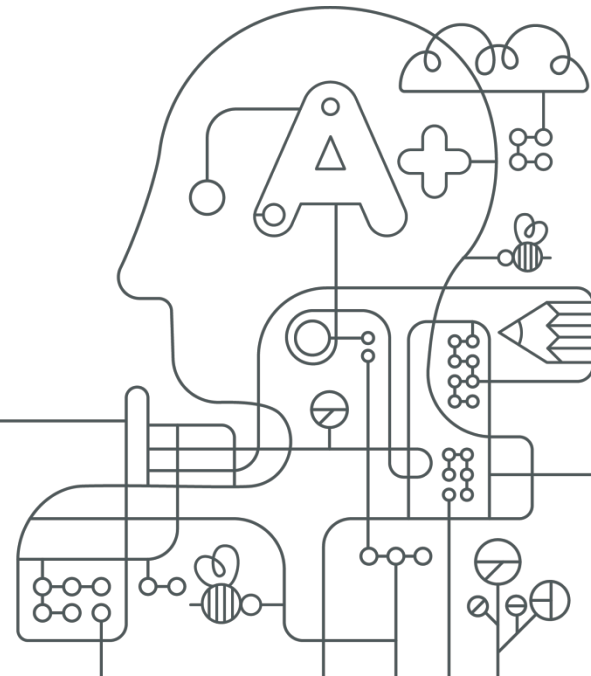


# Middle School Financial Literacy Workshop

"If you don't master financial literacy, you'll be a victim" – Bradley Weeks, Teacher

May 10th, 2019



# Today's Agenda

1

The Financial Literacy Landscape

2

Why teach financial literacy?

3

FutureSmart

4

Getting Started

4

Q & A

# Real World Learning Skills



# The Financial Literacy Landscape

By almost any measure, today's schoolchildren are ill equipped to understand personal finance and make their way in the modern financial world.

*– President's Advisory Council on Financial Literacy*



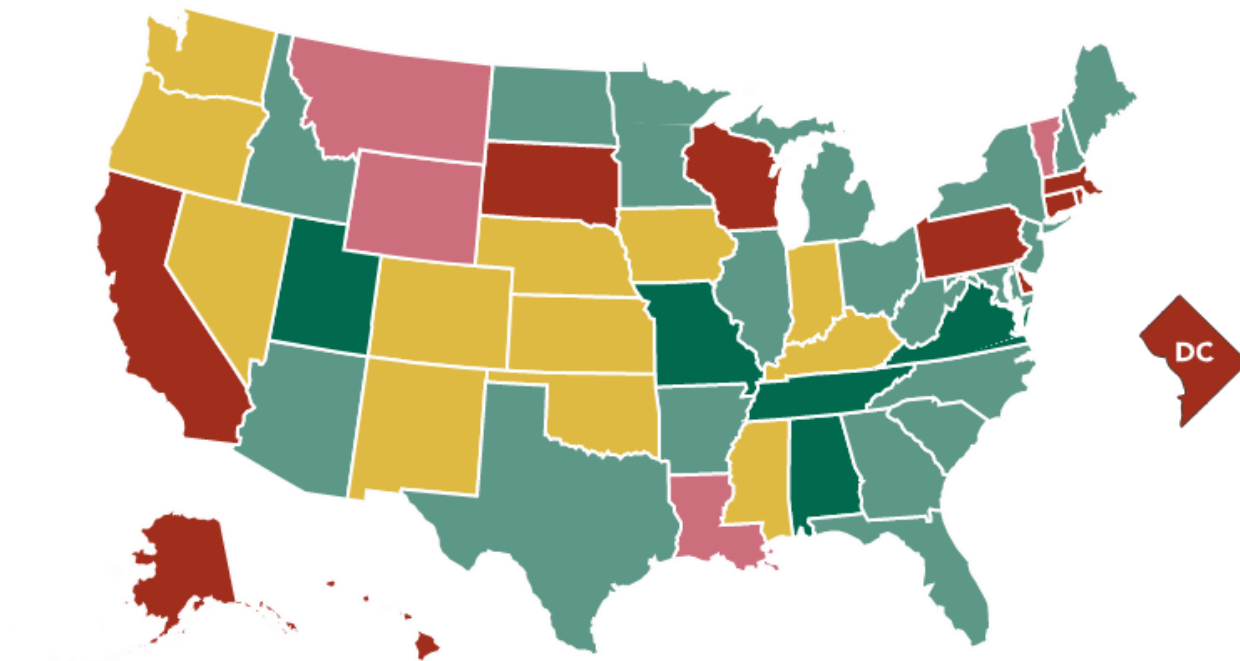
Only half (53%) of parents are “very confident” that their children will leave home knowing how to manage money, credit, and debt<sup>2</sup>



More than 1 in 6 students (17.8%) in the United States do not reach the baseline level of proficiency in financial literacy<sup>3</sup>



## GRADE COLOR KEY



Source: Champlain College Center for Financial Literacy (2017 National Report Card )

# The Reality

24%

of millennials can  
correctly answer  
basic financial  
wellness questions.

16%

of middle school  
students think  
they'll need student  
loans to finance  
higher education  
(but in reality, 70%  
will)

75%

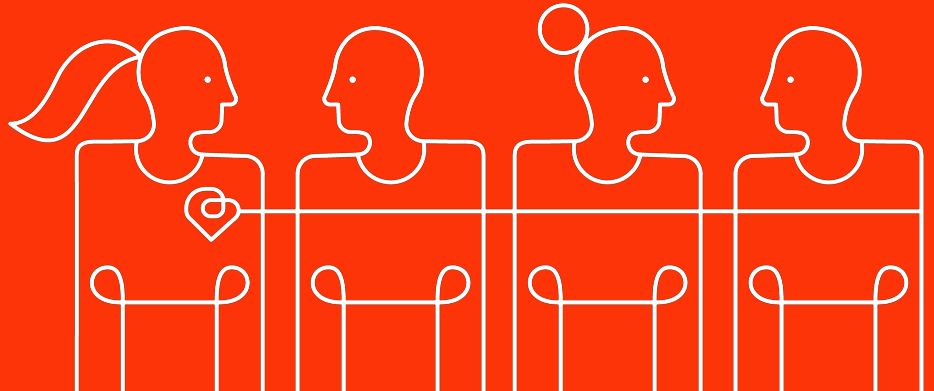
of students may not  
be receiving the  
financial  
information and  
education they  
need at home.

# Why teach financial literacy?

- Only 12% of teachers teach personal finance, 92% think they should
- Student debt is at an all-time high of more than \$1 trillion
- One-fourth of Americans are behind or in default for students loans
- Financial knowledge is needed for all major life decisions – buying a home or insuring a car
- 93% of Americans have a bank account

# Poll Time!

Text: KAYLABOYER233 to  
22333







# Poll Question #1: Percentage of College Students graduating with debt?

## Percentage of College Students graduating with debt?

70

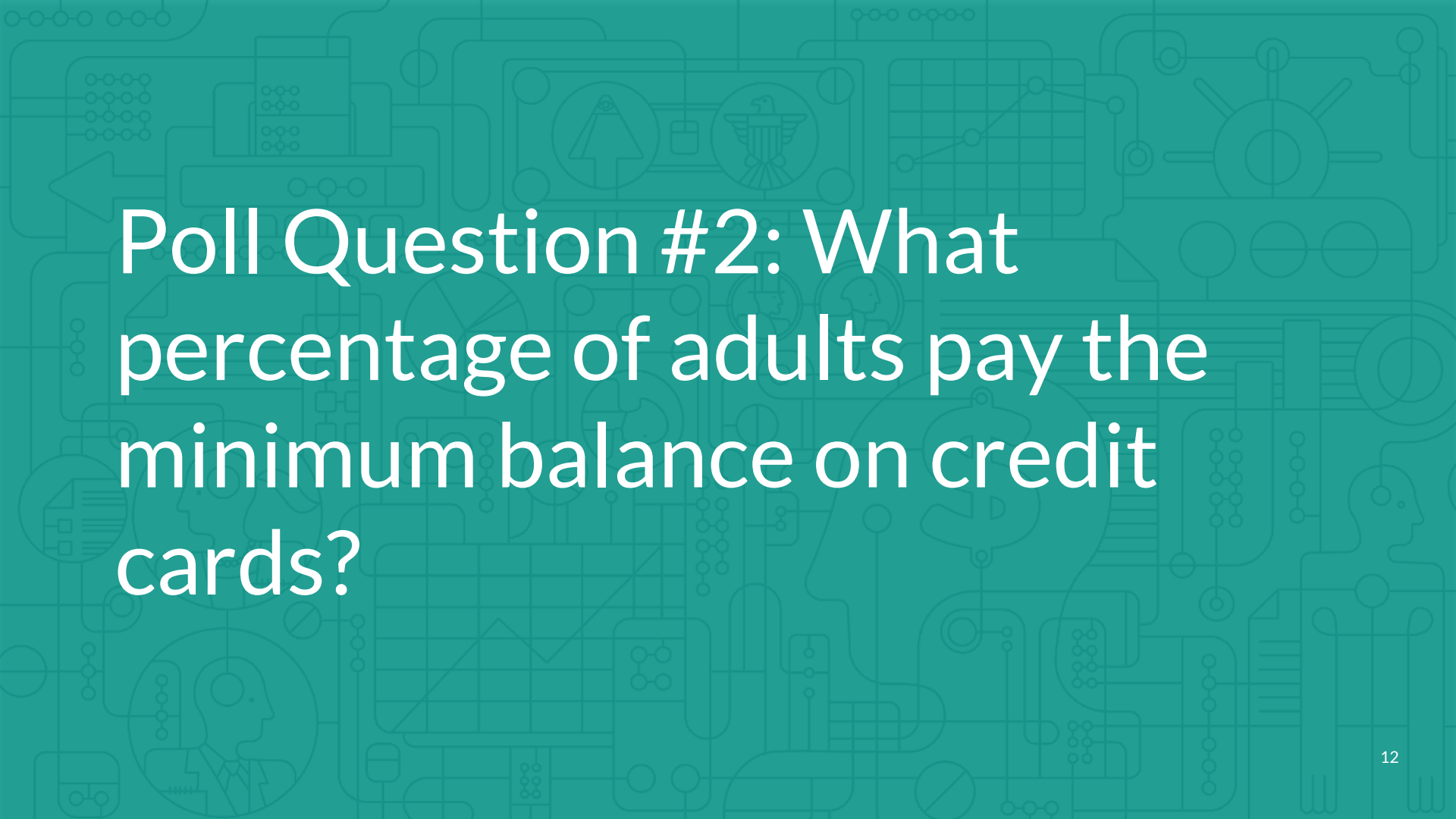
52

30

81



Answer: 70%!



Poll Question #2: What percentage of adults pay the minimum balance on credit cards?



# What percentage of adults pay the minimum balance on credit cards?

14

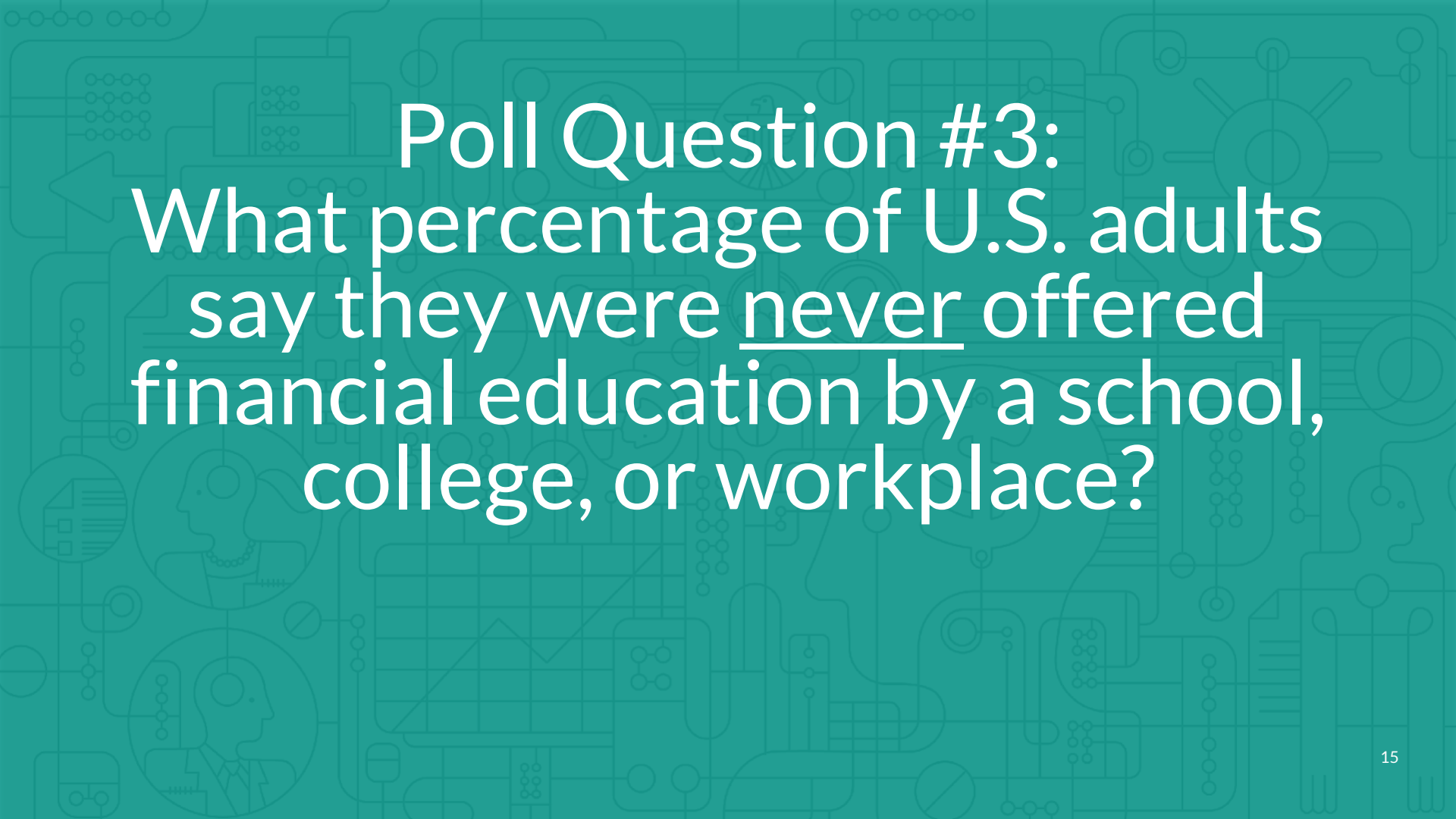
32

22

50



Answer: 32%!



Poll Question #3:  
What percentage of U.S. adults  
say they were never offered  
financial education by a school,  
college, or workplace?

# What percentage of U.S. adults say they were never offered financial education by a school, college, or workplace?

10

36

85

59

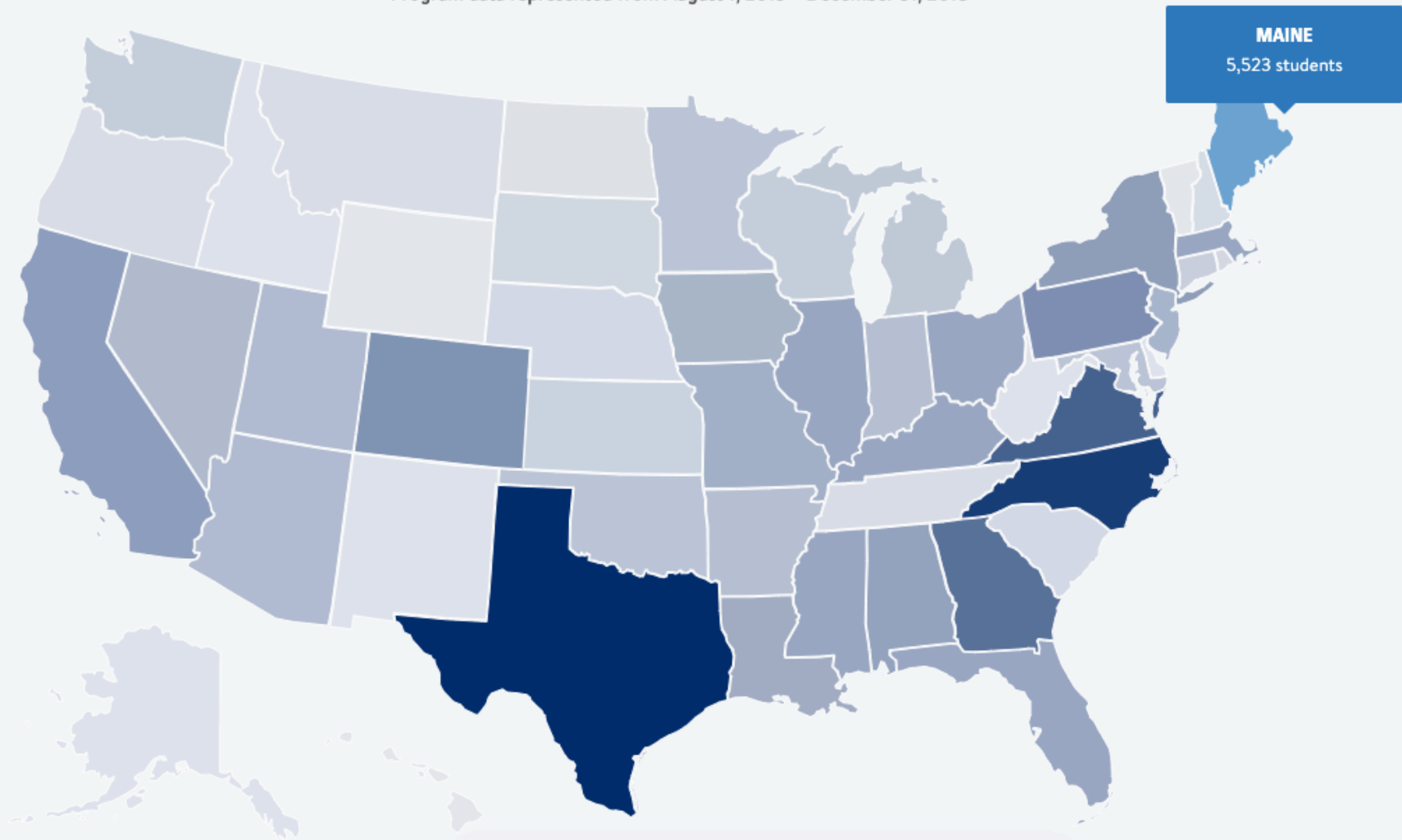


Answer: 59%!



**FutureSmart**

\*Program data represented from August 1, 2015 – December 31, 2018



# FutureSmart

This course will provide students with the applied knowledge, skills and tools necessary to make smart financial decisions and build positive financial habits and behaviors that will follow them into adulthood.





# FUTURESMART

Grade Level: 6th -8th

Total Lessons: 7 modules, 25 minutes each

Aligns with state and national Jump\$tart, NCSS

## At-a-Glance

Through a compelling storyline in which students become the Mayor of a fictional town, they are faced with the real-life financial decisions and obstacles of their citizens. By helping their citizens with everything from budgeting for some bedroom decorations to guiding someone through the college financial aid process, students build important skills that help them to become *FutureSmart*.

## Course Highlights

- Simulation-based learning embedded with real-world decisions
- Companion mobile app to reinforce positive financial decisions
- Customizable and printable blueprint for their financial future

## Course Topics

- Financial values and goal-setting
- Budgeting and opportunity costs
- Saving and investing
- Risk vs. return



# Maine Financial Literacy Framework & Common Core Standards

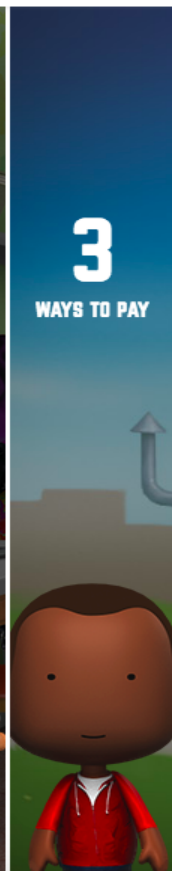
By the end of 8<sup>th</sup> grade students will...

- Analyze the costs and benefits of various types of credit.
- Explore job and career options.
- Explain how investing may build wealth and help meet financial goals.
- Identify common types of risks and basic risk management methods.
- Develop a plan for spending and saving.
- Use ratio and rate reasoning to solve real-world and mathematical problems

# Module Topics

- **Module 1:** Financial Values, Goal-Setting
- **Module 2:** Needs vs. Wants, Opportunity costs, Budgeting
- **Module 3:** Credit vs. Debit, Costs of borrowing, Limits of spending
- **Module 4:** Investing in higher education, Long-term planning, Supply & Demand
- **Module 5:** Reading a balance sheet, Account types, Income & Expenses
- **Module 6:** Insurance, Stocks, bonds, and mutual funds, Risk and Reward
- **Module 7:** Building a blueprint for the future

# Course Demo





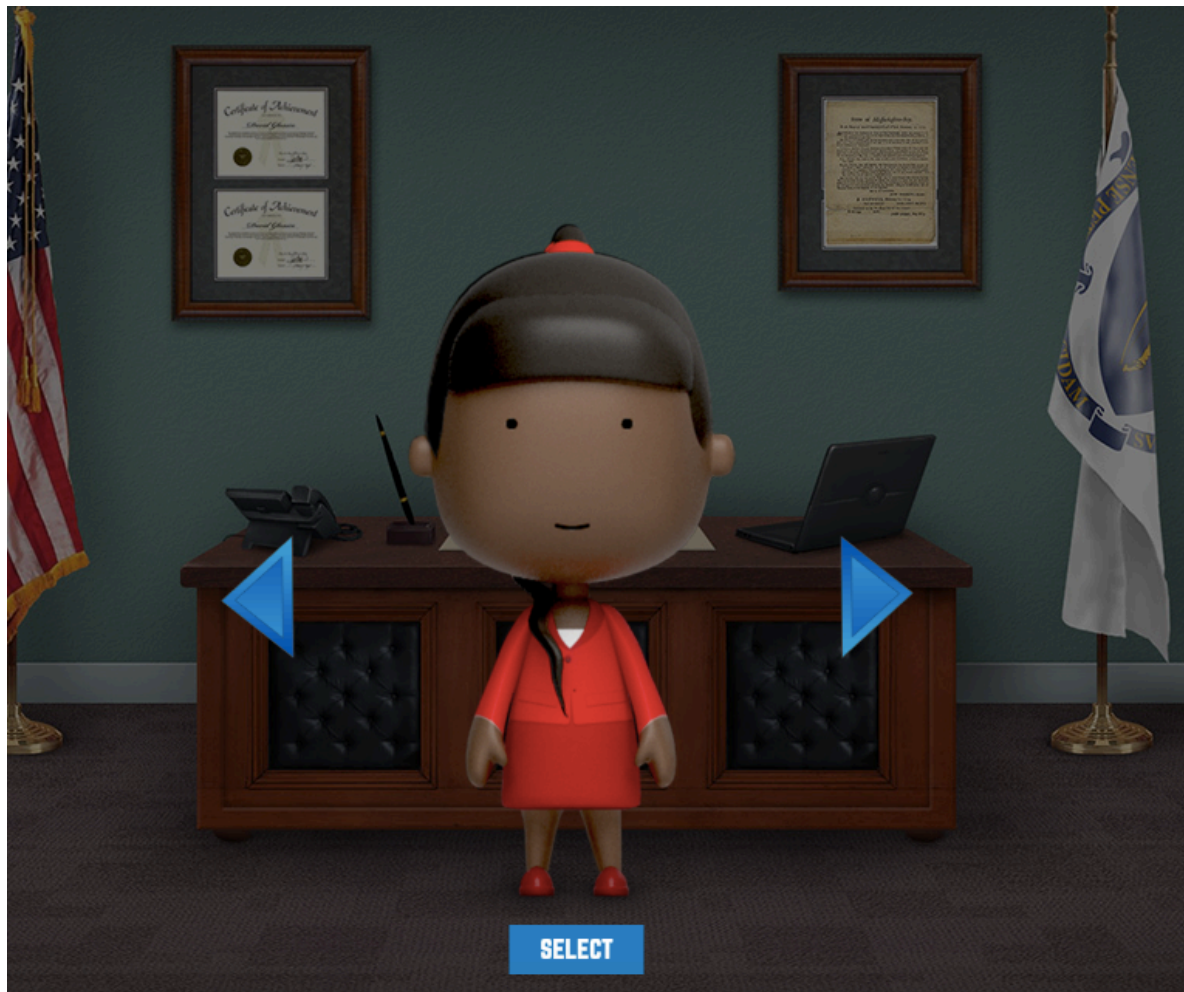
**MAIN MENU**

**SCORES**

**RESOURCES**

**PORTFOLIO**





WHAT MATTERS THE MOST TO YOU? SELECT THE THREE THINGS THAT ARE MOST IMPORTANT TO YOU.



**DONATING TO  
CHARITY**



**HAVING A JOB I  
LOVE**



**STARTING MY  
OWN FAMILY**



**TRAVELING THE  
WORLD**



**NOT HAVING TO  
WORRY ABOUT  
MONEY**



**SPENDING TIME  
WITH MY  
FRIENDS**



**SAVING FOR  
RETIREMENT**



**SUPPORTING MY  
FAMILY**



**GETTING A GOOD  
EDUCATION**



**HELPING OTHER  
PEOPLE AND MY  
COMMUNITY**



**OWNING A  
HOUSE SOMEDAY**



**BUYING MY  
FIRST CAR**

## REFLECTION QUESTIONS

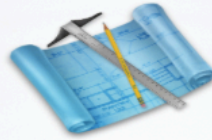
Think about something for which you'd like to save your money. What is it, and why did you choose it? What do you think will be the most challenging part about saving money for it?

---



Your financial personality is:

## ARCHITECT



### PLANNER, SAVER

**Architects** make detailed plans and follow through on them. They keep careful track of how much they're spending, and how much they need to save for the future. **Architects'** thorough planning and high standards means that they're constantly thinking about how to get the most out of every purchase.

Don't agree with your financial personality? Try taking the quiz again!

RETRY

NEXT

## HELP ME FIX MY BEDROOM



Dear Mayor,

My room looks like it's stuck in a time warp. Seriously, it hasn't changed since I was six, but I sure have. I've been saving up the last few months of allowance along with my birthday money to get some new stuff for my room.

There's so much I want to do! Can you help me make sure I get the most bang for my buck? I know I won't be able to do everything, but I want to make the most of what I have.

Sincerely,  
David



**NEXT**



### QUESTION 3 / 5

The average price of a gallon of milk increased from \$3.00 last year to \$3.50 this year. This is most likely due to \_\_\_\_\_.

A. the stock market

B. inflation

C. deflation

D. the market basket



RIVER OAK LANE



# Needs vs. Wants



Even though none of these items are true "needs", it's still a good idea for David to prioritize his wants based on their importance.

**NEXT**

Drag the items into the correct order.

**NEEDS**



**WANTS**



**ALARM  
CLOCK**



**BEDDING**



**CURTAINS**



**DESK  
LAMP**



**MINI-  
FRIDGE**



**POSTERS**



**STEREO  
SYSTEM**



**WALLPAPER**





00:0-1



\$180



\$12



These paint cans come in different sizes. Let's try calculating the unit prices of each can. Calculate their unit price and enter the value below.



Unit price per gallon:

\$  ✓



Unit price per gallon:

\$  ✓



Unit price per gallon:

\$  ✓

NEXT



First, let's define what supply and demand are. Click on each item to learn more.

NEXT

## SUPPLY

Supply measures the amount of a specific good or service available for a given price.

## DEMAND

Demand measures the number of people who are willing to buy a particular good or service at a given price.





CHECKING  
\$3,500.00



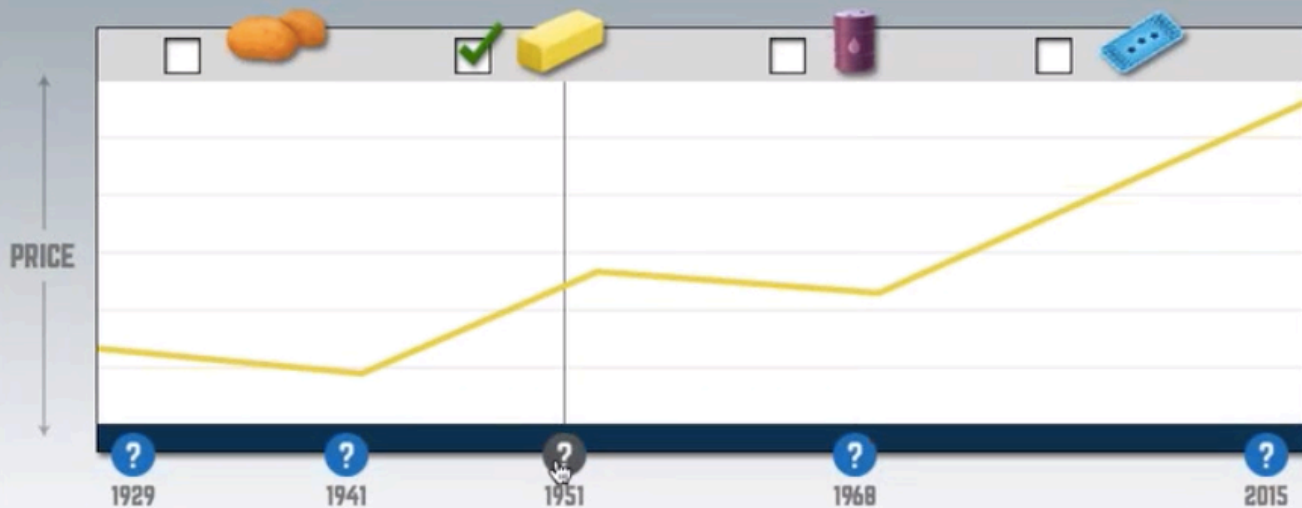
SAVINGS  
\$0.00



CD  
\$0.00



Butter has experienced inflation over time. In 1910, its price was only 38 cents per pound.



Inflation was seen again as the U.S. entered World War II, particularly when it came to food prices.

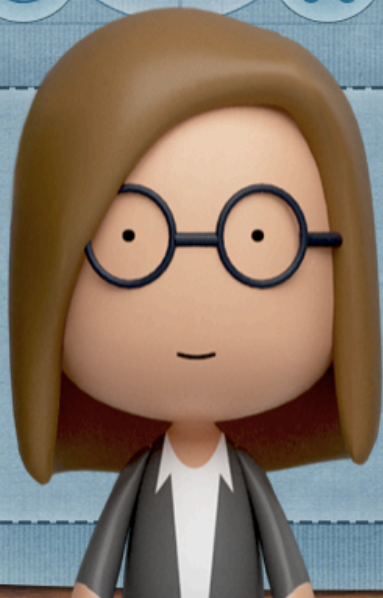


## PERSONAL VALUES

## My Blueprint

To start building your future, you'll need to make a plan, or a *Blueprint*. A blueprint is a guide that tells you how to make something. In this case, your *Blueprint* will be your guide for how to build the financial future you want!

NEXT





**:::MassMutual FutureSmart**  
Foundation

This certificate hereby confirms that

---

has been financial literacy certified by

MassMutual Foundation FutureSmart Program

A handwritten signature in cursive script, reading "Dennis P. Duquette".

---

Dennis Duquette, President  
MassMutual Foundation

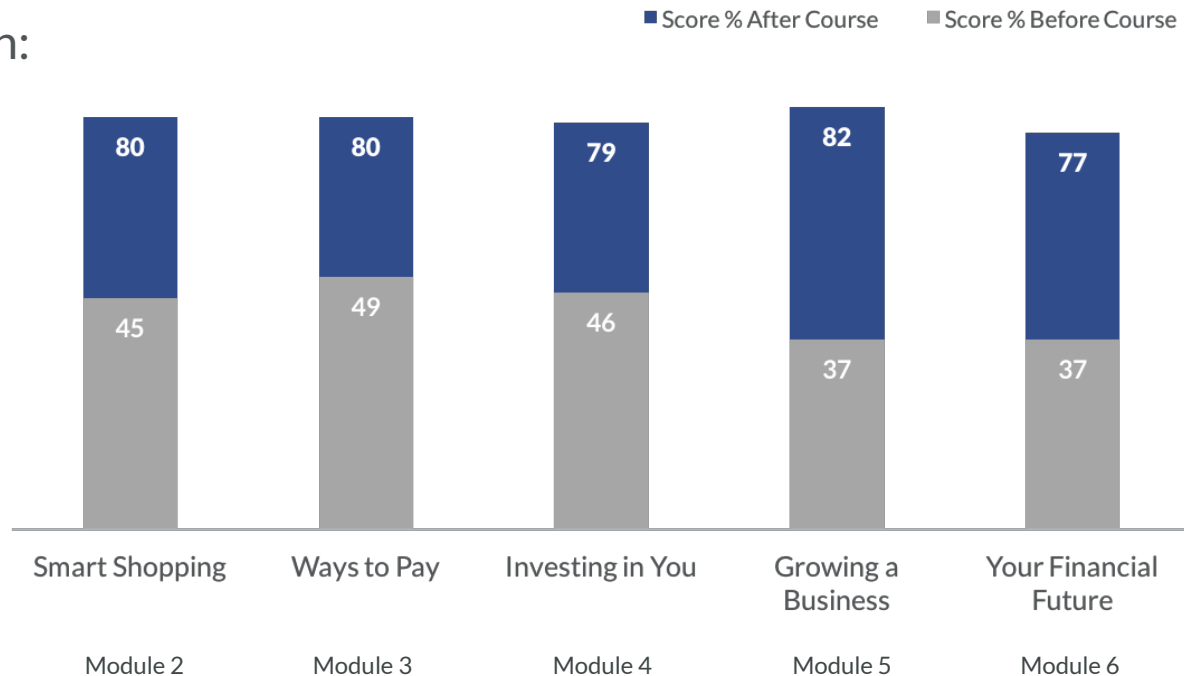


# Student Impact

# 2017-2018 National *FutureSmart* Student Learning

Knowledge Gain:

**86%**



# FutureSmart Reach Since Inception (2016)

MAINE 5,523 STUDENTS

"I think I will definitely remember everything concerning college the most. That was really helpful, and the writing down of my interests and personal talents is definitely something that I will try. It's hard not to apply what was taught in FutureSmart, since these are all problems every one of us will face in the future."

- MAINE, FUTURESMAST STUDENT

# Student Scholarship Opportunities

Six U.S. students will each be awarded a \$1,000 529 College Savings Scholarship this semester to help pay for their post-secondary education.

In order to be eligible, students must:

- Earn certification (completed all lessons in a course)
- Submit a personal reflection

Students must submit their entries by **5pm ET on May 10, 2019.**

Winning students' teachers will be contacted by **May 22.**

<https://everfi.com/program/everfi-scholarship-application/>



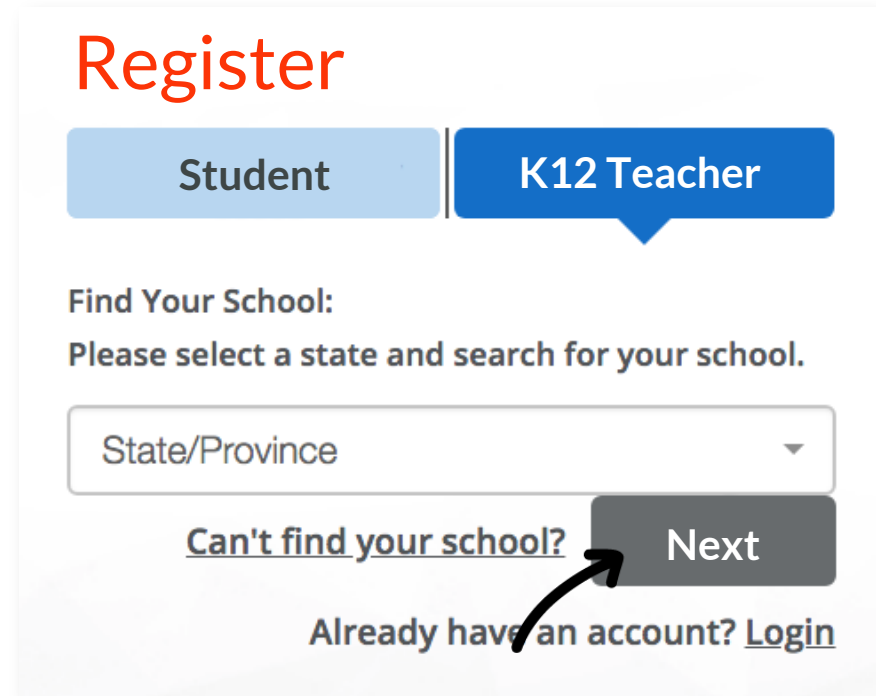


**Getting Started**

# Register

[everfi.com/newteacher](https://everfi.com/newteacher)

- ▶ Find Your State
- ▶ Enter Your School



The screenshot shows the 'Register' page for K12 Teachers. At the top, the word 'Register' is in red. Below it are two buttons: 'Student' (light blue) and 'K12 Teacher' (dark blue). The 'K12 Teacher' button is highlighted with a speech bubble. Below the buttons, the text 'Find Your School:' is followed by 'Please select a state and search for your school.' There is a dropdown menu labeled 'State/Province'. Below the dropdown, there is a link 'Can't find your school?' and a dark grey button labeled 'Next'. An arrow points from the 'Can't find your school?' link to the 'Next' button. At the bottom, there is a link 'Already have an account? Login'.

Register

Student | K12 Teacher

Find Your School:  
Please select a state and search for your school.

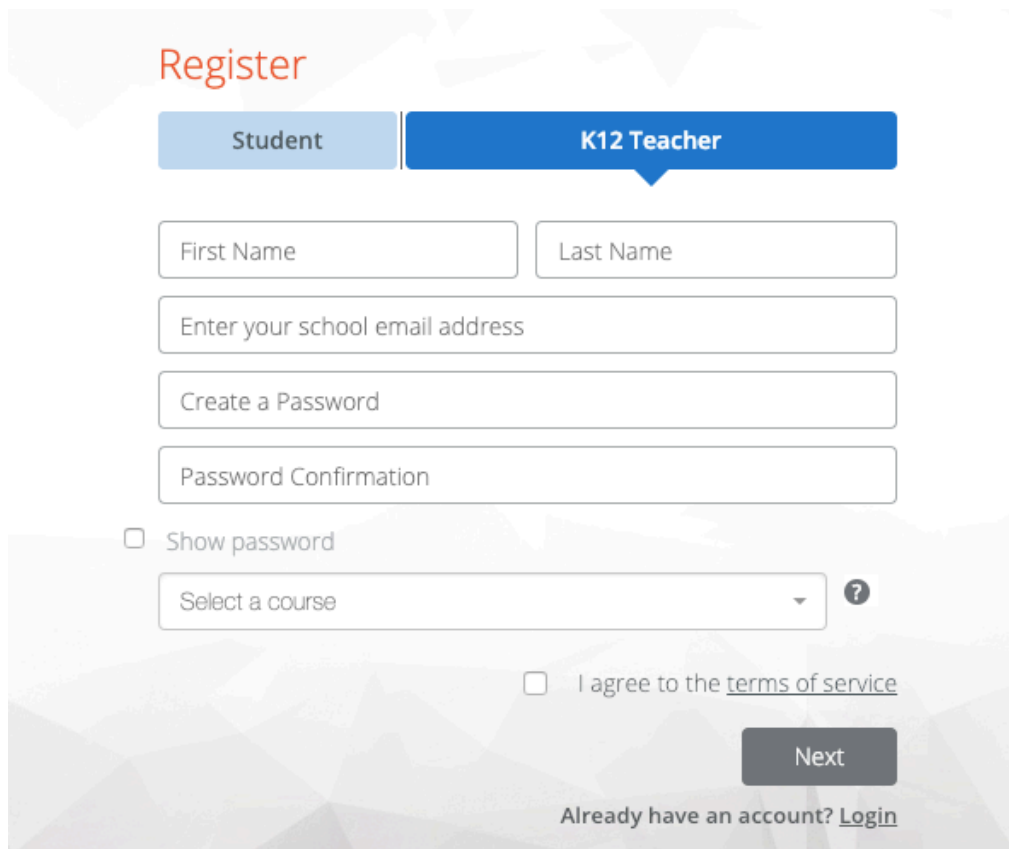
State/Province

Can't find your school? Next

Already have an account? Login

# Teacher Profile

- ▶ Create your Profile
- ▶ Select “FutureSmart” as course
- ▶ Agree to Terms of Service
- ▶ Click “Next”



The screenshot shows a registration form titled "Register" in red. There are two tabs: "Student" (light blue) and "K12 Teacher" (dark blue, selected). The form includes several input fields: "First Name", "Last Name", "Enter your school email address", "Create a Password", and "Password Confirmation". Below these is a checkbox for "Show password" and a dropdown menu for "Select a course" with a question mark icon. At the bottom, there is a checkbox for "I agree to the [terms of service](#)" and a dark grey "Next" button. A link "Already have an account? [Login](#)" is at the bottom right.

Register

Student K12 Teacher

First Name Last Name

Enter your school email address

Create a Password

Password Confirmation

☐ Show password

Select a course ?

☐ I agree to the [terms of service](#)

Next

Already have an account? [Login](#)

# Creating a Class

The screenshot shows the EverFI dashboard interface. At the top, there is a navigation bar with links for 'Dashboard', 'Classes and Codes', 'Reports', 'Students', and 'Resources'. On the right side of the navigation bar, there are buttons for 'Invite a Teacher', 'Help', and a dropdown for 'Teacher Of the Year'. The main content area is titled 'Courses +'. It features a grid of four blue buttons: 'CLASSES' (with a group of people icon), 'REPORTS' (with a document icon), 'CREATE CLASS' (with a plus sign icon), and 'VIEW COURSE' (with a graduation cap icon). A black arrow points to the 'CREATE CLASS' button, and a link 'How to Create a Class' is positioned below it. To the right of the grid is a large white box with a blue plus sign and the text 'Additional Courses'. On the far right, there are two dark gray header boxes. The first is 'Tips and Tricks', which contains a list of five items, each with a checkmark icon: 'Teacher Center Tour', 'Getting Students Started', 'Course Standards Alignments', 'Troubleshooting Tips', and 'Contact Tech Support'. The second is 'Your School Info', which contains fields for 'Your School Name' and 'City, State', followed by a message: 'Questions, comments, feedback? Contact Hunter Gros at hunter@everfi.com'.

Dashboard

Classes and Codes

Reports

Students

Resources

Invite a Teacher

Help

Teacher Of the Year

## Courses +

MassMutual Foundation | FutureSmart

CLASSES

REPORTS

CREATE CLASS

VIEW COURSE

Additional Courses

### Tips and Tricks

- Teacher Center Tour
- Getting Students Started
- Course Standards Alignments
- Troubleshooting Tips
- Contact Tech Support

### Your School Info

Your School Name

City, State

Questions, comments, feedback? Contact Hunter Gros at

hunter@everfi.com

Create Class ×

What course will this class be using?

FutureSmart

What do you want to call this class?

Class Name

What month will your students start using this course?

Will this same class be using this course past July, 2017?

No

How many students will be in this class?

Fewer than 15

What are the grade levels of this class? [?](#)

Grade level

Close

Save

Awesome. Class code(s) are all ready:

**FutureSmart:** Getting students started is easy. If they're already registered, just have them enter this code: **27716143** to their dashboard.

If they're not already registered, they can simply go to [everfi.com/register](https://everfi.com/register) to get started.

Close



# Reports Dashboard

The screenshot shows the 'Reports' section of the FutureSmart Title dashboard. The navigation bar includes 'Dashboard', 'Classes and Codes', 'Reports', 'Students', and 'Resources'. The main content area has a title 'FutureSmart Title' and a 'Reflection Questions' button. Below the title is a search bar and several filter buttons: 'All FutureSmart Cla', 'Certified and Not Cr', 'Exclude Hidden Stu', and 'This Year'. A table displays student data with columns for 'Details', 'First Name', 'Last Name', 'Login', 'Smart Shopping', 'Ways to Pay', 'Investing in You', 'Growing a Business', 'Your Financial Future', and 'Certified'. Two rows of data are shown for John and Lauren. Annotations with arrows point to the 'Reports' tab, the 'All FutureSmart Cla' filter, the 'View' link in the 'Details' column, and the 'Certified' column header.

Dashboard Classes and Codes **Reports** Students Resources

## FutureSmart Title

Reflection Questions

Search by Name All FutureSmart Cla Certified and Not Cr Exclude Hidden Stu This Year

Details	First Name	Last Name	Login	Smart Shopping	Ways to Pay	Investing in You	Growing a Business	Your Financial Future	Certified
<a href="#">View</a>	John	C	studentu...	80	50	70			NO
<a href="#">View</a>	Lauren	T	studentu...	90	70	100			NO

Showing 1 to 2 of 2 entries

← First ← Previous 1 Next → → Last

Save as CSV

# Teacher Resource Center

## Welcome to EverFi's K12 Teacher Resource Center!

[Click here for instructions on how to use the Resource Center.](#)

### Course Overview

### *FutureSmart* Course Resources

[FutureSmart™ Standards Alignment](#)

[FutureSmart™ Assessments + Answer Keys](#)

[FutureSmart™ Course Outline](#)

[FutureSmart™ Curriculum Guide](#)

[FutureSmart™ Glossary](#)

[FutureSmart™ Lesson Plans](#)

[FutureSmart™ Reflection Questions](#)

[FutureSmart™ Student Resources](#)

# Educator Demo

The screenshot displays the EverFI Educator Demo interface. At the top, a navigation bar includes links for [Dashboard](#), [Classes and Codes](#), [Reports](#), [Students](#), and [Resources](#). On the right side of the navigation bar, there is a blue button labeled [Invite a Teacher](#), a [Help](#) link, and a dropdown menu for [Teacher Of the Year](#). Below the navigation bar, the main content area is titled 

## Courses +

. On the left, a sidebar contains the MassMutual Foundation and FutureSmart logos, followed by four blue buttons: [CLASSES](#), [REPORTS](#), [CREATE CLASS](#), and [VIEW COURSE](#). A large central box with a blue plus sign and the text [Additional Courses](#) is positioned in the middle. On the right, there are two sections: **Tips and Tricks** with a list of links (Teacher Center Tour, Getting Students Started, Course Standards Alignments, Troubleshooting Tips, Contact Tech Support) and **Your School Info** with fields for school name, city/state, and contact information for Hunter Gros (hunter@everfi.com). Two black arrows are overlaid on the image: one points from the 'Invite a Teacher' button to the 'Resources' link, and the other points from the 'CREATE CLASS' button to the 'How to Create a Class' link below it.

[Invite a Teacher](#) [Help](#) [Teacher Of the Year](#)

[Dashboard](#) [Classes and Codes](#) [Reports](#) [Students](#) [Resources](#)

## Courses +

MassMutual Foundation | FutureSmart

MassMutual Foundation | FutureSmart

[CLASSES](#) [REPORTS](#)

[CREATE CLASS](#) [VIEW COURSE](#)

[Additional Courses](#)

### Tips and Tricks

- [Teacher Center Tour](#)
- [Getting Students Started](#)
- [Course Standards Alignments](#)
- [Troubleshooting Tips](#)
- [Contact Tech Support](#)

### Your School Info

Your School Name  
City, State

Questions, comments, feedback? Contact Hunter Gros at  
[hunter@everfi.com](mailto:hunter@everfi.com)

# Student Registration

everfi.net

- ▶ Enter Course Code

The screenshot shows the 'Register' section of the everfi.net website. At the top, the word 'Register' is in red. Below it are two buttons: 'Student/Learner' (dark blue) and 'K12 Teacher' (light blue). The 'Student/Learner' button is selected. Below the buttons is a text input field labeled 'Registration Code' with a question mark icon on the right. Below the input field is a dark grey 'Next' button. At the bottom, there is a link that says 'Already have an account? [Login](#)'. A black arrow points from the 'Login' link to the 'Next' button.

# Student Profile

- ▶ Enter Birthdate
- ▶ Complete Profile
  - Unique Username
  - Password
    - 6 characters
    - 1 special character or number
- ▶ Agree to Terms of Service

The screenshot shows a registration form titled "Register" in red. There are two tabs: "Student/Learner" (active, blue) and "K12 Teacher" (light blue). The form includes the following fields and options:

- Birthdate:** Three dropdown menus for "Month", "Day", and "Year".
- First Name:** Text input field.
- Last Name:** Text input field.
- Email Address (optional):** Text input field.
- Username:** Text input field with a help icon (?) on the right.
- Create a Password:** Text input field.
- Retype Password:** Text input field.
- Show password:** A checkbox.
- I agree to the terms of service:** A checkbox with a link to "terms of service".
- Next:** A dark grey button at the bottom right, with a black arrow pointing to it from below.
- Already have an account? Login:** A link at the bottom right.



Questions?



# Exit Ticket

1. Name
2. School and/or District:
3. Title or role:
4. Email address:
5. How can I support you moving forward? Please circle the best option:
  1. I'd like to schedule a 1:1 follow-up meeting with you in the next 1-2 weeks.
  2. I'd like to refer a colleague at my school who could use this resource. (Please provide name and email/contact information)
  3. I got this! I am going to register at [everfi.net](https://everfi.net), explore the teacher dashboard, and get started independently
6. How helpful was this session? (0 = not helpful, bad use of my time; 10 = very helpful & good use of my time)
7. Any additional feedback for us? Please and thank you!

# Contact Me:



**Kayla Boyer**

**Email:** [kboyer@everfi.com](mailto:kboyer@everfi.com)

**Phone:** 603-540-8162