

FoolProof Financial Literacy and Life Skills Curriculum



FoolProof Director of Education

Any questions you can contact me directly:

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- Follow us on Facebook @ FoolProofme
- Twitter @ FoolProofme
- LinkedIn @ FoolProofme



FoolProof
FOUNDATION
Use Caution. Question Sellers. Rely on Research.

Let's talk.....

- What do you use in your financial literacy curriculum?
- What's your best practice?
- What do you want in your financial literacy curriculum?
- Diversity or curriculum.....what students want....

- My suggestions from a retired teacher (32 years in NYS Business and Personal Finance)
- <http://foolproofpennsylvania.org/>
- <http://foolproofme.org/solo>
- <http://ngpf.org/>
<http://troutwood.com/>
- <http://understandingfasfa.org/>
- <http://collegemoneymatters.org/>



FoolProof for Pennsylvania Educators

You can use FoolProof
right away, for free!

<http://foolproofpennsylvania.org/>



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Register for FoolProof

- Go to <http://foolproofpennsylvania.org/>
- Click on log in
- Click on teacher login
- Click on first time user
- Complete registration form
- In 24 hours you receive FP user name and password
- Welcome you are a FoolProof Teacher 😊



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FoolProof Financial Education:

For no cost to schools:

- A program that quickly engages students.
- Unique type of web-driven "consumer life skills" instruction.



The screenshot shows the FoolProofMe website interface. At the top, there is a navigation bar with "Information", "Education", "Search", and "Login" links. The "Education" link is highlighted. Below the navigation bar, there are three tabs: "HOME", "MIDDLE/HIGH SCHOOL", and "COLLEGE & INDIVIDUALS". The main content area features two featured articles. The first article, titled "FoolProof for Middle/High Schools", includes an image of students in a classroom and text describing 22 hours of free, online, video-driven, self-grading financial literacy instruction. The second article, titled "FoolProof for College or Individuals", includes an image of a woman working at a desk and text describing how Solo helps users safely navigate the free enterprise system. At the bottom, there is a dark footer section with three columns: "Latest Posts" listing recent articles, "Newsletter" with a subscription form, and "Why FoolProofMe" explaining the mission and funding.



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Necessary Life Skills



**BE A CRITICAL
THINKER**



**BE A HEALTHY
SKEPTIC**



**RELY ON
RESEARCH**



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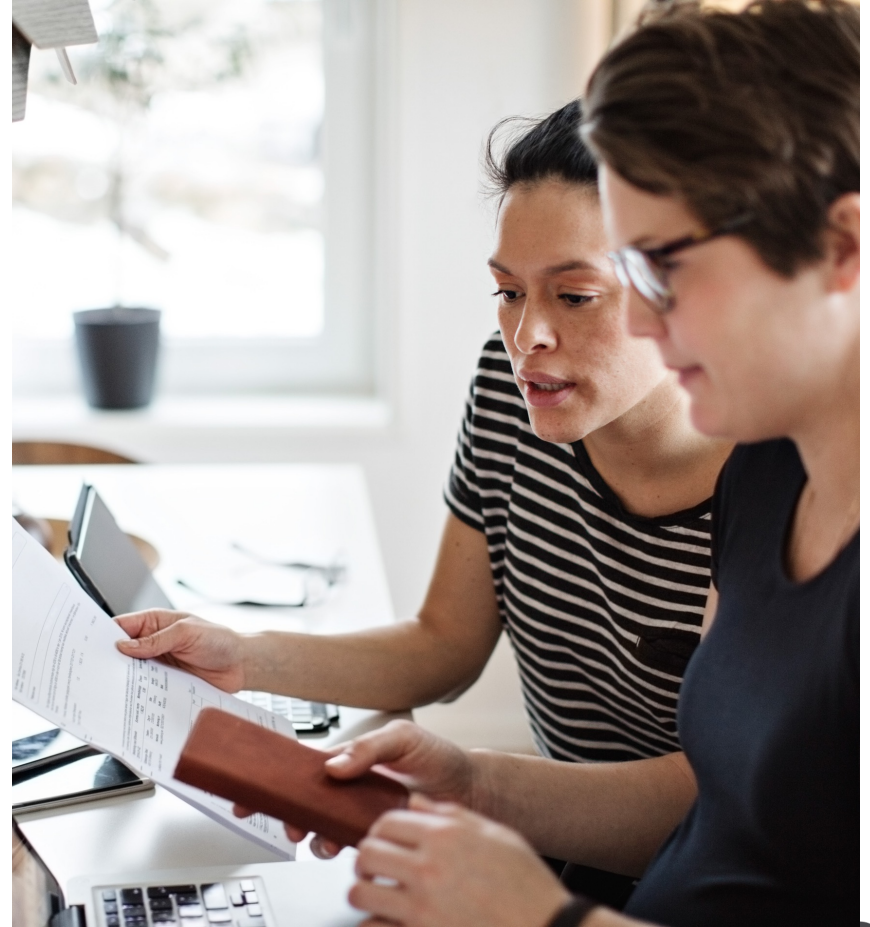
Be a Critical Thinker

- Have the ability to analyze information and form a judgment
- Be aware of your own biases and assumptions
- Apply consistent standards when evaluating sources



Be a Healthy Skeptic

- Healthy skepticism means that you want to think critically as you engage with new content, ideas, or perspectives.



FOOLPROOF
FOUNDATION
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FOOLPROOF'S MESSAGE:

Teach consumer life skills by having students question anyone who wants access to their money or their welfare.

The FoolProof Mantra:

- Use Caution
- Question Sellers
- Rely on Research



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Credibility:

The only financial literacy program endorsed by:



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FOUNDATION
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Credibility:

National and State-Wide Partner.



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FoolProof's tools:

- Everything is web-driven and interactive.
- Peer-to-peer teaching.
- Tough as nails.
- Closed caption option
- Spanish language option for FPHS
- Special Education version of FPHS



FoolProof for High Schools

- 19 45-60 minute financial literacy instruction sessions
- 20 Assignments and 15 group activities included
- Great classroom management tools
- Turnkey and labor-saving



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Core FoolProof modules:

- When It Hits The Fan! – You & your money
- Breathing Without Air! – Importance of credit
- Kick Some Buck! – Take charge of credit & avoid scams
- Road Trip! – Checking accounts, debit cards, banking
- Sucker Punch! – Credit cards
- Burning Money! – Budgeting & Saving



Supplemental modules:

- College: Who Needs Money?
- Insurance: Don't Forget Your Parachute
- Bankruptcy: I'm Broke!
- Investing: Pay Me While I Sleep!
- Retirement: Time Travel
- Moving Out: Renting A Pad
- Moving Out: Buying A Home
- Gamble This!
- Tax Me, Please!
- Giving Vs. Getting
- Cryptocurrency



Our middle school curriculum:

9 key modules, taking 20 minutes each, covering 20+ topics:

- Be in charge of your life
- Learn to avoid bad decision-making habits.
- Learning to budget your time and your money.
- Who and what should you trust?
- Know when people are “working” you.
- Opportunity cost
- Why does advertising not tell you?
- Avoid the debt culture.
- Staying out of trouble online.



Extraordinary classroom tools:

- Graded tests
- Pretest & post-test
- Tracks students progress
- Lock modules & tests
- Randomized tests
- Customizable curriculum
- Check's off met standards
- Exportable student data
- Reset test function
- Easy student sign-up
- Forget password function



The proof for FoolProof is in the data

- FoolProof has embedded self grading pre test questions in 17 of the 19 FPHS modules
- Each of those modules have self grading randomized post test questions
- The standard learning objective for the 2022/2023 school year across the country was 34.1% increase in knowledge



What young people think:

- 84% found FoolProof info easy to understand
- 87% said FoolProof would help friends in school
- 73% said they would work through another FoolProof session (in their own time!)

Source: Continual Survey 2022-2023 school year with over 450,000 responses

Build your program

- Near peer to peer mentoring
- Bright financial future (BFF)
- Have your students be financial literacy mentors
- Middle and elementary schools
- Great media events
- <http://www.moneytalesbooks.com/about>



Sheila Bair Money Tales Books



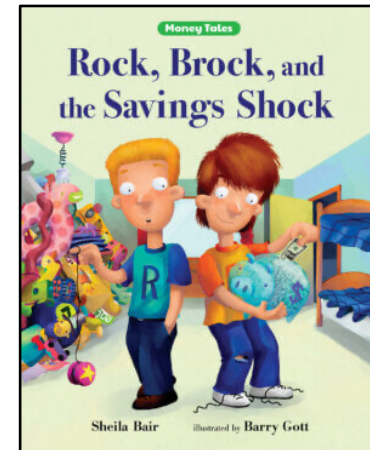
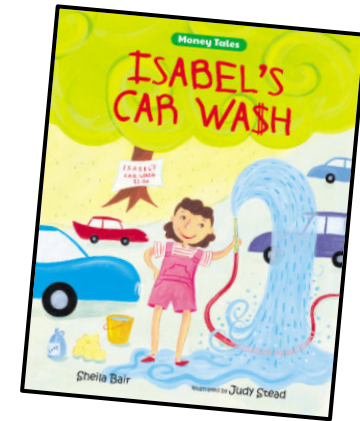
Sheila Bair has spent most of her career in jobs relating to money, including chairing the Federal Deposit Insurance Corporation, where *Time* magazine called her the "little guy's protector in chief." She tells people, young and old, to save a lot and be careful about borrowing. Her deepest wish is to help families avoid money problems so they can live financially secure, happy lives.



Sheila Bair @SheilaBair2013 · Jan 27
Dear Congress. Please read my book for kids about the high costs of defaulting on your debt.



amazon.com
Billy the Borrowing Blue-Footed Booby (Money Tales)
Billy the Borrowing Blue-Footed Booby (Money Tales)



Sheila Bair has had a long and distinguished career in finance, academia, and government. She is perhaps best known as the Chair of the FDIC during the 2008-2009 financial crisis, when she was twice named by *Forbes Magazine* as the second most powerful woman in the world. A lifelong advocate for strong financial regulation and consumer protections, she is the author of the *New York Times* bestseller *Bull by the Horns*, her memoir of the financial crisis, and is a frequent op-ed contributor and TV commentator, as well as author of several children's books on financial matters.



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Let your students be the boss of their financial life!!

- What makes a person a “boss of their life?”
 - The 4 W’s
 - Who: Do you want to be?
 - What: Do you want to be?
 - Where: Do you want to do it?
 - When: Do you want to do it?
 - The 1 H
 - How: Can you make it happen?



Four pillars of a solid financial life

- Earn Some
- Save Some
- Spend Some
- Give Some



Tell your story

- What have been your experiences?
- Take the shame out of money mistakes.
- Tell your “fixes”
- Personal finance is “personal”



How to to teach investing in your future!!

- Your decisions now and going forward in regards to your money will be the key to your financial future.
- Only two ways to create wealth:
 - 1. Spend less
 - 2. Make more
- How to spend less? Make a good critical decisions on your spending
- How to make more....have a good work ethic



Work Ethic: Three things to remember

1st thing you have to do:
Show up!!!

2nd thing you have to do:
Keep up!!!

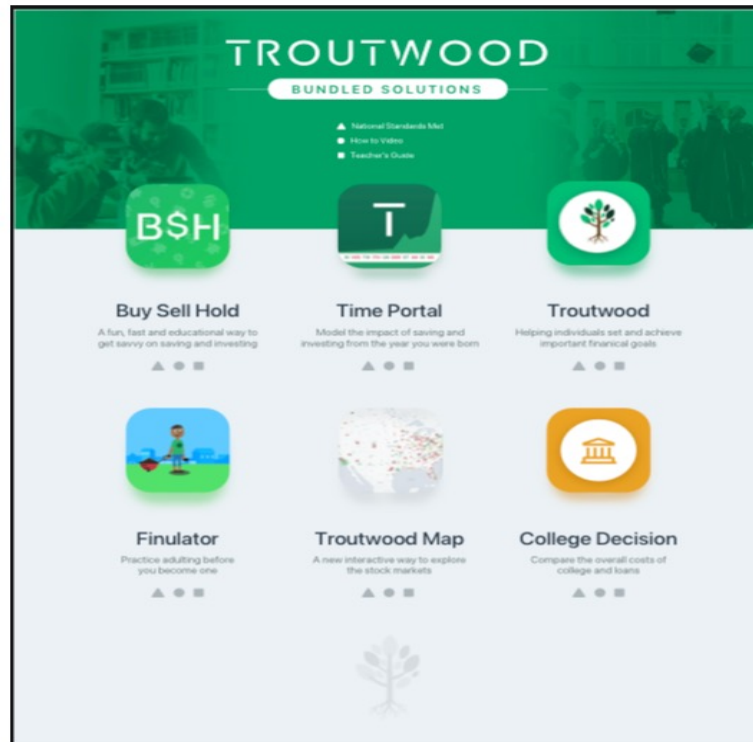
3rd thing you have to do:
Know your value!!!



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TROUTWOOD APP

<http://troutwood.com/>



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