

PERSONAL FINANCE SIMULATIONS

WHAT'S AVAILABLE AND HOW THEY WORK

April 6, 2022

Handout with Links

Personal Finance Simulations Part 1



April 6, 2022 Webinar | Presenter: Hilary Hunt

Simulation	Topic(s)	Information
Budget Challenge	Budgeting	<p>Website: https://www.budgetchallenge.com/</p> <p>Provider: ProperLiving, LLC dba Budget Challenge</p> <p>Features:</p> <ul style="list-style-type: none">• Patented financial simulation• 10-weeks of earning money and paying bills• Intro video• Uses a cash flow budgeting approach• Rewards in-simulation accomplishments• Free teacher "test drives"• Teacher Action Tour video series• Correlated to national personal finance standards <p>Cost:</p> <ul style="list-style-type: none">• \$25 per student or \$30 with Investing Plus• Discounts for 240 students or more• Multi-year discounts available

Featured Simulations



Featured Simulations



Uses for Simulations

Hand—on learning

Reinforce concepts

Learn by doing

Multiple topics: budgeting,
investing, taxes, and more



BUDGET CHALLENGE[®]

ROAD TEST FOR PERSONAL FINANCE



INVESTING

Dashboard

Road Test
(Abilities)

Day 19 (52 remaining)

Take Action
Vendors with outstanding balance **3**
Pending Checks **0**

Current Score
2.0

Trophies

View Details

Written Test
(Knowledge)

2 Quizzes Completed (15 remaining)

Take Action
Outstanding Quizzes **3**
View Full Curriculum

Current Quiz Avg
90.00%

Quiz Avg

90

View Details

Rank & Stats
(Gauging Success)

Current Points
4,503 pts

Your Class Rank
2
out of 5

Pts

Class Avg

Percentile

Date	Your Score	Class Avg	Percentile
1	3500	3500	25%
2	3800	4500	40%
3	4500	3800	55%

Provider

ProperLiving, LLC dba Budget Challenge

Features

- Patented financial simulation
- 10-weeks of earning money and paying bills
- Uses a cash flow budgeting approach
- Rewards in-simulation accomplishments
- Free teacher “test drives”
- “Most Complete Program”



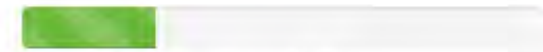


BUDGET CHALLENGE®



Road Test

(Abilities)



Day 19 (52 remaining)

Take Action

Vendors with outstanding balance **3**

Pending Checks **0**

Current Score

2.0



Hide Details

1.0 / 1.0	Emergency Fund Status: Closed	1.0 Trophy	+
0.0 / 1.0	Perfect Pay Part 1 Status: Open Part 2 Status: Not Started	2 days remaining	+
0.0 / 1.0	Credit Card Management Status: Open	22 days remaining	+
0.0 / 1.0	Retirement Savings Status: Open	31 days remaining	+
1.0 / 1.0	Credit Health Status: Open	52 days remaining	+
0.0 / 1.0	Debt Reduction Status: Open	52 days remaining	+

Students earn trophies for accomplishing key goals

Earning Trophies Series



B Emergency Fund



Earning Trophies Series



B Perfect Pay



Earning Trophies Series



B Credit Card Management



Earning Trophies Series



B Retirement Savings



Earning Trophies Series



B Credit Health



Earning Trophies Series



B Debt Reduction



Earning Trophies Series

Simulation Progress — 1 class(es) actively playing!

During the Simulation - Playing the Game

- Use the [Dashboard](#) to help identify students who need follow-up
- Monitor student performance and participation using:
 - [Leaderboard](#)
 - [Engagement](#)
 - [Quiz Results](#)

Class Engagement

Team	Students	% Engaged
Honeybees	5	80.00%

See where your class(es) stack up!
[View National Class Ranking](#) **New**

Credit Utilization



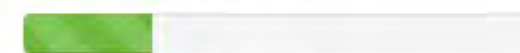
Teacher Dashboard

Team Honeybees

11/4/2021 - 1/13/2022

5 students

In Simulation



Day 18 (52 remaining)

Class Engagement



Take Action

[Boost Engagement](#)

[Leaderboard](#)

[View Quiz Results](#)

[View Schedule](#)

[View & Order Roster](#) 

Units Covered this week

CW2: [Payroll](#)

- 0 / 5 quizzes completed



[View Road Test Goals & Student Progress](#)

Teacher Dashboard



+Investing

- New “add-on”
- Start with a modest amount and students can add to it with each pay period
- Mutual funds only – no individual stocks
- Trades are based on historical data
- Connects to amount students are taxed
- Focus is on learning strategies rather than maximizing returns

Features	Individual	School / District	Multi-Year
 Budget Challenge	<p>\$59 per license</p> <p>Included</p> <p>Sign up</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>Prepaid via credit card</p>	<p>\$25 per student 5 to 240 students \$6000 flat rate (240 - 300 students) \$20 each (300+ students)</p> <p>plus \$5 per student</p> <p>Sign up</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>Invoice or credit card*</p>	<p>10% off additional years 513-335-0619 option 2</p> <p>Contact us</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>Invoice or credit card*</p>
			
10-week Simulation			
17 Chapter e-Textbook			
Bill Pay Companion App			
Weekly, pre and post simulation assessments			
Full Teacher Resource Suite			
Downloadable certificates for students			
Teacher CEUs available			
Live help desk support			
Sponsorship Opportunities			
School Report Cards			
New Teacher Onboarding			
Summer Simulations			
Live webinar professional development			
Student Replay			
Billing Options			

* Credit card payments will be assessed 3% service charge

Cost

- \$25 per student or \$30 with Investing Plus
- Discounts for 240 students or more
- Multi-year discounts available

Three Covid-19 Relief funding rounds for schools means thousands of dollars per pupil in targeted funds for programs like Budget Challenge

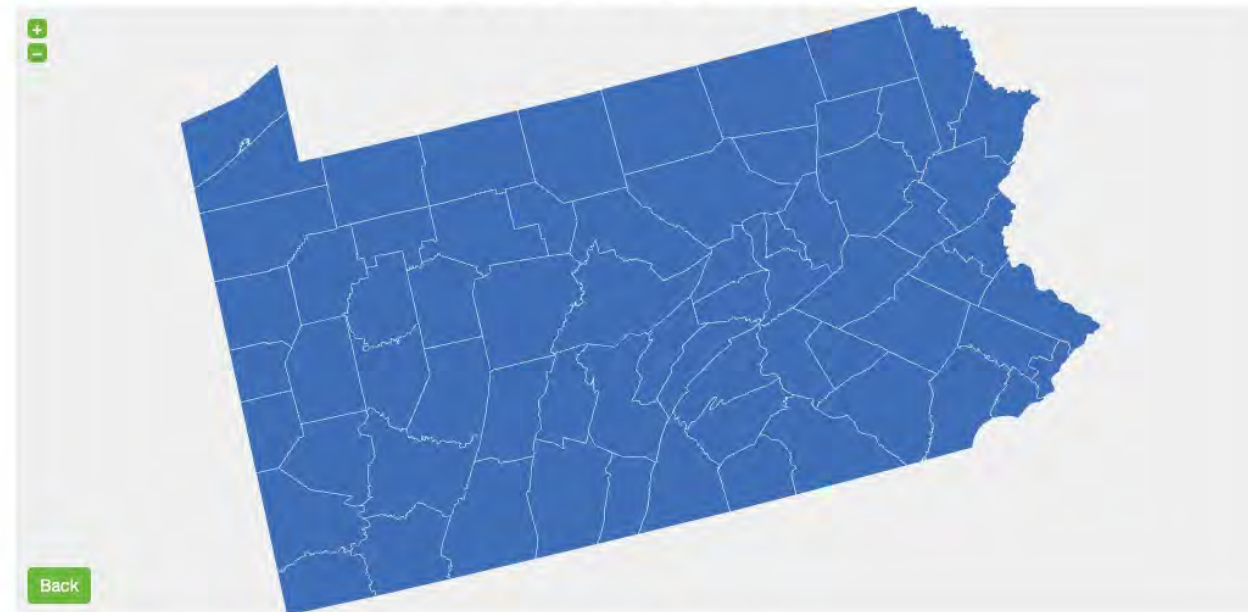
The federal Department of Education has provided three rounds of Covid-19 relief funds to K-12 schools in the form of the Elementary and Secondary School Emergency Relief Funds (ESSER Funds). The first round provided roughly \$13.2 billion to allow schools to purchase the necessary PPE as well as devices for students. The second round of funding (ESSER II fund), passed in December 2020, includes \$54.3 billion in relief, with a minimum of 90% required to go directly to local school districts. The American Rescue Plan ESSER funds (ARP ESSER or ESSER III) totaled \$122.8 billion.

This is an historic and unprecedented level of funding for schools. Allocations are based on Title I funding levels but even schools who do not receive Title I funds received funds. The total allocation averages out to \$3700 per student! To make sense of all this funding, the team at Budget Challenge has put together this interactive map to show district level allocations as they are published by the individual states. As allocations are published, we will continue to update our map. If you would like to use Budget Challenge but haven't secured funding, please know that Budget Challenge is a 100% allowable expense for ESSER funds. Many districts are still learning about ESSER and most do not have clear processes in place. You will want to be both patient and persistent and may need to do some educating of your administration to use these funds. The first step is to log in or register and request a quote today for your school.

Take the Next Step

- [Login](#)
- [Request a Quote](#)
- [Contact Us](#)

Covid-19 Relief Funding by State



District or LEA ESSER Fund Allocations for PA

Data source: <https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/CARESAct/January2021/Pages/default.aspx>
 Know of updated data for your state? [Let us know.](#)

District or LEA (ASC)	ESSER II Funds	ESSER III Funds
Abington Heights School District	\$1,296,126	\$2,341,180
Abington School District	\$2,471,521	\$5,002,167
Achievement House CS	\$665,155	\$1,976,501
Ad Prima CS	\$2,147,095	\$4,165,691
Agora Cyber CS	\$9,053,723	\$24,243,079
Albert Gallatin Area School District	\$5,614,717	\$11,260,410
Aliquippa School District	\$4,032,121	\$8,120,796
Allegheny Valley School District	\$790,251	\$1,599,403
Allegheny-Clarion Valley School District	\$766,293	\$1,580,408
Allentown City School District	\$43,569,948	\$88,182,176
Alliance For Progress CS	\$1,777,626	\$3,832,139

Qualifies for use of ESSER Funds

Information available on the Budget Challenge website.

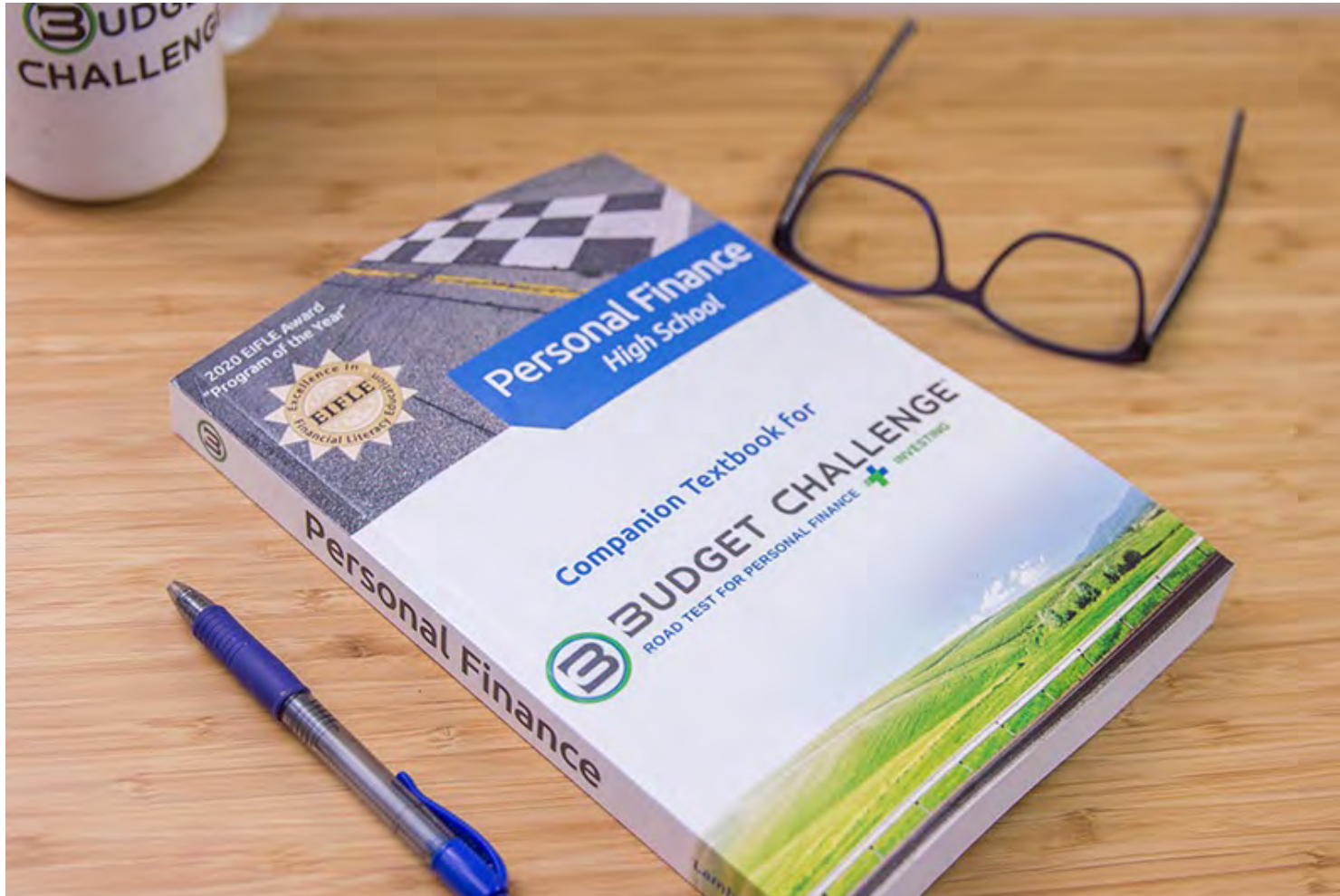


Alignment with the 2021 National Standards for Personal Finance Education developed by



Tim Lambrecht
Director of Education
February 2022

JumpStart/CEE Standard Copyright © 2021	Where taught in Budget Challenge curriculum
12-1a. Research potential income and employee benefit packages that are likely to be offered to new employees by various companies, government agencies, or not-for profit organizations.	Chapter 3 Employment, Chapter 3 Real World Activity
12-1b. Explain why people should evaluate employee benefits in addition to wages and salaries when choosing between job and career opportunities.	Chapter 3 Employment, Chapter 3 Real World Activity
12-1c. Differentiate between contributory and non-contributory employee benefits.	Chapter 3 Employment, Simulation: pay stub, 401(k) contribution
12-1d. Examine the benefits of participating in employer sponsored retirement savings plans and healthcare savings plans.	Chapter 3 Employment, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Simulation: pay stub, 401(k) contribution
12-2a. Give examples of intangible job benefits.	Chapter 3 Employment, Chapter 16 The Next Steps
12-2b. Describe how intangible benefits can affect a worker's career choices and income.	Chapter 3 Employment, Chapter 16 The Next Steps
12-2c. Evaluate the tradeoffs between income and non-income factors when making career or job choices.	Chapter 3 Employment, Chapter 16 The Next Steps
12-3a. Evaluate the costs and benefits of investing in additional education or training.	Chapter 3 Employment, Chapter 16 The Next Steps, Chapter 17 Paying for College
12-3b. Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training.	Chapter 16 The Next Steps, Chapter 17 Paying for College
12-3c. Compare earnings and unemployment rates by level of education and training.	Chapter 16 The Next Steps, Chapter 17 Paying for College
12-4a. Identify different types of jobs and careers where wages and salaries depend on a worker's productivity and skills.	Chapter 16 The Next Steps
12-4b. Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs.	Chapter 16 The Next Steps
12-4c. Discuss possible explanations for the persistence of race and gender pay gaps.	Chapter 3 Employment Real World Activity
12-5a. Discuss how economic and labor market conditions can affect income, career opportunities, and employment status.	Chapter 3 Employment, Real World Activity
12-5b. Evaluate the impact of technological advances on employment and income.	Chapter 3 Employment Real World Activity



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Glossary

Curriculum

Curriculum

[Expand All](#)

[\(Personal Finance e-Textbook\) Chapter 1 — Keys to Financial Success](#)

This chapter introduces the idea that the key to financial success is not just making a lot of money. It defines financial capability as having the knowledge, skills, attitude, and motivation to make money management decisions that best fit your life situation. Eight important keys to financial success are identified and one, manage your risk, is further broken down into five specific strategies. The importance of budgeting is explained as well as the role philanthropy should play in creating a budget.

Topics covered in this unit

- Successful Financial Management (Section 1)
- Foundation Principles (Section 2)
- Managing Risk (Section 3)
- Budgeting Basics — Creating a Plan (Section 4)

[Unit Material](#)[Chapter Download \(PDF\)](#)[Teacher's Guide Download \(PDF\)](#)[Glossary](#)[\(Personal Finance e-Textbook\) Chapter 12 — Managing Risk: Health, Life, and Disability Insurance](#)[\(Personal Finance e-Textbook\) Chapter 13 — Building and Managing Credit](#)[\(Personal Finance e-Textbook\) Chapter 14 — Data Security](#)[\(Personal Finance e-Textbook\) Chapter 15 — Taxes](#)[\(Personal Finance e-Textbook\) Chapter 16 — The Next Steps](#)[\(Personal Finance e-Textbook\) Chapter 17 — Paying for College](#)

Chapter 1 Keys to Financial Success

Section 1

How do you get good at money management?

Questions to consider as you read this section:

1. What characteristics distinguish those who are good at managing their finances from those who are not?
2. What is financial capability and how is it different than “knowing a lot about money”?

You may have heard or read about a former professional athlete, celebrity or lottery winner who literally went from riches to rags. Their stories are all too common. Tennis great Boris Becker, boxing champion Mike Tyson, and basketball star Allen Iverson all earned over \$100 million during their professional sports careers but each ended up declaring bankruptcy. A 2015 study of pro football players by the National Bureau of Economic Research found that one in seven players declare bankruptcy within twelve years of leaving the game. Yet in 2015, NFL players were making a minimum of \$435,000 a year. Major lottery winners are more likely to declare bankruptcy within three to five years after winning than individuals who don't. On the other hand, there is the story of Margaret Southern, a South Carolina schoolteacher. Upon her death at age 94, she left \$8.4 million to benefit children and animals. Or Alan Naiman, a social worker whose thrift and money management skills allowed him to leave \$11 million to children's charities upon his death at age 63. Ultimately, you will be responsible for your own financial future. Most people will never have the opportunity to mispend \$100 million. And while not everyone can leave millions of dollars to their favorite charity, everyone can take control of their financial future.

Clearly the key to financial success is not just how much money you make. Being good at managing your finances requires knowledge, skills, and the development of good financial habits. In Budget Challenge we compare it to driver's training because they are similar in many ways. In order to be good at driving, one needs to know the “rules of the road” as well how to operate a vehicle. There are necessary skills to master, like keeping in your lane, stopping and starting smoothly, and maintaining safe speeds and following distances. With practice, skills improve, and information becomes knowledge. Habits like checking your blind spot, putting on your seatbelt and monitoring instruments become instilled. The same is true when it comes to managing your money. There is essential knowledge to learn, skills to acquire and practice, and positive habits to develop. This program will start you on the right path to a brighter financial future.

Like in real life, Budget Challenge will require you to make financial decisions, develop and exercise skills and apply knowledge. In life, just knowing what to do is not enough. Most people know they should eat right, get enough sleep, and exercise. So why don't they? Though they know that they should get enough sleep, they may not have developed the time management skills that allow them to do so. Or they may not practice the skill enough so that it becomes a

CHAPTER 1 KEYS TO FINANCIAL SUCCESS

This chapter introduces the idea that the key to financial success is not just making a lot of money. It defines financial capability as having the knowledge, skills, attitude, and motivation to make money management decisions that best fit your life situation. Eight important keys to financial success are identified and one, manage your risk, is further broken down into five specific strategies. The importance of budgeting is explained as well as the role philanthropy should play in creating a budget.

LEARNING OBJECTIVES

Students will

1. describe characteristics of people who are good at managing their finances.
2. define financial capability.
3. provide examples of the opportunity cost of typical financial decisions.
4. be able to distinguish between wants and needs when making financial decisions.
5. define cash flow and explain its importance in budgeting.
6. explain the relationship between time and money.
7. describe how the principle of caveat emptor applies to financial decisions.
8. understand the importance of recognizing fraudulent and misleading offers.
9. evaluate the role of “fine print” in different aspects of consumer transactions.
10. recognize the importance of credit scores and account balances as measures of financial health.
11. define emergency fund and identify uses for it.
12. explain the importance of a creating and maintaining a budget.
13. distinguish between fixed and variable expenses.
14. describe the difference between charitable organizations and businesses.
15. understand why individuals and businesses support charitable organizations.

LESSON SUGGESTIONS

There are many internet stories and lists of athletes and celebrities who made tens of millions of dollars only to declare bankruptcy. There are similar stories about lottery winners. Several are noted in the chapter introduction. Most people declare bankruptcy because their debts greatly exceed their assets and they lack the ability to repay their debts. That means, not only did these athletes and celebrities spend all their money. They spent more than all their money! Most students assume that the path to financial security is simply to make a lot of money. These stories show that is not always the case. Some students might conclude that financial security is too hard to attain. After all, if rich athletes and celebrities can't manage their money, how can they? Contrasting bankrupt celebrities with little-known people who worked middle class jobs but were able to leave millions to charity shows that with the right knowledge, skills and habits, even people with average incomes can accomplish amazing financial achievements. There are also

Teacher Action Tour



Only Found In Budget Challenge
Action Tour



Live Help Desk
#1
Action Tour



Paying a Bill
#2
Action Tour



Trophies for Skills
#3
Action Tour



Changing 401(k) Contributions
#4
Action Tour



Cash Flow Budgeting
#5
Action Tour



Authentic Assessments
#6
Action Tour



Simple Effective Investing
#7
Action Tour



The Road Test
#8
Action Tour



Teach Your Way
#9
Action Tour



Family Owned & Operated
#10
Action Tour

Want to see

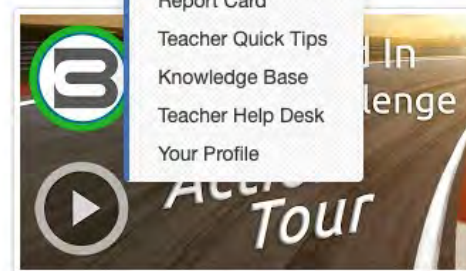
complete. To unlock the full teacher play experience, please complete your teacher profile.

[Complete my Profile](#)

- Action Tour
- Starting Line
- Create A Class
- Get Quote
- Teacher Play
- CFB Tool
- Curriculum
- Student Certificates
- Report Card
- Teacher Quick Tips
- Knowledge Base
- Teacher Help Desk
- Your Profile

Discover Features of Budget Challenge

Teacher A



Teacher Play

Take us for a test drive

Are you here to take a peek under the hood? Join a simulation to evaluate the program, check out the curriculum and see for yourself what the students will see. We recommend this option for decision makers, potential sponsors, first-time teachers or teachers interested in seeing the recent improvements (i.e. goal based scoring system). To experience the game as a student would, select a simulation below and complete vendor selections before the start date of the simulation you select.

Play along with your class

Join the same simulation as your class so you can pay bills, follow the curriculum and take the quizzes along with your students. You'll receive the same emails and notifications as your students and experience the same unexpected events.

Activate your Teacher Play

Setting up a Teacher Play account is easy! Select a simulation below to get started.

[View Guidelines for Teacher Play](#)

Guidelines for Teacher Play:

- Teachers may only have 1 Teacher Play per semester.
- The system will allow selection for the current semester only.
- When Vendor selections start for a particular round (2 weeks before start date), 2 important things happen:
 - If you selected that round for the Teacher Play you can make the vendor selections for that account.
 - If you did not select the round prior to vendor selections opening, you have until the simulation start date to select the round and complete vendor selections to play in that round. Teacher Play accounts that start after the simulation start date will be considered a late add.
- **Vendor selections** (all tabs green) must be completed by 11:55 PM local time on the start date.

Good Job! You've enrolled in a Teacher Play class. You can change which class you'd like to enroll in until the start of the simulation. You can [make your vendor selections](#) starting on **3/24/2022**

- Teacher Play 1/27/2022 (1/27/2022 - 4/7/2022, vendor selections begin 1/13/2022) *In Progress*
- Teacher Play 2/3/2022 (2/3/2022 - 4/14/2022, vendor selections begin 1/20/2022) *In Progress*
- Teacher Play 2/10/2022 (2/10/2022 - 4/21/2022, vendor selections begin 1/27/2022) *In Progress*
- Teacher Play 2/17/2022 (2/17/2022 - 4/28/2022, vendor selections begin 2/3/2022) *In Progress*
- Teacher Play 2/24/2022 (2/24/2022 - 5/5/2022, vendor selections begin 2/10/2022) *In Progress*
- Teacher Play 3/3/2022 (3/3/2022 - 5/12/2022, vendor selections begin 2/17/2022) *In Progress*
- Teacher Play 3/10/2022 (3/10/2022 - 5/19/2022, vendor selections begin 2/24/2022) *In Progress*
- Teacher Play 3/17/2022 (3/17/2022 - 5/26/2022, vendor selections begin 3/3/2022) *In Progress*
- Teacher Play 3/24/2022 (3/24/2022 - 6/2/2022, vendor selections begin 3/10/2022) *In Progress*
- Teacher Play 3/31/2022 (3/31/2022 - 6/9/2022, vendor selections begin 3/17/2022) *In Progress*
- Teacher Play 4/7/2022 (4/7/2022 - 6/16/2022, vendor selections begin 3/24/2022)
- Teacher Play 4/14/2022 (4/14/2022 - 6/23/2022, vendor selections begin 3/31/2022)
- Teacher Play 4/21/2022 (4/21/2022 - 6/30/2022, vendor selections begin 4/7/2022)
- Teacher Play 4/28/2022 (4/28/2022 - 7/7/2022, vendor selections begin 4/14/2022)
- Teacher Play 5/5/2022 (5/5/2022 - 7/14/2022, vendor selections begin 4/21/2022)
- Teacher Play 5/12/2022 (5/12/2022 - 7/21/2022, vendor selections begin 4/28/2022)
- Teacher Play 5/19/2022 (5/19/2022 - 7/28/2022, vendor selections begin 5/5/2022)

Vendor Selections

[View Info Packet](#)[View Vendor Selections Worksheet](#)[Job](#)[Bank](#)[Rent](#)[Auto Loan](#)[Auto Ins](#)[Cable](#)[Cell Phone](#)[Credit Card](#)[Utilities](#)[Renter Ins](#)[Student Loan](#)

Vendor: Vista Vue Apartments

In the simulation, you will be renting at Vista Vue. They only have 2 and 3 bedroom apartments, but it is close to work. The leases at Vista Vue hold all roommates jointly and severally responsible for the rent. Services included with rent: trash, sewer, water, snow removal, and maintenance of apartment complex common areas.

Security deposit is required and will be split evenly between all tenants and be included in the first bill. In this simulation, the move-in day and the start of the lease is the first day of the simulation.

Lease terms: Vista Vue will send you a rent bill on the cycle day, and it will reflect the payments made by roommates. In this simulation, roommates will pay their portion before the invoices are sent out, and you will be responsible for the remainder. Your rent payment (see table below) is due 7 days after the cycle day. If the due date is a Sunday or Federal holiday, then rent should be sent to arrive on the business day before. If rent is received after the due date, a late fee will be assessed on the first day late. Additional fees may apply for an outstanding balance after the due date for each day. This \$5.00 fee (per tenant) will be applied daily for a maximum of 9 days until the balance plus any daily fees are paid in full.

Roommates: You know three friends currently looking for roommates to move to Vista Vue. One friend is interested in splitting a 2-bedroom apartment, and a couple of other friends are interested in splitting a 3-bedroom apartment three ways. You have talked with and have agreements with all potential roommates that you would like to trade handling the cable and gas & electric bills for \$150 less than the even split of the rent. From your research, these two bills add up to about \$150, and you think you will do a much better job of paying them on time to avoid the possibility of late fees or service interruptions.

The monthly rent for the two-bedroom is \$1,500 and requires an upfront security deposit of \$800. The monthly split for this option is half of the total rent (\$750) minus \$150 for handling the cable and utilities. The monthly rent for the 3-bedroom is \$1,950 and requires an upfront security deposit of \$1,650. The monthly split for this option is one-third of the total rent (\$650) minus \$150 for handling the cable and utilities.

Previous Landlord: The landlord from your last apartment has assured you that he will quickly inspect your old apartment and send you your security deposit less any damages or excessive cleaning charges in a couple of weeks. The deposit amount from your old apartment was \$350. The portion of your security deposit that the landlord returns will be deposited directly into your checking account.

Note: Your first month's rent will likely be pro-rated. This is a one-time adjustment to handle a partial month's rent anytime a renter begins their lease in the middle of the month. To see the first month's rent, select one of the options below to view option details.

Available Choices for Apartments	Description	Rent Amount	Bill Frequency	Security Deposit
Vista Vue Apartments (Option #1)	Split 2 Bedroom	\$600.00	Monthly	\$400.00
Vista Vue Apartments (Option #2)	Split 3 Bedroom	\$500.00	Monthly	\$550.00

Vista Vue Apartments (Option #1)

Vista Vue Apartments (Option #2)

Employment, Paycheck & 401K Savings Details

ProperLiving Widget Engineering & Design

Employer: ProperLiving Widget Engineering and Design

Your new career is with ProperLiving Widget Engineering and Design as a Junior Widget Analyst. You will be working on the frontline of widget science and have exposure to the latest widget prototypes and products.

Your salary will be at an annual rate of \$41,808.00, payable in biweekly installments of \$1,608.00, less standard deductions (Federal Withholding, Social Security, Medicare, State Taxes and Healthcare). Seven days after the start of the simulation your first paycheck will be issued for the full biweekly amount.

During new-hire orientation, you enrolled in the employer's high-deductible insurance plan and the premiums are automatically deducted from each paycheck. Your deductible is \$1,800.

As an employee of ProperLiving Widget Engineering and Design, you are encouraged to participate in the 401(k) savings program. To do this, you will need to enroll in a plan below AND select a contribution percentage. For any of the matched plans, the employer will match your contribution at the specified level (Match %) for the first portion (Up to Match Percent) of your contribution. The 401(k) contribution percentage can be changed each pay period and cannot exceed 42.00% of your gross income.

Please choose between the following plans

Name	Match Percent	Up To Match Percent	Statement Day
Enroll in Employer 401(k) Plan	100.00	5.00	27

401(k) plans are invested in a low risk composition of stocks and bonds. Returns on these investments are realized monthly in each 401(k) statement.

In addition to selecting the plan, it is also important to select a contribution rate (%) to be deducted from each bi-weekly paycheck. These contributions will transact each paycheck, be deposited into the 401(k) account, and count towards points in the game. Your contribution percentage can be changed each pay period (assuming your change request is submitted one day prior to the pay day).

Simulation Information Packet

This is the info packet for the simulation listed below. You'll need the details and 'fine print' contained in this packet to help make vendor selections and create a budget for the weeks ahead.

StartDate - End Date: (4/7/2022 - 6/16/2022)

Course Name: 2022_Apr7_to_Jun16

Starting Score: \$2,486.47

Starting Bank Balance: \$1,333.03

In Budget Challenge the goal is to best manage THIS budget and cash flow scenario. We realize that in real life you may choose to spend your paycheck differently, but we created this simulation to be a contest (with scoring and winners), and to keep it fair, we needed to fix the income and choices of expenses for everyone. We use national averages and data from the Bureau of Labor and Statistics as a basis for the reoccurring bills found in this simulation (such as auto loan and renters insurance). Other expenses (non-bills such as cash and credit card spending) are also included to represent a picture of a complete household budget. To keep these expenses the same (and to ensure they actually happen), we included all of them as credit card expenses. We understand that it is not typical (nor recommended) to use a credit card for everything, but it allows us to keep total spending equal and fair. **From experience, we know that some students, if given the choice of spending, would choose not to 'buy gas' or 'eat' for 2 months straight in order to gain an advantage in the competition.**

The scenario: In this simulation you will be making the financial decisions for a young adult that just received the exciting news of getting a great new job. This new job pays more than the current part time jobs that you've been working at for a few months. You will need to move to make the new commute manageable. Prior to the start of the simulation, you will select between similar products/services at the bank, different service providers/vendors and 401(k) options offered at the new employer.

Important: you will need to complete your vendor selections by 11:55PM local time on this date: 4/7/2022

You may want to keep track of your decisions on a grid like the one below:

	Option 1/2/3
Employer 401k option:	
Employer 401k%	
Bank	
Apartment	
Auto Loan	
Auto Insurance	
Cable/Internet	
Cell phone	
Credit Card	
Gas & Electric	
Renters Insurance	
Student Loan	Option 1 (acknowledge)



STASH101™

Announcements

Welcome to Stash101! Don't forget that bills come out on Mondays! Make sure you have enough money in your account otherwise you will receive an overdraft charge.

Auction is on Friday. Save Save Save!

Financial Tip:

"Personal finance is only 20% head knowledge. It's 80% behavior." Make a pie chart and fill in what knowledge you think is needed and what behaviors you think are needed to be financially literate.



Banking Actions

Purchase Asset

Bank Transfer

Live Auctions

- November Auction will end in: 29 days, 3 hours, 37 minutes



Malia Geller

Group: Entrepreneurship

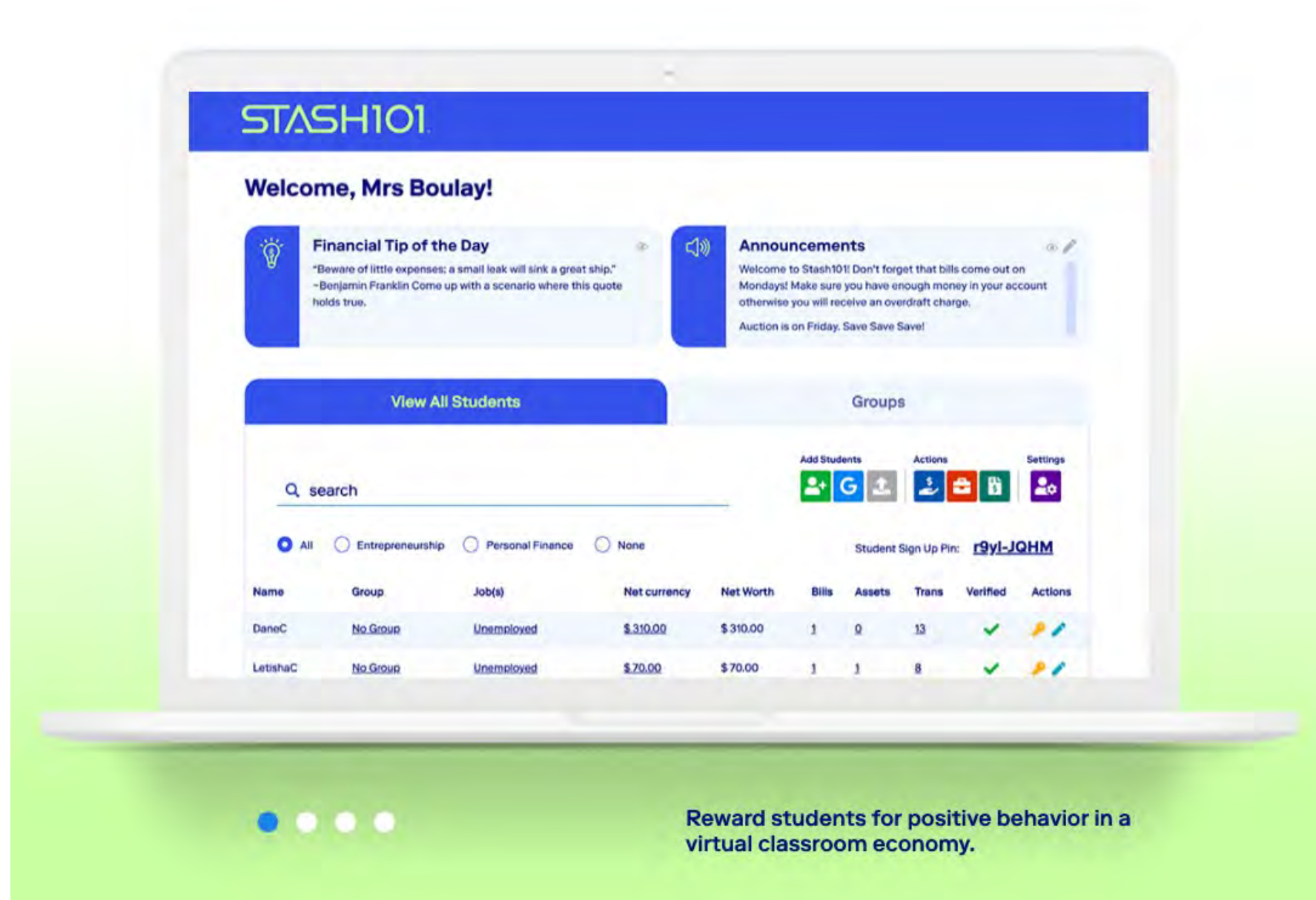
Net Worth: \$ 246,549.87

Light Theme

> Assets \$ 247,699.87

> Liabilities: \$ 0.00

Monthly Income: \$ 1,200.00



Provider

Stash Investments, LLC

(formerly PayGrade)

Features

- Grades K-12
- Classroom economy tied to a banking, budgeting, and investing simulation
- Students can earn money, pay bills, invest, pay taxes, earn (and pay) interest
- Lesson plans and on-demand training
- Options to customize based on the needs and sophistication of your students
- Can be used with a school PBIS program (positive behavioral intervention and supports)



Banking

Checking, savings, and credit card account simulations



Transactions

Automated paychecks and bills, digital checks, and wire transfers



Purchasing

Marketplace, auctions, buying and selling assets



Investing

Investment portfolio and market news feed

Cost

- Free – unlimited classes and students
- Can get started with an account and try it out



- 1 Action Items
- 2 Bank
- 3 Bills
- 4 Jobs
- 5 Add Students

Account Setup 20%

Action Items

1

Select ways to reward students through action items.

Tip: Keep it positive! Instead of having a fine for being late, reward students who are on time.

Actions Item Library : 5

Name	Classroom	Group	Adjustment	
<input type="checkbox"/> Select All				
<input type="checkbox"/> On Time		Positive	\$ 5.00	...
<input type="checkbox"/> Displayed school norms/values		Positive	\$ 5.00	...
<input type="checkbox"/> Engaged and focused on class activity		Positive	\$ 10.00	...
<input type="checkbox"/> Turned in assignment on time		Positive	\$ 5.00	...
<input type="checkbox"/> Fraud (added money when you didn't earn it)		Negative	-\$ 500.00	...

2

Determine if you want students to be able to deposit and withdraw their own money or if you want to be in charge of the money flow.

Students Can:

Deposit and withdraw money from their account



Next



Bank

1

Select which banking features you want available to your students.

Tip: Start simple with a checking and savings account.

 Credit Card	 Savings	 Checking	 401k	 Investments
<input type="checkbox"/> Digital Checks		<input type="checkbox"/> Wire Transfers		

2

Determine your bank settings.

Change Interest Rates

Checking APR %	Saving APR %	Credit Card APR %
<input type="text" value="1"/>	<input type="text" value="3"/>	<input type="text" value="-25"/>
Payment Schedule		
<input type="text" value="Monthly"/>		

CHANGE THE DEFAULT CURRENCY

Currency	Currency Symbol
<input type="text" value="USD"/>	<input type="text" value="\$"/>
Wire Fee	<input type="text" value="10.00"/>

Previous

Next



Bills

1

Select what bills you would like your students to pay.

Tip: Start with one or two bills and add more as the year goes on.

Bills : 3



Name

Cost

name

0

Recurrence

Choose Recurrence *

Close

Create

Name	Cost	Type	Recurrence	
<input checked="" type="checkbox"/> Select All				
<input checked="" type="checkbox"/> Rent	\$ 800.00	Recurring	Monthly	...
<input checked="" type="checkbox"/> Phone	\$ 100.00	Recurring	Monthly	...
<input checked="" type="checkbox"/> Internet	\$ 50.00	Recurring	Monthly	...

Previous

Next

Jobs

1

Select what jobs you want available to your students.

Jobs : 36



Name	Hourly Pay	Requirements
<input type="checkbox"/> Select All		
<input checked="" type="checkbox"/> Unemployed	\$ 0.00	<ul style="list-style-type: none">You currently do not have a job.
<input type="checkbox"/> Banker	\$ 10.00	<ul style="list-style-type: none">Monitors news log to make sure there are no errors in deposits and withdrawalsApplies custom bonuses and citations to students when askedAssists in Reward Day custom withdrawals <p>...</p>
<input type="checkbox"/> Secretary	\$ 7.00	<ul style="list-style-type: none">Changes the date every day on the boardTracks special occasions and records them on the board (i.e. birthdays, holidays, events, etc)Remote: Takes attendance on zoom class and provides a hard copy for attendance each week <p>...</p>

Name	Hourly Pay
Secretary	7

Requirements

Press the [Add Requirement] button to create a new line in the job description

- Changes the date every day on the board
- Tracks special occasions and records them on the board (i.e. birthdays, holidays, events, etc) ✕
- Remote: Takes attendance on zoom class and provides a hard copy for attendance each week ✕

Add Requirement

> Additional Access:

Close

Change

Delete

- Turns on all of the lights in the morning



<input type="checkbox"/>	Conservationist /Environmentalist	\$ 7.00	<ul style="list-style-type: none">• Turns on all of the lights in the morning• Turns off all of the lights at the end of the day• Takes out recycling when it is full and makes sure only recyclable materials are put into the bin• Remote: Provides one "producing less waste" tip each week at the beginning of zoom class on Thursdays	...
<input type="checkbox"/>	Receptionist	\$ 6.00	<ul style="list-style-type: none">• Answers the phone when it rings by saying "Hello, this is _____ from room # ____ . How may I assist you today?"• Relays messages to teacher• Remote: Keeps track of chat discussions - makes sure they are appropriate and related to content and answers any student questions in chat	...
<input type="checkbox"/>	Personal Assistant	\$ 8.00	<ul style="list-style-type: none">• Passes out papers• Passes out supplies needed for projects• Helps when teacher needs extra assistance• Remote: Leads students in breakout rooms and keeps each other on topic in breakout rooms and in chat discussions	...
<input type="checkbox"/>	Technology Assistant	\$ 9.00	<ul style="list-style-type: none">• Charges technology daily• Helps students when they are having technological difficulties• This person must exhibit care for the technology because it is fragile• Remote: Supports students who have emailed him/her and requested help troubleshooting computer issues, zoom issues, google classroom issues, etc	...
<input type="checkbox"/>	Messenger	\$ 5.00	<ul style="list-style-type: none">• Walks important information or messages to and from the office or other classes throughout the building• Remote: Job not available during remote learning	...
<input type="checkbox"/>	Absentee Helper	\$ 5.00	<ul style="list-style-type: none">• When someone is absent for the day, this person collects the work for that day and when the person returns, the absentee helper goes over what needs to be done to catch up• Good attendance required• Remote: Send absentee materials and any specific instructions that they missed during remote learning. CC teacher to email	...



<input type="checkbox"/>	HS: Banker	\$ 13.00	<ul style="list-style-type: none">• Help peers with their banking profiles- logging in, profiles, resumes, action items• Assign bills for other students to pay• Adds customize action items for teacher• Monitors news log for fraudulent transactions and emails teacher when these occur	...
<input type="checkbox"/>	HS: Professional Athlete	\$ 22.00	<ul style="list-style-type: none">• Notice: If you are late to class two times then you are on probation and a third time and you lose this job- similar to an athlete, you have to be dedicated to training to be successful• Pass out papers quickly• Leader during breakout rooms- keep the group focused and engaged• Remote: Implement a quick stretch, brain break, breathing activity three times a week in the middle of direct teacher instruction.	...
<input type="checkbox"/>	HS: Doctor	\$ 95.00	<ul style="list-style-type: none">• Assist in classroom tasks - act as a tutor to help students• Make sure all supplies (pencils, papers, markers, chart paper) are ready for classroom projects and tasks• Keep students up to date on medical news• Remote: Lead classroom breakout sessions, help engage other students by asking them what they think about the topic, keep the discussions on track	...
<input type="checkbox"/>	HS: Nurse	\$ 33.00	<ul style="list-style-type: none">• When a student gets hurt, help him/her find a band aid or take the right steps to fixing the problem• Call the office or 911 to alert staff when medical attention is needed in the classroom• Remote: Help lead breakout rooms, ask other students what they think, monitor classroom chat and ask students to elaborate on tasks	...
<input type="checkbox"/>	HS: Lawyer	\$ 65.00	<ul style="list-style-type: none">• Lead the class in debate- lead class in discussions- participate often• Help solve any peer to peer conflicts through thoughtful strategies and ideas• Must be on time every day and cannot miss more than one class period, or have more than three tardies or you will lose your job• Remote: When there is a chat disagreement or discussion that has gone off topic, ask questions to your peer to get them focused on the task at hand. Guide students to think more critically about the question. Assist in review games/tasks before a summative assessment	...
<input type="checkbox"/>	HS: Business Owner	\$ 24.00	<ul style="list-style-type: none">• Pass out papers, collect papers, collect money, follow up on different assignments that were not turned in on time and communicate with the teacher who has/has not turned in their assignment• Replenish supplies when they run out• Remote: Add entrepreneur job access to this position. Help add products to the marketplace and assist in auctions	...

Add your students one of four ways, or skip this step by clicking Complete.



PayGrade URL



Individually



Google Import



CSV Upload

Students : 0



No students currently found

Previous

Complete

CLASSROOM ECONOMY | GRADES K-8

Lesson Plans

These lessons help students get familiar with how money works, make it easy for you to reward students, and provide learning around Jump\$tart personal finance standards and CASEL competencies, including responsible decision-making.

When you click on a lesson plan link, you'll be taken to a Google document. After you click on **File > Make** a copy, you'll be able to modify the lesson plan to fit your classroom needs.



Classroom Economy

Financial Literacy Course

Filter Lesson

Classroom Economy Roll Out (Learn as you go)

- Introduction & Read Aloud (50 min) [Go to lesson ↗](#)
- Lesson 1a: Read Aloud [Go to Resource ↗](#)
- Lesson 1b: Read Aloud in Spanish [Go to Resource ↗](#)
- Profile & Resume Set Up (30 min) [Go to lesson ↗](#)
- Apply and Interview for a Stash101 Job (30 min) [Go to lesson ↗](#)
- Action Items: Bonuses & Infractions (10 min) [Go to lesson ↗](#)
- Bills and Assets, Renting vs. Owning (10 min) [Go to lesson ↗](#)
- Stash101 Wheel: Preparing for Unexpected Expenses (10 min) [Go to lesson ↗](#)
- Marketplace and Auctions (30 min) [Go to lesson ↗](#)

Remote/Hybrid Resources for Classroom Economy

- Student Getting Started Hyperdoc [Go to lesson ↗](#)
- Remote Job Ideas [Go to lesson ↗](#)
- Remote Auction Ideas [Go to lesson ↗](#)
- Remote Action Items for Students [Go to lesson ↗](#)

TEACHING TOOLS

Manage your class.



Student financial reports

Download a snapshot of your students' financial health, summarizing their simulated transaction history and account activity.



QR code rewards

Hand out QR cash that directly deposits into students' bank accounts.



Quiz creation

Browse our quiz library or create your own. Students can take a quiz, view their results, and earn virtual money for passing.



Resources and support

Explore lesson plans and activities for your class. Reach out for support from our education team regarding Stash101 training and implementation at your school.

FINANCIAL LITERACY COURSE | MIDDLE & HIGH SCHOOL

Lesson Plans

Most of these lessons tie in a Stash101 feature so students can learn about finance through hands-on experience—and each lesson is connected to a Jump\$tart personal finance standard while emphasizing key CASEL competencies, such as self-management.

When you click on a lesson plan link, you'll be taken to a Google document. After you click on **File > Make** a copy, you'll be able to modify the lesson plan to fit your classroom needs.



Classroom Economy

Financial Literacy Course

Filter Lesson

Getting Started Resources

Remote Hyperdoc for Students (Getting Signed Up to Stash101)

[Go to lesson ➔](#)

Unit 1: Your Money Personality & Rolling out Stash101

L1: Your Money Personality & Mind Map

[Go to lesson ➔](#)

Lesson 1a: Personality Quiz

[Go to Resource ➔](#)

Lesson 1b: Mind Map & Reflection Questions

[Go to Resource ➔](#)

Lesson 1c: Mind Map Example

[Go to Resource ➔](#)

Lesson 1d: Remote Powerpoint for Students for L1

[Go to Resource ➔](#)

L2: Stash101 Roll out

[Go to lesson ➔](#)

Lesson 2a: Instructional Slides: Roll Out

[Go to Resource ➔](#)

Lesson 2b: Job Descriptions

[Go to Resource ➔](#)

L3: Stash101 Resume

[Go to lesson ➔](#)

Lesson 3a: Adjectives

[Go to Resource ➔](#)

Lesson 3b: Resume Examples

[Go to Resource ➔](#)

L4: Stash101 Job Application

[Go to lesson ➔](#)

Lesson 4a: Job Application

[Go to Resource ➔](#)

Lesson 4b: Job Application Examples

[Go to Resource ➔](#)

Lesson 4c: Digital Job Application Example

[Go to Resource ➔](#)

Lesson 4d: Video on how to create resume and submit job applications through Stash101

[Go to Resource ➔](#)

L5: Setting Up Bills For Your Life

[Go to lesson ➔](#)

Morning Brew & Stash101 Financial Tip Student Hyperdoc

[Go to lesson ➔](#)

Summative Assessment: (Request access with your teacher email or find assessment in the Quiz Library)

[Go to lesson ➔](#)

FINANCIAL LITERACY SIMULATIONS

Teach finance basics.



Checking, savings, and credit accounts

Students learn firsthand to manage their financial accounts, practice budgeting, and experience the consequences of debt, all within the simulation.



Investment portfolio

With real-time stock market data, students can experiment with investing, learn the benefits and risks of the stock market, and make informed decisions about where to put their virtual money.



Taxes, bills, and loans

Students can experience tax brackets, withholding, and filing returns. They can take out a virtual loan to start a business or buy a car, see how interest works, and learn to pay the loan off. You can customize bills and set them to auto-deduct from students' accounts.

STUDENT DEVELOPMENT

Support student growth.



Jobs and 401k account simulations

Students write cover letters, apply to jobs, and are responsible for clocking in and out of work. You can simulate paychecks, automatically deposit them on a schedule, and enable employer 401k matching



Virtual savings goals

Students set financial goals to learn about the importance of maintaining a budget and saving for the future.



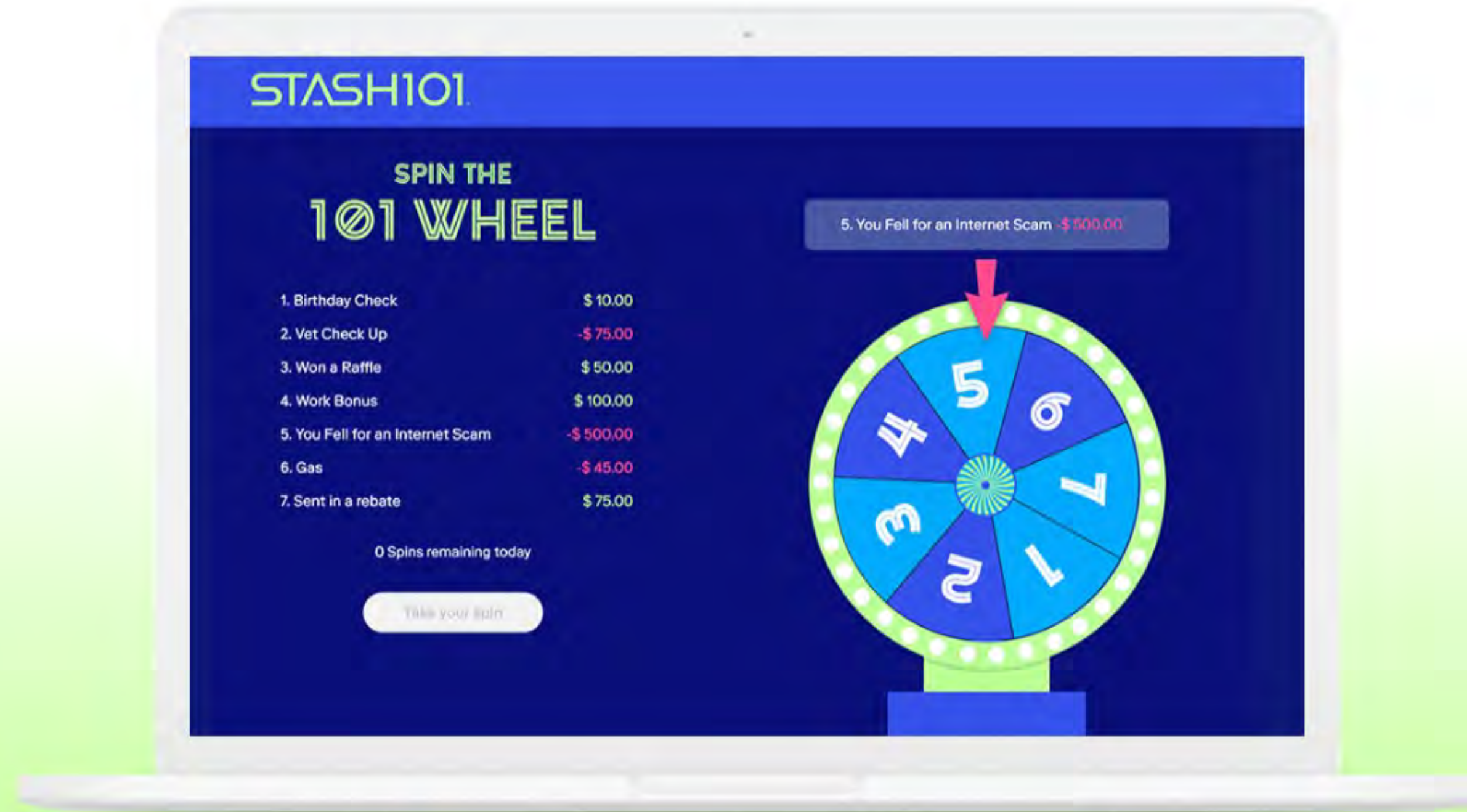
Student leaderboard

Students can anonymously track their progress against their classmates' to understand how their financial wellness matches up to their peers.



Marketplace

The money is virtual, but the winnings are real! List assets, events, and bonus points for students to purchase in the marketplace or win in a timed auction.



Students love to spin the 101 Wheel and cash out their earnings in the marketplace.



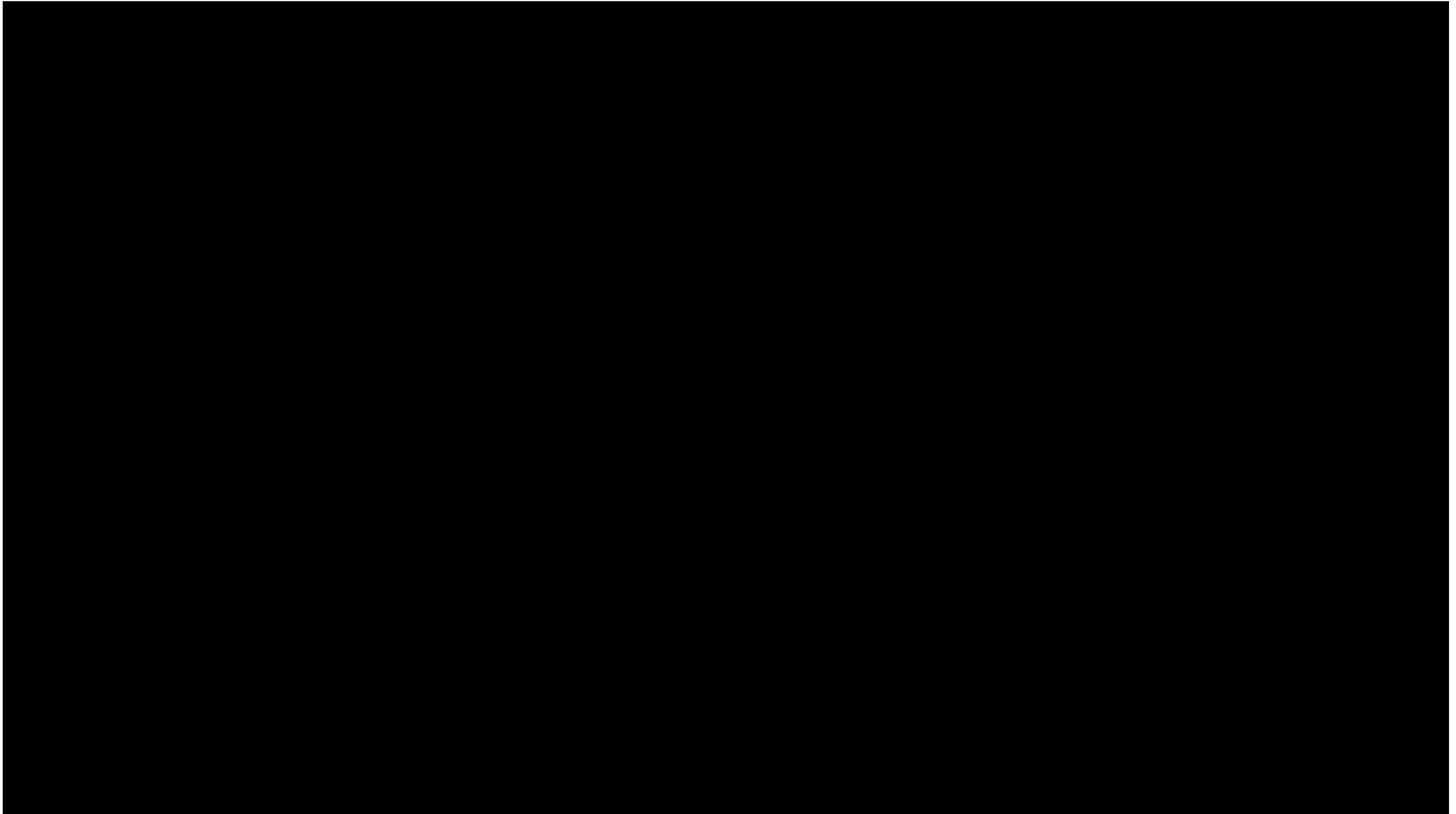
STASH101



The investing simulator uses real-time stock-market data.



intuit
mint®





Features and benefits

- Building financial literacy skills for life
- Real-world tools for future success
- Developing habits to make it stick

Provider

Intuit in partnership with:

- Council for Economic Education
- Take Charge Today

Features

- Use of Mint with data for a fictional young person
- No identifying student information collected
- Activities from Intuit and their partners

Cost

Free

Don't let the savings escape. [Explore the new features from Mint.](#)

[intuit](#) [turbotax](#) [quickbooks](#) [mint](#) [credit karma](#)



[How it works](#)

[Credit Cards](#)

[Investing](#)

[Loans](#)

[Resources](#)

[Mint Salary \(Beta\)](#)

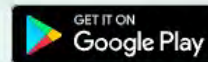
[Sign up](#)

[Sign in](#)

Managing money, made simple

[Sign up for free](#)

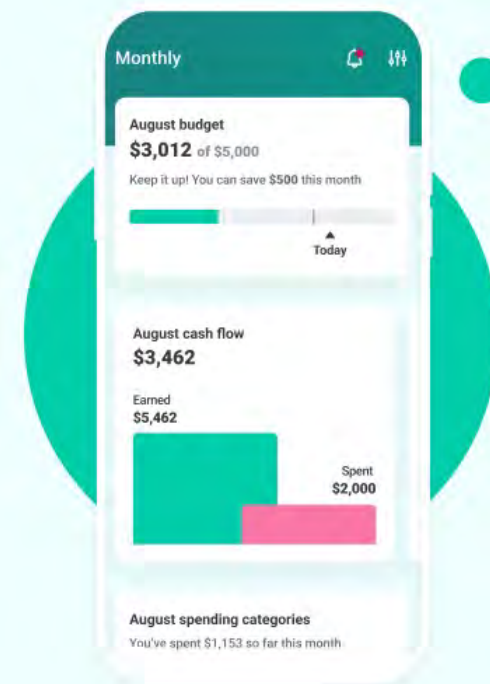
#1 most downloaded personal finance app¹



"Without Mint helping me manage all my accounts in one place, I wouldn't have been motivated to pay off \$125K of student debt in 3 years." - Hersh



Say hello to the app that takes the work out of personal finances



Keep every expense crystal clear

Get a full view so you know where to save. Track spending, detect fraud, and keep tabs on rising subscription costs.

[Sign up for free](#)



Any email ending in
@intuiteducation.com



ACCOUNTS

Cash \$4,973.35

[Earn more with high-interest savings »](#)

My Checking \$2,961.88
Bank of Intuit 2 minutes ago

My Savings \$2,011.47
Bank of Intuit 2 minutes ago

Credit Cards -\$1,484.47

[Get rewards with every purchase »](#)

My Credit Card -\$1,484.47
Bank of Intuit 2 minutes ago

Loans -\$25,650.00

My Auto Loan -\$3,700.00
Bank of Intuit 2 minutes ago

My School Loan -\$21,950.00
Bank of Intuit 2 minutes ago

Investments \$0.00

[+ Link an investment or Find ways to invest](#)

Property \$0.00

[+ Add a house or car](#)

ASSETS	\$4,973.35
DEBTS	-\$27,134.47
NET WORTH	-\$22,161.12

Income & tax hub



Track your 2021 tax return

[Get started](#)

BILLS

Protect your credit score and save on late fees with our bill reminders.

[Track a bill](#)

SUGGESTED OFFERS



Save up to \$20 on taxes done right

Do your own taxes, get unlimited help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund. Take advantage of special savings just for Mint users.

[Save now](#)

or [No, thanks](#)

GOALS



Join thousands of Minters in the \$5k savings challenge

Type

Cash & Credit

Investment

Cash Only

Loan

Accounts

All Accounts

5 accounts

Bank of Intuit

My Auto Loan (...3035)

Bank of Intuit

My Checking (...3038)

Bank of Intuit

My Credit Card (...2662)

Bank of Intuit

My Savings (...2661)

Bank of Intuit

My School Loan (...3036)

Tags

Reimbursable

Tax Related

Vacation

Bank of Intuit

My Checking



SEARCH

BALANCE

\$2,961.88

AVAILABLE CASH

\$2,961.88

APY

0.00%

TOTAL FEES

\$6.00



Take care of what matters most with life insurance

Show me life insurance

Advertiser disclosure

+ TRANSACTION

<input type="checkbox"/>	Date	Description	Category	Amount
<input checked="" type="checkbox"/>	MAR 30	CHIPOTLE	Fast Food	-\$11.25
<input type="checkbox"/>	MAR 29	ACORNS	Buy	-\$50.00
<input type="checkbox"/>	MAR 29	CREDIT CARD FINANCE CHARGE	Credit Card Pay...	\$30.85
<input type="checkbox"/>	MAR 28	JAVA SHOPPE	Fast Food	-\$4.25
<input type="checkbox"/>	MAR 28	DUNKIN DONUTS	Coffee Shops	-\$8.00
<input type="checkbox"/>	MAR 26	JAVA SHOPPE	Fast Food	-\$6.50
<input type="checkbox"/>	MAR 22	VENMO	Transfer	-\$75.00
<input type="checkbox"/>	MAR 22	HULU	Television	-\$11.99
<input type="checkbox"/>	MAR 21	DOMINOS	Fast Food	-\$14.00
<input type="checkbox"/>	MAR 21	SUPER CUTS	Hair	-\$24.00
<input type="checkbox"/>	MAR 20	JAVA SHOPPE	Fast Food	-\$4.25
<input type="checkbox"/>	MAR 16	JAVA SHOPPE	Fast Food	-\$4.25
<input type="checkbox"/>	MAR 16	HONDA FINANCIAL SERVICES	Auto Payment	-\$280.00
<input type="checkbox"/>	MAR 15	SUBWAY	Fast Food	-\$8.00
<input type="checkbox"/>	MAR 15	IMUSIC, LLC	Income	\$1,400.00

CHIPOTLE

DETAILS


Account:

Bank of Intuit - My
Checking


Show all CHIPOTLE

Show all Fast Food



LOG OUT

OVERVIEW TRANSACTIONS GOALS CREDIT SCORE BILLS BUDGETS TRENDS INVESTMENTS WAYS TO SAVE



631
Your credit score is **FAIR**
New score from TransUnion

You've got this. It's easy to move up from here

Something as small as paying a bill on time can get you to the next level. Keep going! The better your score, the more options you have to do what you want.

Below are the 6 factors affecting your TransUnion VantageScore® credit score. Last updated on Apr 05, 2022

Your on-time payments

POOR

94%

Stay on track of your payments with bill reminders so we can notify you of upcoming payments.

[View Details](#)

High Impact

Your credit usage


NOT BAD

50%

Staying below 30% credit usage may increase your score. Create a goal to help you pay down those balances.

[View Details](#)


High Impact



Paying bills on time helps keep your credit score high

Missing or being late paying a bill can stay on your credit for up to 7 years. Stay in the green with Mint bill reminders and payments. Mint can monitor your bills, bank accounts and credit cards, to help stop things from falling through the cracks.

[START NOW](#)



Score cash back perks while boosting your credit score

Who says multi-tasking can't be productive? While rebuilding your credit, the Discover it® Secured Credit Card will help you earn 2% cash back at gas stations and restaurants - capped at \$1,000 in combined spending per quarter. Also, score unlimited 1% cash back on all other purchases.

[APPLY NOW](#) [Rates and fees](#) [Paid Advertiser Disclosure](#)

Take control of debt

Set a goal to ease some of the stress of paying down debt. We track your progress for you!

[Create a debt goal](#)

Avg. age of your credit

NOT BAD

5.2 yrs

You may not have had time to build a good track record yet;

Your total accounts

POOR

3

Creditors like to see that you have both loans and credit cards.

631

Your credit score is **Fair**

New score from TransUnion

600

650

700

750

You've got this. It's easy to move up from here

Something as small as paying a bill on time can get you to the next level. Keep going! The better your score, the more options you have to do what you want.

Below are the 6 factors affecting your TransUnion VantageScore® credit score. Last updated on Apr 05, 2022



Your on-time payments

POOR

94%

Stay on track of your payments with bill reminders so we can notify you of upcoming payments.

[View Details](#)

High Impact



Your credit usage

HOT BAD

50%

Staying below 30% credit usage may increase your score. Create a goal to help you pay down those balances.

[View Details](#)

High Impact



Avg. age of your credit

NOT BAD

5.2 yrs

You may not have had time to build a good track record yet; try not to close any of your oldest accounts, or open too many new accounts.

[View Details](#)



Your total accounts

POOR

3

Creditors like to see that you have both loans and credit cards. If you're low on credit card accounts, check that you have the right credit cards for your needs.

[View Details](#)



Your credit inquiries

NOT BAD

6

Try not to apply for new credit too often. Inquiries stay on your report for two years and may raise a red flag.

[View Details](#)



Your derogatory marks

EXCELLENT

0

Continue the great work and don't let false data or ID theft hurt your score. Protect your accounts by checking your credit with Mint regularly.

GRAPHS

Spending

Over Time

By Category

By Merchant

By Tag

Income

Net Income

Assets

Debts

Net Worth

Graphs to try

How is my net worth changing over time?

Next »

PREFERENCES

No Hidden Accounts [edit](#)

No Hidden Tags [edit](#)

Spending by Category

From February 28, 2022 to March 31, 2022

Show transactions that match any

Add a category, merchant, or tag

From:

All Accounts

During:

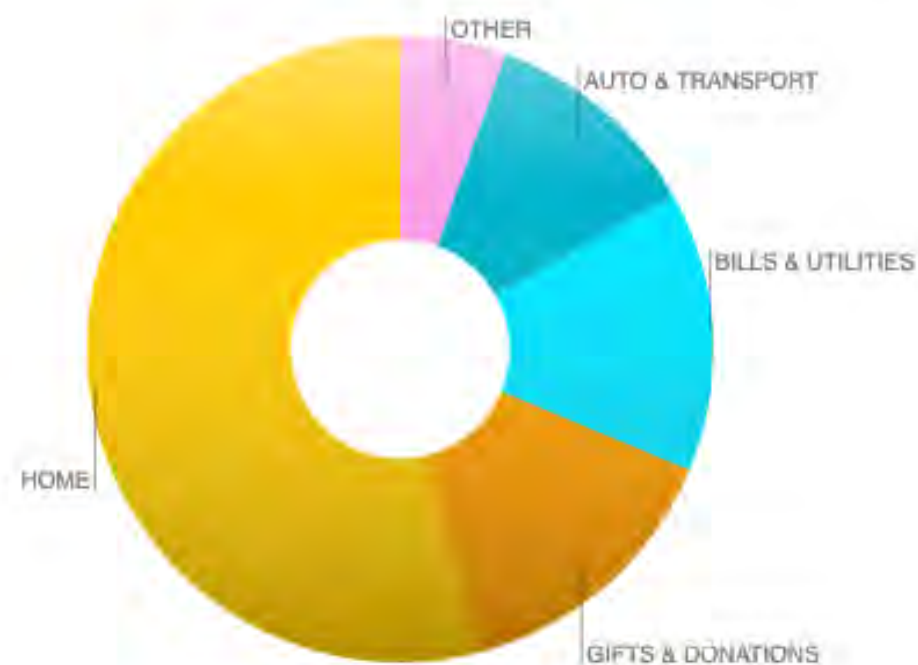
Last month

[Hide Custom Filters](#)



Select a comparison

Switch to bar view to see every category.



Intro to Mint Student Worksheet



Part 1: Overview Tab

You should be at the Mint **Overview** tab. If not, click on the Overview from the menu at the top of the page. Mint imports transactions from Isaiah's financial accounts. On the left side of the page, you can see the accounts and balances.

1. Record each account name and balance:

ACCOUNTS

Cash

Credit Cards

Loans

ACCOUNT	ACCOUNT NAME	BALANCE
Cash		\$
Cash		\$
Credit Card		\$
Loan		\$
Loan		\$

Note: Clicking on the gray arrows will expand or collapse accounts

Scrolling down on the **Overview** tab, on the left side is a graph that shows net income by month. A green bar indicates more income than spending; a red bar more spending than income.

2. How much has Scott spent so far this month?
How does it compare to last month?



Part 2: Transactions Tab

Click on the **Transactions** tab. Here we see all Isaiah's spending, all sorted by date.



3. List Isaiah's three most recent transactions:

DATE	DESCRIPTION	CATEGORY	AMOUNT
			\$
			\$
			\$

On the left side, we can choose to see transactions for any individual account instead of all accounts:

- Click on Isaiah's **My Savings** account.
How much does Isaiah transfer to his savings each month?
How much did Isaiah earn in interest last month?

- Click on Isaiah's **My Credit Card** account.
Where are some frequently occurring places Isaiah uses his credit card for purchases?
When did Isaiah last make a credit card payment? How much was the payment?

Part 3: Credit Score

At the **Credit Score** tab, we can learn about Isaiah's credit rating. If you do not see a score, see directions in the Connecting to Mint Guide.

- What is Isaiah's credit score and ranking?

Poor
 Fair
 Good
 Very Good
 Excellent

Part 4: Budgets

This tool is an interactive section of Mint where users can set up spending categories and set limits for themselves.

By default, a couple budget categories are set up with sample limits. For example, **Auto & Transport: Gas & Fuel**.

- Analyze the **Auto & Transport** budget.
What is the current suggested budget limit?
How much has Isaiah spent so far this month?



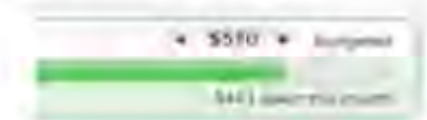
Click on the heading or magnifying glass icon to view transactions for **Gas & Fuel**.

- Click to view the transactions.
Describe the transactions for **Auto & Transport**.
Where and how much are some of the transactions?



To interact with this budget, click to change the budget limit. The color may be green (Isaiah is within his budget), yellow (approaching limit), or red (over limit).

- Click to change the budget limit to see how the color changes.





Intuit Education: Teacher Orientation Files

- Checklist
- Connecting to Mint
- Intro to Mint Activity

Mint teacher toolkit

Fill out this form to download the Mint toolkit and get started today.
Questions? [Visit our Support page](#)

All fields are required.

First Name

e.g. John

Last Name

e.g. Doe

Email

e.g. abc@company.com

Institution Name

e.g. Palo Alto High School

Are you an Educator or a Student?

Please select



I'm not a robot



reCAPTCHA
Privacy - Terms

Submit

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Download the Mint teaching toolkit



Download the teacher toolkit

Part 1: Curriculum Overview ([PDF](#)) ([Google Doc](#))

Part 2: Curriculum Orientation ([PDF](#)) ([Google Doc](#))

Part 3: Student Activities ([PDF](#)) ([Google Doc](#))

Part 4: Assessments (Savings Accounts) ([Budgeting](#))
([Credit Cards](#)) ([Credit Report](#))

[Download toolkit](#)



Intuit Education: Curriculum Overview

- > Activity Descriptions
- > Directions for Teachers
- > Directions for Students
- > Standards
- > Answer Keys

Activity Descriptions



There are five Mint for Education activities that explore Mint while reinforcing personal financial literacy topics. All the activities follow Isaiah – our fictional Mint persona. As students spend more time in Mint, they will get to know more about Isaiah and be able to evaluate and make suggestions for how he can improve his financial health.

✓ **Introduction to Mint**

The purpose of this activity is to give first-time users a walkthrough of the different sections of Mint. This foundation is essential for having success in future activities.

✓ **Comparing Savings Accounts**

This activity will first ask students to evaluate Isaiah's savings account and habits. Then, students will evaluate other savings accounts offers and compare current interest rates.

✓ **Evaluating Credit Card Offers**

In this activity, students will see that Isaiah has a credit card and carries a balance with a high interest rate. Afterwards, students will explore credit card offers and select one that is best for Isaiah.


✓ **Analyzing a Credit Report & Score**

After completing this activity, students will understand the six components that impact a credit score and be able to explain the ways that Isaiah can improve his credit score.

✓ **Budgeting for Income and Expenses**

The most interactive of all the Mint activities, students will first explore Isaiah's daily spending habits and analyze trends. Then students will draw from their analysis to create a budget for Isaiah.

The estimated time for each of the above is 45 minutes, except for Budgeting for Income and Expenses which is a 3-part activity estimated at 90-120 minutes.



There are five Mint for Education activities that explore Mint while reinforcing personal financial literacy topics. All the activities follow Isaiah – our fictional Mint persona. As students spend more time in Mint, they will get to know more about Isaiah and be able to evaluate and make suggestions for how he can improve his financial health.

✓ **Introduction to Mint**

The purpose of this activity is to give first-time users a walkthrough of the different sections of Mint. This foundation is essential for having success in future activities.

45 minutes

✓ **Comparing Savings Accounts**

This activity will first ask students to evaluate Isaiah’s savings account and habits. Then, students will evaluate other savings accounts offers and compare current interest rates.

45 minutes

✓ **Evaluating Credit Card Offers**

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90-120 minutes

The estimated time for each of the above is 45 minutes, except for Budgeting for Income and Expenses which is a 3-part activity estimated at 90-120 minutes.



Overview

In these Mint activities, students will be learning about and getting to know **Mint** – a financial tool used by millions of people to manage their own finances. Since every person’s financial information is private, when students log in to **Mint**, they will be looking at fictional data for a person named Isaiah.


Who is Isaiah?

Each activity focuses on a different feature of Mint and emphasizes a different part of Isaiah’s financial life. Isaiah’s finances have been built to simulate a young adult who is financially independent including: transactions, purchases, debts, savings, and credit score.

Since this simulation uses the fictional persona of Isaiah – we recommend that students read Isaiah’s profile to understand who Isaiah is. This will lead to student success with these activities.

Isaiah’s Transactions

Isaiah has transactions imported daily from the Bank of Intuit. Additionally, Mint receives updates on a regular basis from financial institutions. As a result:

- The balances of all of Isaiah’s accounts can change daily. This includes his savings, checking and loans. This limits the ability to create one set answer key(s).
 - Isaiah’s trends, budgets, and spending graphs are updated daily. Student analysis and conclusions drawn will vary by day and by month.
 - The real-time offers in Mint’s Ways to Save for checking, savings, and credit cards may change. This too means that teachers cannot predict which offers students will evaluate.
- 

Part 2: Ways to Save

Remember from Part 1 that Isaiah’s savings account interest rate is less than 1%. Mint allows users to compare savings accounts and see other bank offers. Consumers should regularly compare bank interest rates to maximize what their savings can yield in interest.

Switch to the **Ways to Save** tab, then click on the Piggy Bank icon for Savings accounts. Below you will see offers for other Savings accounts.

9. Choose any two (2) offers to compare. Use the grid provided below.

	ACCOUNT 1	ACCOUNT 2
Bank Account Name		
APY (%)		
Minimum amount needed to open an account		
Monthly fee?		
Is the bank FDIC insured (may say “Member FDIC”)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Free Bill Pay?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Free ATM use?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Comes with a debit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

In addition to categorizing transactions, Isaiah can 'tag' transactions. A tag is a way for Isaiah to make a comment or note to himself. For example, when Isaiah occasionally shops at Walgreens which is across the street from where he works. First, search for the Walgreens transactions and click 'Edit Details'.

<input type="checkbox"/>	Date	Description	Category	Amount
<input type="checkbox"/>	JUL 26	Walgreens	Pharmacy	-\$22.05
<input type="checkbox"/>	JUN 24	Walgreens	Pharmacy	-\$85.00

Now, select the tag 'Reimbursable' and add the note: "For work. Don't forget to turn in the receipt!". Then press 'I'm Done' to complete the tag.

JUL 26 Walgreens Pharmacy -\$22.05

DETAILS Appears on your Bank of Intuit (My Checking) statement as **WALGREENS** on Jul 26

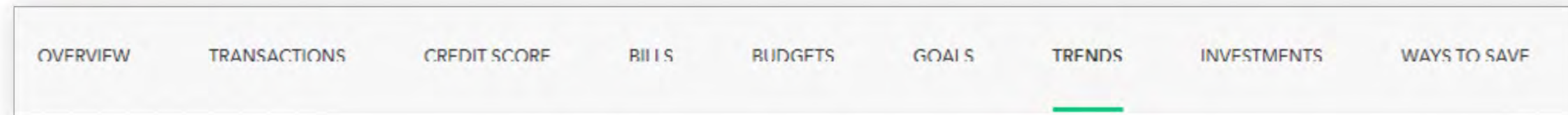
TAGS Reimbursable Tax Related Vacation EDIT TAGS

NOTES For work. Don't forget to turn in receipt to accounting!
2000 characters max

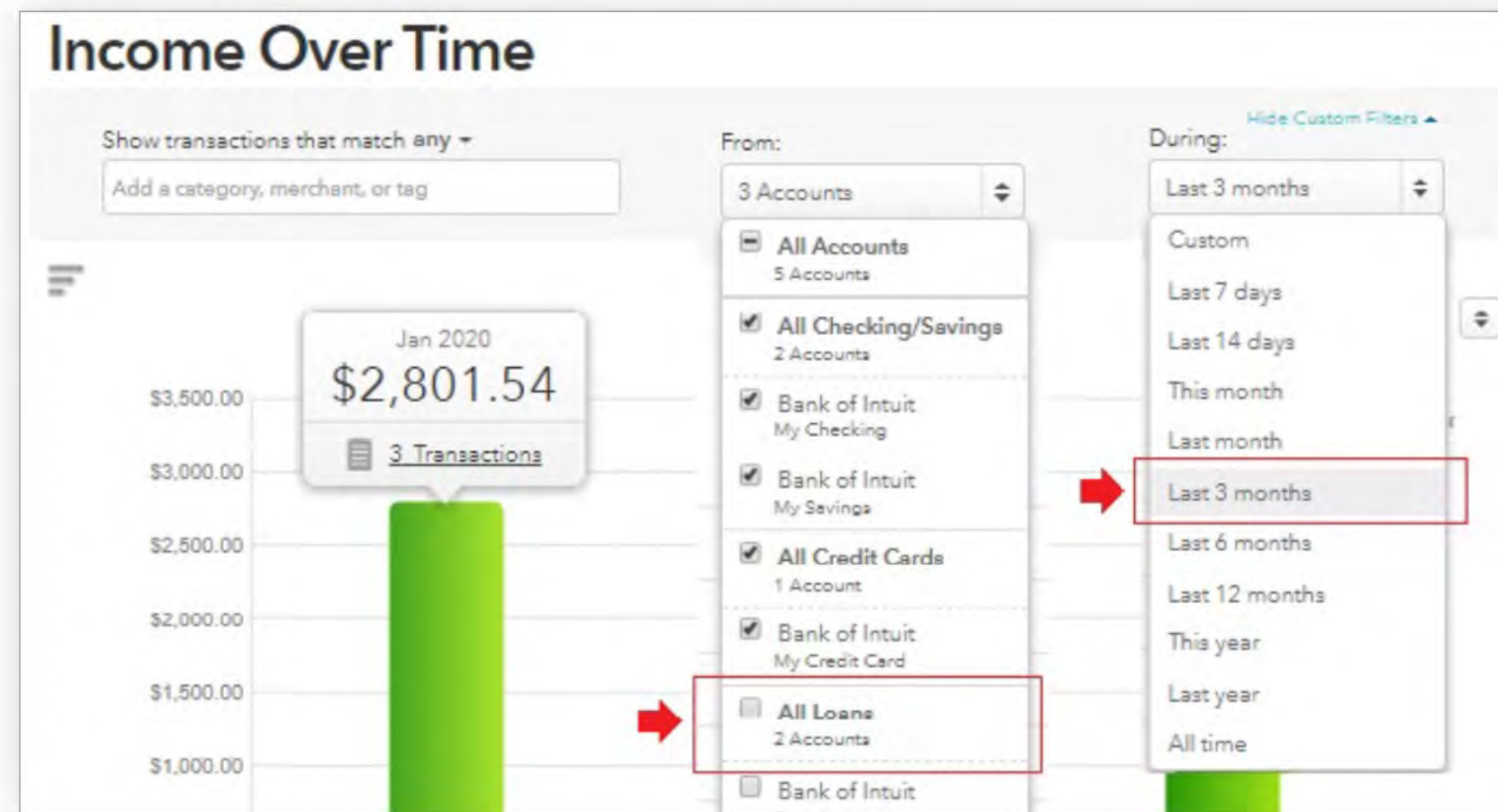
This is a duplicate CANCEL I'M DONE

Check complete

Part 2: Trends



Clicking on the **Trends** tab in Mint brings you spending graphs. The transaction work you did in Part 1 categorizing transactions makes these graphs accurate.



For each graph, you can customize a couple options.

For this activity, we want to see Checking/Savings & Credit Cards **but not loans**. Uncheck **All Loans**.

Also, select the **Last 3 Months** as the range.

These changes will apply to all graphs.

1. Unselect **All Loans** from the first dropdown. Select **Last 3 months** from the second dropdown.

Check complete.

Download the Mint teaching toolkit



Download the teacher toolkit

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Part 2: Curriculum Orientation ([PDF](#)) ([Google Doc](#))

Part 3: Student Activities ([PDF](#)) ([Google Doc](#))

Part 4: Assessments (Savings Accounts) ([Budgeting](#))
([Credit Cards](#)) ([Credit Report](#))

[Download toolkit](#)



Send

Comparing Savings Accounts



Comparing Savings Accounts Assessment

Educators: Please make a copy of this before sharing with students.
The "collect email addresses" is not enabled on this form. You can change that in settings for your students.
All questions are assigned 1 point.

Email *

Valid email

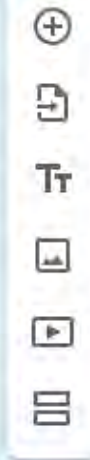
This form is collecting emails. [Change settings](#)

Name

Short answer text

What is the benefit of banks auto-transfer feature to transfer from checking into savings? *

- To avoid monthly bank fees
- To increase interest earned
- To avoid overdraft charges
- To use this as a tool to save regularly





Intuit Simulations

Home » Curriculum

Curriculum

Curriculum Design

Introductory Level

Advanced Level

Active Learning Tools

Visual Aids

Service Learning

Intuit Simulations

Search Lesson Plans

Integrating Technology

Integrating Finance

Standards

EEE

SEARCH LESSON PLANS

View

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Take Charge Today has partnered with **Intuit Education** to create real-world simulations using **Intuit's Mint** and **TurboTax**. The Mint simulations are meant to be conclusion activities after teaching a Take Charge Today content lesson on the topics of saving, managing your money and credit, and can be done in 1 class period, or 30-60 minutes (except for Budgeting for Income and Expenses Simulation which can be 90-120 minutes). The TurboTax Simulation is an assessment option in the **Paying Your Income Taxes** lesson plan.



- [Mint information and instructions](#)
- [TurboTax simulation and instructions](#)

Mint Simulations

1. How to Prepare

Download this toolbox of resources:

- [Section 1: Overview](#) (instructor overview)
- [Section 2: Orientation](#) (instructions for logging in to Mint)
- [Section 3: Activities](#) (worksheets for students; these are also broken out below in step 4)

**For extra assistance, watch the [Mint Simulation webinar!](#)*

2. Steps for logging in to Mint

Show students the **How to Log In Video (2:48)** or have them follow instructions in the **Orientation** file. In the "real world", Mint uses personal information, but these simulations use the information of a fictitious person named Isaiah, so participants will need to log in to Mint in a specific way. The setup only takes around 5 minutes, but that will be the only time participants will need to follow these login steps, as long as they **write down their login information and use the same computer.**

3. Introduction to Mint Simulation

Have participants do this opening activity to introduce them to Mint and the fictional user Isaiah **before any of the other simulations.** It is located in the Orientation file, the Activities file and can be downloaded below.



- [Introduction to Mint Simulation](#)

4. The Simulations

After following the above steps, there are several simulations to use after completing Take Charge lessons on the topics of saving, managing your money and credit.

You must be **logged in to access the following materials*

Take Charge Today Lesson Plan	Mint Simulation
Income and Expense Statement	Budgeting for Income and Expenses
Choose to Save Savings Tools	Comparing Savings Accounts
Credit Reports and Scores	Analyzing a Credit Report and Score
Understanding Credit Cards	Evaluating Credit Card Offers

**Created in collaboration with Take Charge Today, Intuit Education and Dave Cook, Illinois teacher.*

Introduction to Mint

Lessons » Introduction to Mint

SEARCH LESSON PLANS

CURRICULUM SUPPORT

NEWSLETTERS

View

Members

Grades:
10-Adult

Introduction to Mint

Lesson Plan Summary

This Introduction to Mint activity has been created as a real-world, hands-on technology activity to first introduce students to Intuit's **Mint** before completing the other Mint simulations.

Visit the **Intuit Simulations** page for the **Overview and Orientation** documents and additional simulations. **Be sure to do the Introduction to Mint Simulation before completing any of the other simulations.**

[+ Lesson Objectives](#)



Download Lesson Materials

Lesson Materials

[Introduction to Mint Answer Key](#)

[Introduction to Mint Simulation](#)

[Download All Materials](#)

[View my Download History](#)

[Discuss in the Forum](#)

[Related videos in our Video Library](#)



Lesson Resources

[Lesson Plan Resources](#)

[External Resources](#)

No additional lesson plan resources.

[Bookmark](#)

Income and Expense Statement

Lessons » Income and Expense Statement

SEARCH LESSON
PLANS

CURRICULUM
SUPPORT

NEWSLETTERS

View

Members

Grades:
10-12

Income and Expense Statement

Lesson Plan Summary

120-140
minutes

This is part two of a three lesson series. The previous lesson plan is [Statement of Financial Position Lesson Plan](#) and the next lesson is [Spending Plans Lesson Plan](#). Although the lesson may be taught independently, it is recommended that the lessons are taught in order. Begin the lesson by having participants guess the cost of certain items such as soda and coffee if they were purchased every day for a month. During the lesson facilitation, complete an Income and Expense Statement for Evan and conduct the [Four on the Floor Active Learning Tool](#). Conclude the lesson by playing the [Financial Facts Feud Active Learning Tool](#) or using the real-world technology app, Mint, to do the [Budgeting for Income and Expenses Simulation](#). Assess knowledge by having participants complete an Income and Expense Statement for a scenario or themselves. All Student Workbook files can also be accessed in [Google Slides](#).

[+ Lesson Objectives](#)



Download Lesson Materials

Lesson Materials

[Income and Expense Statement Answer Key](#)

[Income and Expense Statement Excel Template](#)

[Income and Expense Statement Lesson Plan and Information Sheet](#)

[Income and Expense Statement PowerPoint presentation](#)

[Income and Expense Statement Student Workbook pages](#)

Search Results for: **mint**

Showing 1 - 10 out of 30 results

GRADES 9-12

Intro to Mint

In this personal finance activity, students will be introduced to Mint and our fictional user Scott.

Activity



GRADES 9-12

On Demand Thursdays: Mint and Financial Fitness for Life

In this personal finance webinar, teachers will learn how to integrate the Council's FFFL 9-12, 3rd Edition publication with Mint simulations.

On-Demand Webinar



GRADES 9-12

Mint by Intuit, Pt. 2: Synchronous and Asynchronous Classroom Activities

In this personal finance webinar, Jared Davidove from Intuit will guide teachers through engaging students using FinTech.

On-Demand Webinar



GRADES 9-12

Mint By Intuit, Pt. 1

In this personal finance webinar, Jared Davidove from Intuit will guide teachers through engaging students using FinTech.

On-Demand Webinar



GRADES 9-12

How to Integrate Financial Fitness for Life and Intuit Mint Simulation

In this personal finance webinar, teachers will learn how to integrate FFFL 9-12, 3rd Edition publication with Mint simulations.

On-Demand Webinar



GRADES 9-12

Evaluating Credit Card Offers

In this personal finance activity, students will use Mint to learn about credit card offers.

Activity



CONTENT PARTNER

GRADE 9-12, ACTIVITY

Intro to Mint

Time: 45 mins, Updated: October 18 2021, Author: [Jared Davidove](#)[TEACHER VERSION](#)[Objective](#)[Standards](#)[Resources](#)[Procedure](#)[Related Activities](#)[SAVE](#) [PRINT](#)

Objective

Students will be able to:

- Create their Mint accounts and learn about their fictional character, Isaiah, and understand his financial picture.
- Familiarize themselves with Mint.

Standards

[State Standards](#)

Concepts

[Consumers](#)

Professional Development

Learn how to implement this resource into your virtual or in-person classroom.

[Webinars](#)

How to Integrate Financial Fitness for Life and Intuit Mint Simulation

On-Demand Webinar

Time: 60 mins



Resources

[INTRO AND LOGGING IN TO MINT VIDEO](#)[INTRO TO MINT ACTIVITY](#)[INTRO TO MINT ANSWER KEY](#)[Help](#)



Mint.com has advice and tools to help you make smart financial decisions in these challenging times. [Get help here.](#)

It's all coming together

When you're on top of your money, life is great. We help you effortlessly manage your finances in one place.

\$165,821

Monthly spending

[Sign up now](#)

Part 1

1. Give us **Mint.com** and sign up for free.
The device that you are using is the only one that can access Mint without going through their step again.

Part 2

2. Create an account.
Make up an email address that ends in **@minteducation.com**.
Do not use a real or personal email address.
Ignore the prompts to enter a phone number. It is not necessary to log in.
Do not use a personal phone number.

Part 3

3. (continued)
Use the suggested password **Mint1234!**.
Record the email and password you used.
Click to enter an amount.

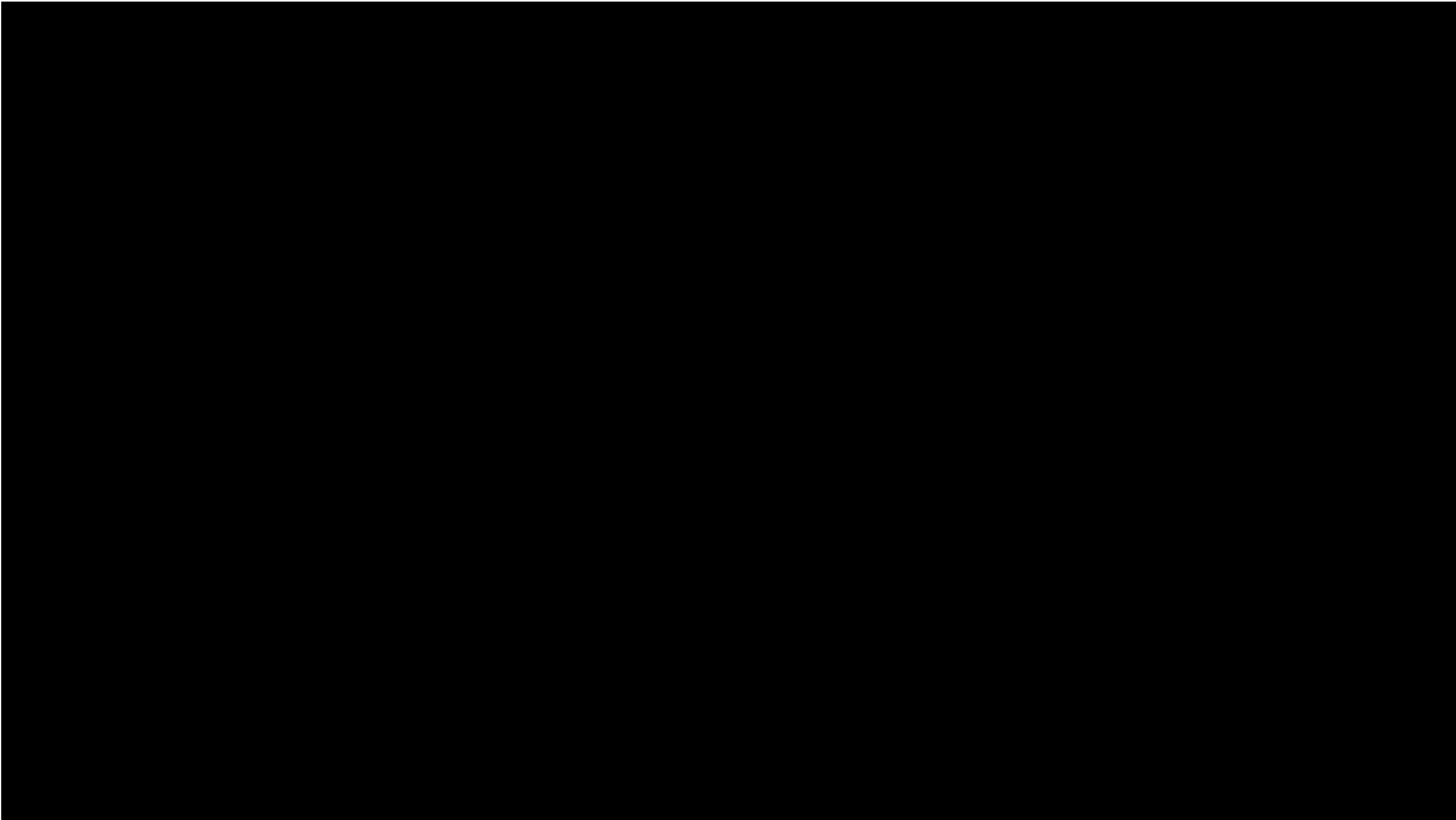
All-in-one finances
We bring all of your money so you check, fund, pay, invest and...

Budgets made simple
Easily create budgets, and see all transactions listed on...

Unlimited credit scores
Check your free credit scores at any time. [Privacy Settings](#)



intuit
turbotax®



Tax Simulations

Click the Filing Your Taxes simulation to begin. Once you have completed the first simulation, select one or more of the remaining simulations to explore how different life situations can impact your taxes.



20-25 min

Filing Your Taxes

Carlos learns how to file his taxes using tax preparation software.



5-10 min

Tax Credits for Families

Martin helps his family claim child deductions that they have missed in the past.



5-10 min

Taxes for Gig Workers

Chinwe is surprised to learn her gig-economy job is considered self-employment and that she needs to pay taxes.



5-10 min

Taxes for Students

Dana learns how to report tuition statements from her school and about claiming student loan interest and educational expenses on her taxes.



5-10 min

Taxes for Investments and Cryptocurrency

Ailani learns her responsibilities in reporting earnings from investments and cryptocurrency on her taxes.

Provider

Intuit TurboTax in partnership with Everfi

Features

- Five self-paced interactive modules
- Interactive content with educational content and entering of information
- Support materials for educators

Cost

- Free



Tax Simulations

Click the Filing Your Taxes simulation to begin. Once you have completed the first simulation, select one or more of the remaining simulations to explore how different life situations can impact your taxes.



20-25 min

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Taxes for Students

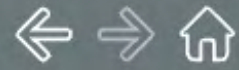
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5-10 min

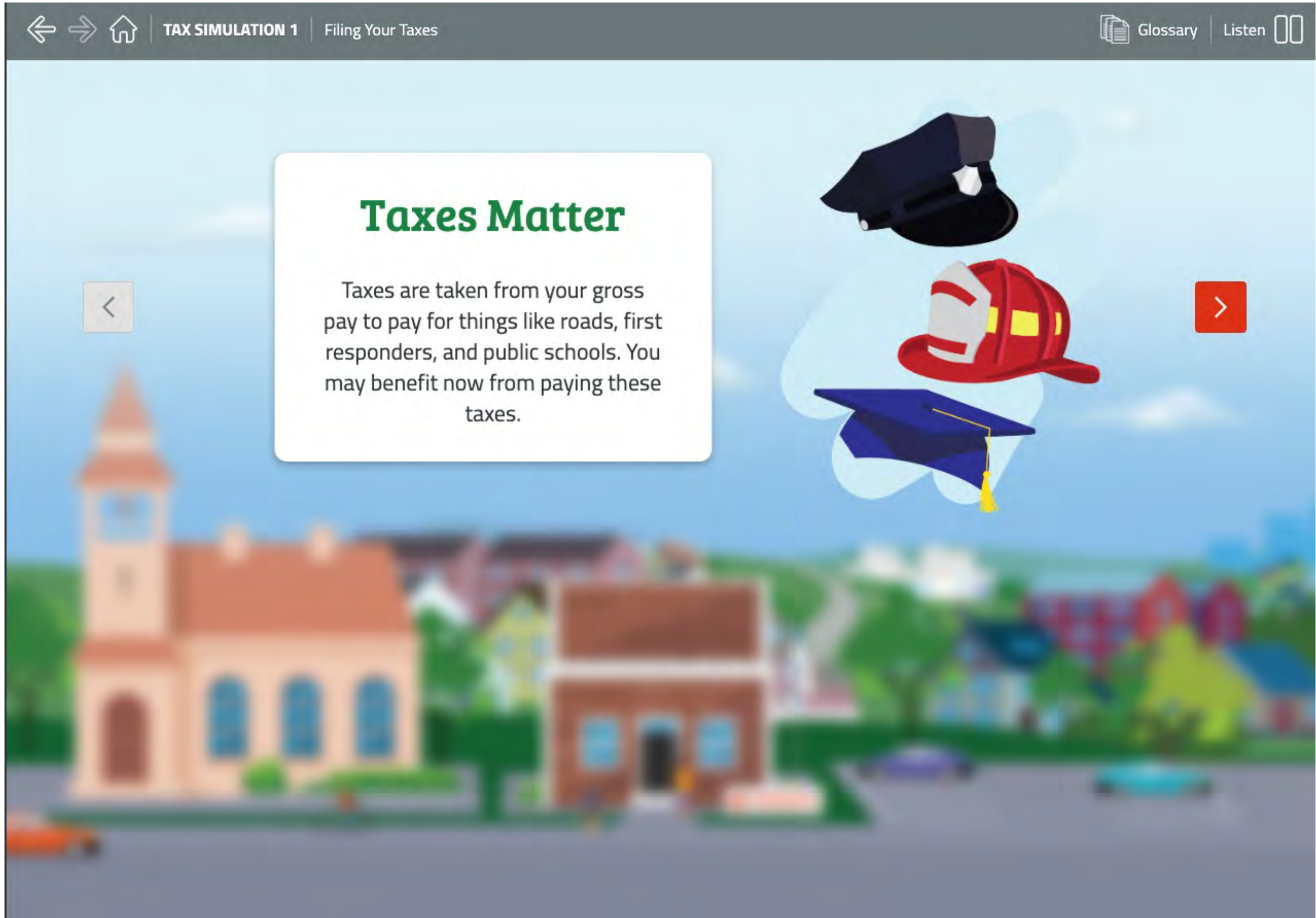
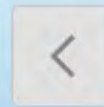
Taxes for Investments and Cryptocurrency

Ailani learns her responsibilities in reporting earnings from investments and cryptocurrency on her taxes.



Taxes Matter

Taxes are taken from your gross pay to pay for things like roads, first responders, and public schools. You may benefit now from paying these taxes.



Tax Preparation Options

There are a few ways that you can prepare your taxes.

Select each card to learn more.



Paper



Online



Tax Expert



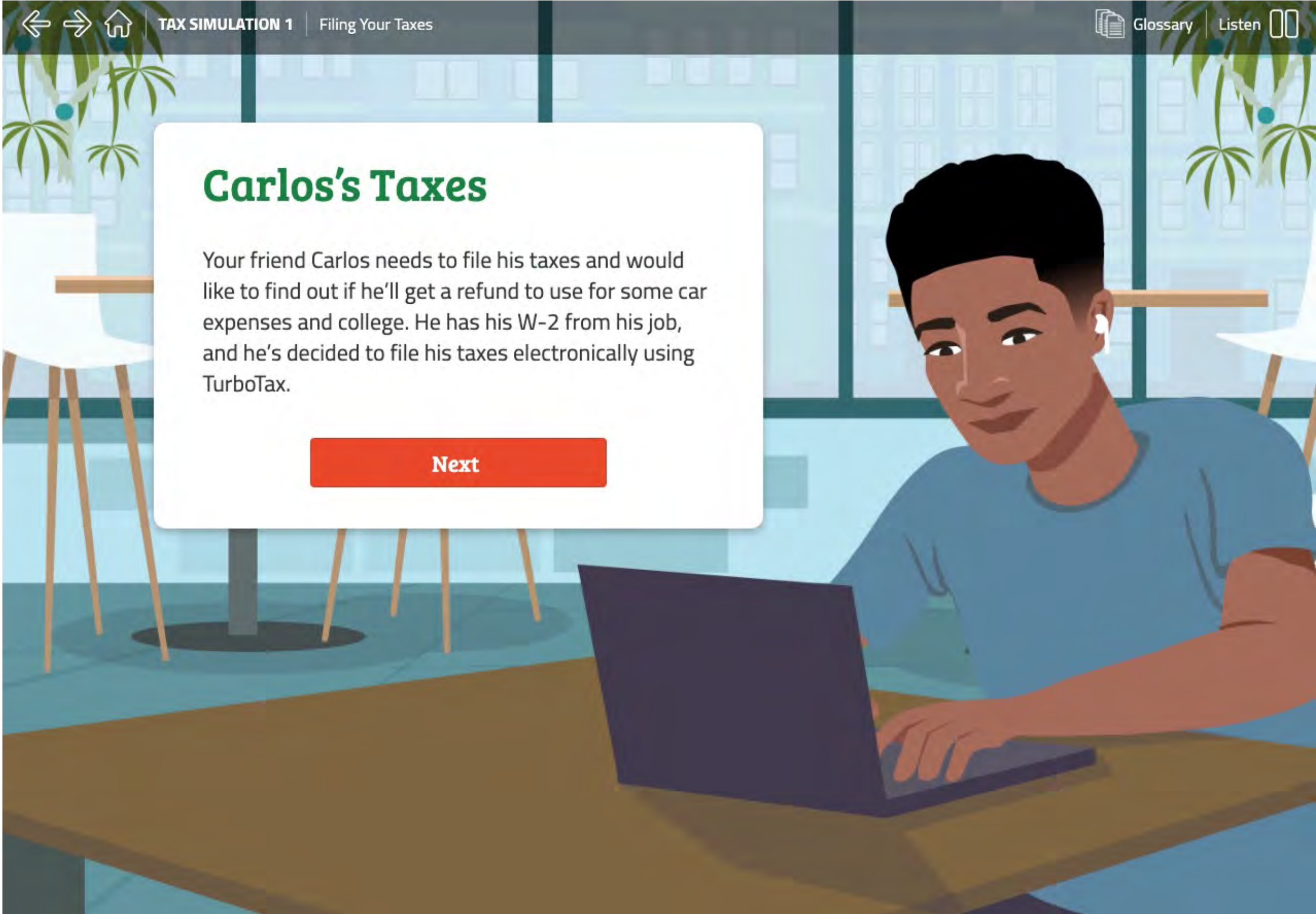
Next



Carlos's Taxes

Your friend Carlos needs to file his taxes and would like to find out if he'll get a refund to use for some car expenses and college. He has his W-2 from his job, and he's decided to file his taxes electronically using TurboTax.

Next



Personal Information

After creating an account, Carlos will start preparing his taxes by inputting his personal information.

Select the numbered circles to learn more.



A vertical navigation menu for the Turbotax mobile app. At the top is a red checkmark icon. Below it is the Turbotax logo. The menu items are: Tax Home, MY TAXES, My info (highlighted), Wages & Income, Deductions & Credits, Federal Review, State Return, State Review, and File.

Your personal info

First Name

Carlos

Last Name

Perez

Date of Birth

03/08/2004

Social Security Number

123-44-3210

1

State of Residence

Michigan

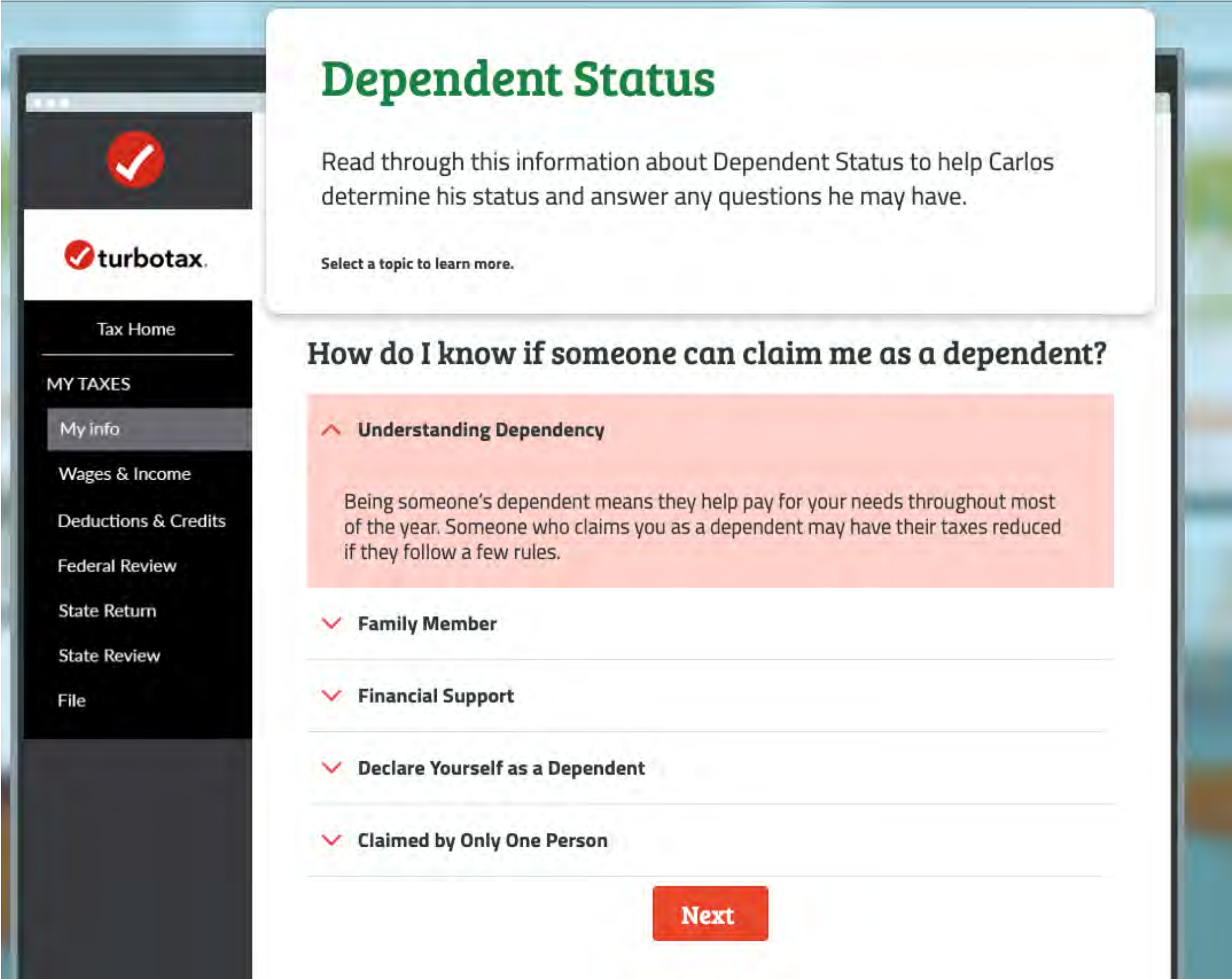
2

Someone else can claim me as a dependent

Yes No

3

Next



The image shows a screenshot of the TurboTax website. On the left is a dark sidebar with the TurboTax logo and a navigation menu. The main content area is white and features a large green heading 'Dependent Status'. Below the heading is a paragraph of introductory text and a link to 'Select a topic to learn more.'. A section titled 'How do I know if someone can claim me as a dependent?' contains a list of five topics, each with a red checkmark icon. The first topic, 'Understanding Dependency', is highlighted with a light orange background and includes a short explanatory paragraph. At the bottom of the list is a red 'Next' button.

Dependent Status

Read through this information about Dependent Status to help Carlos determine his status and answer any questions he may have.

Select a topic to learn more.

How do I know if someone can claim me as a dependent?

- Understanding Dependency**

Being someone's dependent means they help pay for your needs throughout most of the year. Someone who claims you as a dependent may have their taxes reduced if they follow a few rules.
- Family Member**
- Financial Support**
- Declare Yourself as a Dependent**
- Claimed by Only One Person**

Next





Filing Status

Carlos now needs to state his filing status. This influences the amount of taxes he owes or the refund he should expect. Select the "Learn More" linked text if you need his help answering these questions.

Select a response for each question.

Let's confirm your marital status

Was at least one of your parents alive as of Dec. 31 of last year?

[Learn More](#)

Do you have children or support another person? [Learn More](#)

Next



Carlos

Wow, these questions seem a bit personal. I haven't been married or have kids yet, and my parents are definitely still alive.



Wages & Income

Carlos is now ready to input his income. There are many different types of income

Work Related Income
Select the n Carlos has a W-2 from his job at the hardware store, and he will enter the wages he earned as income here. He would also enter money earned from a gig-economy position or unemployment benefits in these sections as well.

- Wages**
- Unemployment** ✓
- 1099-MISC and Other Common Income**
- Retirement Plans and Social Security**
1099-R, IRAs, 401(k), early withdrawals
- Investment Income** ✓
- Interest and Dividends**
Forms 1099-INT, 1099-DIV, 1099-OID
- Rental Properties and Royalties** ✓
Income and expenses from rentals, patents, oil/mineral rights, royalties (SchE)
- Business Items**

Next



W-2 Form


Your reported income will be recorded on your W-2 form. Your employer will send this form to you and the Internal Revenue Service (IRS) at the beginning of the year. You will use this to fill out your tax return.

Select the magnifying glasses to learn more about how to read your W-2.

		a Employee's social security number 123-44-3210		This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.	
b Employer identification number (EIN) 78-1234567		1 Wages, tips, other compensation 9,440.08		2 Federal income tax withheld 564.01	
c Employer's name, address, and ZIP code Hardware Store 98 Central Ave Hometown, MI 99999		3 Social security wages 9,440.08		4 Social security tax withheld 585.28	
		5 Medicare wages and tips 9,440.08		6 Medicare tax withheld 136.88	
		7 Social security tips		8 Allocated tips	
d Control number		9		10 Dependent care benefits	
e Employee's first name and initial Last name Suff. Carlos Mendoza 1234 Street Road Hometown, MI 99999		11 Nonqualified plans		12a See instructions for box 12	
		13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b	
		14 Other		12c	
				12d	
f Employee's address and ZIP code					
15 State Employer's state ID number MI 97-1212123	16 State wages, tips, etc. 9,440.08	17 State income tax 597.00	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement
 Copy C—For EMPLOYEE'S RECORDS
 (See Notice to Employee on the back of Copy B.)

Department of the Treasury—Internal Revenue Service

Safe, accurate, FAST! Use 

Next

Inputting Income

Some tax preparation software may allow you to input information by uploading forms. For educational purposes, you'll help Carlos by inputting his information from his W-2 form. Fill out this section by copying amounts from the matching boxes on Carlos's W-2 form.

Type an amount in each box.

Tax Home

MY TAXES

My info

Wages & Income

Deductions & Credits

Federal Review

State Return

State Review

File

Now let's fill in your income

We'll focus on boxes 1 through 20. If any of these are blank on your form, it's OK to leave them blank here.

Income & taxes withheld (boxes 1-6)

Box 1 Wages, tips, other compensation

Box 2 Federal income tax withheld

Box 3 Social Security wages

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

1 Wages, tips, other compensation 9,440.08	2 Federal income tax withheld 564.01
3 Social security wages 9,440.08	4 Social security tax withheld 585.28
5 Medicare wages and tips 9,440.08	6 Medicare tax withheld 136.88
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits





The screenshot shows the TurboTax interface. On the left is a dark sidebar with a red checkmark icon at the top, followed by the TurboTax logo. Below the logo are menu items: 'Tax Home', 'MY TAXES', 'My info', 'Wages & Income' (highlighted), 'Deductions & Credits', 'Federal Review', 'State Return', 'State Review', and 'File'. The main content area has a white background with a large green checkmark icon at the top. Below it, the text reads 'Federal Refund' and 'You're on track to get your biggest possible refund'. A green circle with a white dollar sign is centered above the text 'Your federal refund so far' and '\$564'. Below this, a paragraph explains that once all income is received, tax breaks will be reviewed. At the bottom, a red link asks 'Why am I getting this?'.

Federal Refund
You're on track to get your biggest possible refund

Your federal refund so far
\$564

Once we have all your income, we'll look at tax breaks. Deductions and credits will help you get the biggest possible refund.

[Why am I getting this?](#)





Bank Info

Set up the direct deposit of Carlos's tax refund by finding his routing and account numbers for his savings account by using his mobile banking app.

Select savings account and fill in the missing routing and account numbers.

Let's get your bank account info

Name of Bank
Mobile Financial Institution

Account type

- Checking
- Savings

Routing number

Account number

Next

Carlos' Mobile Bank Account

Account Balance	\$224.51
Routing Number	1234567890
Account Number	0987654321





Great Job!

Thanks for all your help! Looks like it went through and I should get confirmation soon that it was accepted. I can't wait to get my refund!

Next



Tax Simulations

Click the Filing Your Taxes simulation to begin. Once you have completed the first simulation, select one or more of the remaining simulations to explore how different life situations can impact your taxes.



20-25 min

Filing Your Taxes

Carlos learns how to file his taxes using tax preparation software.



5-10 min

Tax Credits for Families

Martin helps his family claim child deductions that they have missed in the past.



5-10 min

Taxes for Gig Workers

Chinwe is surprised to learn her gig-economy job is considered self-employment and that she needs to pay taxes.



5-10 min

Taxes for Students

Dana learns how to report tuition statements from her school and about claiming student loan interest and educational expenses on her taxes.



5-10 min

Taxes for Investments and Cryptocurrency

Ailani learns her responsibilities in reporting earnings from investments and cryptocurrency on her taxes.

Tax Simulations

Complete the Filing Your Taxes lesson below to unlock the remaining simulations.



Filing Your Taxes

25 mins

Carlos learns how to file his taxes using tax preparation software.

 Select



Tax Credits for Families

5 mins

Martin helps his family claim child deductions they have missed.

 Select



Taxes for Gig Workers

5 mins

Chinwe learns how to pay taxes for her gig-economy job.

 Select



Taxes for Students

5 mins

Dana learns how to claim student loan interest and educational expenses on her taxes.

 Select



Taxes for Investments

5 mins

Ailani learns how to report earning from investments and cryptocurrency.

 Select



Tax Simulations



Banking Basics



Employment & Taxes



Budgeting



Consumer Skills



Credit & Debt



Financing Higher Education



Insurance

EVERFI's Financial Literacy Month Scholarship Contest

Enter for the chance to win a \$1,000 college scholarship.

Enter Contest Now



This April, share the power of financial education.

EVERFI and our financial education sponsors are celebrating Financial Literacy Month with a new student scholarship contest. Students, your financial knowledge and personal stories have incredible impact, and the potential to earn you a \$1,000 scholarship and your teacher a \$250 classroom donation. We can't wait to read your essays.

Prizes

9 students will be selected as winners, and will each receive a \$1,000 check to use towards educational pursuits. Each winning student's teacher will receive an additional \$250 donation towards classroom supplies.

STUDENTS

\$1,000

TEACHERS

\$250

Supplemental Resources

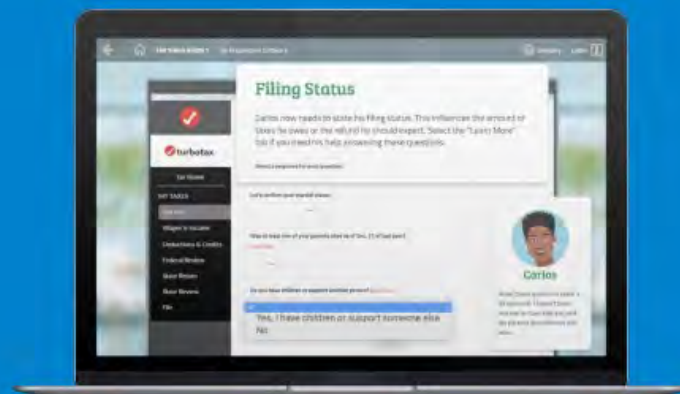


- ① Curriculum Guide
- ② Educator Discussion Guide
- ③ Glossary
- ④ One Pager
- ⑤ Parent Discussion Guide
- ⑥ Simulation Outline

Download Resources Now

DOWNLOAD NOW

Intuit TurboTax Tax Simulation for High School Students



Taxes often feel complicated! That's why Intuit and EVERFI are helping students feel more prepared.

Overview

The Intuit TurboTax tax simulations exist within the EVERFI: Financial Literacy digital course and are dedicated to providing high school students with the skills and knowledge they need to file taxes.

Recommended Grade Level: 9th-12th graders in the U.S.

Total Time: 45 Minutes

5 Simulations: Filing Your Taxes, Tax Credits for Families, Taxes for Gig Workers, Taxes for Students, Taxes for Investments

Subject Fit: Finance, Economics, CTE, Social Studies, Business

Standards Alignment: Jump\$tart Standards, State-Based Financial Literacy Standards

Languages: English, Spanish*

*Available December 1

Get Started

Already have an account? [Login to get started](#) - This simulation conveniently lives within Lesson 2 "Employment & Taxes" of EVERFI: Financial Literacy

New to EVERFI? [Create an account here](#) - Get started by adding Financial Literacy to your dashboard

Learn More

everfi.com/turbotax

Questions

Reach out to your local EVERFI Implementation Specialist

Students will learn



Why we file taxes



How different life circumstances impact taxes



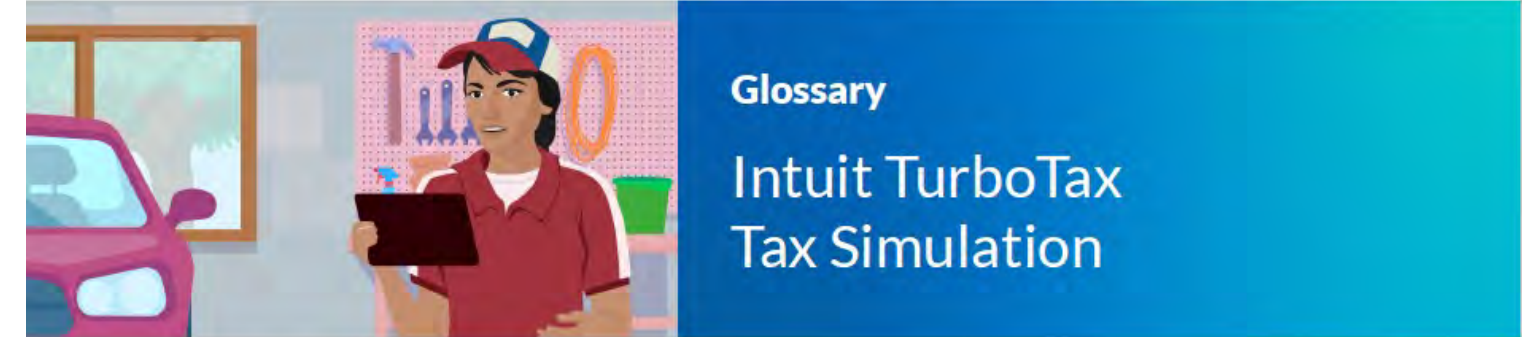
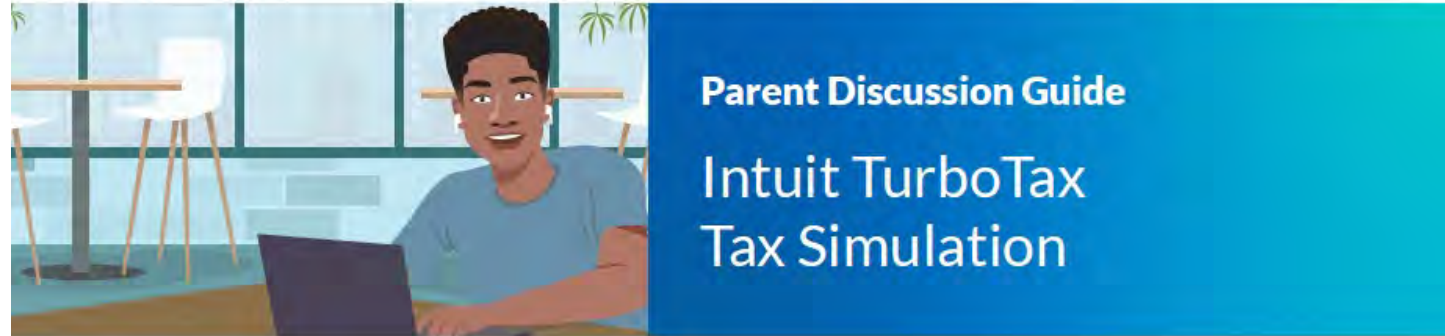
Understand the steps and requirements for preparing taxes

Supplemental resources

Downloadable teacher and parent discussion guides

Simulation outline and curriculum guide

1099-INT		Interest Income
Local Bank Corp 45 Park Street Newtown, NJ 08811	1099-INT	100-INT
1099-INT	100-INT	Copy 1
1099-INT	100-INT	For State Tax Department



OVERVIEW

Your child has been learning about filing taxes through engaging online simulations created by EVERFI and Intuit. This guide is designed to share the content that your child may have experienced and provide prompts that could spark meaningful discussions about taxes and how to file them.

Create an opportunity for your child to share what they know.

We suggest starting by asking the discussion prompt questions. Then follow up with questions related to the key terms. Sample answers have been provided in italics to help guide your discussion.

Simulation: Filing Your Taxes

In this simulation, your child helps Carlos file his taxes electronically and learn how online tax preparation software is helpful, secure, and effective.

Topics:

- How tax preparation software works
- Documents needed in order to file taxes
- Important pointers for getting a maximum refund

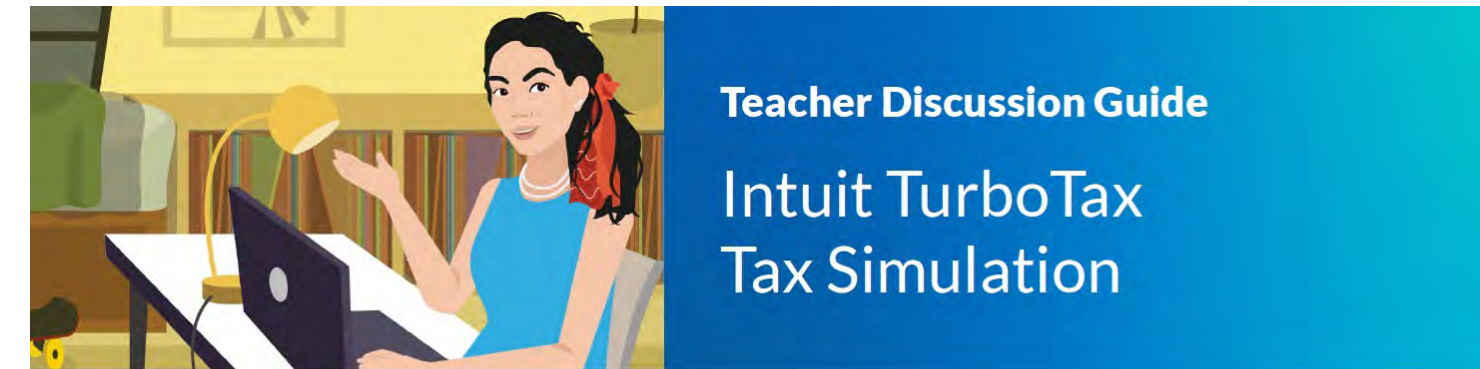
Discussion Prompts

1. How do you prepare your taxes using online software?
Follow all prompts - it is very user friendly.
2. What do you need in order to be ready to prepare your taxes?
All tax forms such as W2 form among others.
3. How could tax credits and deductions help with filing taxes?
Claiming credits and deductions help reduce the amount of taxes owed in different ways. See definitions for the difference.

Key Terms

- Credit:** Items that reduce the actual amount of taxes you need to pay.
- Deduction:** In tax terms, any purchase or expense that reduces the overall amount of money that you earn.
- Income Tax:** This is money that is withheld from an employee's paycheck and used for federal, state, and local needs.
- Tax Preparation Software:** An online program that helps an individual complete tax forms that can then be filed with the IRS.
- W-2 Form:** This form reports the total annual salary or wages and the amount of taxes withheld from their paychecks.

Word	Definition
1040	A tax form that determines the amount of income tax owed in a single year.
1099-B	A tax form that reports gains or losses while selling stocks.
1099-DIV	A tax form that reports qualifying dividend payments to investors.
1098-E	A tax form that reports interest that was paid in the past year on student loans.
1098-T	A tax form produced by an institute of higher education to report payments received and still owed by an enrolled student.
1099-INT	A tax form that reports interest payments made to investors.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
529 Plan	A savings plan that allows you to save for higher education and training without paying taxes.
Adjusted Gross Income (AGI)	Your gross income minus specific deductions. Your AGI is used to calculate how much of your income can be taxed.
American Opportunity Tax Credit	A tax break for educational expenses for qualifying students enrolled in a degree program in the first four years after high school.
Benefits	A form of compensation that is in addition to a salary or wage. They can include social security and unemployment payments, different insurance options, company perks, and employee rewards.
Child and Other Dependent Tax Credit	A tax break that is given for each qualifying child.
Compensation	An amount of money that is awarded to a person to pay for loss, injury or suffering.



Recommended Grade Level: 9th-12th graders in the U.S.
Total Time: 5 simulations, 1 simulation is 20-25 minutes and the other ones are 5-10 minutes each
Subject Fit: Finance, Economics, CTE, Social Studies, Business
Standards Alignment: Jump\$tart Standards, State-Based Financial Literacy Standards

SIMULATION OVERVIEW

The tax simulations challenge learners to navigate preparing and filing taxes for five characters that introduce important tax considerations that are relevant to high school students.

TOPIC AREAS

- Filing Your Taxes
- Tax preparation considerations for: families with children or dependents, students, gig economy workers, and investments and cryptocurrency

DETAILED COURSE OUTLINE

Core Simulation: Filing Your Taxes

In this simulation, students will help Carlos file his taxes electronically and learn how online tax preparation software is helpful, secure, and effective.

Learning Objectives:

Students will be able to...

- Understand the importance of filing taxes
- Explain the difference between deductions and credits
- Understand the steps and requirements for preparing taxes

Activity Topic	Activity Description
How tax preparation software works	Students discover how to navigate tax preparation software by completing the necessary information for a federal and state return.
Documents needed in order to file taxes	Students analyze a W2 form and use it to prepare taxes for Carlos.

OVERVIEW

This document provides supplemental discussion questions to augment the Tax Simulations.

DISCUSSION GUIDE

Core Simulation: Filing Your Taxes

Simulation Overview:

The purpose of this simulation is to create a high fidelity experience of filing a simple tax return electronically. Students will help a character named Carlos answer questions, respond to important considerations and fill out the electronic forms. This will culminate in filing a federal tax return as well as learning about the necessity to file a state return and some peculiarities of state returns.

Learning Objectives:

Students will be able to...

- Understand the importance of filing taxes
- Explain the difference between deductions and credits
- Understand the steps and requirements for preparing taxes

Discussion Questions:

Before Filing Your Taxes Simulation:	Q1-Q3 Suggested Activity: Stop and Jot
<p>Q1: What do you know about preparing and filing taxes?</p> <p>Q2: How does your family usually file their taxes?</p> <ul style="list-style-type: none"> • You may or may not know the answer to this question. <p>Q3: Rate how difficult you know or you think preparing and filing your taxes is. (1 being very easy and 10 being very difficult).</p>	<p>Procedure:</p> <p>Students write a response to each question individually. Remind them that you will not collect their writing but they may share it now or after they have completed the simulation.</p>

Simulation Outline

Intuit TurboTax Tax Simulation

Lesson	Topics	Description	Learning Objectives <i>Students will be able to...</i>
Filing Your Taxes	<ul style="list-style-type: none"> How tax preparation software works Documents needed in order to file taxes Important pointers for getting a maximum refund 	In this simulation, students will help Carlos file his taxes electronically and learn how online tax preparation software is helpful, secure, and effective.	<ul style="list-style-type: none"> Understand the importance of filing taxes Explain the difference between deductions and credits Understand the steps and requirements for preparing taxes
Tax Credits for Families	<ul style="list-style-type: none"> Earned Income Tax Credit Determining dependency 	In this simulation, students will help Martin claim more tax credits for his family through the Earned Income Tax Credit by better understanding who in his household can claim him as a dependent.	<ul style="list-style-type: none"> Understand the purpose of the Earned Income Tax Credit Identify who is a dependent based on IRS criteria Explain the benefits of the EITC
Taxes for Gig Workers	<ul style="list-style-type: none"> Gig economy Tax form 1099-NEC Estimated tax payments 	In this simulation, students will help Chinwe manage her gig economy tax burden by filing her taxes using a 1099-NEC form and making estimated tax payments going forward.	<ul style="list-style-type: none"> Define gig economy Identify differences of contract work income from full employment Explain the need to pay taxes quarterly for self-employment
Taxes for Students	<ul style="list-style-type: none"> Tax form 1098-T Tax form 1099-Q for 529 disbursements Tax form 1098-E for student loan interest paid payments 	In this simulation, students will help Dana navigate how to claim higher education expenses on her taxes and navigate the tax implications of 529 plan disbursements and interest on student loans.	<ul style="list-style-type: none"> Explain the purpose of the 1098-T form Identify education expenses that can be claimed on taxes Explain who can claim education tax deductions
Taxes for Investments and Cryptocurrency	<ul style="list-style-type: none"> Tax form 1099-INT Tax form 1099-DIV Tax considerations for cryptocurrency 	In this simulation, students help Ailani learn how she needs to report interest from savings accounts and purchases of cryptocurrency for tax purposes.	<ul style="list-style-type: none"> Identify sources of income that need to be declared to the IRS Explain the purpose of the 1099-INT form Explain how cryptocurrency is reported to the IRS

TurboTax Simulation

Paying Your Income Taxes

There is a new **TurboTax educational simulation**, which allows students to practice filing their income taxes with fictional W-2's. It is the perfect pairing for Take Charge Today's updated **Paying Your Income Taxes lesson plan** and is an assessment option in the lesson.

Intuit TurboTax Simulation Materials	
<p>TurboTax Simulation Website</p> <p>Additional Resources</p> <ol style="list-style-type: none">1. Simulation Overview2. Teacher Outline3. Curriculum Guide4. Glossary5. Parent Guide6. Optional Reflection Question Worksheet<ul style="list-style-type: none">■ Answer Key (located on the Paying Your Income Taxes page. Must be logged in to access.)	<p>Helpful Videos:</p> <ul style="list-style-type: none">■ Highlight Video■ Product Demo Video■ Webinar

*For extra assistance, watch the TurboTax Simulation [webinar](#)

***Please note** that the TurboTax simulation can only be saved mid-simulation and returned to if working on the same computer.



GRADE 9-12, ON-DEMAND WEBINAR

Intuit TurboTax Simulation and Nearpod

 January 26 |  7:00-8:00pm ET | Time: 60 mins, Updated: January 28 2022, Presenter: [Dr. Ruben Rivera](#)

 [TEACHER VERSION](#)

[Objective](#)[Standards](#)[Summary](#)[Description](#)[Resources](#)

Objective

Teachers will be able to:

- Explore the new TurboTax tax simulations within Everfi: Financial Literacy.
- Learn how to use Nearpod and learn to "App Smash" tools.
- Learn how to incorporate different activities using Nearpod to increase student engagement.
- Learn how to assess student learning through quizzes.

CONTENT PARTNER

GRADE 9-12, ACTIVITY

Intro to TurboTax

Time: 45 mins. Updated: January 24 2022. Author: Jared Davidove

TEACHER VERSION

Objective Standards Resources Important Website Links Procedure Assessment FFFL Connection SAVE PRINT

Objective

Students will be able to:

- Use a w2 and other tax documents to learn and practice filing taxes.
- List the factors that impact the amount a person receives or pays from filing taxes.
- Describe information contained in a W2 and other important tax forms.
- How different life circumstances impact taxes.

Standards

National Standards in Financial Literacy
State Standards

Concepts

Income, Taxes

Save



Resources

TURBOTAX ONE PAGER

TURBOTAX TEACHER DISCUSSION GUIDE

TURBOTAX CURRICULUM GUIDE

TURBOTAX GLOSSARY

TURBOTAX DISCUSSION GUIDE

Help



Simulations

You've heard of reality TV. Now it's reality taxes! Apply what you've learned by putting yourself in the shoes of 20 different taxpayers while you explore the ins and outs of filing tax returns electronically!

the HOWS of TAXES simulations:



Lawrence Red Owl
[Simulation 1: Completing Form W-4](#)



Scott Newberry
[Simulation 8: Claiming Child Tax Credit and Additional Child Tax Credit](#)



Cicely King
[Simulation 2: Using Your W-2 to File Your 1040EZ](#)



Albert Wentworth
[Simulation 9: Claiming the Tax Credit for Child and Dependent Care Expenses](#)



Tasha Miller
[Simulation 3: Using Your W-2 and Form 1099-INT to File Your 1040EZ](#)



Jon Stillman
[Simulation 10A: Claiming Education Credits for the American Opportunity Credit](#)



Michael Brand
[Simulation 4A: Identifying Dependents as a Single Taxpayer](#)



Judy Hood
[Simulation 10B: Claiming Education Credits for the Lifetime Learning Credit](#)

CALCULATE: Completing a 1040

The 1040 is the form that Americans use to complete their federal income tax returns. In this activity, you will use sample W-2 forms to complete 1040 forms for five different characters.

Part I: Scenarios

To illustrate how different circumstances affect your tax return, we'll explore the case of five different individuals:

Name	Personal Info	Employment Info	W-2 Form
Edgar Flores	<ul style="list-style-type: none"> Age 16 Lives with his parents 	<ul style="list-style-type: none"> Works around 10 hours/week cleaning pools for \$15/hour 	Edgar's W-2
Melinda Flowers	<ul style="list-style-type: none"> Age 18 Lives with her parents, will be heading to college in the fall 	<ul style="list-style-type: none"> Worked around 10 hours/week during senior year at a local ice cream shop, and 40 hours/week during the summer 	Melinda's W-2
Angela Li	<ul style="list-style-type: none"> Age 22 Is at college on a partial scholarship but her parents pay room & board and help with other expenses 	<ul style="list-style-type: none"> Worked 20 hours/week during the school year at a local plant nursery 	Angela's W-2
Marcus Roberts	<ul style="list-style-type: none"> Age 23 Recent college graduate, living by himself 	<ul style="list-style-type: none"> Is on salary as a sales representative at a shoe store, working full-time 	Marcus's W-2
Borris Oswald	<ul style="list-style-type: none"> Age 24 Completed his first full year of working a full-time job, living by himself 	<ul style="list-style-type: none"> Is on salary and works full-time as a marketing associate 	Boris's W-2



**Claim
Your
Future[®]**



Claim Your Future
Instructions | Log Out

MONTHLY INCOME
\$2,467

REMAINING FUNDS
\$445

Career & College Savings Housing Food Transportation Communications Extras

My Career
MARINE BIOLOGIST
ANNUAL INCOME \$50,860
MONTHLY INCOME \$2,467
EDUCATION LEVEL Bachelor's Degree 4 Years of College

There is a lot to choose from in the grocery store, and prices can vary widely. Your choices here are:

BASIC AVERAGE ORGANIC GOURMET

\$400 Average
This includes all of the food items from the basic category, along with fresh vegetables, beef, fish, and some snack foods.

< Back to Housing Choose Transportation >

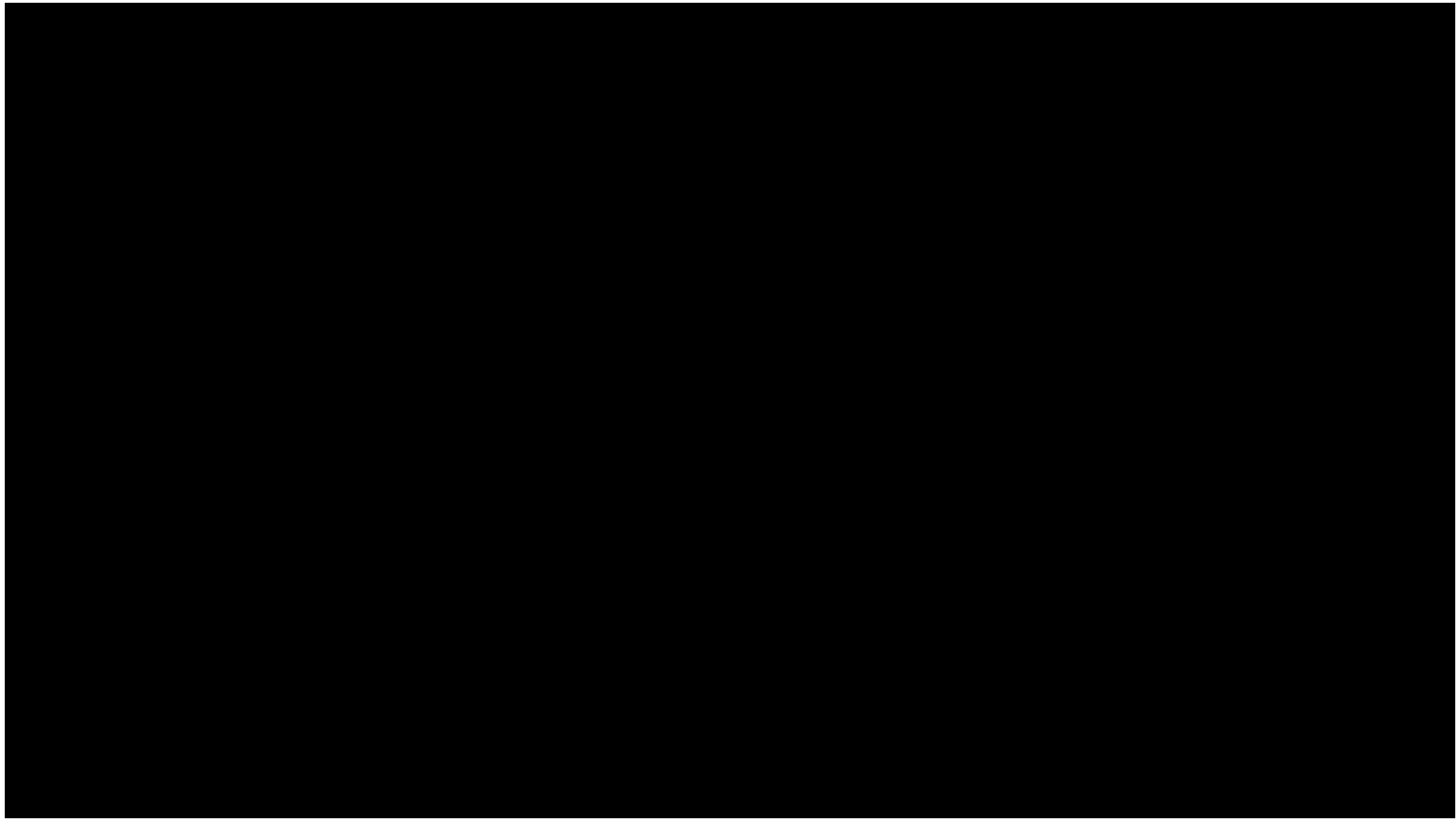
Provider

FAME (Finance Authority of Maine)

Features

- Available as both a classroom-based game (charge) and online (free)





Learning Objectives

- **Students will be able to:**
 - Have conversations about their goals and aspirations
 - Examine assumptions re: education, careers, and money
 - Link today's educational and spending choices to future job options and financial stability
 - Describe postsecondary options and identify basic vocabulary associated with college exploration
 - Create a balanced budget
 - Explain how small expenses can add up
 - Distinguish between wants and needs
 - Describe benefits of saving

■ **Each game kit includes:**

- 50 unique wheels representing various careers
- 150 student reward stickers
- Available for download:
 - Educator's Guide
 - Budget worksheets
 - Certificate of completion





Play

Order Kits

Resources

About

Sponsor

Order Kits

Each Claim Your Future game kit contains:

- 50 unique career wheels
- 100 student reward stickers
- Access to online resources, including Budget Worksheet, Certificate of Completion, and Claim Your Future Educator's Guide with:
 - Step-by-step instructions
 - Detailed lesson plan
 - Suggested homework activities
 - Printable budget worksheet

Organizations interested in bulk orders should contact sales@ClaimYourFuture.org. Volume discounts and co-branding opportunities are available.

Need financial assistance? Your local parent organization may be willing to purchase a kit on your behalf. Most are very supportive of raising college and career aspirations and may assist you in identifying a possible sponsor.

For Schools and Non-Profit Education Organizations in Illinois and Maine

If you represent a school or non-profit education organization in Illinois or Maine, you may request a free Claim Your Future® game kit through the sponsoring organization in your state:

- **Illinois:** Illinois Student Association Commission (ISAC) – <https://isac.claimyourfuture.com/order-kits/>
- **Maine:** Finance Authority of Maine (FAME) – <https://fame.claimyourfuture.org/order-kits/>

* Tax-Exempt Orders

If you are ordering for a tax-exempt organization located outside of IL or ME, please be prepared to upload your organization's state-certified sales tax exemption certificate during the ordering process. If you are not able to upload your exemption certificate when ordering, please call us at 800-228-3734, option 1; or email us at support@ClaimYourFuture.org.



\$299

plus \$9.95 shipping & handling and any applicable sales tax

I am ordering for a tax-exempt organization*

I am ordering for a taxable organization



CLAIM YOUR FUTURE®

BUDGET WORKSHEET

Career	Education	Annual Income \$	Monthly Income \$	
			Expense	Subtotal
SAVINGS AND LIVING EXPENSES				
		SAVINGS (10% OF MONTHLY INCOME)	-	
		MONTHLY HOUSING	-	
		MONTHLY FOOD	-	
		MONTHLY TRANSPORTATION	-	
		MONTHLY COMMUNICATIONS	-	
EXTRAS		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
		EXTRA	-	
SPENDING MONEY	HOW MUCH SPENDING MONEY DO YOU HAVE?		=	

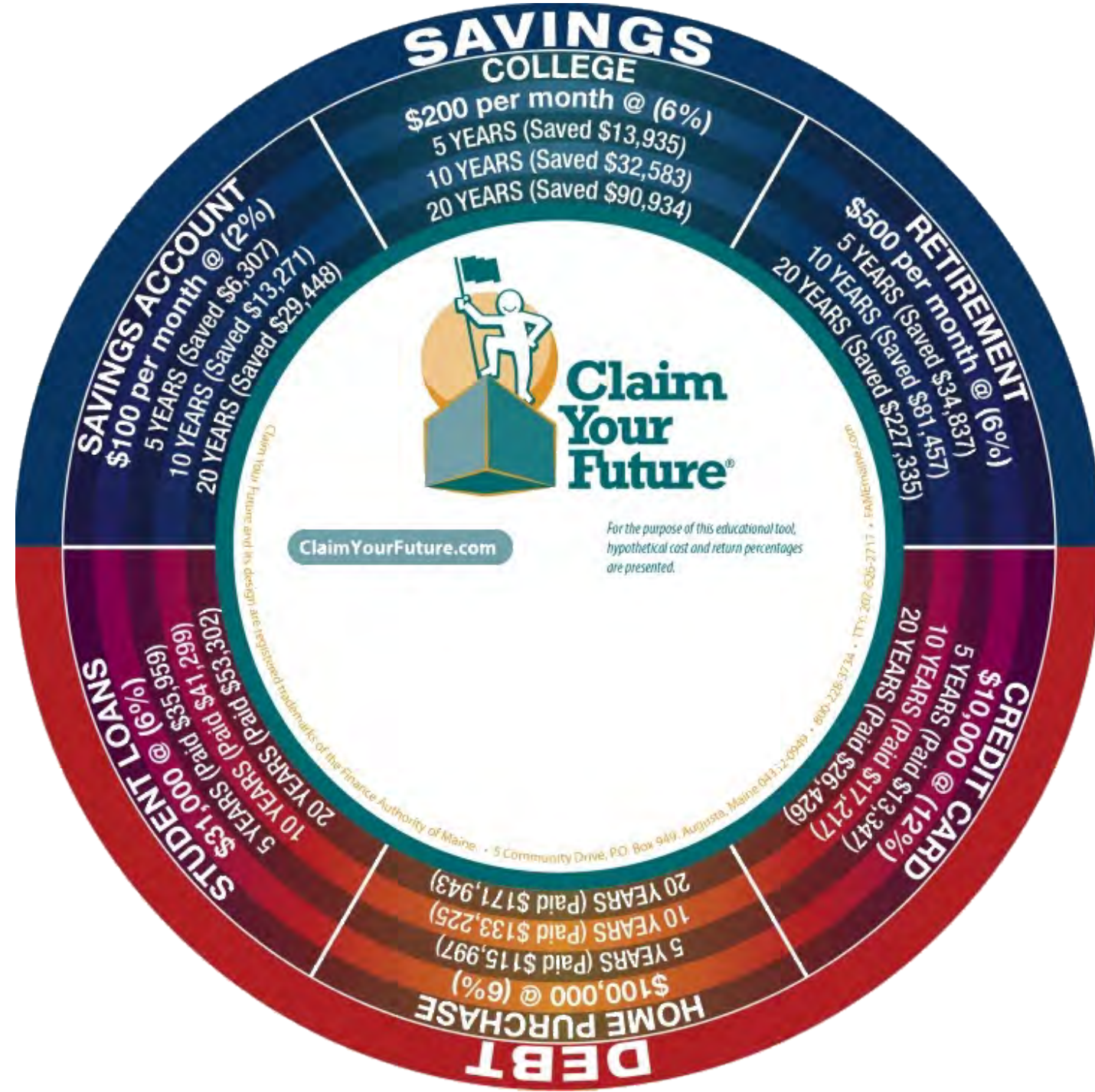
Play online at ClaimYourFuture.com



5 Community Drive, PO Box 949
Augusta, ME 04332-0949
1-800-228-3734
TTY: 207-626-2717
EMAIL: education@famemaine.com
www.famemaine.com

Game Procedures

- Randomly assign wheels and explain important elements
- Review budget worksheet
- Complete budget activity
- Reflection
- Post-assessment



Game Procedures

- Randomly assign wheels and explain important elements
- Review budget worksheet
- Complete budget activity
- Reflection
- Post-assessment



Educator's Guide

The Finance Authority of Maine (FAME) is committed to promoting access to and completion of postsecondary education by providing free information on planning and paying for college, career preparation and financial education, including responsible borrowing. This educator's guide was designed to enable you to use FAME's Claim Your Future® game in your classroom as a stand-alone lesson, or as part of a larger unit.

Introduction

This Guide Includes:

- A detailed lesson plan, including learning objectives
- Game methodology, sources and assumptions
- Budget worksheet
- Optional activities and assignments
- Web-based resources
- Glossary of terms

Claim Your Future (formerly *Get a Life*) is an interactive game that encourages middle school students to explore career and college options, money management, including budgeting and wants vs. needs, and the impact of making choices.

When playing this game in the classroom, each student is randomly assigned an individual game wheel representing a specific career, college degree, and monthly salary. Students are instructed to make spending decisions and calculate their monthly budget.

Through this process, students learn that higher education leads to higher paying jobs, which all leads to a financially stable future.

For additional questions or to schedule a Claim Your Future session at your school, visit ClaimYourFuture.com, or contact:

Finance Authority of Maine
5 Community Drive, PO Box 949
Augusta, ME 04332-0949
PHONE: 1-800-228-3734
TTY: 207-626-2717
education@famemaine.com

Educator Guide:

- A detailed lesson plan, including learning objectives
- Game methodology, sources and assumptions
- Budget worksheet
- Optional activities and assignments
- Web-based resources
- Glossary of terms

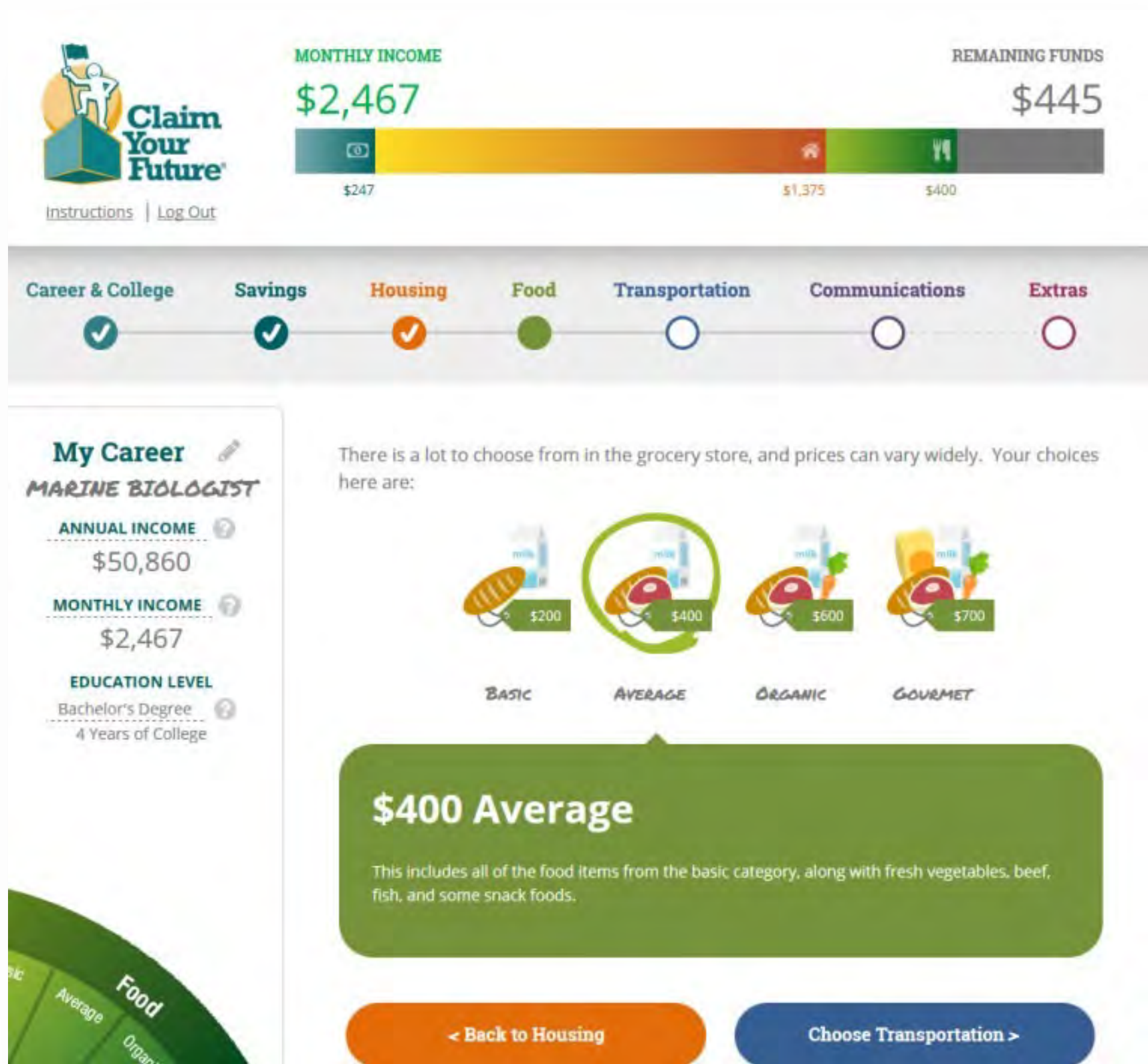


Watch Us Play – High School Students



Watch Us Play – Middle School Students





Online Version

- 125 career options, including descriptions, key vocabulary and various spending options
- Visual representation of money spent
- Additional resources
- Printable budget worksheet, certificate of completion



Middle School and Younger Edition

BROUGHT TO YOU BY:



MONTHLY INCOME

\$9,158

REMAINING FUNDS

\$9,158

Career & College

Savings

Housing

Food

Transportation

Communications

Extras

You have been given a random career: Cardiologist

Your career is Cardiologist

Cardiologists are doctors who study the human heart. They examine patients, diagnose diseases and treat symptoms of heart disease and other health problems. They are good at communicating with people and finding solutions to health problems.



\$208,000 ANNUAL INCOME ?
\$9,158 MONTHLY INCOME ?



Doctoral Degree ?
4 Years of College + Medical School

OR

Choose Your Career!

Imagine yourself at age 25. What things do you enjoy doing? What are your skills and talents? What would be your dream job? Where do you imagine yourself living? What kind of car do you have? If you have extra money, do you save it or spend it?



Now think about your career interests and the type of education you will need. Will you have enough money to pay for the lifestyle you have just imagined? Understanding your goals and career interests will help you plan your future.

Cardiologist

NOW IT'S TIME TO MAKE SOME DECISIONS!

Get Started >

- Accountant
- Actor/Actress
- Administrative Assistant
- Advertising Sales Agent
- Aircraft Mechanic
- Airline Pilot
- Anesthesiologist
- Animal Breeder
- Architect
- Arts, Design, Entertainment, Sports, and Media
- Athletic Trainer
- Automotive Service Technician/Mechanic
- Baker
- Bicycle Repairer
- Building and Grounds Cleaning/Maintenance
- Bus Driver
- Cake Decorator
- ✓ **Cardiologist**
- Carpenter
- Cashier
- Cement Worker
- Chef
- Chief Executive
- Childcare Worker
- Chiropractor
- Civil Engineer
- Clergy
- College Professor
- Computer and Information Systems Manager
- Computer Programmer
- Construction Manager
- Correctional Officer
- Cosmetologist
- Crime Scene Investigator
- Curator
- Customer Service Representative
- Dental Assistant
- Dental Hygienist
- Dentist
- Detective
- Dietitian/Nutritionist
- Dishwasher
- Doctor - Family Practitioner
- Electrician
- Elementary School Teacher
- EMT/Paramedic
- Engineer
- Environmental Scientist
- Event Planner
- Farming, Fishing, and Forestry
- Fashion Designer
- Film and Video Editor
- Financial Advisor
- Home Health Aide
- Host - Restaurant, Lounge, and Coffee Shop
- Human Resources Specialist
- Insurance Appraiser
- Interior Designer
- Landscaping and Groundskeeping Worker
- Lawyer
- Librarian
- Machinist
- Maid/Housekeeper
- Marine Biologist
- Marketing Manager
- Massage Therapist
- Medical Assistant
- Middle School Teacher
- Military - Enlisted Level/E4
- Mortician
- Musician
- Network and Computer Systems Administrator
- Nurse Practitioner
- Optometrist
- Orthodontist
- Painter
- Paralegal
- Pediatrician
- Pest Control Worker
- Pharmacist
- Photographer
- Physical Therapist
- Physicist
- Plumber/Pipefitter
- Police Officer
- Police/Fire/Ambulance Dispatcher
- Political Scientist
- Postal Service Mail Carrier
- Psychiatrist
- Radiologic Technologist
- Real Estate Sales Agent
- Registered Nurse
- Reporter
- Retail Sales Worker
- School Counselor
- School Psychologist
- Security Guard
- Social Worker
- Software Developer
- Speech-Language Pathologist
- Structural Iron/Steel Worker
- Substance Abuse Counselor
- Surgeon
- Taxi Driver
- Teacher
- Telemarketer
- Tour Guide
- Tractor-Trailer Truck Driver
- Transportation Security Screener



Middle School and Younger Edition

BROUGHT TO YOU BY:



MONTHLY INCOME

\$9,158

REMAINING FUNDS

\$9,158

Career & College

Savings

Household

You have been given a random

Your career is Cardiologist

Cardiologists are doctors who study the heart. They examine patients, diagnose diseases, and treat symptoms of heart disease and other health problems. They are good at communicating with people and finding solutions to health problems.

+\$ \$208,000 ANNUAL INCOME ?
\$9,158 MONTHLY INCOME ?

Doctoral Degree ?
4 Years of College + Medical School



NOW IT'S TIME TO MAKE SOME DECISIONS!

Get Started >

Accountant
Actor/Actress
Administrative Assistant
Advertising Sales Agent
Aircraft Mechanic
Airline Pilot

Home Health Aide
Host - Restaurant, Lounge, and Coffee Shop
Human Resources Specialist
Insurance Appraiser
Interior Designer
Landscaping and Groundskeeping Worker



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Steel Worker
se Counselor

Environmental Scientist
Event Planner
Farming, Fishing, and Forestry
Fashion Designer
Film and Video Editor
Financial Advisor

Taxi Driver
Teacher
Telemarketer
Tour Guide
Tractor-Trailer Truck Driver
Transportation Security Screener



Playing the Digital Game

ClaimYourFuture.com/play

Imagine Yourself at age 25...



Getting Started

1. Choose your state and click next.
2. Once directed to your state site, select **Play the Game**.
3. Choose your grade.
4. Indicate whether or not you are playing as part of a classroom assignment.
5. Write down your game ID so you can return later, or play again.
6. Answer the pre-game assessment questions. Don't worry if you don't know the answers, just give it your best try!



Selecting Your Career

GAME #1: For the first game, let the system randomly assign you a career. Review each of the following:

- Your assigned career and description
- Annual income
- Monthly income
- Education level required

Making Some Decisions!

1. Select **Get Started** to begin.
2. **Pay yourself first** and set aside 10% of your monthly earnings into savings.
3. Next, make decisions about your basic **needs**—**housing, food, transportation, and communications**.
4. Now, you may choose some **extras**, but only if you have money remaining. Extras are things that you **want**, but not the things that you truly **need**. If you are almost out of money, you may want to skip the extras.
5. Along the way, you may get an **Oops! That Will Break Your Budget** message, which means you need to reduce your spending.
6. After making all of your choices, select **Finish**.
7. Review your budget worksheet. Notice your remaining funds.
8. Print or save your budget worksheet.
9. At the bottom of the page, select **Start Over** to begin the next game.



Play Again

GAME #2: Select a career of your choice. Try making different financial choices to see how your decisions might help you with future planning.

- What career did you choose? Why?
- How much money did you have after you finished game #2?
- How would you describe the budget decisions you made?
- What are two things you learned from playing Claim Your Future?

Retest Your Knowledge

After you finish game #2, select **Retest Your Knowledge** near the top of the summary page. Again, don't worry if you don't know the answers, just give it your best try!





Middle School and Younger Edition
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FAME
FINANCE AUTHORITY OF MAINE

Play

Order Kits

Resources

About

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Educator Resources

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The following resources are available to assist you in offering Claim Your Future® to your students:

Educator Guide

- [For Middle School and Younger](#)
- [For High School and Beyond](#)

Tools

- [Budget Worksheet](#)
Need a printable version? Download and print [this file](#).
- [Certificate of Completion](#)
- [Playing the Digital Game](#)

Videos

For Educators

- [What is Claim Your Future? \(1:53\)](#)
- [Training Video \(15:47\)](#)

For Students

- [What is Claim Your Future? \(1:34\)](#)
- [Instructional Video \(3:27\)](#)

Expert Facilitated Video Series

- [Part I - Career & Education Overview \(6:28\)](#)
- [Part II - Understanding Your Income \(3:34\)](#)
- [Part III - Budgeting Activity \(14:23\)](#)
- [Part IV - Wrap Up \(7:38\)](#)

Please [contact us](#) with additional questions or to schedule a Claim Your Future session at your school.



Educator's Guide Grades 5-8



Captivate your students!



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Lesson Plan

The objective of this lesson is to help students better understand the connection between the choices they make today and their opportunities in the future. We've designed this lesson plan for in-person use with the Claim Your Future game kit. However, most of it will work with the online game as well.

Enduring Understandings

1. More education leads to higher pay, increased job security, and in some cases, job flexibility, financial stability, or greater opportunity.
2. Doing something you love is important—even if it doesn't pay a lot of money. Students can manage this by living responsibly within a budget and making good choices.
3. Good choices yield more options. Good choices require you to:
 - Distinguish between “needs” and “wants.”
 - Identify your spending priorities within “wants,” and avoid impulse spending.
 - Take the steps to be successful in middle school, allowing you more opportunities to achieve your goals in high school and beyond.

Learning Objectives

Students will be able to:

- Have conversations about their goals and aspirations.
- Examine their assumptions about schooling, careers, money, and savings.
- Link today's educational and spending choices to future job options and financial stability.

Grade Levels

• 3 to 8+

Time Required

• 45 to 90 minutes

• May be further integrated into a larger unit

Subjects

- Math
- Social studies
- Economics
- Financial literacy
- Interdisciplinary (career and college aspirations and decision-making)

Materials

- Claim Your Future game wheels
- Budget worksheets
- Pencils
- Calculators (optional)
- Computers with internet access (optional)
- Claim Your Future reward stickers
- Educator's Guide



Educator's Guide

Grades 9-12



Captivate your students!



Lesson Plan

The objective of this lesson is to help students better understand the connection between the choices they make today and their opportunities in the future. We've designed this lesson plan for in-person use with the Claim Your Future game kit. However, most of it will work with the online game as well.

Enduring Understandings

1. More education leads to higher pay, increased job security, and in some cases, job flexibility, financial stability, or greater opportunity.
2. Doing something you love is important—even if it doesn't pay a lot of money. Students can manage this by living responsibly within a budget and making good choices.
3. Good choices yield more options. Good choices require you to:
 - Distinguish between "needs" and "wants."
 - Identify your spending priorities within "wants," and avoid impulse spending.
 - Take the steps to be successful in high school, allowing you more opportunities to achieve your goals after graduation.

Learning Objectives

Students will be able to:

- Have conversations about their goals and aspirations.
- Examine their assumptions about schooling, careers, money, and savings.
- Link today's educational and spending choices to future job options and financial stability.

Grade Levels

• 9-12

Time Required

- 45 to 90 minutes
- May be further integrated into a larger unit.

Subjects

- Math
- Social studies
- Economics
- Financial literacy
- Interdisciplinary (career and college aspirations and decision-making)

Materials

- Claim Your Future game wheels
- Budget worksheets
- Pencils
- Calculators (optional)
- Computers with internet access (optional)
- Claim Your Future stickers (optional)
- Educator's Guide



Fill in the choices on the next page to see if you can afford your dream life. You might be surprised at how much that life will cost. While local salaries, wages and lifestyle costs will vary throughout the United States, the internal data used in this calculator are national averages. The results will indicate a ballpark relationship between your expenses and the income you will need to support your dream lifestyle.

While local salaries, wages and lifestyle costs will vary throughout the United States, the internal data used in this calculator are national averages. The results will indicate a ballpark relationship between your expenses and the income you will need to support your dream lifestyle.



Students, imagine you've just graduated from high school or college, and you're about to embark on your life as an independent, adult consumer. Answer these simple questions about what you think your lifestyle will be. Will you take public transportation or drive a new car? Will you cook your own meals or eat out? When you're done (it should only take a few minutes), click "See Reality..." below and find out what kind of income you'll need to support your adult lifestyle.

Shelter (Check the one that's the most likely match)

- At home with parents or other rent free
- My own apartment in big city
- Shared apartment in big city
- Own apartment in small city or town
- Shared apartment in small city or town

Provider

Jump\$tart Coalition for Personal Financial Literacy

Features

- Series of questions to ballpark the income needed to support a certain lifestyle
- Quick and easy

Cost

- Free



Based on what you told us, and after deducting 20.65% for federal taxes and Social Security, you would need to make at least this much to support your lifestyle:

\$19.09 per Hour or **\$763.60** per Week

That's about \$39,707.20 per year.

Here are a few jobs that fall into this pay scale:

Floor layers	Automobile mechanics	Carpet installers	Machinist
Salary:	Salary:	Salary:	Salary:
\$19.53 per hour	\$19.55 per hour	\$19.77 per hour	\$20.11 per hour
\$781.32 per week	\$782.13 per week	\$791.11 per week	\$804.57 per week
\$40,622.40 per year	\$40,664.00 per year	\$41,121.60 per year	\$41,828.80 per year

Dancers
Salary:
\$20.40 per hour
\$816.00 per week
\$42,432.00 per year

What sort of education would you need?

Just to give you an idea of what it would take to get a job in your price range, here's the average hourly salary earned by level of education.

Hourly Wage	Education Level
\$7.25 to \$15.00	Minimum Wage (Varies by state and city)
\$11.80	Less than a High School Diploma
\$16.27	High School Graduate
\$19.43	Some college, Associate Degree
\$27.70	Bachelor's Degree
\$33.23	Master's Degree
\$42.85	Advanced Professional Degree

Personal (Check all that will apply to you)

- Clothing – Women's professional (suits, etc.) and casual
- Clothing – Women's casual only**
- Clothing – Men's professional (suits) and casual
- Clothing – Men's casual only
- Haircuts – men
- Haircut – women**
- Cosmetics (mascara, eye shadow and lipstick)**

Miscellaneous (Check all that will apply to you)

- Regular dry cleaning
- Coin/Laundry/Laundromat
- Health club**
- Medical Services (including health insurance, drugs and medicine co-pays)**
- Pets**



Featured Simulations



**But WAIT
There's More!**



**WALL STREET
SURVIVOR**
Demystifying Investing.





Upcoming Webinars



April 20th

**Personal Finance
Simulations:
Part 2**

<https://www.makingcentspa.org/upcoming-webinars>



PERSONAL FINANCE SIMULATIONS

WHAT'S AVAILABLE AND HOW THEY WORK

April 6, 2022

The Making Cents Project



Thank you for participating!