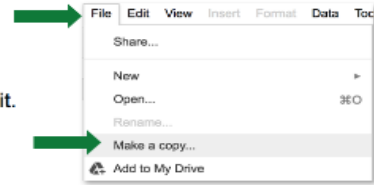


### How to use this template:

This is a view-only file and cannot be edited.

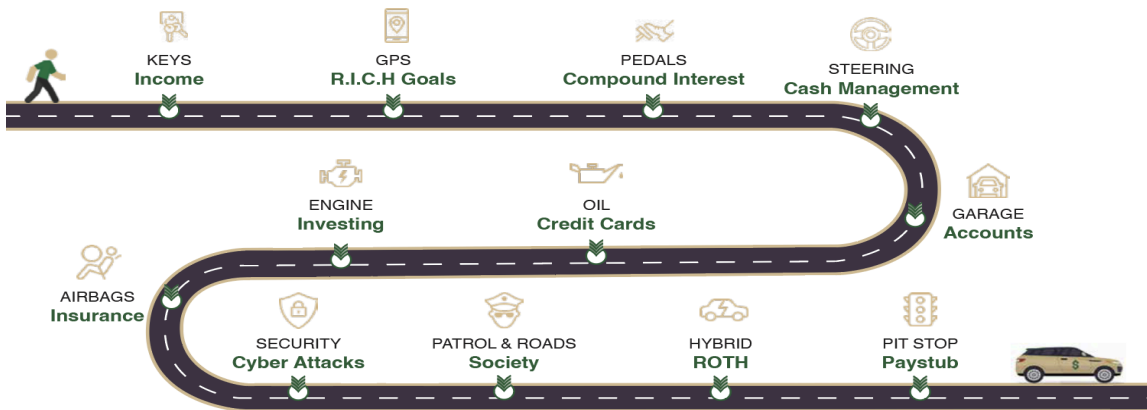
**Create your own copy** of this template to edit.

In the menu, click **File > Make a copy...**



## Teacher Training Videos

### How to USE Money Vehicle

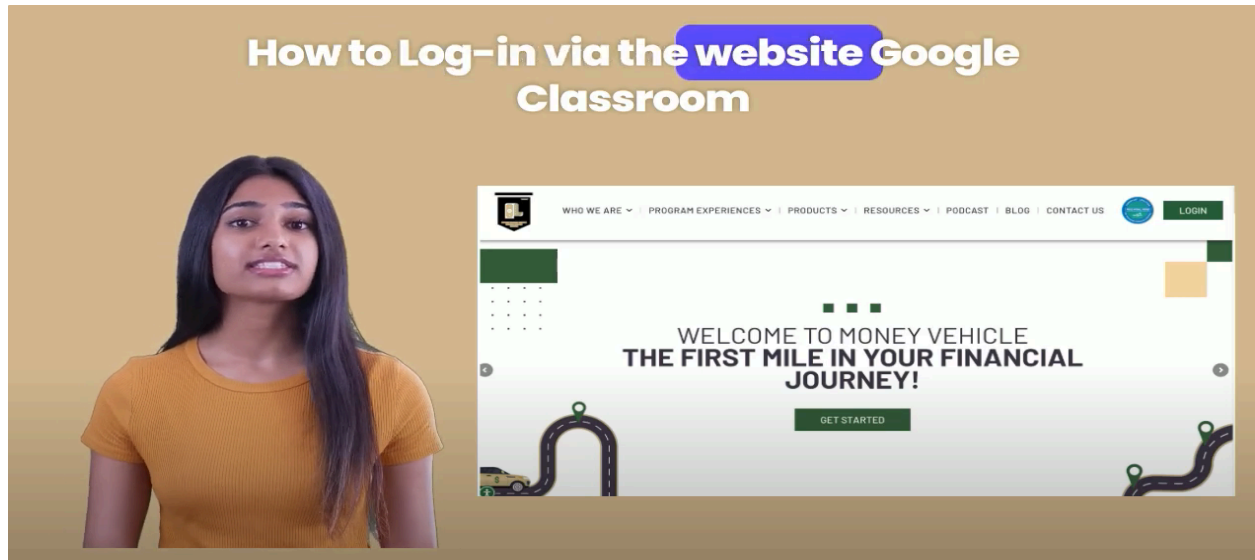


### TABLE OF CONTENTS

1. [How to Log In Via the Website/Google Classroom](#) 12, 15
2. [How to Log In Via Canvas](#) 13
3. [How to Log in Via Schoology](#) 14
4. [How to Log in Via Classlink](#)
5. [How to Log in Via Clever](#)
6. [How to Access The Teacher Resources Via Teacher Editions](#) 28-31
7. [How to Plan Your Lessons](#) 44-47
8. [How to Create Assignments/Assessments in Google Classroom](#) 4
9. [How to Create Assignments/Assessments in Canvas](#) 4
10. [How to Create Assignments/Assessments in Schoology](#) 4
11. [How to Grade Using Money Vehicle](#) 52-55
12. [The Curriculum \(Each Chapter\) Overview](#) 36-39
13. [The Character Project](#) 60-63
14. [Recap & Support](#) 8

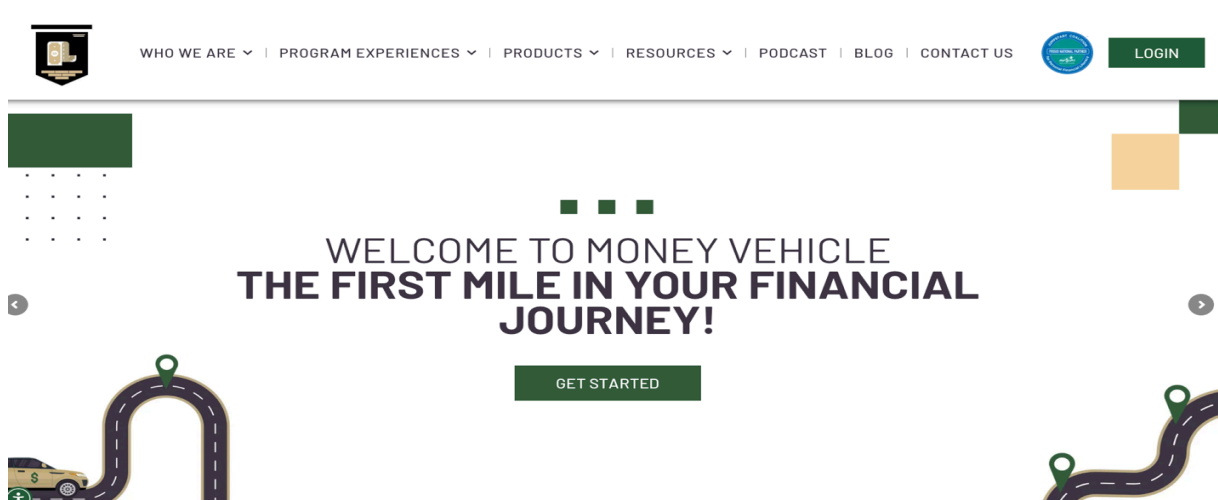
# Welcome to the Money Vehicle Movement!

## How to Log In Via the Website/Google Classroom



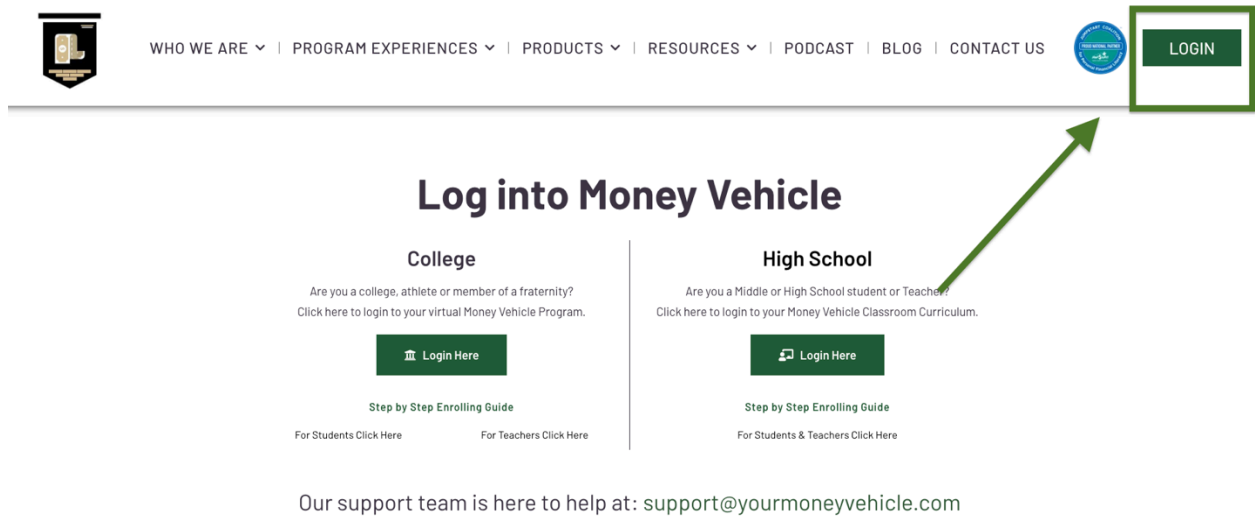
To get started, log into the Money Vehicle platform by following these steps:

1. Visit the Money Vehicle website at <https://yourmoneyvehicle.com>.

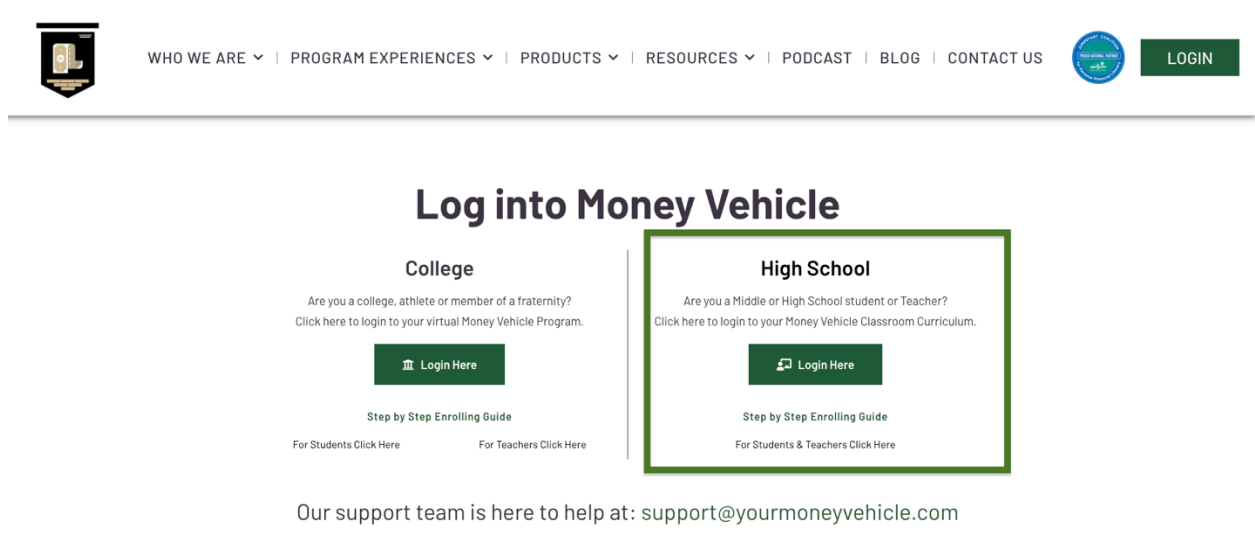




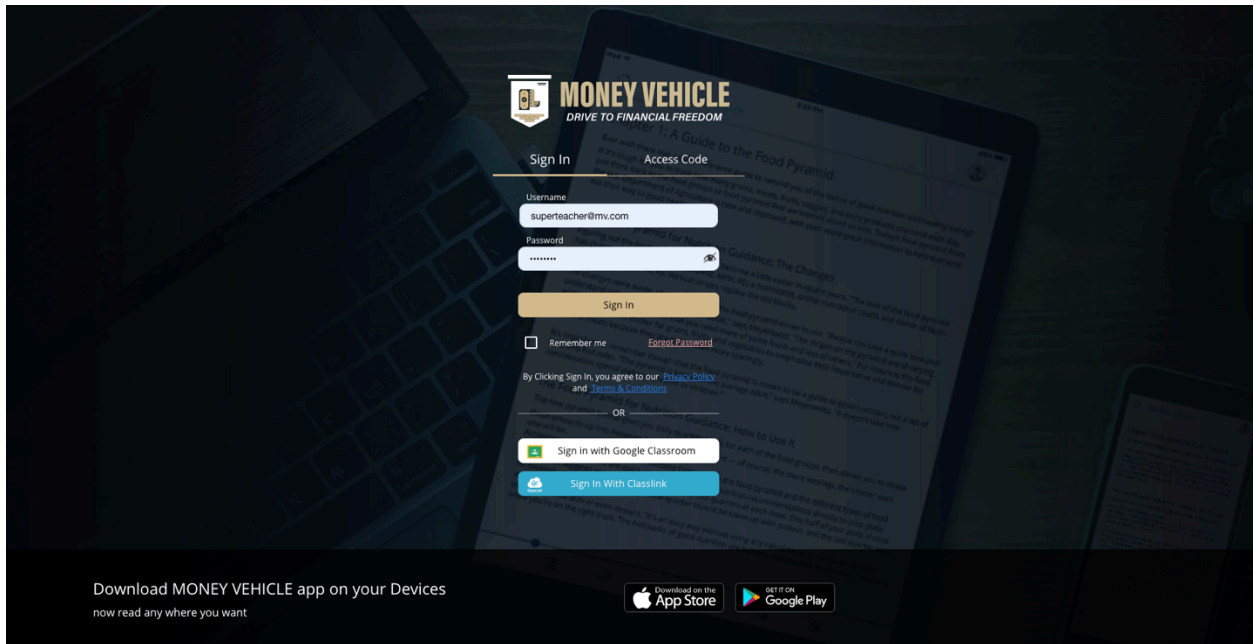
2. Click on the “Login” at the top right of the page.



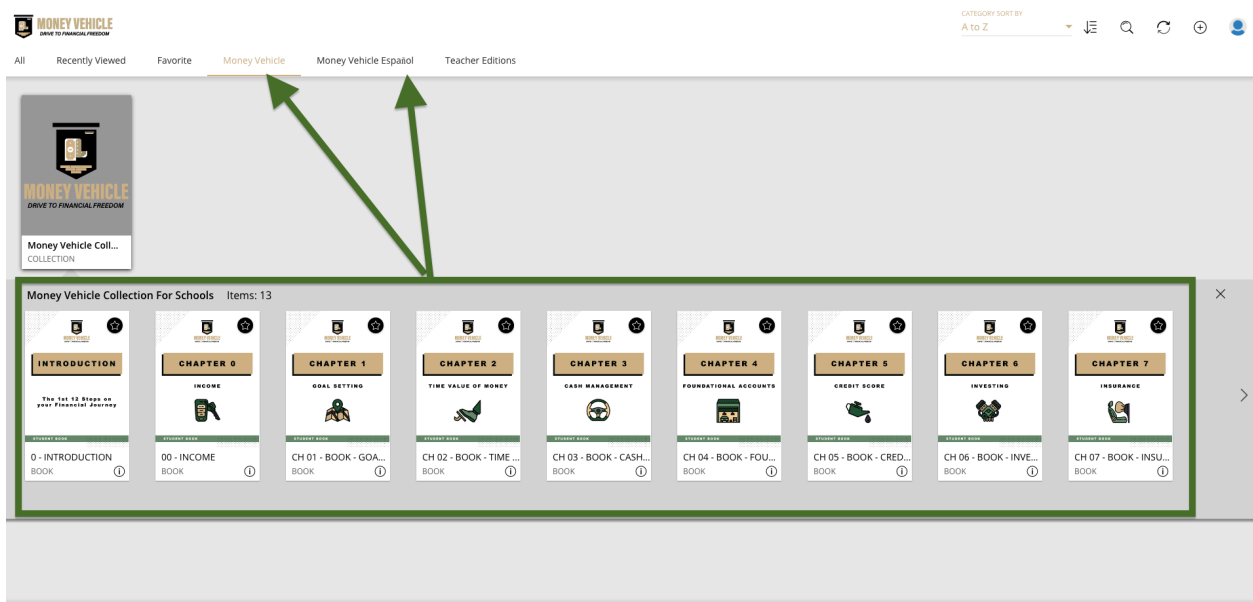
3. Under the Green ‘High School’ tab, click on “Login Here”.



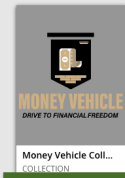
4. Enter your login credentials, which should have been provided to you by our team. If you have been given an access code, click the Access Code Button and create your account. If you haven’t received a username/password or access code, please check your email or reach out to [support@yourmoneyvehicle.com](mailto:support@yourmoneyvehicle.com).



5. Once logged in, if you are a student you will be able to access your virtual interactive textbooks in English and in Spanish.



6. If you are an instructor you not only have access to the student books but you will also be granted access to all available Teacher Editions that contain everything you need to teach Money Vehicle.

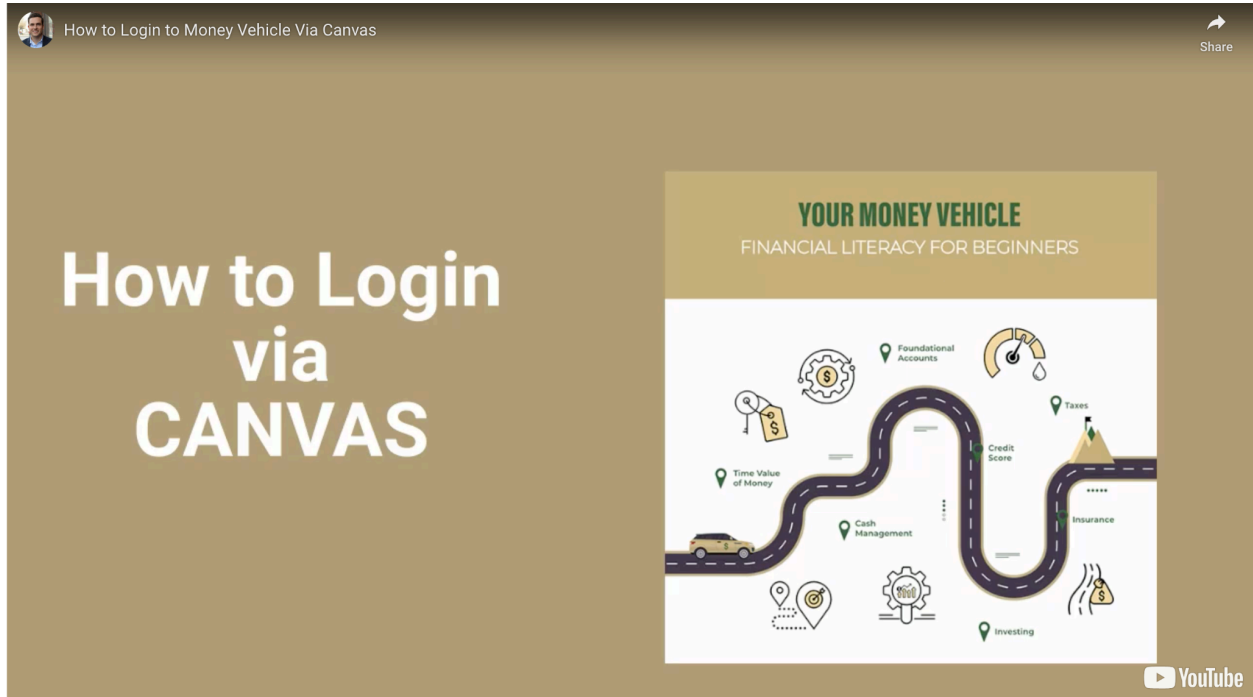


Money Vehicle Collection For Schools Items: 13

- | INTRODUCTION                               | CHAPTER 0              | CHAPTER 1                    | CHAPTER 2                     | CHAPTER 3                    | CHAPTER 4                    | CHAPTER 5                    | CHAPTER 6                 | CHAPTER 7                 |
|--|------------------------|------------------------------|-------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|---------------------------|
| THE 1st 12 Steps on your Financial Journey | INCOME                 | GOAL SETTING                 | TIME VALUE OF MONEY           | CASH MANAGEMENT              | FOUNDATIONAL ACCOUNTS        | CREDIT SCORE                 | INVESTING                 | INSURANCE                 |
| 0 INTRODUCTION TO...<br>BOOK               | CH 00 - INCOME<br>BOOK | CH 01 - GOAL SETTING<br>BOOK | CH 02 - TEACHER BO...<br>BOOK | CH 03 - CASH MANA...<br>BOOK | CH 04 - FOUNDATIO...<br>BOOK | CH 05 - CREDIT SCORE<br>BOOK | CH 06 - INVESTING<br>BOOK | CH 07 - INSURANCE<br>BOOK |

# Welcome to the Money Vehicle Movement!

## How to Log In Via Canvas



If you're using Canvas to manage your classroom, here's how to log into Money Vehicle through an LTI connection:

1. Start by logging into your Canvas account as you normally would.

Account

Admin

Dashboard

Courses

Calendar

Inbox

History

10 Help

Money 2024-2025

63 View as Student

Home

Modules

Assignments

Discussions

Grades

Syllabus

Files

Outcomes

Rubrics

Quizzes

People

Announcements

Pages

Collaborations

BigBlueButton

New Analytics

Lucid (Whiteboard)

Settings

Money Vehicle Instructor Orientation 2024-2025 - Canvas

Assign To

Edit

Course Status

Published

Import Existing Content

Choose Home Page

View Course Stream

Course Setup Checklist

New Announcement

New Analytics

View Course Notifications

Coming Up

View Calendar

Nothing for the next week

Welcome to the Money Vehicle Instructor Onboarding & Training Course. You are receiving an invitation to this course because you will be guiding your students through the Money Vehicle Financial Literacy program. Take a moment to get familiar with the Money Vehicle program through this course. There are resources and materials provided throughout this course to help you successfully manage the program.

**Let's Get Started:**

Congratulations on beginning your journey with Money Vehicle. You have made a wonderful choice to partner with Money Vehicle and engage in a learning community of your professional peers. The staff at Money Vehicle are committed to supporting you throughout your journey. We will continue to strive for excellence and professional development.

**Course Goals:**

The goal of this course is to provide you with the self-confidence and readiness to teach financial literacy. On completion of this training course, you should expect to:

- Become acquainted with the Money Vehicle program

2. Navigate to the course where you want to add Money Vehicle.

3. In the left-hand menu, click Modules and then click + Module to create a new one, or choose an existing module to add Money Vehicle to.

Account

Admin

Dashboard

Courses

Calendar

Inbox

History

10 Help

Money 2024-2025 > Modules

63 View as Student

Home

Modules

Assignments

Discussions

Grades

Syllabus

Files

Outcomes

Rubrics

Quizzes

People

Announcements

Pages

Collaborations

BigBlueButton

New Analytics

Lucid (Whiteboard)

Settings

Collapse All

View Progress

Publish All

+ Module

Module 1: Welcome to Money Vehicle

Introduction to Course

A Letter from our Founder

Mission, Vision, and Core Value

Module 2: Teacher Resources

How to Add Money Vehicle to Your Canvas Class

How to Use Interactive Textbook: Teacher Books

Teacher Resources (English and Spanish)

Financial Literacy Certificates

Program Standards

Pacing Guides

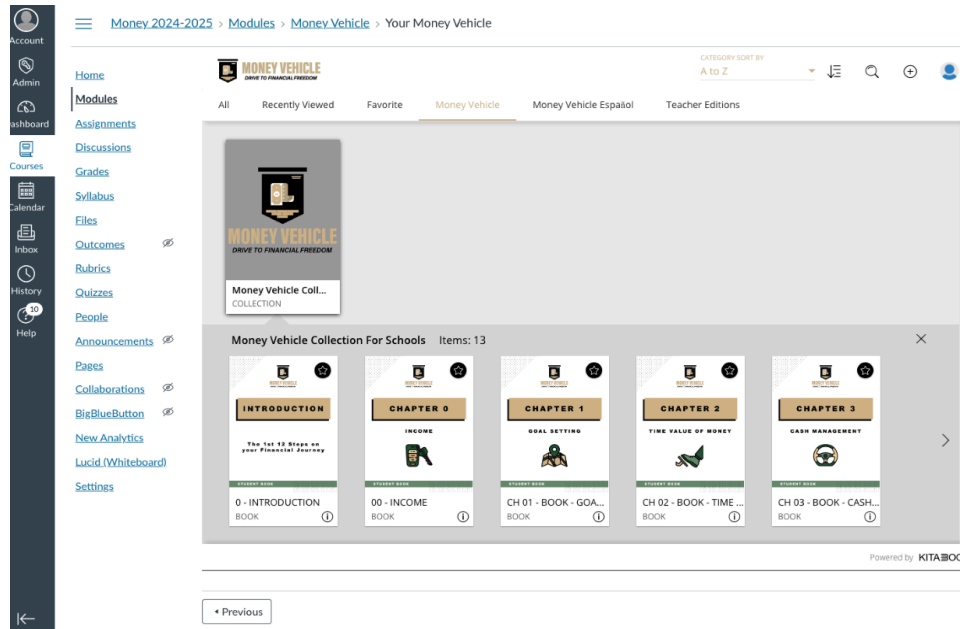
How to Use Google Chromebooks & Edit PDFs

4. Select External Tool from the drop-down menu, and look for Money Vehicle in the list of external apps.

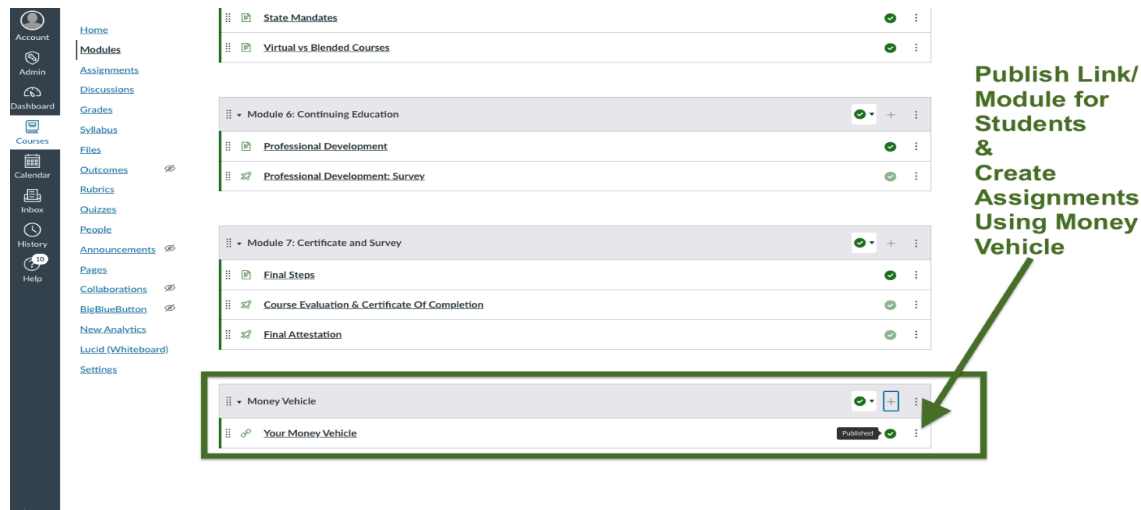
The screenshot shows the Canvas LMS interface. On the left is a sidebar with navigation links: Account, Admin, Dashboard, Courses, Calendar, Inbox, History, and Help. The main content area shows a list of modules. The 'Money Vehicle' module is expanded, showing a list of items: 'State Mandates', 'Virtual vs Blended Courses', 'Module 6: Continuing Education', 'Professional Development', 'Professional Development: Survey', 'Module 7: Certificate and Survey', 'Final Steps', 'Course Evaluation & Certificate Of Completion', 'Final Attestation', and 'Your Money Vehicle'. A green box highlights the '+' icon in the 'Money Vehicle' module header, with a green arrow pointing to it and the text 'Click + To add External Tool'.

The screenshot shows the 'Add Item to Money Vehicle' dialog box. At the top, it says 'Add External Tool to Money Vehicle'. Below this, it says 'Select a tool from the list below, or enter a URL for an external tool you already know is configured with Basic LTI to add a link to it to this module.' A green box highlights the 'Add External Tool' dropdown menu. Below the dropdown is a list of external tools: 'Tsugi Cloud for Canvas', 'CurrikiGo-Dev', 'Tsugi Cloud for Canvas', 'Money Vehicle', 'New Analytics', 'Analytics pages for Canvas', 'Quizzes 2', 'Quizzes LTI is an LTI Assignment based solution for delivering LMS-based quizzes', 'Vimeo', and 'Vimeo is a video sharing website on which users can upload, share, and view videos. The community of Vimeo includes indie, professional, and novice filmmakers.' A green arrow points to the 'Money Vehicle' item in the list. At the bottom right, there are two buttons: 'Cancel' and 'Add Item'. The 'Add Item' button is highlighted.

5. Click on Money Vehicle and the platform will launch directly within your Canvas environment.



6. Once added, be sure to publish the module so your students can access it.



From here, you and your students will be able to interact with the Money Vehicle curriculum without leaving Canvas!

# Welcome to the Money Vehicle Movement!

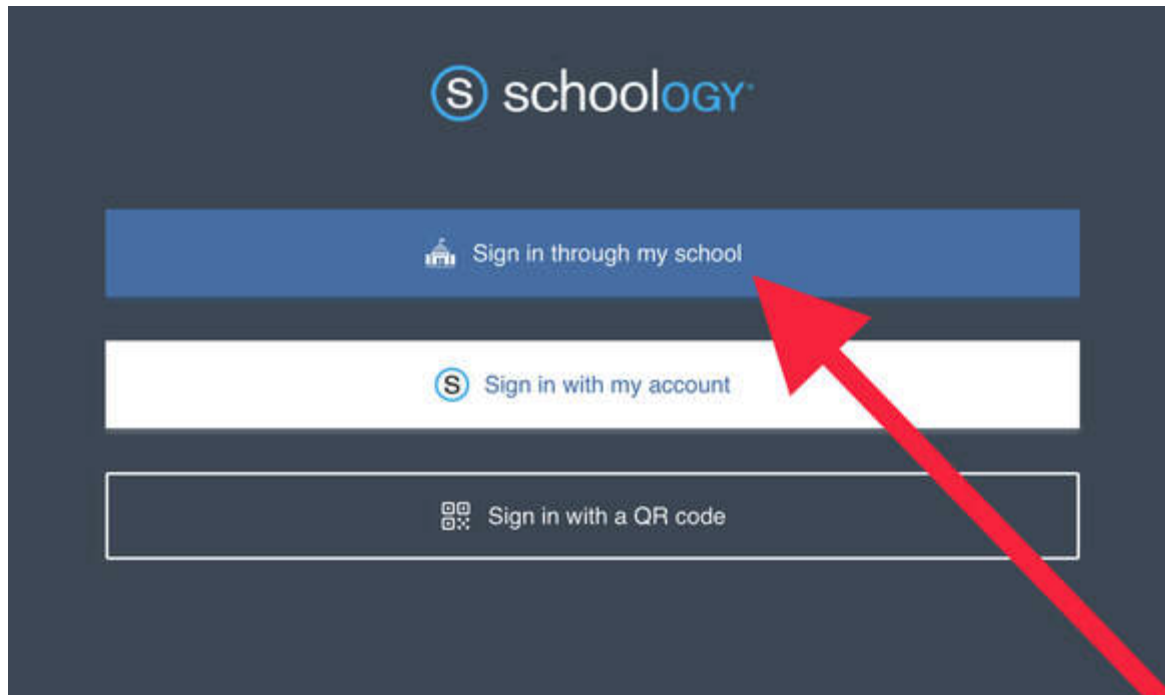
## How to Log In Via Schoology



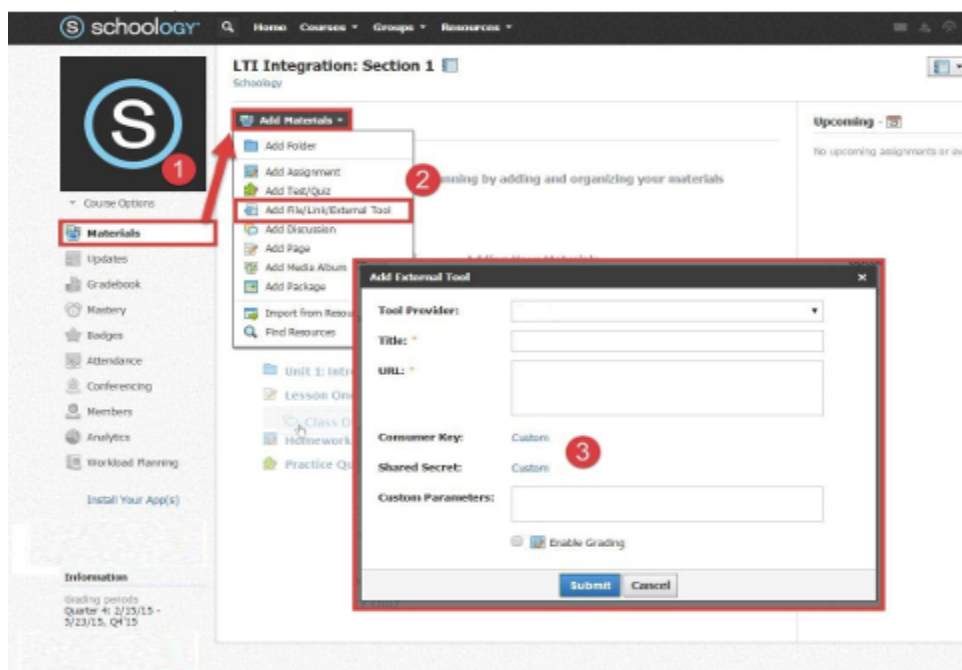
For Schoology users, the process to connect to Money Vehicle is also simple:

1. Begin by logging into your Schoology account.

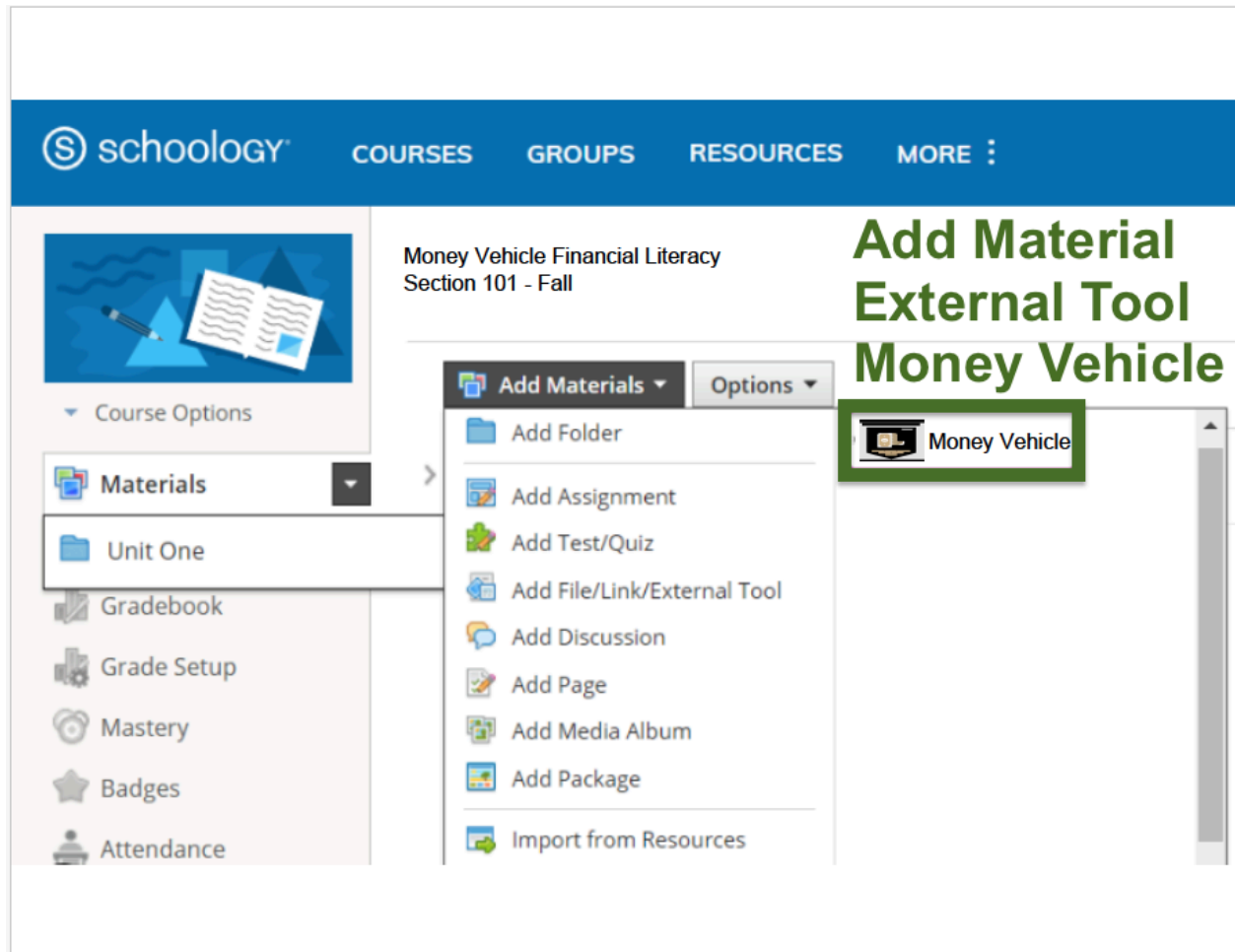




2. Navigate to the course where you'd like to integrate Money Vehicle.
3. Click on Add Materials in the course materials section.
4. Select Add File/Link/External Tool, and choose External Tool.



5. From the list of external tools, choose Money Vehicle.

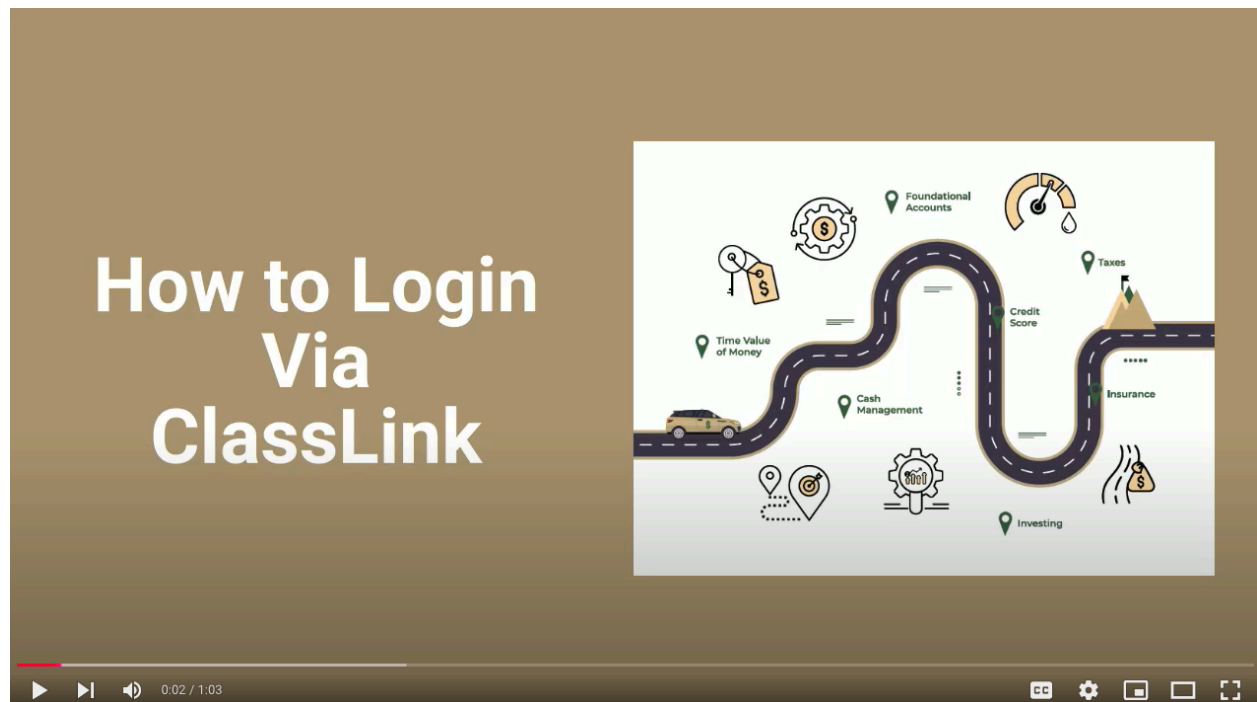


6. Once you select Money Vehicle, it will launch within Schoology, providing easy access to the interactive textbooks and teacher resources.

Remember, you'll need to make sure the external tool is published in your course so students can start exploring the content.

# Welcome to the Money Vehicle Movement!

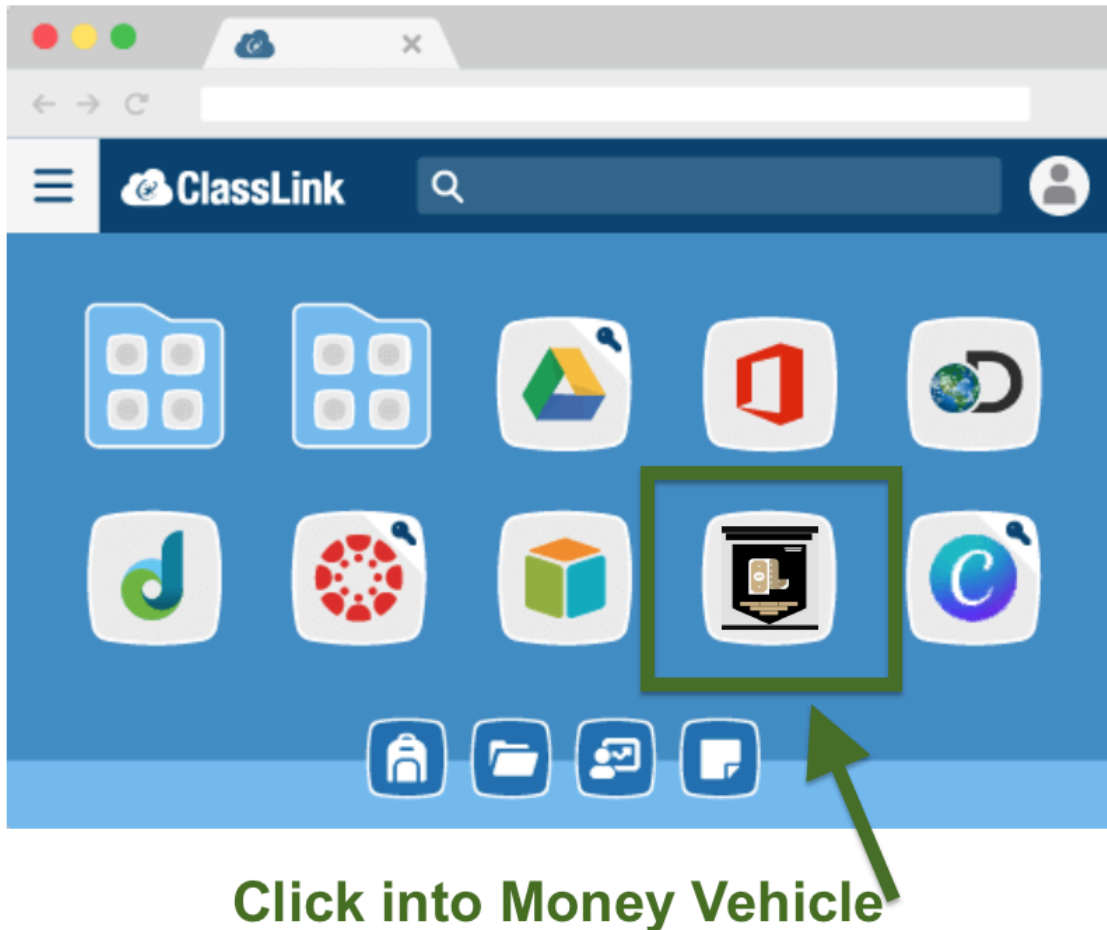
## How to Log In Via Classlink



Next, let's walk through how to access Money Vehicle through Classlink:

1. Start by logging into your Classlink dashboard.

2. Look for the Money Vehicle icon in your list of apps. If it's not there, your administrator may need to add it to your Classlink apps.



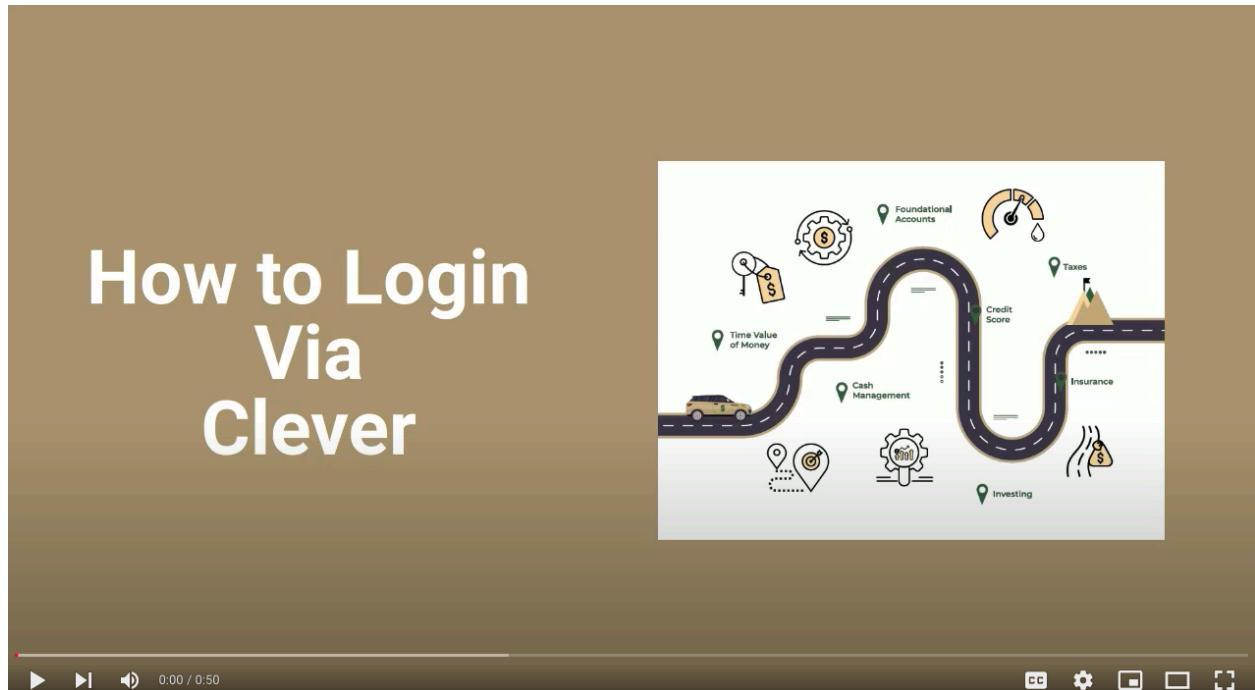
3. Click on the Money Vehicle icon to automatically log in. There's no need to enter additional credentials if you're using Single Sign-On (SSO).

Once logged in, you'll have direct access to all the Money Vehicle resources. Students will also be able to log in the same way, making it easy for everyone to stay on track.

Remember that all assignments and assessments are assigned by you as a teacher. Refer to steps on how to access the Teacher Resources via the Teacher Editions.

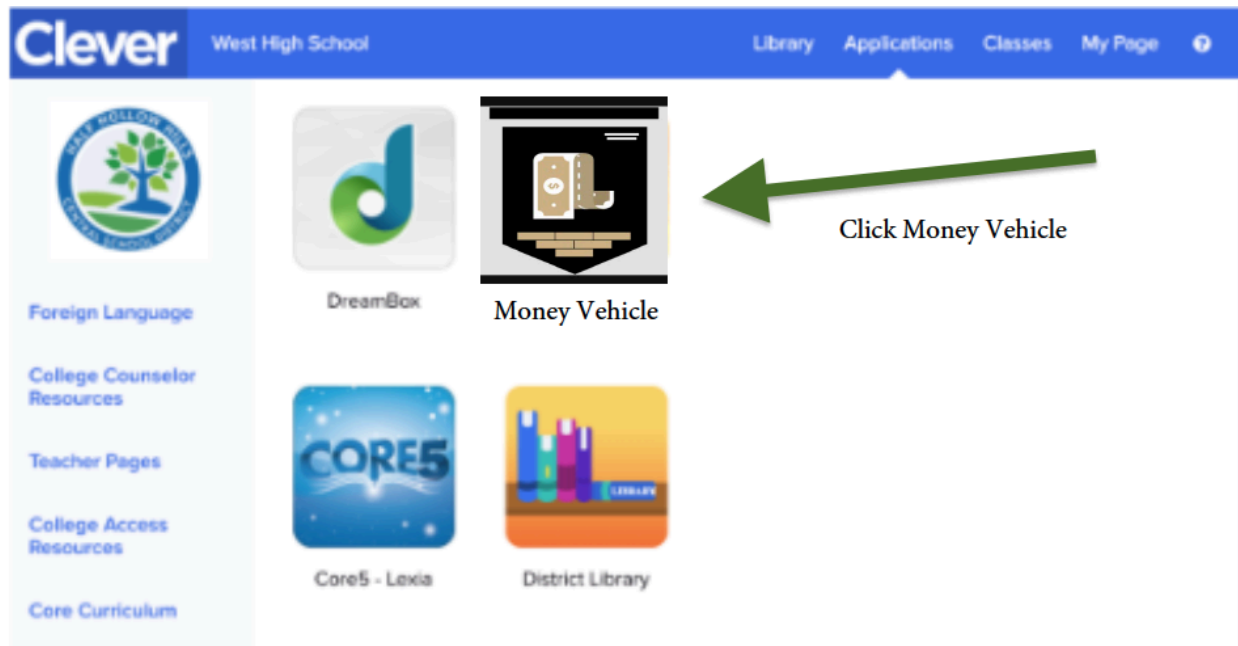
# Welcome to the Money Vehicle Movement!

## Video 5: How to Log In Via Clever



Next, let's walk through how to access Money Vehicle through Clever:

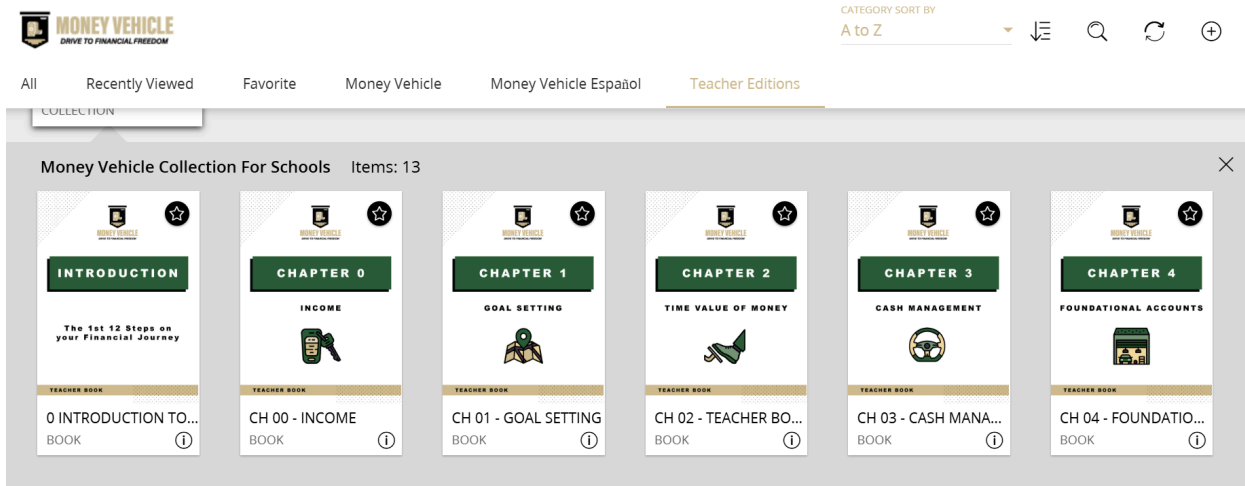
1. Log into your Clever account through your school portal.
2. Once you're in the Clever dashboard, look for the Money Vehicle app in your library of apps.
3. Simply click on the Money Vehicle icon, and you'll be logged in automatically using Single Sign-On (SSO).



Clever makes it easy for both teachers and students to access the Money Vehicle platform without the hassle of managing multiple logins.

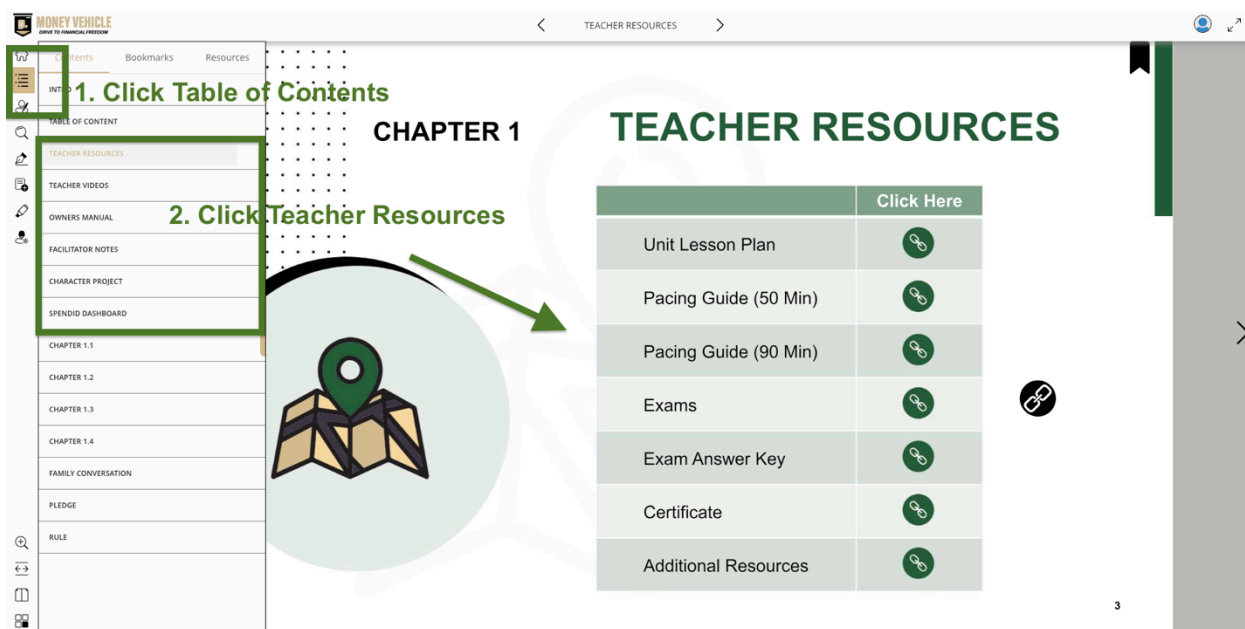
Remember that all assignments and assessments are assigned by you as a teacher. Refer to steps on how to access the Teacher Resources via the Teacher Editions.





In the Interactive Teacher Edition for Each Chapter you'll find:

Teacher Resources section – there are many resources here to assist you as you begin teaching Money Vehicle.



On the Teacher Resource page there are

- Lesson Plan: Full unit lesson plan for each chapter that aligns with the financial literacy topics covered in each chapter.



MV UNIT Plan Chapter 01 - Goal Setting

File Edit View Insert Format Tools Extensions Help

Normal text Lato 100%

**MONEY VEHICLE**  
DRIVE TO FINANCIAL FREEDOM

**Unit 1: GOAL SETTING** Action: Create R.I.C.H. Goals  
Link to Teacher Resources - [Click Here](#) (Pre & Post Test, Syllabus, Character Project)

OVERVIEW/SUMMARY	TOPICS/UNITS
<p>Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.</p> <ul style="list-style-type: none"> <li>★ Autonomy = The Freedom to choose and your advantage with the New Money Vehicle.</li> <li>★ Financial Freedom = Confidence your plan will achieve the desired lifestyle you seek.</li> <li>★ Burn Rate = The amount of money you spend each month (Past + Present Choices Chapter 3).</li> <li>★ R.I.C.H. Goals = Short/Medium/Long Term Goal Setting</li> </ul>	<ul style="list-style-type: none"> <li>★ 1.1. - The New Money Vehicle</li> <li>★ 1.2. - The Golden Rule of Money</li> <li>★ 1.3. - Begin with the End in Mind</li> <li>★ 1.4. - How to Set Rich Goals</li> </ul>

Chapter 1 LESSON Overview and OBJECTIVES/ SWBAT:

We have seen a change in the financial industry from your company or the government being the ones to take care of our financial freedom, to each individual being responsible for their financial future. The truth is that today, no one else will determine where you are going with your money or if you will achieve your goals.

- Pacing Guides: (50 & 90 Min Suggested timelines for teaching each unit.)

PG\_Ch.1 (50 min.)

File Edit View Insert Format Tools Extensions Help

Heading 1 Tahoma 16

**Chapter 1: Why Should I Care About Money?**

**Pacing Guide (50-55 mins.)**

DAY 1			
<b>A. Introduction to Chapter 1</b>			<b>10 mins.</b>
	Student Text	Pages 1-2 & Watch Guide Intro Page 2	
	Teacher Edition	Slides 1-9: Resources, Training Videos, Owner's Manual	
<b>B. 1.1: The New Money Vehicle</b>			<b>20 mins.</b>
	Student Text	Pages 3-9	
	Teacher Edition	Slides 10-18	
<b>C. Video Content</b>			
	Watch	"The New Money Vehicle" Page 3	<b>5 mins.</b>

- Exams (Auto Graded Google Forms & Google Doc Versions that can be printed or shared with students)

**AUTO GRADED ASSESSMENTS**

File Edit View Insert Format Tools Extensions Help

100% Normal text Arial 11 B I U A

**MONEY VEHICLE**  
DRIVE TO FINANCIAL FREEDOM

## AUTO GRADED ASSESSMENTS

### Steps How to Create and Use Money Vehicle Auto Graded Exams

Step 1: Make a Copy & Edit and format a form or quiz

You can customize, add, edit, or format text, images, or videos in your Google Forms.

- [Edit your form](#)
- [Create a quiz with Google Forms](#)
- [Choose where to save form responses](#)

Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

When you are ready, you can [send your form to others](#) and collect their responses.

[Click the link to make a copy of your Autograded Assessment](#)

	Click Here
Pre-Test - .....	<a href="#">00</a>
CHAPTER 0 - Income.....	<a href="#">00</a>
CHAPTER 1 - R.I.C.H Goals .....	<a href="#">01</a>
CHAPTER 2 - Compound Interest .....	<a href="#">02</a>
CHAPTER 3 - Cash Management .....	<a href="#">03</a>

**Exam\_Chapter 1: Goal Setting**

File Edit View Insert Format Tools Extensions Help

100% Normal text Tahoma 11 B I U A

**MONEY VEHICLE**  
DRIVE TO FINANCIAL FREEDOM

### Money Vehicle Chapter Exam 1

Vocab Matching:

1. R.I.C.H.
2. Burn Rate
3. Pension
4. Golden Rule
5. Autonomy

	How much you are spending on a monthly basis.
	A retirement plan that has gone almost extinct but would provide a guaranteed income to an employee even after they were done working.
	A financial strategy advocating beginning your plan with the end in mind, meaning you should set financial goals
	Spend less than you make and focus on Keep.
	The freedom to choose and decide your plan

- Answer Keys



**MONEY VEHICLE**  
LEVEL 11 PERSONAL FINANCE

TEACHER RESOURCES

**CHAPTER 1**  
**Bookmark this folder**

**TEACHER RESOURCES**

	Click Here
Unit Lesson Plan	<a href="#">🔗</a>
Pacing Guide (50 Min)	<a href="#">🔗</a>
Pacing Guide (90 Min)	<a href="#">🔗</a>
Exams	<a href="#">🔗</a>
Exam Answer Key	<a href="#">🔗</a>
Certificate	<a href="#">🔗</a>
<b>Additional Resources</b>	<a href="#">🔗</a>

3

Drive

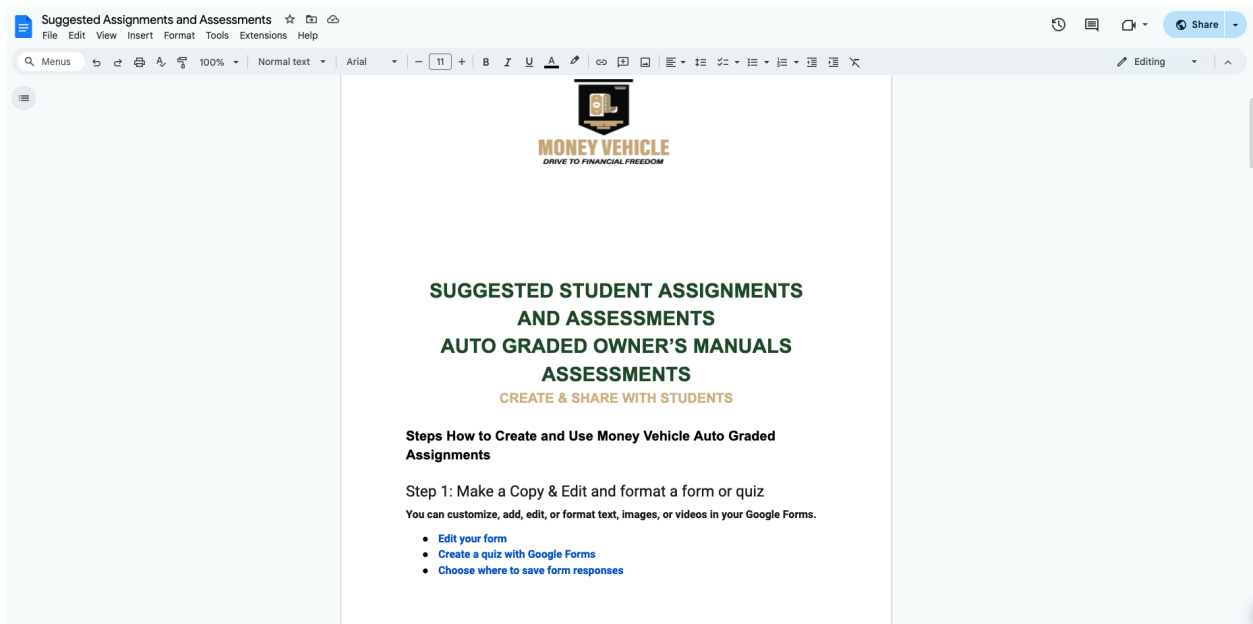
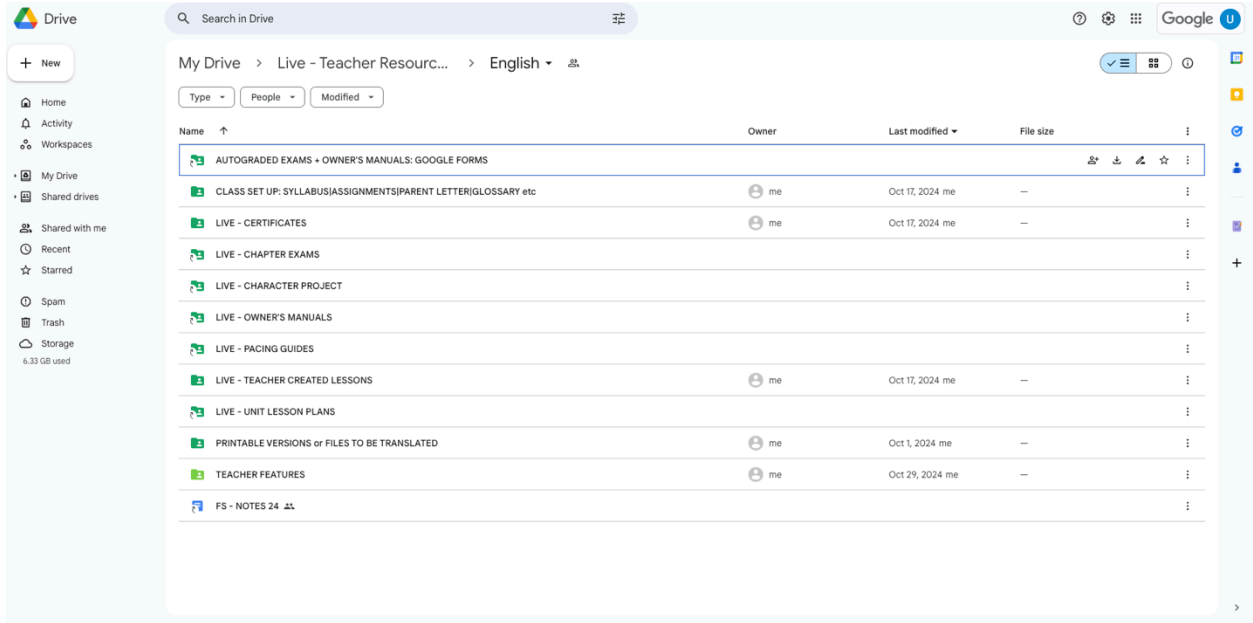
Search in Drive

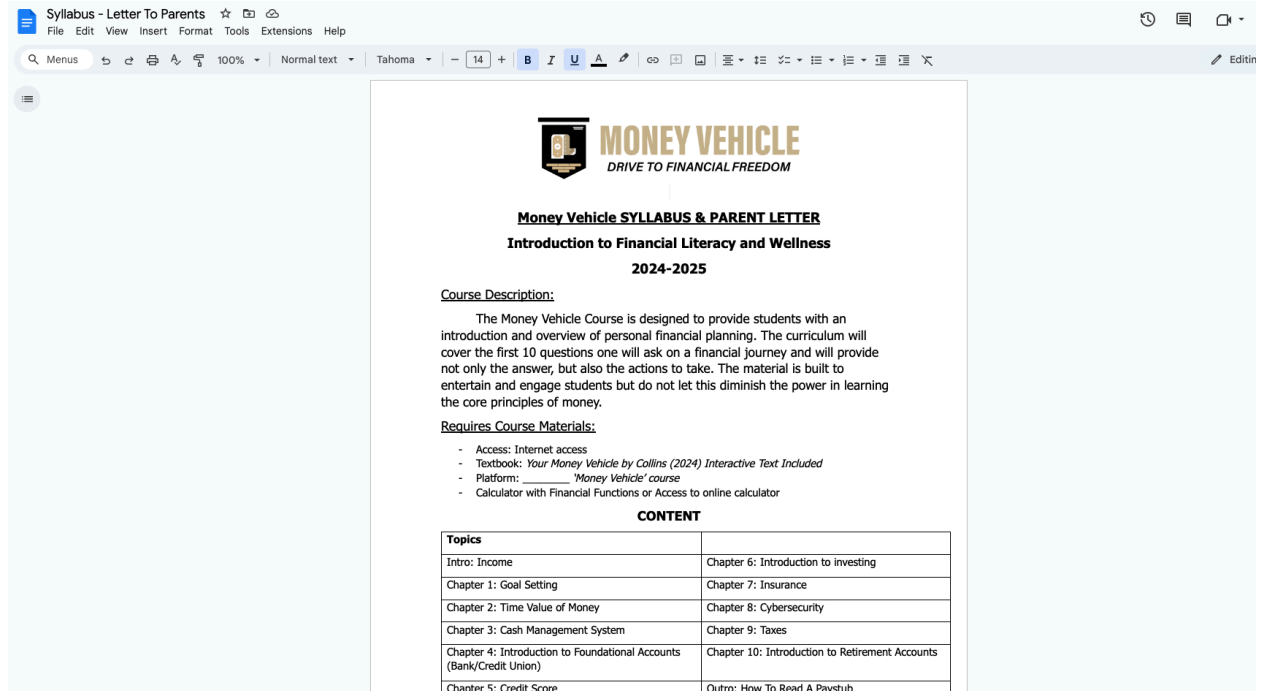
My Drive > Live - Teacher Resources

Type People Modified

Name	Owner	Last modified	File size
English	me	Jun 27, 2023	me
Spanish	me	Jun 27, 2023	me

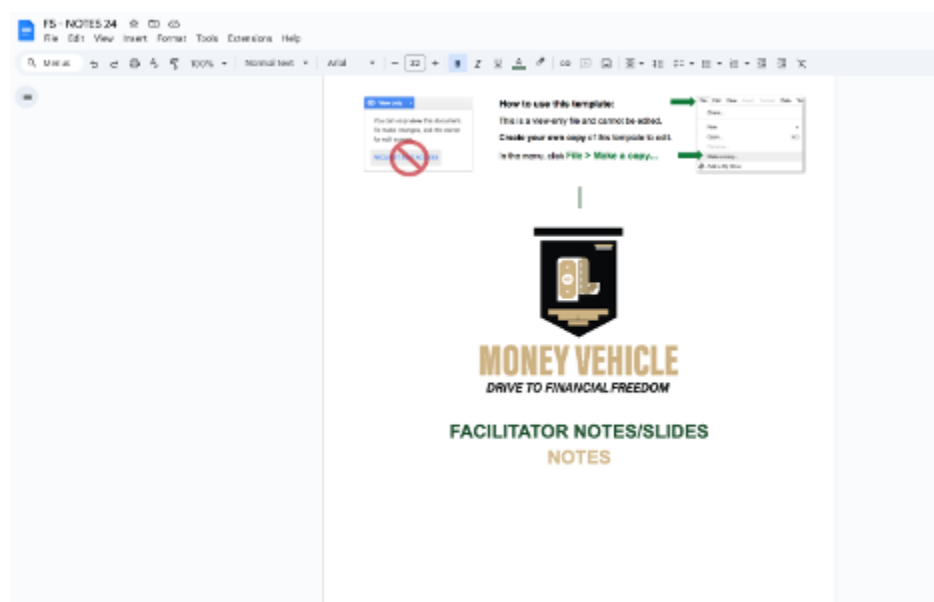
(Save this folder for future use)

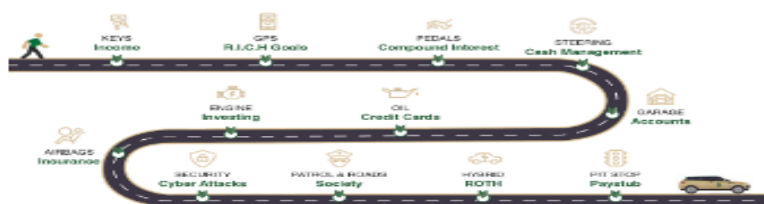




There is everything in here from Syllabus, Suggested Assignments and Assessments, Teacher Created Lessons, Owner's Manuals, Exams and much much more.

Facilitator Notes: Step by Step "Talk Track" for teachers. This document goes slide by slide and helps teachers discuss the program.





## TABLE OF CONTENTS

INTRODUCTION .....	02
CHAPTER 0 - Income .....	10
CHAPTER 1 - R.I.C.H Goals .....	38
CHAPTER 2 - Compound Interest .....	20
CHAPTER 3 - Cash Management .....	20
CHAPTER 4 - Accounts .....	25
CHAPTER 5 - Credit Cards .....	126
CHAPTER 6 - Investing .....	157
CHAPTER 7 - Insurance .....	190
CHAPTER 8 - Cyber Attacks .....	213
CHAPTER 9 - Society .....	253
CHAPTER 10 - ROTH .....	284
CHAPTER 11 - Paystub .....	321

1

## FACILITATOR SLIDES NOTES



### Introduction

Take a deep breath as we will be working through this program together and our goal is to give you the confidence to deliver this foreign language to your students. Money Vehicle is here to help you throughout this journey, so jump into your Teacher Training and be sure to reach out to [Support@yourmoneyvehicle.com](mailto:Support@yourmoneyvehicle.com) as needed.

#### Plan of Action:

- 1) Teachers work through training program
- 2) Student will work through their interactive textbook
- 3) Teachers will utilize the teacher edition of that textbook
- 4) Student will complete their Owner's Manual workbooks
- 5) Teachers will deliver their assessment in either Exam or Character Project
- 6) Students leave class being able to speak and U.S.E. money
- 7) Teacher receives Money Vehicle Certification!

#### Slide 1 - Money Vehicle Introduction:

Set the stage for the class, welcoming students into the Money Vehicle Movement and explaining that this course will be one of the most utilized life skills they will receive. We see this program as a 'Roadmap' for you to deliver financial literacy in your classroom and with that roadmap, we will begin a journey.

#### Open Class with an Open Ended statement:

- Depending on your students you can begin by having them write this down or going around the class and answering aloud.

# FACILITATOR SLIDES

## NOTES



### Introduction

Take a deep breath as we will be working through this program together and our goal is to give you the confidence to deliver this foreign language to your students. Money Vehicle is here to help you throughout this journey, so jump into your Teacher Training and be sure to reach out to [Support@yourmoneyvehicle.com](mailto:Support@yourmoneyvehicle.com) as needed.

#### Plan of Action:

- 1) Teachers work through training program
- 2) Student will work through their interactive textbook
- 3) Teachers will utilize the teacher edition of that textbook
- 4) Student will complete their Owner's Manual workbooks
- 5) Teachers will deliver their assessment in either Exam or Character Project
- 6) Students leave class being able to speak and U.S.E. money
- 7) Teacher receives Money Vehicle Certification!

#### **Slide 1 - Money Vehicle Introduction:**

Set the stage for the class, welcoming students into the Money Vehicle Movement and explaining that this course will be one of the most utilized life skills they will receive. We see this program as a 'Roadmap' for you to deliver financial literacy in your classroom and with that roadmap, we will begin a journey.

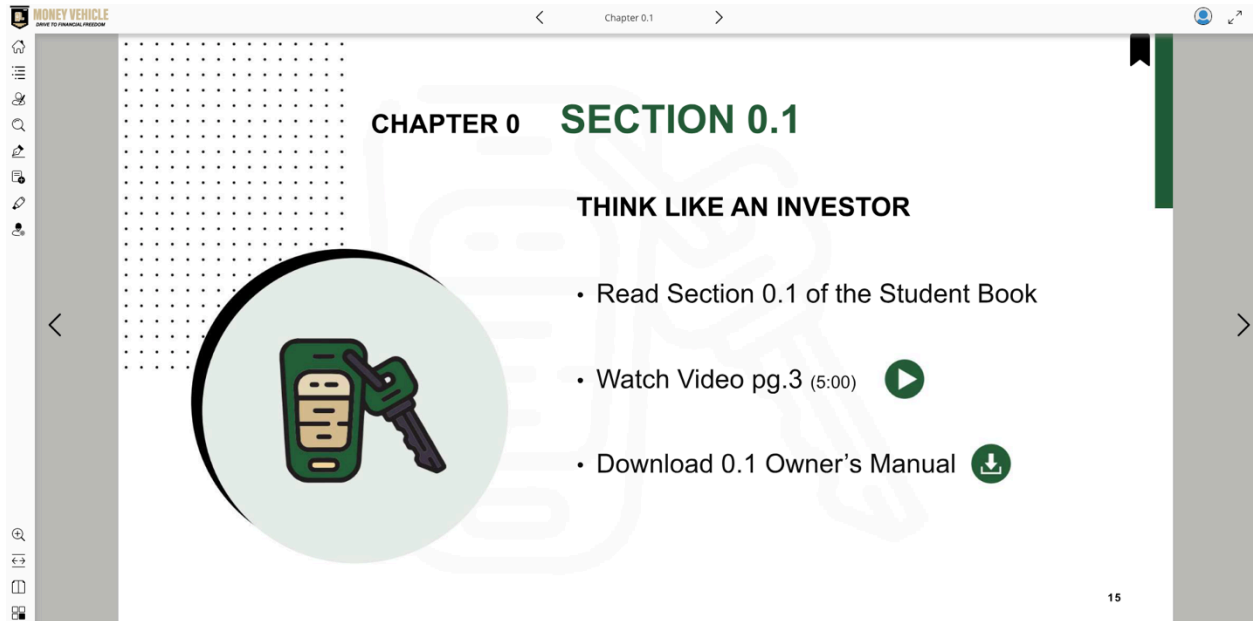
#### **Open Class with an Open Ended statement:**

- Depending on your students you can begin by having them write this down or going around the class and answering aloud.

This Facilitator Notes provides a talk track to the Presentation Slides for Each Chapter







Owner's Manual: This is the interactive student workbook, which is available as both a digital resource (Teacher Graded & Auto Graded, and Printable versions)

#### OM: Teacher Graded Version

The Teacher Graded Version of the Owner's Manual are linked and located inside each of the student books. The links to these Google Doc and Microsoft Word formatted documents are located at the beginning of each section allowing students to work through the program with or without an instructor. These workbook pages become a students financial plan as they work through the program. As students fill out answers to the workbook pages, they are designed to be sent to a teacher in their classroom for grading.



## CHAPTER 1

### OWNERS MANUAL W/ANSWER KEY



## CHAPTER 1



### OWNER'S MANUAL

WHY SHOULD I CARE ABOUT MONEY?

#### CRITICAL THINKING TAXONOMY

LEVEL 1: KNOWLEDGE	DEFINE, IDENTIFY, DESCRIBE, RECOGNIZE, TELL, EXPLAIN
LEVEL 2: UNDERSTANDING	SUMMARIZE, INTERPRET, CLASSIFY, COMPARE, CONTRAST, INFER, RELATE, PARAPHRASE, CITE
LEVEL 3: APPLICATION	SOLVE, CHANGE, RELATE, COMPLETE, USE, SKETCH, TEACH, ARTICULATE, TRANSFER
LEVEL 4: ANALYZATION	CONTRAST, CONNECT, RELATE, DEVISE, CORRELATE, ILLUSTRATE, DISTILL, CONCLUDE, CATEGORIZE, TAKE APART
LEVEL 5: EVALUATION	CRITICIZE, JUDGE, DEFEND, APPRAISE, PREDICT, VALUE, PRIORITIZE, PLAN, GRADE, REFRAME
LEVEL 6: CREATION	CREATE, MODIFY, ROLE-PLAY, DEVELOP, REWRITE, PIVOT, MODIFY, COLLABORATE, INVENT, WRITE

## TABLE OF CONTENTS

TABLE OF CONTENTS.....	2
Introduction: Chapter 1.....	2
SECTION 1.1.....	3
1.1: EXTENSION ACTIVITY QUESTIONS.....	5
SECTION 1.2.....	6
1.2: EXTENSION ACTIVITY QUESTIONS.....	11
SECTION 1.3.....	12
1.3: EXTENSION ACTIVITY QUESTIONS.....	15
SECTION 1.4.....	16
1.4: EXTENSION ACTIVITY QUESTIONS.....	21
RULE RECAP: You Are Driving.....	23
CHARACTER CREATION.....	23
PERSONAL PLANNING.....	25
ACTION PLEDGE.....	26
FAMILY DISCUSSION.....	27

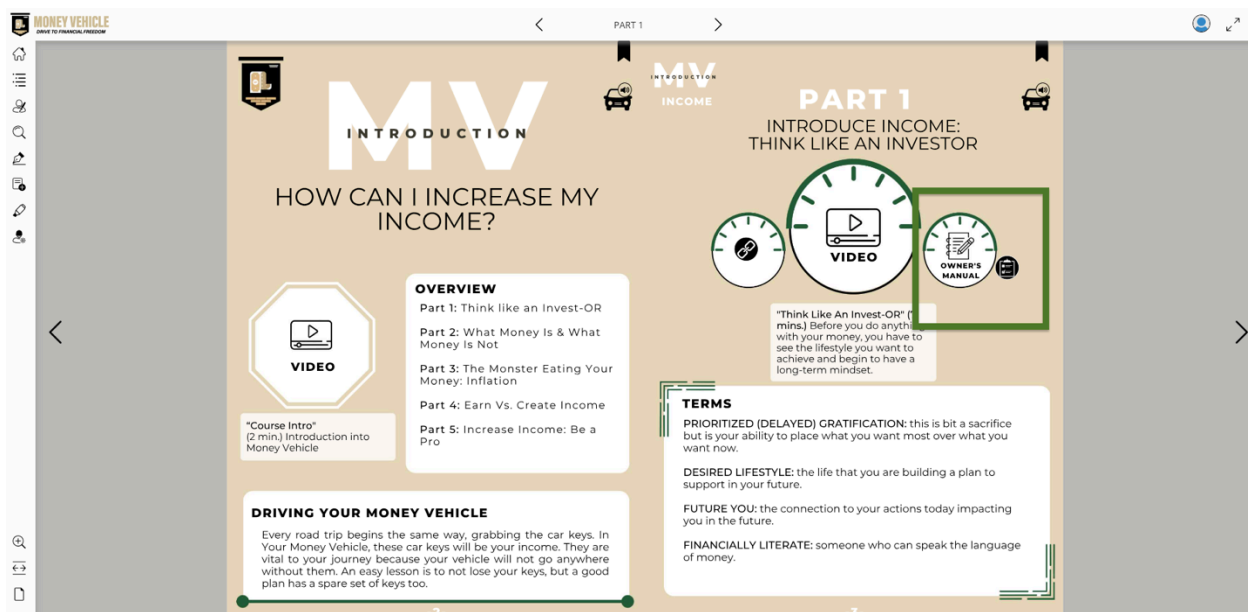
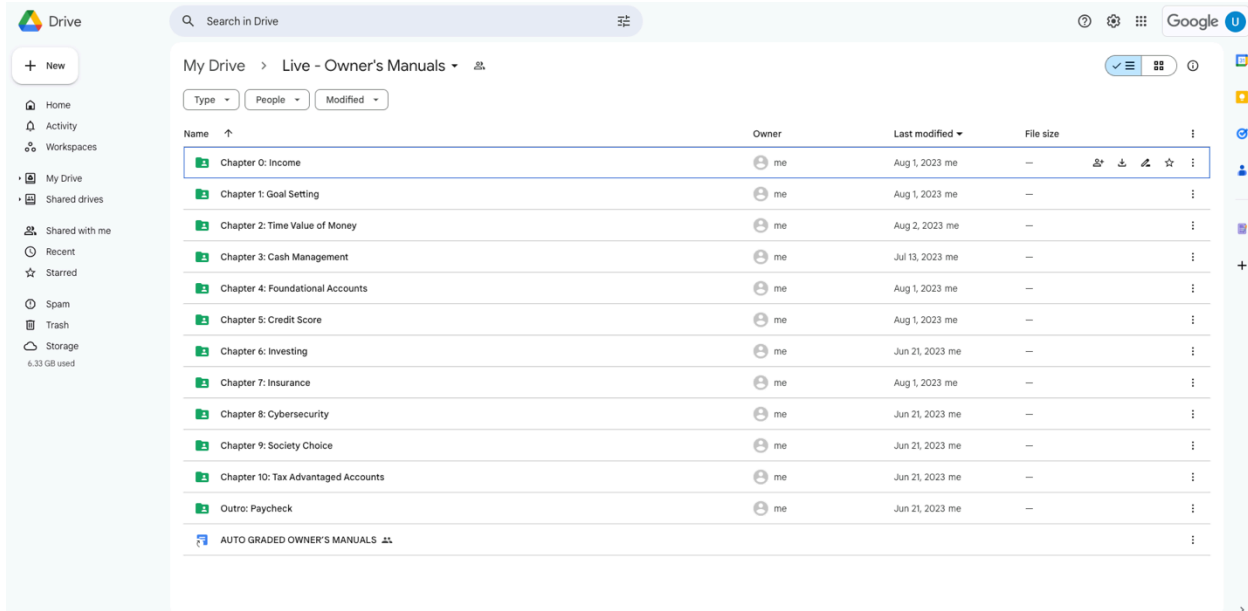
### Introduction: Chapter 1 Character Project

Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ R.I.C.H. Goals: Short/Medium/Long Term Goal Setting|
- ★ [Click Here](#) Pacing Guide 50 Min Class Period
- ★ [Click Here](#) Pacing Guide 90 Min Block Period

#### Character Project Chapter 1

Character Project	
	What is one unique detail about your character?
<b>MOST&gt;NOW</b>	<b>What is a RICH Goal your character will:</b>
Goal Setting	<ul style="list-style-type: none"> <li>- Learn this week</li> <li>- Stop doing this month</li> <li>- Start today to complete in a year</li> </ul>
<a href="#">LINK to Dashboard</a>	
<a href="#">LINK to Instruction</a>	<b><u>Dashboard:</u></b>
	<ul style="list-style-type: none"> <li>- Create a list of 10 things your character buys in a month?</li> <li>- Review where these purchases are in your Character Dashboard and see if the</li> </ul>



Steps to use Teacher Graded Google Doc/Word Doc Version:

1. Assign students section of text to read.
2. Have students download or copy Google Doc and fill out answers
3. Students submit completed assignment to teacher via Google Classroom, Canvas, Schoology or LMS of choice.

OM: Auto Graded – Google Form Version:

There are Auto Graded Google Form versions located inside the Teacher Resource folder if teachers would like to have assignments auto graded.

I



## AUTO GRADED OWNER'S MANUALS

### Steps How to Create and Use Money Vehicle Auto Graded Owner's Manuals

Step 1: Make a Copy & Edit and format a form or quiz

You can customize, add, edit, or format text, images, or videos in your Google Forms.

- [Edit your form](#)
- [Create a quiz with Google Forms](#)
- [Choose where to save form responses](#)

Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

When you are ready, you can [send your form to others](#) and collect their responses.

[Click the link to make a copy of your Autograded Owner's Manuals](#)

	Click Here
CHAPTER 0.1 - Think Like an Investor.....	<a href="#">0.1</a>
CHAPTER 0.2 - What Money Is and What Money Is Not.....	<a href="#">0.2</a>
CHAPTER 0.3 - The Monster Eating Your Income: Inflation.....	<a href="#">0.3</a>
CHAPTER 0.4 - Earn vs Create Income.....	<a href="#">0.4</a>

Steps to use the Google Forms

1. Clone the Google Form
2. Share The links to the Google Forms with students
3. Input grades into Google Classroom via the Spreadsheet



## Copy document

Would you like to make a copy of **0.2 OM WHAT MONEY IS AND WHAT MONEY IS NOT?**

[Make a copy](#)



Copy of 0.2 OM WHAT MONEY IS AND WHAT MONEY IS NOT

QuestionsResponsesSettings

Total points: 22

Section 1 of 3

0.2 OM WHAT MONEY IS AND WHAT MONEY IS NOT

B I U

Form description

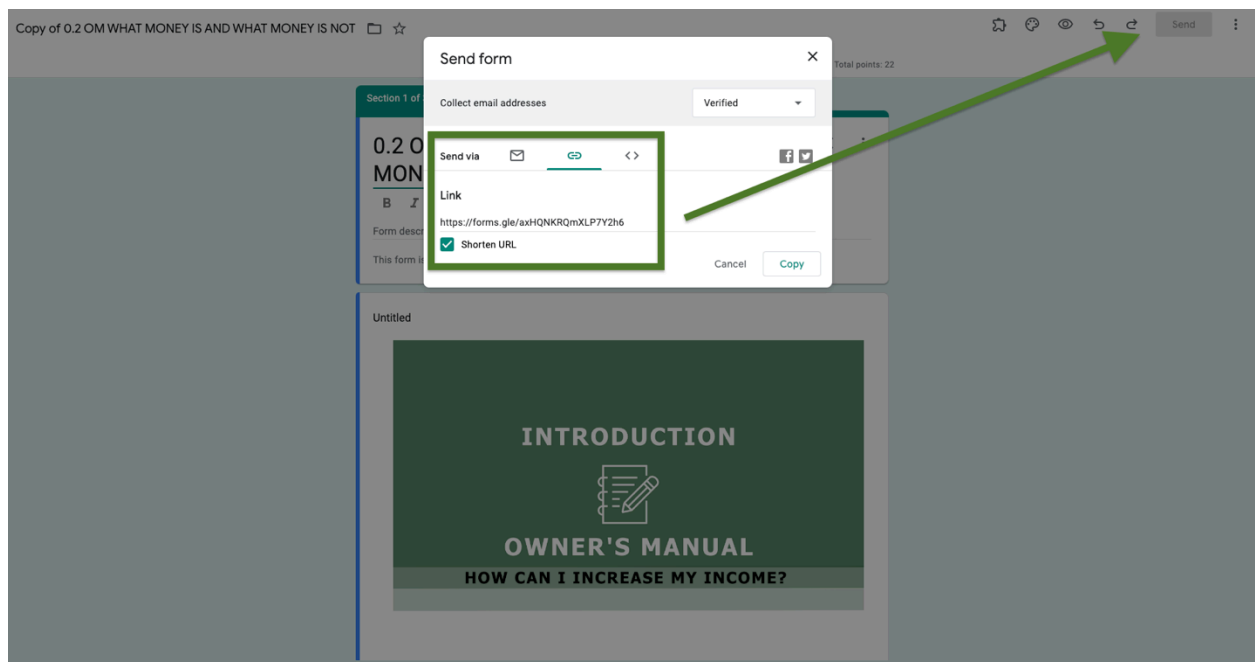
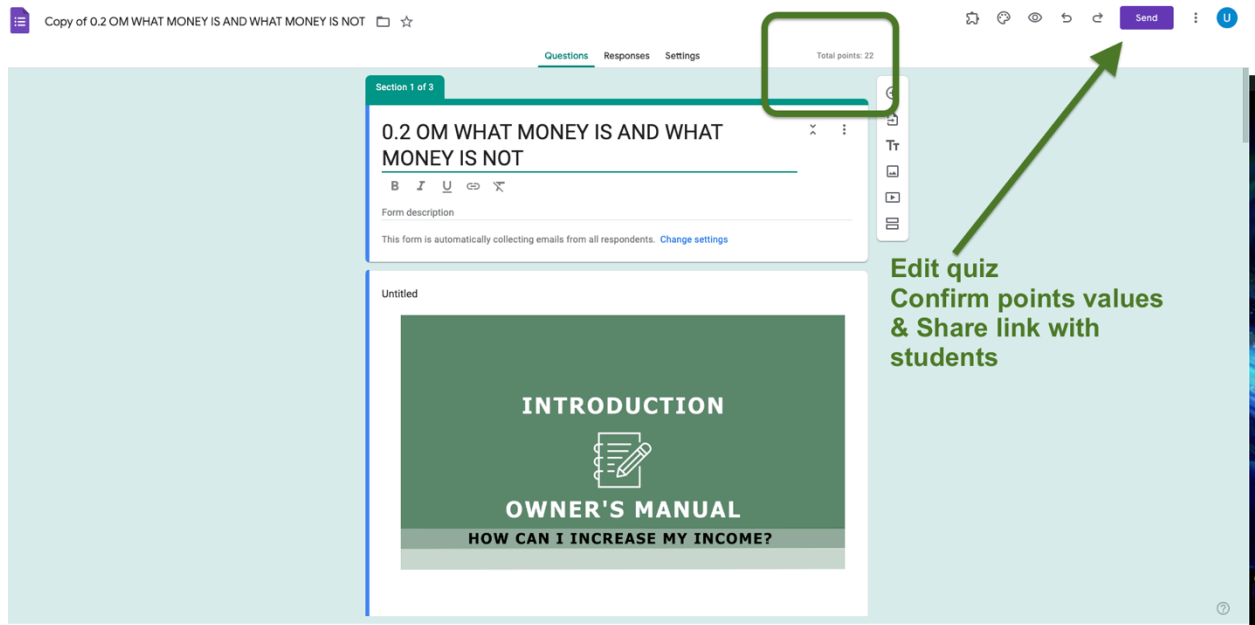
This form is automatically collecting emails from all respondents. [Change settings](#)

Untitled

INTRODUCTION

OWNER'S MANUAL

HOW CAN I INCREASE MY INCOME?



All grading is done by instructors in their LMS (Google Classroom/Canvas/Schoology/Paper)

Exams and Answer Keys: Premade chapter quizzes and exams to help assess your students' understanding.


Steps to use Teacher Graded Exams Google Doc/Word Doc Version:




**MONEY VEHICLE**  
PATH TO FINANCIAL FREEDOM

Teacher Videos

## CHAPTER 0 TEACHER RESOURCES



	Click Here
Unit Lesson Plan	<a href="#">🔗</a>
Pacing Guide (50 Min)	<a href="#">🔗</a>
Pacing Guide (90 Min)	<a href="#">🔗</a>
Exams	<a href="#">🔗</a> 
Exam Answer Key	<a href="#">🔗</a>
Certificate	<a href="#">🔗</a>
Additional Resources	<a href="#">🔗</a>

4

1. Assign students section of text for examination.
2. Share Google Doc version of exam with students via LMS. Students are to download or copy Google Doc and fill out answers
3. Students submit completed exam to teacher via Google Classroom, Canvas, Schoology or LMS of choice.

### Auto Graded Exams – Google Form Version:

There are Auto Graded Google Form versions located inside the Teacher Resource folder if teachers would like to have exams auto graded.

### Steps to use the Google Forms

1. Clone the Google Form
2. Share The links to the Google Forms with students
3. Input grades into Google Classroom via the Spreadsheet



## AUTO GRADED ASSESSMENTS

### Steps How to Create and Use Money Vehicle Auto Graded Exams

#### Step 1: Make a Copy & Edit and format a form or quiz

You can customize, add, edit, or format text, images, or videos in your Google Forms.

- [Edit your form](#)
- [Create a quiz with Google Forms](#)
- [Choose where to save form responses](#)

#### Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

When you are ready, you can [send your form to others](#) and collect their responses.

**Click the link to make a copy of your Autograded Assessment**

	Click Here
Pre-Test - .....	<a href="#">00</a>
CHAPTER 0 - Income.....	<a href="#">00</a>
CHAPTER 1 - R.I.C.H Goals .....	<a href="#">01</a>
CHAPTER 2 - Compound Interest .....	<a href="#">https://docs.google.com/f...</a>
CHAPTER 3 - Cash Management .....	<a href="#">03</a>

Google Drive

### Copy document

Would you like to make a copy of **Money Vehicle Income Chapter 0 Exam** ?

[Make a copy](#)



Copy of MV Income Chapter 0 Exam ☆

Questions Responses Settings Total points: 25

### Money Vehicle Income Chapter 0 Exam

**B I U**

Form description

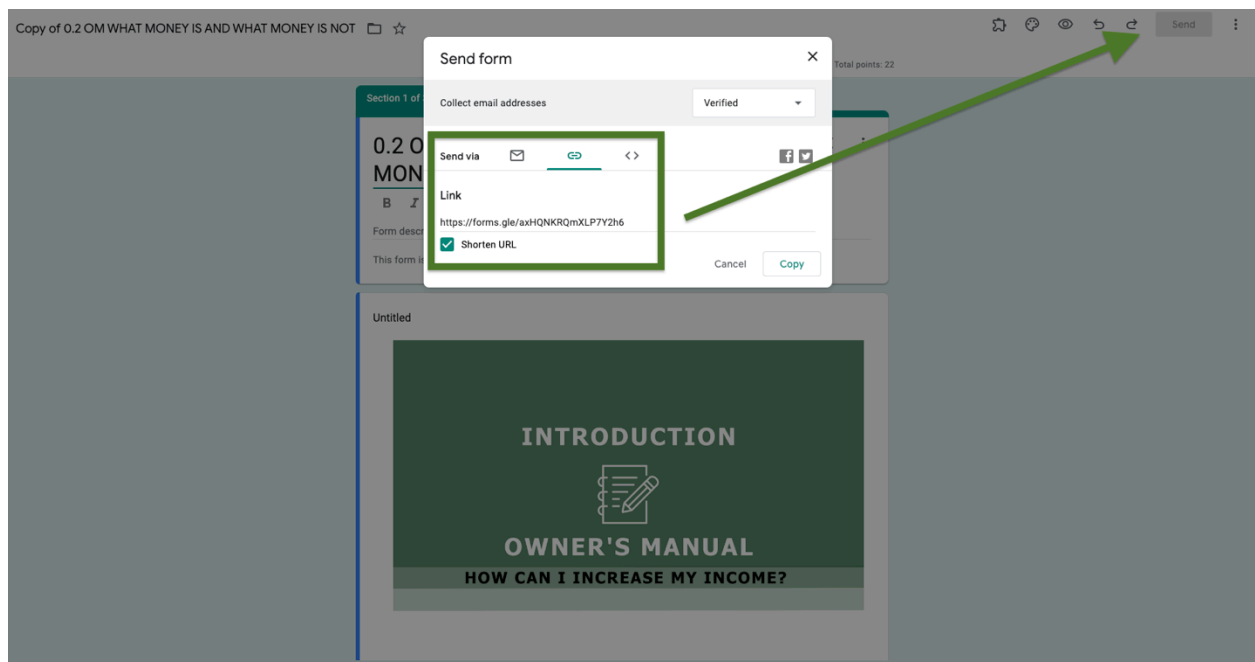
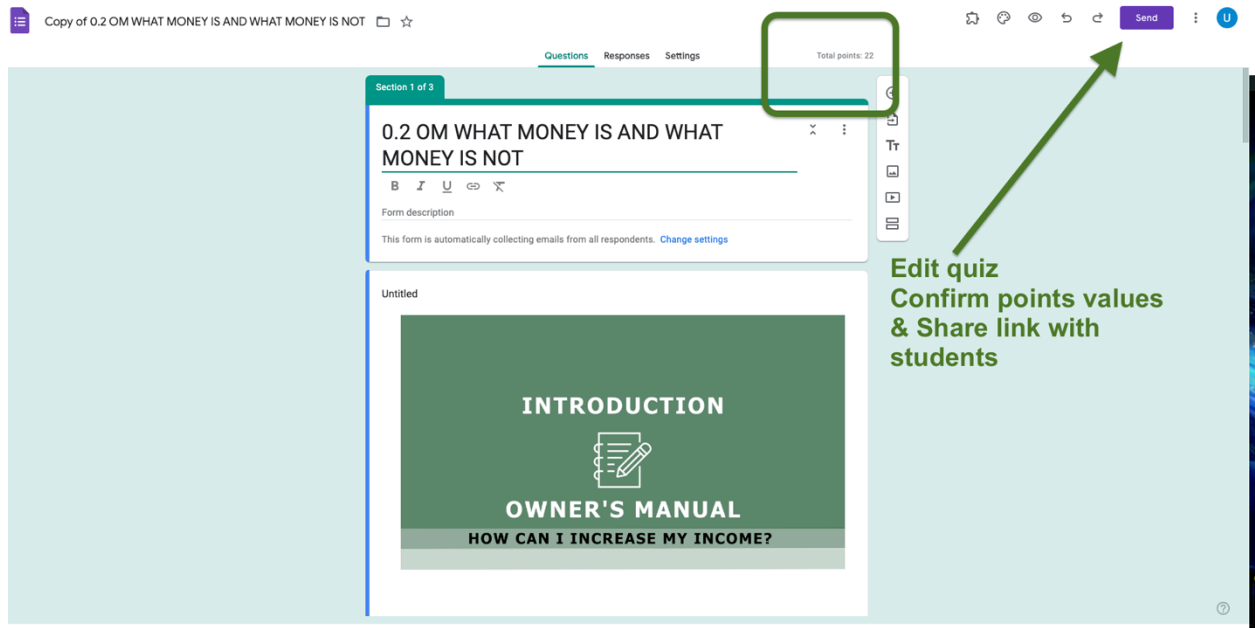
This form is automatically collecting emails from all respondents. [Change settings](#)

Connect the definition with the correct term: \*

	Created Income	Earned Income	Financial literacy	Asset	Liability
Money that is ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money that you...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A person who ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Something that...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Something that...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Define how Money Vehicle breaks down the acronym: U.S.E.

☐ Utilize your money; Strategize your money; Earn your money.



Interactive Classroom Presentations: Each Teacher Edition is designed to be like a PowerPoint and/or Google Slide presentations to help guide your classroom discussions. These sections contain the videos from the Student Books along with discussion topics, review questions, Help a Friend Out Scenarios, Pledges, Family Conversation, and lots of other items to make classroom discussions fun and engaging.


**MONEY VEHICLE**  
GOVERNMENT FINANCIAL EDUCATION

Contents | Bookmarks | Resources

- Cover
- Money Vehicle Pre-test
- Teacher Resources
- Teacher Videos
- Owner's Manuals
- Facilitator Notes
- Character Project
- Spendit Dashboard
- Chapter 0.1**
- Chapter 0.2
- Chapter 0.3
- Chapter 0.4
- Chapter 0.5
- Family Conversation
- Pledge
- Rule

<
Chapter 0.1
>

## CHAPTER 0



# SECTION 0.1

## Think Like an Investor

- The goal of money is to empower students to be financially literate and speak the language of money
- Understand the concept of money as a vehicle for achieving desired lifestyles.
- Define the terms "asset" and "liability" in the context of personal finance
- Understand the concept of Moore's Law and its implications for personal and career development.
- Analyze how embracing the mindset of continuous learning aligns with the principles of the Money Vehicle approach.

Remember, these resources are here to guide you, but you have the flexibility to adapt them to fit your teaching style and the needs of your students.

# Welcome to the Money Vehicle Movement!

## How to Plan Your Lessons



## How to Plan Your Lessons

With all the resources at your fingertips inside the Teacher Editions, planning your lessons and setting up your class is simple. Each Teacher Edition provides Teacher Training Videos, structured Lesson Plans, Pacing Guides and is designed to save YOU as the teacher time:

Located inside the Teacher Edition on the first few pages are

1. Teacher Training Videos that outline the topics for each section.

The screenshot displays the 'MONEY VEHICLE' Teacher Edition interface. On the left is a sidebar with a 'Contents' menu. A green arrow points from the 'Teacher Videos' item in the menu to a central panel titled 'CHAPTER 0 TEACHER VIDEOS'. This panel features a graphic of a green car keychain and a table of video links. The table has two columns: the video title and a 'Play Video' button with a play icon.

	Play Video
Chapter 0.1 Video	
Chapter 0.2 Video	
Chapter 0.3 Video	
Chapter 0.4 Video	
Chapter 0.5 Video	
Chapter 0 Recap Video	
Teacher Training Course	

2. Lesson Plans with Student Objectives for each chapter.

The screenshot shows the 'MV UNIT Plan Chapter 0 - Income' document. It includes the 'MONEY VEHICLE' logo and the tagline 'DRIVE TO FINANCIAL FREEDOM'. The unit title is 'Unit 0: Income' with the action 'Action: Earn a Paycheck'. A link to teacher resources is provided. The document is divided into sections: 'OVERVIEW/SUMMARY', 'TOPICS/UNITS', 'Chapter 0 LESSON Overview and OBJECTIVES/ SWBAT', and '0.0 Introduction'. The 'OVERVIEW/SUMMARY' section contains a paragraph about the program and a list of key points. The 'TOPICS/UNITS' section lists five topics. The 'Chapter 0 LESSON' section provides an overview and specific learning objectives.

**Unit 0: Income**      **Action: Earn a Paycheck**  
Link to Teacher Resources - [Click Here](#) (Pre & Post Test, Syllabus, Character Project)

**OVERVIEW/SUMMARY**  
Students will be introduced to the Money Vehicle program and how their financial journey will begin through a paycheck. Working through the influences both internally and externally that will impact their money and centering on how they can continue to develop themselves to increase their future income.

- ★ U.S.E. Money = Money Vehicle mission to empower students to Understand, Strategize, and be Efficient with your money.
- ★ Money Vehicle = The identification that money will take you to your desired lifestyle, but is not the destination.
- ★ Prioritized Gratification = No longer seeing your decisions as a sacrifice, rather the ability to value what you want **MOST** over now.
- ★ Be A Pro = Mindset of always being confident, building trust, and adding value.

**TOPICS/UNITS**

- ★ 0.1 - Think Like an Investor
- ★ 0.2 - What Money Is and What Money Is Not
- ★ 0.3 - Monster Eating Your Income - Inflation
- ★ 0.4 - Earn vs Create Income
- ★ 0.5 - Increase Income - Be a Pro

**Chapter 0 LESSON Overview and OBJECTIVES/ SWBAT:**  
To provide a high-level overview of why students need to begin learning about money. This identification will show students that their financial future will be in their hands with that first paycheck. Each student must understand that starting today puts them ahead of everyone who does not know how to U.S.E. money.

- ▶ U - Understanding how to use money
- ▶ S - Strategically using money
- ▶ E - Efficiently using money

**0.0 Introduction**  
Overview of the program and the guide to work through the material.  
Introducing:  
- Interactive Textbook  
- Engaging video content  
- Owner's Manual workbook  
- Individual 'widget' reviews

2. Pacing Guides for timing for each chapter.



**MONEY VEHICLE**  
GOV'T TO FINANCIAL FREEDOM

[Contents](#)
[Bookmarks](#)
[Resources](#)

[Cover](#)
[Money Vehicle Pre-test](#)
[Teacher Resources](#)
[Teacher Videos](#)
[Owner's Manuals](#)
[Facilitator Notes](#)
[Character Project](#)
[Spendid Dashboard](#)
[Chapter 0.1](#)
[Chapter 0.2](#)
[Chapter 0.3](#)
[Chapter 0.4](#)
[Chapter 0.5](#)
[Family Conversation](#)
[Pledge](#)
[Rule](#)

# CHAPTER 0

# TEACHER RESOURCES

	Click Here
Unit Lesson Plan	<a href="#"></a>
Pacing Guide (50 Min)	<a href="#"></a>
Pacing Guide (90 Min)	<a href="#"></a>
Exams	<a href="#"></a>
Exam Answer Key	<a href="#"></a>
Certificate	<a href="#"></a>
Additional Resources	<a href="#"></a>

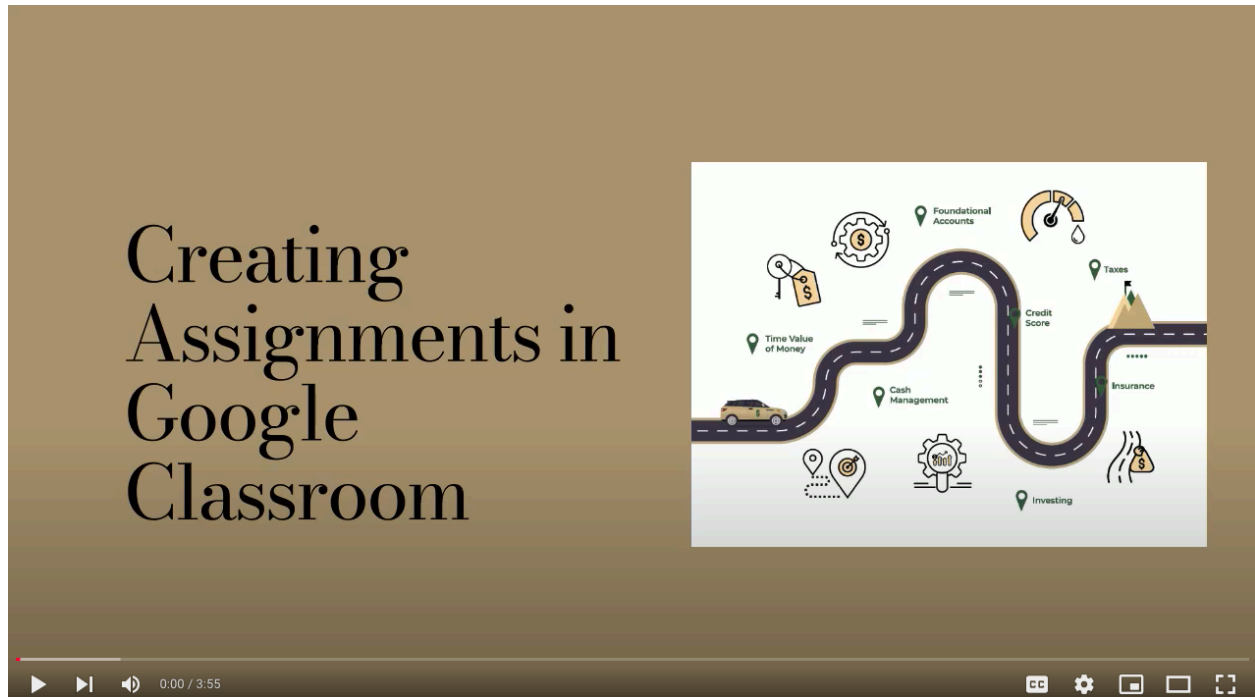
4

You can download the Pacing Guides, Facilitator Notes and Lesson Plans to adjust them to your classroom schedule.



## Welcome to the Money Vehicle Movement!

### Video 8: How to Create Your Assignments in Google Classroom



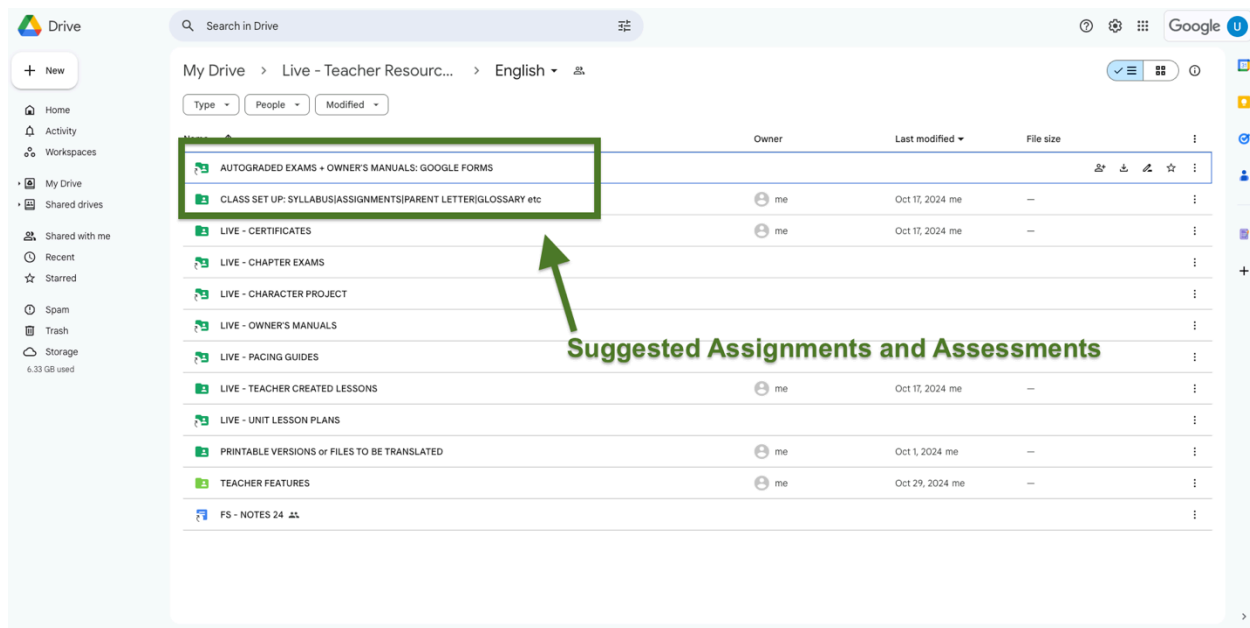
**How to Create Your Assignments/Assessments in your Google Classroom**

It's important to note that while Money Vehicle provides you with the curriculum and materials, it's up to you to create and manage assignments within your own LMS, such as Google Classroom.

Determine what you want to assign to your students.

Money Vehicle provides you with Suggested Assignments and Assessments located inside the Teacher Editions.

There are AutoGraded Google Form Versions & Google Doc versions available.



**MONEY VEHICLE**  
DRIVE TO FINANCIAL FREEDOM

## SUGGESTED STUDENT ASSIGNMENTS AND ASSESSMENTS AUTO GRADED OWNER'S MANUALS ASSESSMENTS

CREATE & SHARE WITH STUDENTS

### Steps How to Create and Use Money Vehicle Auto Graded Assignments

**Step 1: Make a Copy & Edit and format a form or quiz**

You can customize, add, edit, or format text, images, or videos in your Google Forms.

- [Edit your form](#)
- [Create a quiz with Google Forms](#)
- [Choose where to save form responses](#)
- [Add Assignment and/or Assessment to Your LMS](#)

**Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.**

When you are ready, you can [send your form to others](#) and collect their responses.

[Click the link to make a copy of your Autograded Assignment or Assessment & Share with your students in your LMS](#)

[Click Here](#)

Pre-Test - .....	<a href="#">90</a>
Chapter 0 Income Owner's Manuals	
CHAPTER 0.1 - Think Like an Investor.....	<a href="#">0.1</a>
CHAPTER 0.2 - What Money Is and What Money Is Not.....	<a href="#">0.2</a>
CHAPTER 0.3 - The Monster Eating Your Income: Inflation.....	<a href="#">0.3</a>
CHAPTER 0.4 - Earn vs Create Income.....	<a href="#">0.4</a>
CHAPTER 0.5 - Increase Income: Be a Pro.....	<a href="#">0.5</a>
Exam	
CHAPTER 0 - Income.....	<a href="#">90</a>
Chapter 1 - R.I.C.H Goals Owner's Manuals	
CHAPTER 1.1 - The New Money Vehicle .....	<a href="#">1.1</a>
CHAPTER 1.2 - The Golden Rule of Money .....	<a href="#">1.2</a>
CHAPTER 1.3 - Begin With The End In Mind .....	<a href="#">1.3</a>
CHAPTER 1.4 - How to Set RICH Goals .....	<a href="#">1.4</a>
Exam	
CHAPTER 1 - R.I.C.H Goals .....	<a href="#">01</a>
Chapter 2 Time Value of Money Owner's Manuals	
CHAPTER 2 - The Cost of Money .....	<a href="#">2.1</a>
CHAPTER 2 - The Elusive Monster of The Mind .....	<a href="#">2.2</a>

The Capstone Character Project is another way for teachers to grade students – Instructions are located inside the Student's Owner's Manuals and in the Teacher Resources.

## Introduction: Chapter 1 Character Project

Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ R.I.C.H. Goals: Short/Medium/Long Term Goal Setting
- ★ [Click Here](#) Pacing Guide 50 Min Class Period
- ★ [Click Here](#) Pacing Guide 90 Min Block Period

### Character Project Chapter 1

Character Project	
<b>MOST&gt;NOW</b> Goal Setting <a href="#">LINK to Dashboard</a> <a href="#">LINK to Instruction</a>	<p>What is one unique detail about your character?</p> <p><b>What is a RICH Goal your character will:</b></p> <ul style="list-style-type: none"><li>- Learn this week</li><li>- Stop doing this month</li><li>- Start today to complete in a year</li></ul> <p><b><u>Dashboard:</u></b></p> <ul style="list-style-type: none"><li>- Create a list of 10 things your character buys in a month?</li><li>- Review where these purchases are in your Character Dashboard and see if the automated 'peer' group amount is accurate or needs to be adjusted.</li></ul>

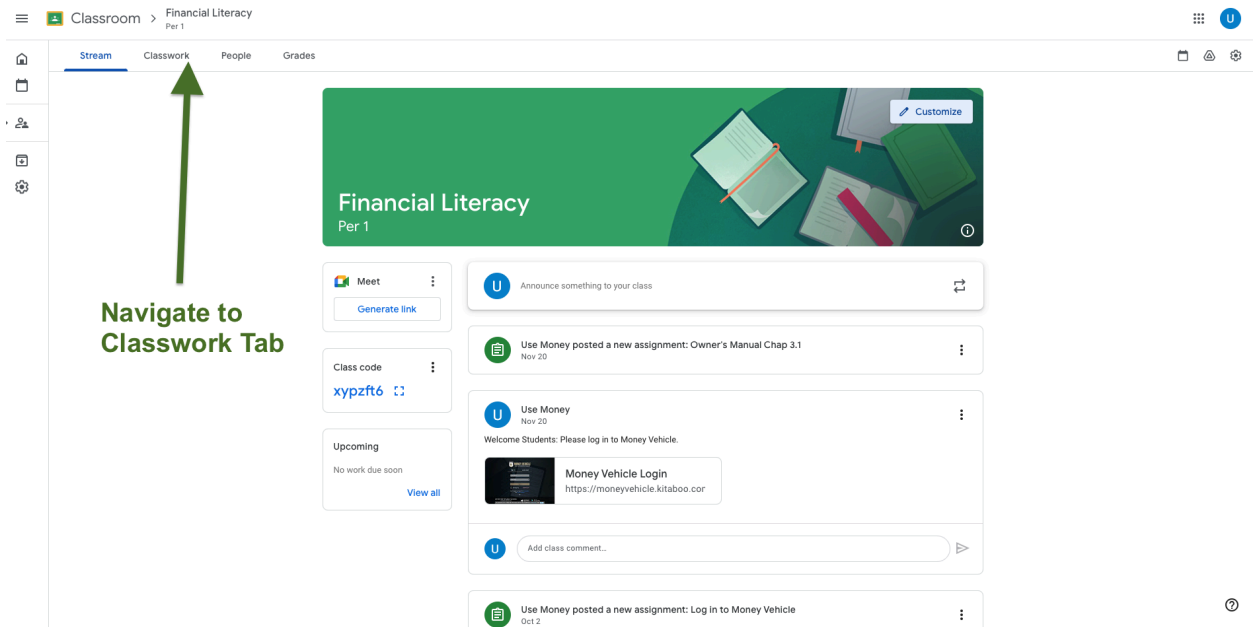
Here's how to create assignments in Google Classroom:

Creating assignments in Google Classroom is easy and enables teachers to manage, distribute, and collect student work efficiently. Here's a step-by-step guide:

### 1. Log In to Google Classroom

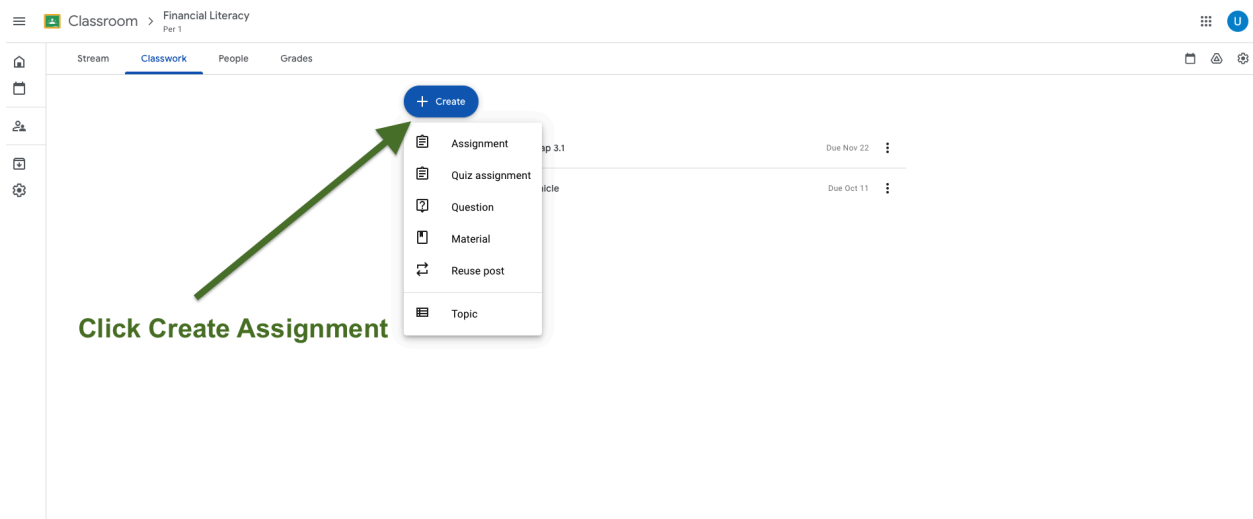
- Go to [Google Classroom](#) and log in with your Google account.
- Select the class where you want to create the assignment.

### 2. Navigate to the Classwork Tab



- Click on the **Classwork** tab at the top of the class page.

### 3. Create a New Assignment



- Click the **+ Create** button and select **Assignment** from the dropdown menu.

### 4. Add Assignment Details

- **Title:** Enter a name for the assignment.
- **Instructions:** Provide clear instructions or guidelines for the assignment.
- **Attachments:**

- Use the paperclip icon or the **Add** button to attach files from Google Drive, links, documents, videos, or images.
- **Create New Material (Optional):**
  - Use the **Create** button to create a new Google Doc, Slides, Sheet, Drawing, or Form directly linked to the assignment.

## 5. Adjust Assignment Settings

The screenshot shows the 'Assignment' settings page in Canvas LMS. The main form on the left includes a 'Title' field with the text 'Complete Owner's Manual 2.1', an 'Instructions (optional)' field with the text 'Submit a copy of your Owner's Manual 2.1.', and an 'Attach' section with buttons for Drive, YouTube, Create, Upload, and Link. The right sidebar contains settings for 'For' (Financial Literacy Per 1), 'Assign to' (All students), 'Points' (100), 'Due' (No due date), 'Topic' (No topic), and 'Rubric' (+ Rubric). A checkbox for 'Check plagiarism (originality)' is also present. Two green arrows point from the text 'Add Details & Assign to Students' to the 'Instructions' field and the 'Assign to' dropdown.

- **Points:** Specify the number of points the assignment is worth or select **Ungraded**.
- **Due Date:** Set a deadline using the calendar picker.
- **Topic:** Organize the assignment under a specific topic to help students find it easily.
- **Attachments Permissions:** Choose how students interact with the attached materials:
  - **View only:** Students can see the file but not edit it.
  - **Edit file:** All students can edit the same document.
  - **Make a copy for each student:** Each student gets their own copy to complete and submit.

## 6. Assign the Work

Assignment

**Click Assign Button** →

Title  
Owner's Manual 2.1

Instructions (optional)

**B** *I* U **≡** **✕**

Attach

Drive
 YouTube
 Create
 Upload
 Link

Save **Assign**

For  
Financial Literacy Per 1

Assign to  
[All students](#)

Points  
100

Due  
No due date

Topic  
No topic

Rubric  
[+ Rubric](#)

☐ Check plagiarism (originality)  
[Learn more](#)

- **Select Students:** Decide whether to assign the work to all students or specific individuals.
- **Schedule or Save as Draft:** If you're not ready to assign it immediately:
  - Click the arrow beside the **Assign** button to **Schedule** it for later or **Save Draft** for future edits.
- **Assign:** Once everything is ready, click the **Assign** button to distribute the assignment to students.

## 7. Track Submissions and Provide Feedback

Classroom > Financial Literacy Per 1

Stream **Classwork** People Grades

[+ Create](#)

**Complete Owner's Manual 2.1** Posted 11:10 AM

No due date

Submit a copy of your Owner's Manual 2.1.

0 Turned in 0 Assigned

[View instructions](#)

Owner's Manual Chap 3.1 Due Nov 22

Log in to Money Vehicle Due Oct 11

**Once students turn in assignments  
Click into Assignment to Grade**

- Monitor submissions in the **Classwork** tab or **Grades** tab.
- Open submitted assignments to provide grades and comments.

### Quick Tips:

- **Reuse Assignments:** Use the **Reuse Post** option to copy assignments from previous classes.
- **Rubrics:** Attach a rubric to provide clear grading criteria.
- **Collaborative Work:** Use "Edit file" permissions for group projects.

By following these steps, you can create structured and efficient assignments that enhance your classroom experience.

Since Money Vehicle is not directly integrated with grading systems, teachers will need to review student submissions and enter grades into their LMS/gradebook.



## Welcome to the Money Vehicle Movement!

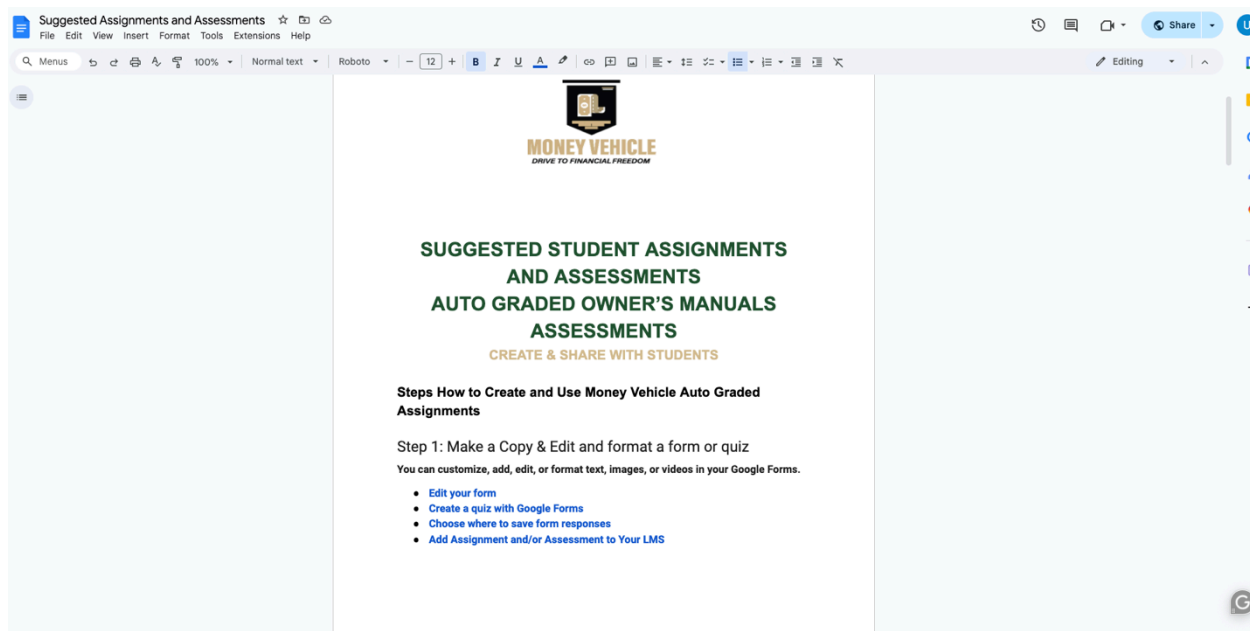
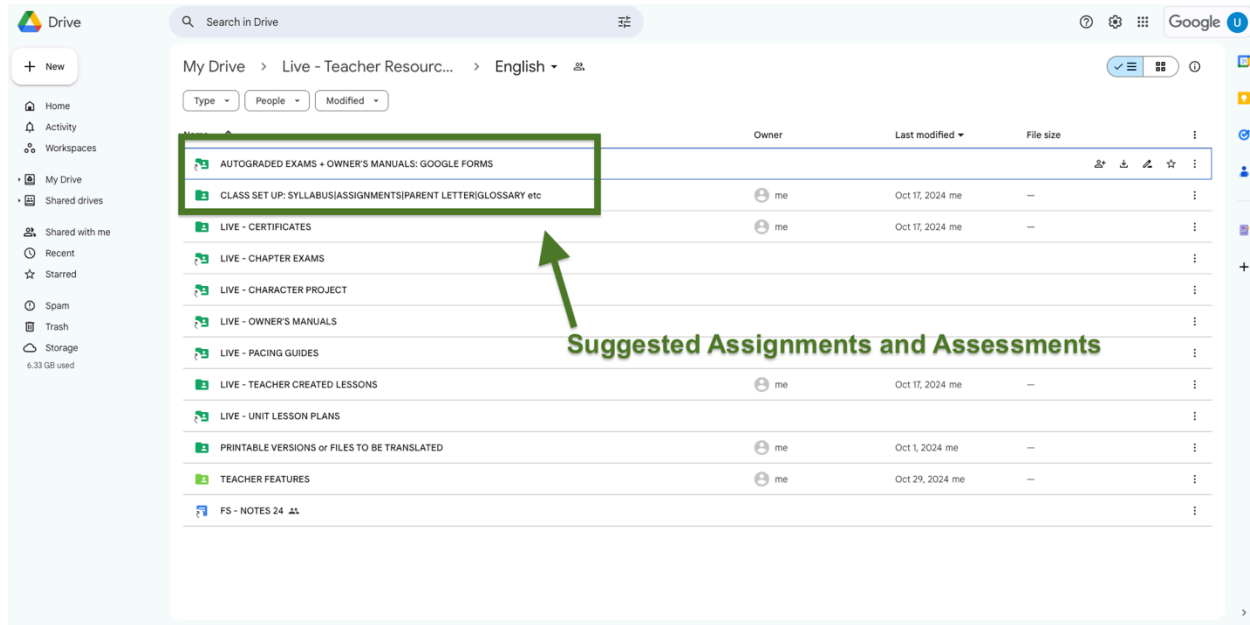
## How to Create Your Assignments Canvas



## How to Create Your Assignments/Assessments in your Canvas LMS

It's important to note that while Money Vehicle provides you with the curriculum and materials, it's up to you to create and manage assignments within your own LMS, such as Canvas. Here's how you can do that:

1. Determine what you want to assign to students. You can use the Suggested Assignments and Assessments located in The Teacher Resource Folder.



Suggested Assignments and Assessments ☆

File Edit View Insert Format Tools Extensions Help

100% Normal text

Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

When you are ready, you can [send your form to others](#) and collect their responses.

[Click the link to make a copy of your Autograded Assignment or Assessment & Share with your students in your LMS](#)

[Click Here](#)

Pre-Test - .....	00
Chapter 0 Income	
Owner's Manuals	
CHAPTER 0.1 - Think Like an Investor.....	0.1
CHAPTER 0.2 - What Money Is and What Money Is Not.....	0.2
CHAPTER 0.3 - The Monster Eating Your Income: Inflation.....	0.3
CHAPTER 0.4 - Earn vs Create Income.....	0.4
CHAPTER 0.5 - Increase Income: Be a Pro.....	0.5
Exam	
CHAPTER 0 - Income.....	00
Chapter 1 - R.I.C.H Goals	
Owner's Manuals	
CHAPTER 1.1 - The New Money Vehicle .....	1.1
CHAPTER 1.2 - The Golden Rule of Money .....	1.2
CHAPTER 1.3 - Begin With The End In Mind .....	1.3
CHAPTER 1.4 - How to Set RICH Goals .....	1.4
Exam	
CHAPTER 1 - R.I.C.H Goals .....	01
Chapter 2 Time Value of Money	
Owner's Manuals	
CHAPTER 2 - The Cost of Money .....	2.1
CHAPTER 2 - The Cost of Money .....	2.1

CHAPTER 2 - The Cost of Money .....

The Capstone Character Project is another way for teachers to grade students – Instructions are located inside the Student’s Owner’s Manuals and in the Teacher Resources.

## Introduction: Chapter 1 Character Project

Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ R.I.C.H. Goals: Short/Medium/Long Term Goal Setting
- ★ [Click Here](#) Pacing Guide 50 Min Class Period
- ★ [Click Here](#) Pacing Guide 90 Min Block Period

### Character Project Chapter 1

Character Project	
<b>MOST&gt;NOW</b> Goal Setting <a href="#">LINK to Dashboard</a> <a href="#">LINK to Instruction</a>	<p>What is one unique detail about your character?</p> <p><b>What is a RICH Goal your character will:</b></p> <ul style="list-style-type: none"><li>- Learn this week</li><li>- Stop doing this month</li><li>- Start today to complete in a year</li></ul> <p><b><u>Dashboard:</u></b></p> <ul style="list-style-type: none"><li>- Create a list of 10 things your character buys in a month?</li><li>- Review where these purchases are in your Character Dashboard and see if the automated 'peer' group amount is accurate or needs to be adjusted.</li></ul>

How students access Money Vehicle in Canvas:

Step 1: Share Money Vehicle with your students.

In your module, add the external tool Money Vehicle, click publish, and launch the digital book for your students.

Click + Add External Tool: Money Vehicle

Welcome to Money Vehicle		
Introduction to Money Vehicle	0 pts	✓
Meet Jed	0 pts	✓
MV Chapter 0 Income		
Money Vehicle		✓
0.1 - Owner's Manual - Think Like An Investor		✓
0.2 - Owner's Manual - What Money Is And What Money Is Not!		✓
0.3 - Owner's Manual - The Monster Eating Your Money - Inflation		✓
0.4 - Owner's Manual - Earn Vs Create Income		✓
0.5 - Owner's Manual - Increase Income: Be A Pro		✓
0 - Income Exam		✓
0 - Income Exam Certification		✓

Once Money Vehicle is published, your students will now be able to access the curriculum.

Step 2: Create Assignments for your students

Publish & Launch Money Vehicle

Create Assignments & Assessments for students

Welcome to Money Vehicle		
Introduction to Money Vehicle	0 pts	✓
Meet Jed	0 pts	✓
MV Chapter 0 Income		
Money Vehicle		✓
0.1 - Owner's Manual - Think Like An Investor		✓
0.2 - Owner's Manual - What Money Is And What Money Is Not!		✓
0.3 - Owner's Manual - The Monster Eating Your Money - Inflation		✓
0.4 - Owner's Manual - Earn Vs Create Income		✓
0.5 - Owner's Manual - Increase Income: Be A Pro		✓
0 - Income Exam		✓
0 - Income Exam Certification		✓

Next, create assignments within Canvas using the provided resources from the Money Vehicle curriculum.

*Since Money Vehicle is not directly integrated with grading systems, teachers will need to review student submissions and enter grades into their LMS/gradebook.*

1. How to create assignments in Canvas:

To create an assignment in Canvas, navigate to the "Assignments" section in your course, click the "Add Assignment" button, then enter the assignment name, instructions, due date, point value, and select the desired submission type (like file upload or text entry) before saving the assignment; you can also choose to add an assignment group if needed.

Detailed steps:

**1. Access the Assignments page:**

Log into Canvas and go to the course where you want to create an assignment. On the left navigation menu, click "Assignments".

**2. Click "Add Assignment":**

Add Item to MV Chapter 0 Income
×

Add
Assignment
to MV Chapter 0 Income

Select the assignment you want to associate with this module, or add an assignment by selecting "Create Assignment".

[ Create Assignment ]

**Assignments**

- 0 - Income Exam
- 0 - Income Exam Certification
- 0 - Income Exam Copy
- 0 - Income Exam Copy 3
- 0 - Income Exam Copy 4
- 0 - Income Exam Copy 12
- 0 - Income Exam Copy 13

Indentation:
Don't Indent

Cancel
Add Item

In the top right corner of the Assignments page, click the " + Assignment" button.

### 3. Enter Assignment Details:

- **Assignment Name:** Give your assignment a clear and descriptive title.
- **Instructions:** Type detailed instructions for students explaining what they need to do for the assignment.
- **Points Possible:** Specify how many points the assignment is worth.
- **Due Date:** Set the deadline for the assignment.

Add Item to Module 1: Welcome to Money Vehicle

Add

Assignment

▼

to Module 1: Welcome to Money Vehicle

Select the assignment you want to associate with this module, or add an assignment by selecting "Create Assignment".

[ Create Assignment ]

Assignments

Imported Assignments

How to Use Google Chrome Books/Edit PDF's

Assignment Name: 

Owner's Manual 1.2

Indentation: 

Don't Indent

Cancel

Add Item

#### 4. Select Submission Type:

- **Online Submission:** Choose if you want students to submit their work directly through Canvas, such as uploading a file or writing text in a box.
- **External Tool:** If you want to use an external tool to submit the assignment, select this option.

#### 5. Optional Settings (if applicable):

- **Assignment Group:** Assign the assignment to a specific group if needed.
- **Rubric:** Create a rubric to clearly outline grading criteria.
- **Peer Review:** Set up peer review where students provide feedback on each other's work.



## 6. Save and Publish:

The screenshot shows the Canvas LMS interface for a course named 'Money Vehicle'. The left sidebar contains navigation links: Account, Admin, Dashboard, Courses, Calendar, Inbox, History, Help, and a search icon. The main content area shows the 'Modules' section for 'Money Vehicle'. At the top, there are buttons for 'Collapse All', 'View Progress', 'Publish All' (with a green checkmark), and '+ Module'. Below these, a table lists modules under 'Module 1: Welcome to Money Vehicle'. The modules are: 'History of Money Vehicle', 'Mission, Vision, and Core Value', 'State Mandates', 'Money Vehicle Virtual vs Blended Courses', 'Meet Your Team', and 'Owner's Manual 1.2'. Each module has a 'Publish' button (a circle with a checkmark) and a 'Draft' button (a circle with an 'X'). A green arrow points to the 'Publish' button for the 'History of Money Vehicle' module, with the text 'Click Publish' written next to it. On the right side, there is a 'Course Status' section showing 'Published' with a green checkmark. Below this, there are buttons for 'Import Existing Content', 'Choose Home Page', 'View Course Stream', 'Course Setup Checklist', 'New Announcement', 'New Analytics', and 'View Course Notifications'. At the bottom, there is a 'Coming Up' section with a 'View Calendar' link and the text 'Nothing for the next week'.

Click "Save" to save the assignment draft or "Save and Publish" to make it visible to students immediately.

Key points to remember:

### Clarity is key:

Make sure your assignment instructions are clear and concise so students understand what is expected of them.

### Consider due dates and deadlines:

Set realistic due dates and ensure students are aware of them.

### Utilize rubrics:

Using a rubric can help streamline grading and provide students with clear expectations.

### Check for errors:

Before publishing, double-check all assignment details to avoid any confusion.

## Welcome to the Money Vehicle Movement!

### How to Create Your Assignments in Schoology

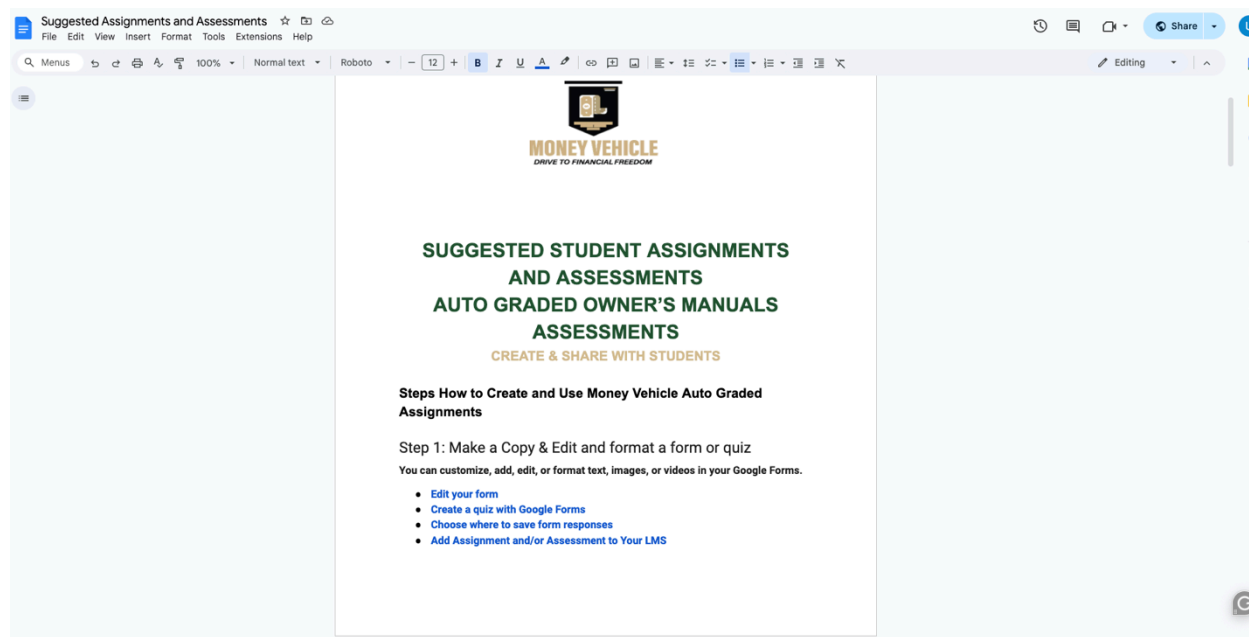
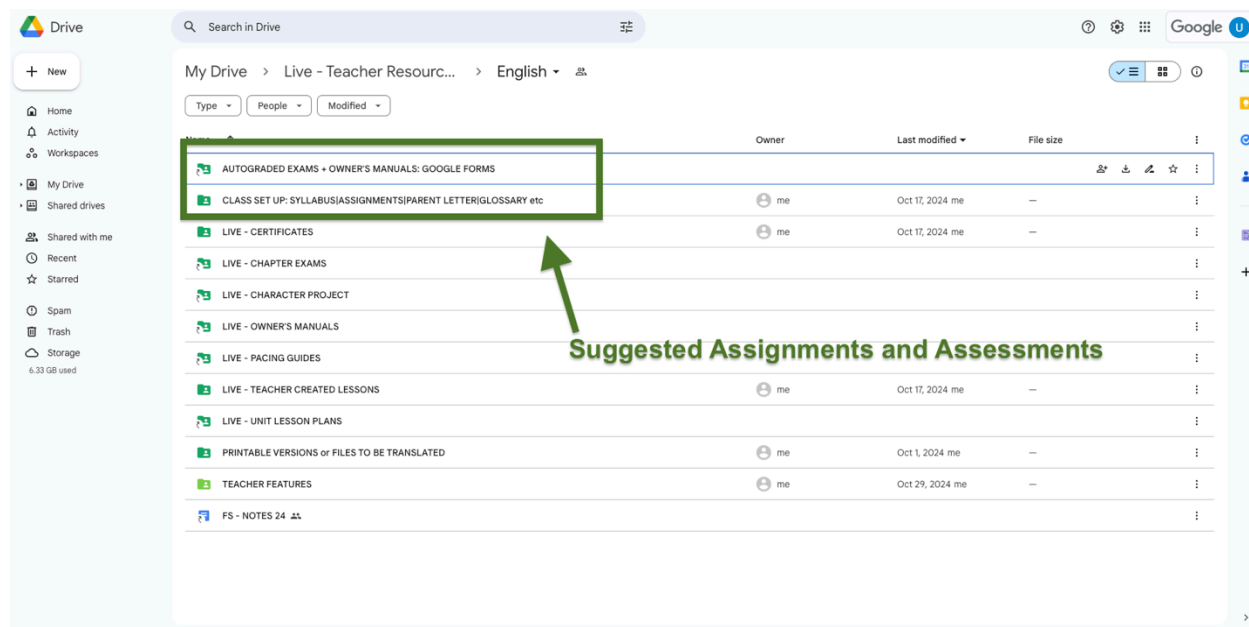
---



## How to Create Your Assignments/Assessments in your Schoology LMS

---

It's important to note that while Money Vehicle provides you with the curriculum and materials, it's up to you to create and manage assignments within your own LMS, such as Schoology. Here's how you can do that:



Suggested Assignments and Assessments

Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

When you are ready, you can [send your form to others](#) and collect their responses.

[Click the link to make a copy of your Autograded Assignment or Assessment & Share with your students in your LMS](#)

[Click Here](#)

Pre-Test - .....	00
Chapter 0 Income	
Owner's Manuals	
CHAPTER 0.1 - Think Like an Investor.....	0.1
CHAPTER 0.2 - What Money Is and What Money Is Not.....	0.2
CHAPTER 0.3 - The Monster Eating Your Income: Inflation.....	0.3
CHAPTER 0.4 - Earn vs Create Income.....	0.4
CHAPTER 0.5 - Increase Income: Be a Pro.....	0.5
Exam	
CHAPTER 0 - Income.....	00
Chapter 1 - R.I.C.H Goals	
Owner's Manuals	
CHAPTER 1.1 - The New Money Vehicle .....	1.1
CHAPTER 1.2 - The Golden Rule of Money .....	1.2
CHAPTER 1.3 - Begin With The End In Mind .....	1.3
CHAPTER 1.4 - How to Set RICH Goals .....	1.4
Exam	
CHAPTER 1 - R.I.C.H Goals .....	01
Chapter 2 Time Value of Money	
Owner's Manuals	
CHAPTER 2 - The Cost of Money .....	2.1
CHAPTER 2 - The Cost of Money .....	2.1

The Capstone Character Project is another way for teachers to grade students – Instructions are located inside the Student’s Owner’s Manuals and in the Teacher Resources.

## Introduction: Chapter 1 Character Project

Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ R.I.C.H. Goals: Short/Medium/Long Term Goal Setting
- ★ [Click Here](#) Pacing Guide 50 Min Class Period
- ★ [Click Here](#) Pacing Guide 90 Min Block Period

### Character Project Chapter 1

Character Project	
<b>MOST&gt;NOW</b> Goal Setting <a href="#">LINK to Dashboard</a> <a href="#">LINK to Instruction</a>	<p>What is one unique detail about your character?</p> <p><b>What is a RICH Goal your character will:</b></p> <ul style="list-style-type: none"><li>- Learn this week</li><li>- Stop doing this month</li><li>- Start today to complete in a year</li></ul> <p><b><u>Dashboard:</u></b></p> <ul style="list-style-type: none"><li>- Create a list of 10 things your character buys in a month?</li><li>- Review where these purchases are in your Character Dashboard and see if the automated 'peer' group amount is accurate or needs to be adjusted.</li></ul>

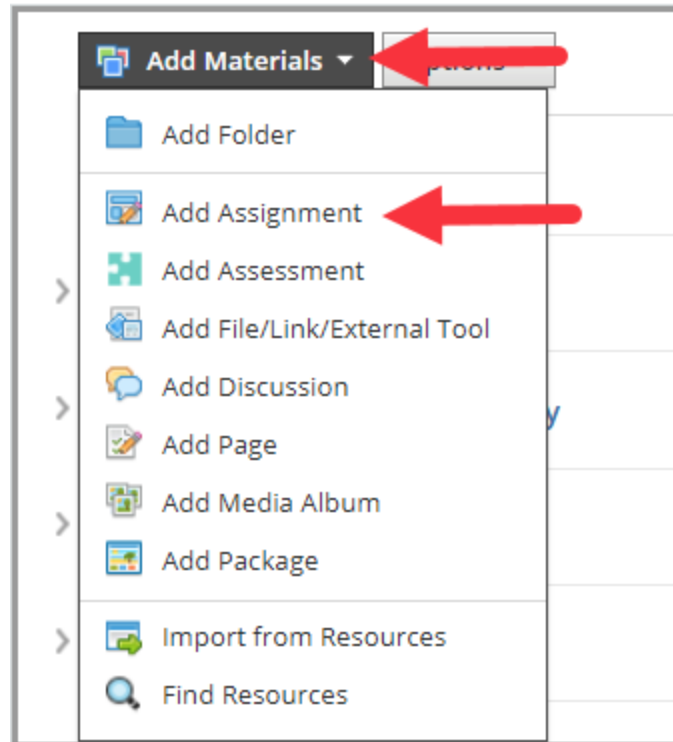
#### 1. For Schoology:

Creating assignments in Schoology is a straightforward process that allows educators to distribute tasks, set deadlines, and collect student submissions efficiently. Follow these steps to create an assignment:

##### 1. Access Your Course:

- Log in to your Schoology account.
- Navigate to the **Courses** tab and select the course where you want to add the assignment.

##### 2. Add Materials:



- On the course's main page, click the **Add Materials** button.
- From the dropdown menu, select **Add Assignment**.

3. **Configure Assignment Details:**

**Create Assignment**

**Name: \*** Chapter 1A Online Workbook

**Description:**

1. Select the Chapter 1 Online Workbook resource link
2. Click on the PDF link for Part A
3. Type your answers into each form field highlighted in blue
4. Select the Print button - choose "Save as PDF" as the Destination

**Assign From App:**

**Due date:** [Date Picker] [100] pts

**Category: \*** e.g. Homework

**Period:** Testing ☐ Set as midterm/final

**Factor: \*** 1.00

**Scale/Rubric: \*** Numeric

**Learning Objectives:** ☒ Align

**Create** **Cancel**

- In the **Create Assignment** window, fill in the following fields:
  - **Name:** Enter a title for the assignment.
  - **Description:** Provide instructions or details about the assignment.
  - **Due Date:** Set a deadline; this will place the assignment in the course calendar and enable overdue notifications if a student fails to submit it on time.
  - **Grading Category:** Choose a category (e.g., Homework, Quizzes) to organize the assignment in your gradebook.
  - **Scale or Rubric:** Select a grading scale or rubric to assess student work.
- 4. **Set Additional Options:**
  - Click the **Options** button to access additional settings:
    - **Individually Assign:** Assign the task to specific students or groups.
    - **Lock:** Prevent submissions after a certain date.
    - **Enable Submissions:** Allow students to submit their work through Schoology.

- **Published to Students:** Control the visibility of the assignment to students.
  - **Grade Statistics:** Decide whether to display grade statistics to students.
  - **Enable Comments:** Allow students to comment on the assignment.
5. **Attach Files or Links (Optional):**
- Use the **Insert Content** button to add files, links, or resources that students may need to complete the assignment.
6. **Create the Assignment:**
- After configuring all necessary details, click the **Create** button to add the assignment to your course materials.

**Create Assignment**

**Name: \*** Chapter 1A Online Workbook

**Description:**

1. Select the Chapter 1 Online Workbook resource link  
2. Click on the PDF link for Part A  
3. Type your answers into each form field highlighted in blue  
4. Select the Print button - choose "Save as PDF" as the Destination

**Assign From App:**

**Due date:** [ ] [ ] 100 pts

**Category: \*** e.g. Homework

**Period:** Testing ☐ Set as midterm/final

**Factor: \*** 1.00

**Scale/Rubric: \*** Numeric

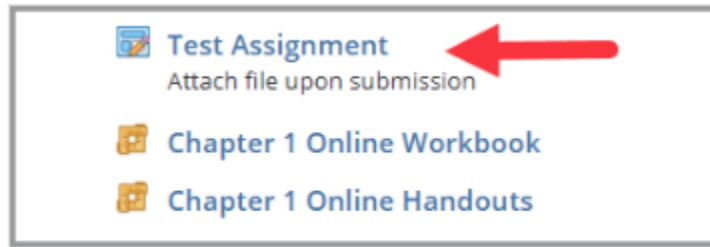
**Learning Objectives:** ☒ Align

**Create** **Cancel**

7. **View Assignment:**



- The assignment will appear in this course. Instructors may drag and drop the assignment closer to the resource link for student view.

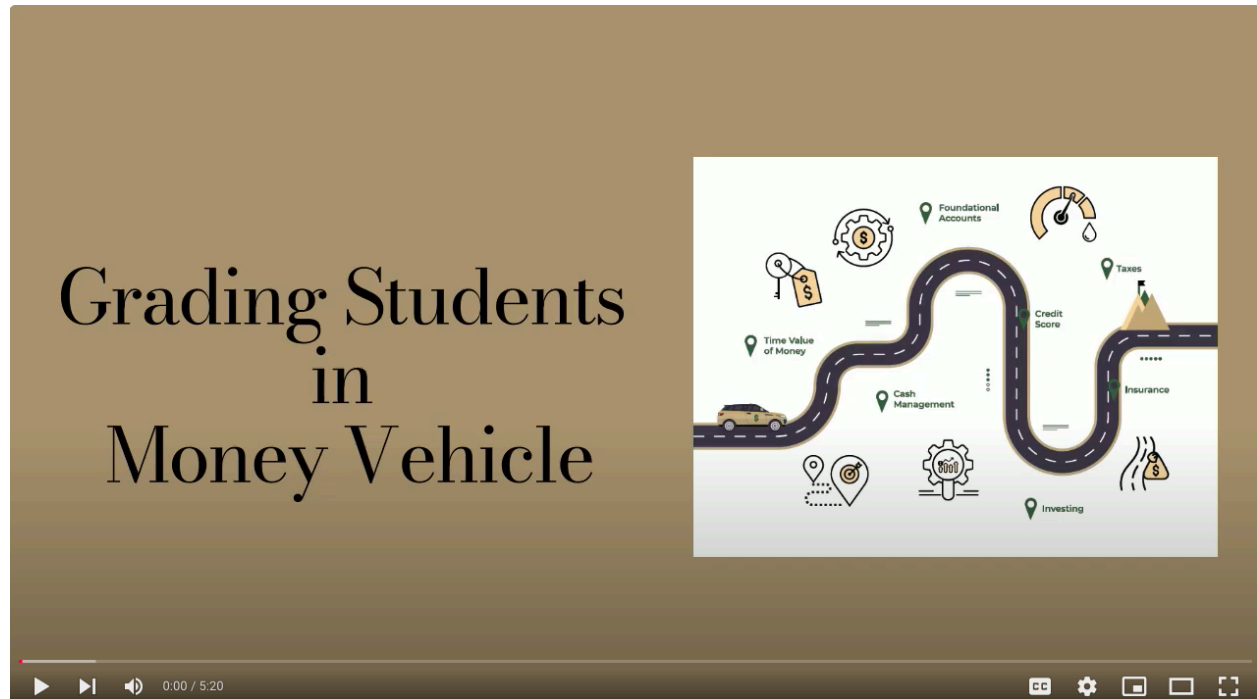


8. Once the assignment is published, students may complete and submit the assignment/assessment as an attachment.

Since Money Vehicle is not directly integrated with grading systems, teachers will need to review student submissions and enter grades into their LMS/gradebook.

## Welcome to the Money Vehicle Movement!

### Video 11: How to Grade Using Money Vehicle



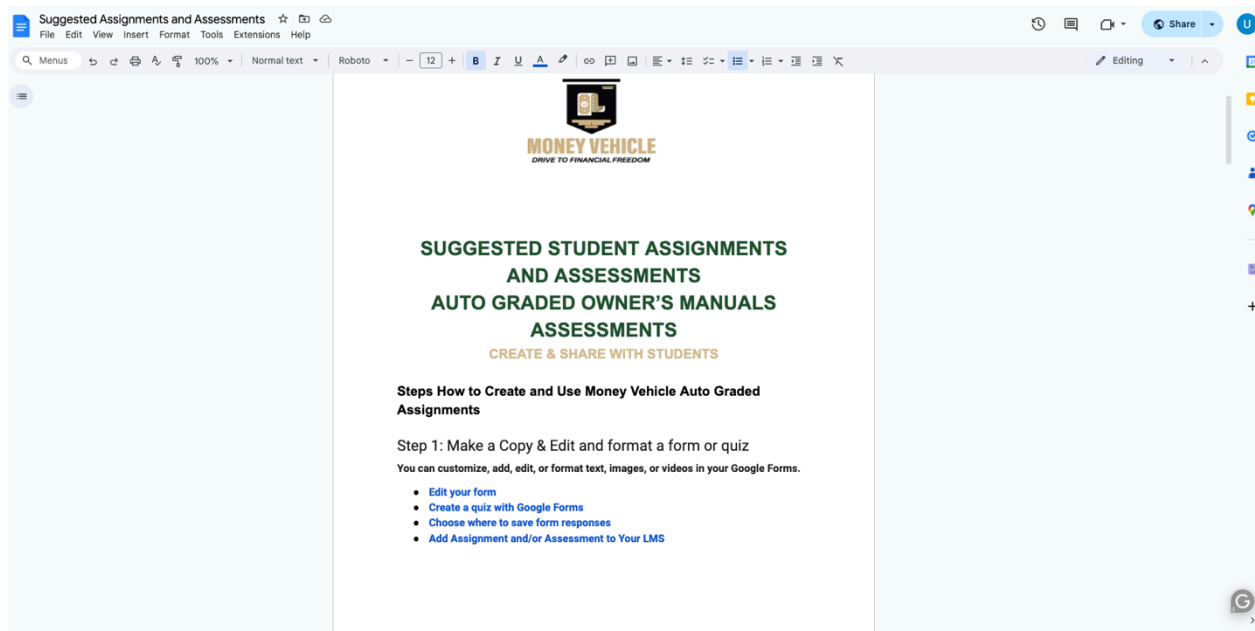
### How to Grade Using Money Vehicle

A key thing to remember is that Money Vehicle does not grade any assignments or track student progress. The platform provides all the tools you need to teach the content, but grading and managing student progress is done entirely within your own LMS.

This allows you to personalize the assignments and grading criteria based on your students' needs and school requirements as well as protecting student privacy.

Here are several ways teachers can grade students using the Money Vehicle curriculum, incorporating tools like Owner's Manuals, Google Forms, Google Docs, and The Character Project:

Feel free to use Suggested Assignments and Assessments from Money Vehicle.



## 1. Owner's Manuals (Google Form or Google Doc Versions)

- **Google Form:**
  - Teachers can create quizzes or assessments using Google Forms based on the Owner's Manual.
  - Use multiple-choice, short-answer, and paragraph-response questions to test comprehension.
  - Auto-grade objective questions, like multiple-choice, and manually review subjective ones.
  - Embed answer explanations in the feedback section for instant learning reinforcement.
- **Google Doc:**

- Share editable Google Docs containing Owner's Manual activities with students.
- Grade submissions based on completion, accuracy, or effort.
- Include a rubric for evaluating written responses, ensuring consistency in grading.
- Provide comments and suggestions using Google Docs' commenting feature.

## 2. The Character Project

The screenshot shows a Google Site titled "The 1st Mile in Gabriel Lucana Money Vehicle". The main header image features a red car with a large dollar sign on its hood. Below the header, there are two main content areas. The left area has a background image of a person surrounded by money and text that reads: "The financial journey of: Gabriel Lucana, age 18, Living in Los Angeles CA, 90001 as a Plumber". Below this, it asks: "Your (Character) has an income from where and how much?" and lists: "Power Pro Plumbing, Heating & Air' Salary \$40,000". It then asks: "Your (Character) will increase that income in the future by doing what?" and lists: "Learning how to do heating and air, moving up from a novice." The right area has a background image of a person standing in front of a wall covered in sticky notes and text that reads: "What is a RICH Goal your character will:". Below this, it lists: "LEARN - 'The Unspoken Rules' & 'You are a Badass'", "STOP - Looking up the fancy lifestyle in LA on social media", "STOP - Hitting the snooze button", "START - Build a savings of \$1,500 or 3 Months rent.", and "START - After Cushman and Nacht: Savings for a Carl". A green arrow points from the text "Example of Character Project Built Using Google Sites" to the site header.

**The 1st Mile in Gabriel Lucana Money Vehicle**

The financial journey of:  
Gabriel Lucana, age 18, Living in Los Angeles CA, 90001 as a Plumber

Your (Character) has an income from where and how much?

- Power Pro Plumbing, Heating & Air' Salary \$40,000

Your (Character) will increase that income in the future by doing what?

- Learning how to do heating and air, moving up from a novice.

Intro = Income (Keys)

What is a RICH Goal your character will:

LEARN - "The Unspoken Rules" & "You are a Badass"

STOP - Looking up the fancy lifestyle in LA on social media

STOP - Hitting the snooze button

START - Build a savings of \$1,500 or 3 Months rent.

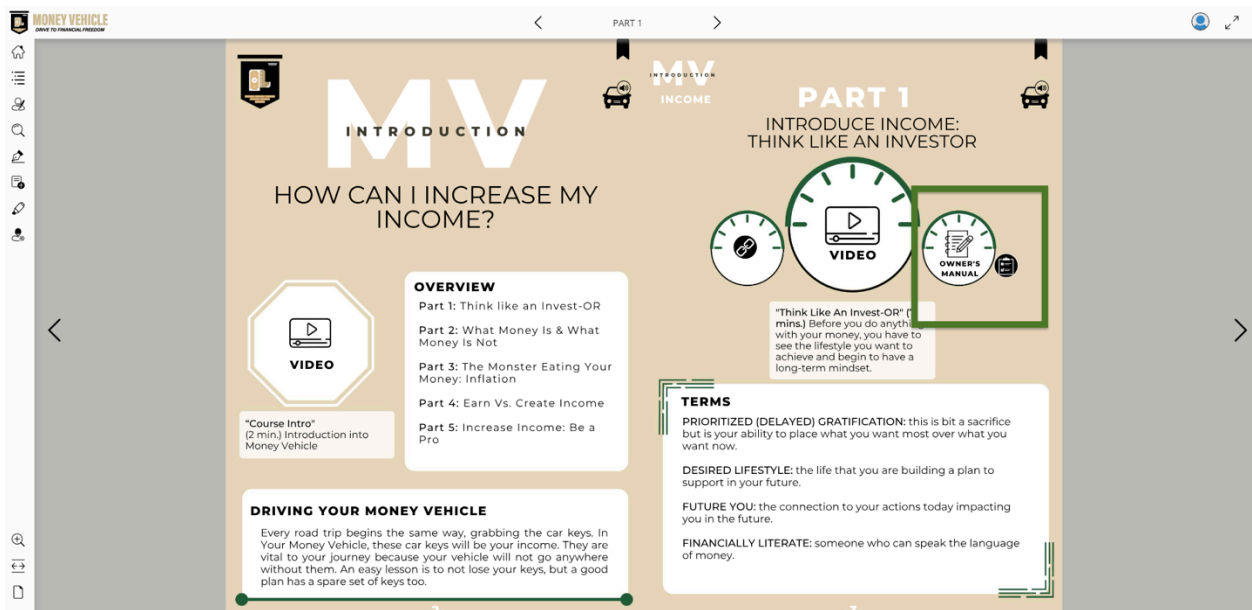
START - After Cushman and Nacht: Savings for a Carl

**Example of Character Project Built Using Google Sites**

- Evaluate The Character Project using a **rubric** that includes categories like:
  - **Creativity:** How unique and engaging is the presentation of the character?
  - **Application of Financial Literacy Concepts:** Are financial principles (cash management, saving, investing) integrated accurately and effectively into the character's story?
  - **Critical Thinking:** Does the project demonstrate the student's ability to analyze financial scenarios and make informed decisions?
  - **Presentation Quality:** Clarity, organization, and professionalism in the submitted work.

- Grading Options:
  - Assign points for each rubric category, with space for teacher comments.
  - Use peer review for additional feedback, incorporating self-reflection sections where students explain their choices.

### 3. Chapter-Specific Assignments (Owner's Manuals)



- Design chapter-specific worksheets or online forms where students:
  - Summarize main ideas.
  - Solve real-world financial scenarios (e.g., calculating interest or creating a cash management system).
- Use **your own LMS** to collect and grade submissions efficiently.

### 4. Class Discussions & Participation

- Grade students on participation in class discussions about Money Vehicle topics.
- Use a simple rubric assessment:

- **Engagement:** Frequency and quality of contributions.
- **Preparedness:** Familiarity with material.
- **Insightfulness:** Depth of their questions or comments.

## 5. Reflection Journals

- Students maintain their Owner's Manual workbook in a Google Doc, this note-taking throughout the semester will cover their understanding of each section or video as they move through the program.
- Grade based on depth, connection to personal financial goals, and application of concepts.

## 6. Project-Based Assessments

- Students create projects, such as:
  - A personal financial plan (cash management, savings goals, and investment strategy).
  - A presentation on a financial literacy topic.
- Grade using a rubric that assesses:
  - Content mastery.
  - Presentation quality.
  - Creativity and effort.

## 7. Chapter Assessments

Copy of MV Income Chapter 0 Exam

Questions Responses Settings Total points: 25

### Money Vehicle Income Chapter 0 Exam

**B I U** [Link icon] [Text icon]

Form description

This form is automatically collecting emails from all respondents. [Change settings](#)

Connect the definition with the correct term: \*

	Created Income	Earned Income	Financial literacy	Asset	Liability
Money that is ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money that you...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A person who ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Something that...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Something that...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Define how Money Vehicle breaks down the acronym: *U.S.E.*

☐ Utilize your money, Strategize your money, Earn your money.

- Use the chapter assessments (Exams) to measure the key concepts and actions from each lesson.
- Grade as participation or completion-based to encourage engagement without penalizing errors.

## 8. Exit Tickets

- After each lesson, students complete a review of each chapter, calling out the best thing they learned and action items they will take in a Google Form or Google Doc:
  - Example: “What is one action you will take from Chapter 5?”
- Grade based on submission and clarity of response.

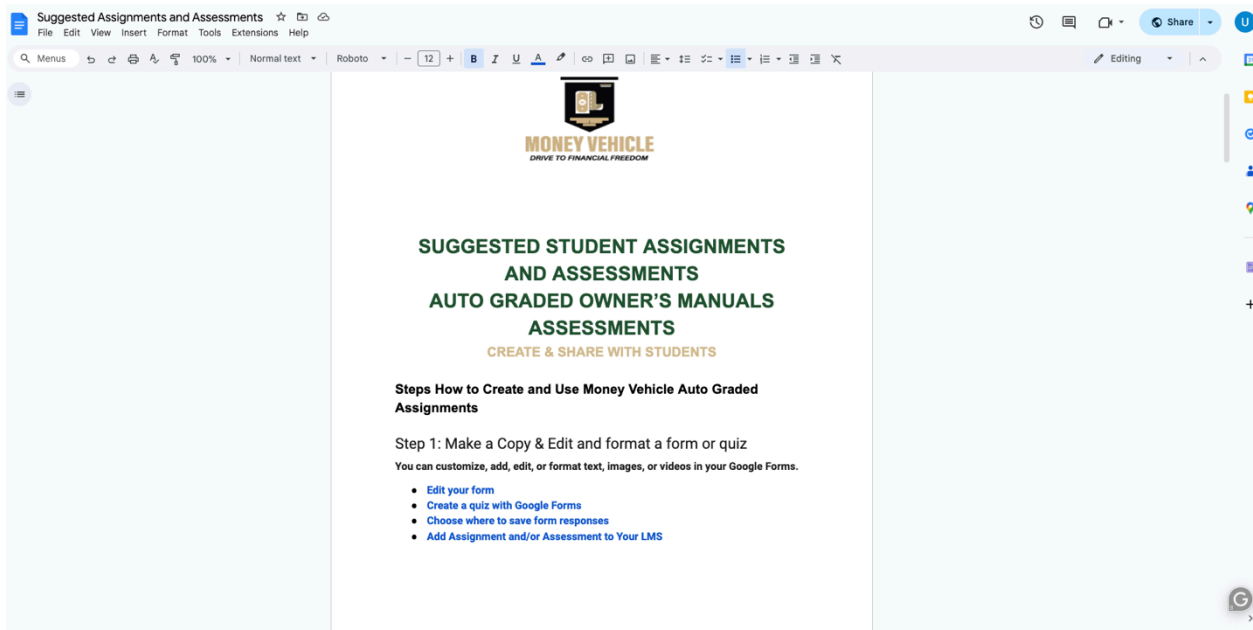
## 9. Group Work Evaluations

- In your Teacher Slides, there are group exercises where you can assign students to groups to solve financial scenarios or build financial literacy presentations.
- Grade based on group collaboration, individual contributions, and presentation outcomes.

## 10. Cumulative Assessments

- Use the Money Vehicle cumulative Final Exam as a culminating assessment for grading students' mastery over the curriculum.

These methods ensure a balance between assessing knowledge, fostering creativity, and encouraging real-world application of financial literacy principles. Money Vehicle is on a mission to empower students, which means their grades are important, but their actions are the true reflection of being financially literate. Any questions, reach out to [Support@YourMoneyVehicle.com](mailto:Support@YourMoneyVehicle.com)



The screenshot shows a Google Docs interface with a document titled "Suggested Assignments and Assessments". The document content includes the Money Vehicle logo, a title, a subtitle, and instructions on how to create and use auto-graded assignments.

**MONEY VEHICLE**  
DRIVE TO FINANCIAL FREEDOM

**SUGGESTED STUDENT ASSIGNMENTS  
AND ASSESSMENTS**  
**AUTO GRADED OWNER'S MANUALS  
ASSESSMENTS**  
CREATE & SHARE WITH STUDENTS

**Steps How to Create and Use Money Vehicle Auto Graded Assignments**

Step 1: Make a Copy & Edit and format a form or quiz  
You can customize, add, edit, or format text, images, or videos in your Google Forms.

- [Edit your form](#)
- [Create a quiz with Google Forms](#)
- [Choose where to save form responses](#)
- [Add Assignment and/or Assessment to Your LMS](#)



## Introduction: Chapter 1 Character Project

Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ R.I.C.H. Goals: Short/Medium/Long Term Goal Setting
- ★ [Click Here](#) Pacing Guide 50 Min Class Period
- ★ [Click Here](#) Pacing Guide 90 Min Block Period

### Character Project Chapter 1

Character Project	
<b>MOST&gt;NOW</b> Goal Setting <a href="#">LINK to Dashboard</a> <a href="#">LINK to Instruction</a>	<p>What is one unique detail about your character?</p> <p><b>What is a RICH Goal your character will:</b></p> <ul style="list-style-type: none"><li>- Learn this week</li><li>- Stop doing this month</li><li>- Start today to complete in a year</li></ul> <p><b><u>Dashboard:</u></b></p> <ul style="list-style-type: none"><li>- Create a list of 10 things your character buys in a month?</li><li>- Review where these purchases are in your Character Dashboard and see if the automated 'peer' group amount is accurate or needs to be adjusted.</li></ul>

**Welcome to the Money Vehicle Movement!**

**The Curriculum Overview (Each Chapter)**

**The First Mile of Money**



**The Curriculum Overview (Each Chapter)**

**The First Mile of Money**

Welcome to Money Vehicle, let's take a few mins to review the topics taught in the Money Vehicle Program.

The curriculum is broken down into 12 chapters, each focusing on key financial topics, such as Income, Goal Setting, Credit Scores, Investing, Cybersecurity, and more. Both English and Spanish versions of the interactive textbooks are available.

The Money Vehicle curriculum is meant to be holistic in nature and covers the first 10 questions and actions a student should take with their money.


The Topics in Money Vehicle Include

- **Chapters 0 – Income**
- **Chapter 1 – Goal Setting**
- **Chapter 2 – Time Value of Money**
- **Chapter 3 – Cash Management**
- **Chapter 4 – Foundational Accounts (Bank/Credit Union)**
- **Chapter 5 – Credit Score**
- **Chapter 6 – Investing**
- **Chapter 7 – Insurance**
- **Chapter 8 – Cybersecurity**
- **Chapter 9 – Taxes**
- **Chapter 10 – Tax-Advantaged Accounts**
- **Chapter 11 – Outro/ Pay Stub**

## **Chapter 0: Income**

**Rule: Act Like an Investor**


**This module identifies a student's primary source of income and then teaches students to fight off inflation by creating multiple streams of income.**



# MV

INTRODUCTION


## HOW CAN I INCREASE MY INCOME?




INTRODUCTION  
INCOME

## PART 1

### INTRODUCE INCOME: THINK LIKE AN INVESTOR





VIDEO

"Course Intro"  
(2 min.) Introduction into  
Money Vehicle

OVERVIEW

Part 1: Think like an Invest-OR

Part 2: What Money Is & What Money Is Not




Part 3: The Monster Eating Your Money: Inflation

Part 4: Earn Vs. Create Income

Part 5: Increase Income: Be a Pro

DRIVING YOUR MONEY VEHICLE

Every road trip begins the same way, grabbing the car keys. In Your Money Vehicle, these car keys will be your income. They are vital to your journey because your vehicle will not go anywhere without them. An easy lesson is to not lose your keys, but a good plan has a spare set of keys too.

"Think Like An Invest-OR" (7 mins.) Before you do anything with your money, you have to see the lifestyle you want to achieve and begin to have a long-term mindset.

TERMS


**PRIORITIZED (DELAYED) GRATIFICATION:** this is bit a sacrifice but is your ability to place what you want most over what you want now.

**DESIRED LIFESTYLE:** the life that you are building a plan to support in your future.

**FUTURE YOU:** the connection to your actions today impacting you in the future.


**FINANCIALLY LITERATE:** someone who can speak the language of money.

-2-
-3-



# MV


INGRESOS






INTRODUCCIÓN  
INCOME

## PARTE 1

### INTRODUCCIÓN A LOS INGRESOS: PIENSA COMO INVERS-OR



"Piensa Como Invers-OR" (7 minutos) Antes de que hagas algo con tu dinero, tienes que ver el estilo de vida que quieres conseguir y empieza a tener una mentalidad a largo plazo.

CONCEPTOS

**GRATIFICACIÓN PRIORIZADA (RETRASADA):** No se trata de un sacrificio, sino de tu capacidad para anteponer lo que más quieres a lo que quieres ahora.

**ESTILO DE VIDA DESEADO:** La vida para la que estás creando un plan que la sustente a futuro.

**TU FUTURO TÚ:** La conexión entre tus acciones de hoy y las que te afectarán en el futuro.

**EDUCADO FINANCIERAMENTE:** Alguien que puede hablar el lenguaje del dinero.

CONCEPTOS

**VEHÍCULO FINANCIERO:** La percepción de que el dinero es un vehículo que te llevará al estilo de vida deseado, pero el dinero no es el destino.

**MANUAL DEL PROPIETARIO:** El comienzo de tu plan financiero y cuaderno de trabajo que generarás a lo largo de tu viaje en el Vehículo Financiero. ¡Quédate con esto!

**ACTIVO:** Algo que pone dinero en tu bolsillo.

**PASIVO:** Algo que te quita dinero del bolsillo.

**LA LEY DE MOORE:** Ley que establece que las habilidades tecnológicas se duplicarán cada dos años, lo que demuestra que hay que invertir en ti mismo, no en el trabajo.


**PIENSA COMO INVERSOR:** El principio del Vehículo Financiero que nos obliga a empezar a ver el dinero a través de un horizonte a largo plazo.

-10-
-11-

## Chapter 1: Goal Setting

### Rule 1: You Are Driving

This module will also introduce students to where their journey is heading by beginning with the end in mind and taking the first step by following the Golden Rule.



# 1

## CHAPTER

### WHY SHOULD I CARE ABOUT MONEY?


# 1

## CHAPTER

# 1

## SECTION 1.1

### THE NEW MONEY VEHICLE



**VIDEO**

"Guide Chapter 1 Intro" (1:22)  
Introduction into Chapter 1:  
Goal Setting


**OVERVIEW**


- 1.1: The New Money Vehicle
- 1.2: The Golden Rule of Money
- 1.3: Begin with the End in Mind
- 1.4: How to Set R.I.C.H. Goals

**DRIVING YOUR MONEY VEHICLE**


There is no question that receiving your keys (income) to *Your Money Vehicle* is vitally important. But now that you have your keys, you will need to establish why you are the driver and what the Golden Rule of the road will be. Once you understand these two things, you will lay out some destinations of where you are trying to go. This is where your Money Vehicle GPS will come into play.

-2-





**VIDEO**



**OWNER'S MANUAL**

"The New Money Vehicle" (4:40) The train system will take you where the tracks are setup to go, but driving your own vehicle allows you to go where you want to go!

**TERMS**

**PENSIONS:** A retirement plan where your company will pay you an income stream after you retire for life. Example of the 'Train' financial industry.

**SOCIAL SECURITY:** A retirement plan where the government will pay you an income and provide insurance benefits later in life. Example of the 'Train' financial industry.

**MEDICARE:** A form of health insurance provided by the government that is meant to provide benefits later in life.

**AUTONOMY:** The freedom to choose. To decide what you believe will be best for your plan.



# 1

## CAPÍTULO

### ¿POR QUÉ DEBERÍA PREOCUPARME POR EL DINERO?

# 1

## CAPÍTULO

# 1

## SECCIÓN 1.1

### EL NUEVO VEHÍCULO FINANCIERO



**VIDEO**

"Introducción a la Guía del Capítulo 1" (1 minuto)  
Introducción al Capítulo 1:  
Fijación de Objetivos

**DESCRIPCIÓN GENERAL**

- 1.1: El Nuevo Vehículo Financiero
- 1.2: La Regla de Oro del Dinero
- 1.3: Comenzando con el Final en Mente
- 1.4: Cómo Determinar los Objetivos R.I.C.H.

**CONDUCIENDO TU VEHÍCULO FINANCIERO**

No hay duda de que recibir las llaves (ingresos) de Tu Vehículo Financiero es de vital importancia. Y ahora que ya tienes las llaves, necesitarás entender por qué eres el conductor y cuál será la Regla de Oro del camino. Una vez que comprendas estas dos cosas, trazarás los destinos hacia dónde quieres dirigirte. Aquí es donde tu GPS de tu Vehículo Financiero entrará en el juego.

-2-





**VIDEO**



**EL MANUAL DEL PROPIETARIO**

"El Nuevo Vehículo Financiero" (4 minutos) El sistema ferroviario te llevará a donde las vías estén preparadas para ir, pero conducir tu propio vehículo te permitirá ir a donde tú quieras.

**CONCEPTOS**

**PENSIONES:** Un plan de jubilación donde tu empresa te pagará un ingreso después de tu jubilación. Ejemplo del 'Tren' de la industria financiera.

**SEGURIDAD SOCIAL:** Un plan de jubilación en el que el gobierno te pagará una renta y te proporcionará prestaciones de seguro en etapas posteriores de la vida. Ejemplo del 'Tren' de la industria financiera.


**MEDICARE:** Una especie de seguro de salud proporcionado por el gobierno que está destinado a proporcionar beneficios en etapas posteriores de la vida.

**AUTONOMÍA:** La Libertad de decidir. Decidir lo que crees que es mejor para tu plan.

## Chapter 2: Time Value of Money

### Rule 2: Employ Your Money


This module introduces students to the difference between simple and compound interest and challenges how long students see money by identifying what kind of “OR” are they: Spend-OR, Sav-OR, or Invest-OR.



# 2

## CHAPTER

### HOW DOES MONEY CREATE MONEY?



#### VIDEO

"Guide Chapter 2 Intro" (1 min.) Introduction into Chapter 2: Time Value of Money

#### OVERVIEW

- 2.1: The Cost of Money
- 2.2: The 8th Wonder of the World
- 2.3: Treat Your Money Like an Employee
- 2.4: How a Loan Works




#### DRIVING YOUR MONEY VEHICLE

Knowing where you are going is vital (GPS), but when learning to drive a car, one of the first things you need to know is how to speed up and slow down. This is where the pedals come into play. On the left – the brake and on the right – the gas. Your Money Vehicle cannot just sit in one place, you must begin to move it in the direction of your goals. Knowing how to press down on the brake or gas pedal is critical to driving.

## 2

### SECTION 2.1

#### THE COST OF MONEY



#### VIDEO

"The Cost of Money" (5 mins.) Money is not free, anytime you U.S.E. someone else's money, or they begin to U.S.E. yours, there will be a cost called Interest.

#### TERMS


**LOAN:** an amount of money that is borrowed with the expectation that when it is paid back, there will be interest paid as well.

**INTEREST:** money you must pay for the U.S.E. of someone else's money.

**PRINCIPAL:** the original amount of money borrowed in a loan.

**COLLATERAL:** something pledged as security in a loan that will be forfeited if the borrower does not pay.


**MONETARY POLICY:** decisions made by the FED to expand or contract the economy.



# 2

## CAPÍTULO

### ¿CÓMO EL DINERO GENERA DINERO?



#### VIDEO

"Introducción a la Guía del Capítulo 2" (1 minuto) Introducción al Capítulo 2 Valor Temporal del Dinero

#### DESCRIPCIÓN GENERAL

- 2.1: El Costo del Dinero
- 2.2: La Octava Maravilla del Mundo
- 2.3: Trata al Dinero como a un Empleado
- 2.4: Cómo Funciona un Préstamo




#### CONDUCIENDO TU VEHÍCULO FINANCIERO

Es vital saber a dónde vas (GPS), pero cuando aprendes a conducir, una de las primeras cosas que necesitas es acelerar y reducir la velocidad. Aquí es donde los pedales entran en juego. A la izquierda, el freno, a la derecha, el acelerador. Tu Vehículo Financiero no puede quedarse inmóvil en un solo lugar, debes comenzar a moverlo en la dirección de tus objetivos. Saber pisar el freno o el acelerador es fundamental para conducir.

## 2

### SECCIÓN 2.1

#### EL COSTO DEL DINERO



#### VIDEO

"El Costo del Dinero" (5 minutos) El dinero no es gratis, en cualquier momento que des U.S.E. al dinero de alguien más, o cuando ellos le dan U.S.E. al tuyo, se generará un costo llamado interés.

#### CONCEPTOS

**PRÉSTAMO:** una cantidad de dinero que se toma prestada con la expectativa de que, cuando se devuelva, se pagarán también intereses.

**INTERÉS:** dinero que debes pagar al hacer U.S.E. del dinero de alguien más.

**PRINCIPAL:** el importe original del dinero prestado en un préstamo.

**COLATERAL:** algo comprometido como garantía en un préstamo que se perderá si el prestatario no paga.


**POLÍTICAS MONETARIAS:** decisiones tomadas por la Reserva Federal para expandir o contraer la economía.



## Chapter 3: Cash Management

### Rule 3: Money is a Verb


This module measures opportunity cost and begins building habits. Students will be introduced to a cash management system called, “The Money Buckets”.



# 3

## CHAPTER

### WHAT CAN I DO TO CONTROL MY MONEY?




# 3

## CHAPTER

### SECTION 3.1

#### THE COSTS OF NOT CHOOSING



**VIDEO**

"Guide Chapter 3 Intro" (1:18)  
Introduction into Chapter 3:  
Cash Management

#### OVERVIEW




3.1: The Costs of Not Choosing

3.2: Create Habits, Achieve Success

3.3: Money Buckets: 5 Choices with your Paycheck

#### DRIVING YOUR MONEY VEHICLE

Knowing how to slow down and stop is vital, but now you see where you want to go on your GPS and wonder how you're going to get there. This is where the steering wheel comes into play in directing the journey. Turning the steering wheel right and left is just like making choices with your money. Making choices that steer you toward your R.I.C.H. goal help develop the foundation of your financial plan.



**VIDEO**

**OWNER'S MANUAL**

"The Costs of Not Choosing" (5:13) There is a cost to every decision you make, measuring the alternatives will help you weigh those costs.

#### TERMS

**OPPORTUNITY COST:** the positive alternatives you gave up with your decision.

**MARGINAL COST:** the additional cost of producing, buying, or consuming one more unit.

**MARGINAL BENEFIT:** the additional benefit of producing, buying, consuming one more unit.

**CONSUMER FINANCIAL PROTECTION BUREAU:** Agency of the U.S. government responsible for consumer protection in the financial sector.



# 3

## CAPÍTULO

### ¿QUÉ PUEDO HACER PARA CONTROLAR MI DINERO?



# 3

## CAPÍTULO

### SECCIÓN 3.1

#### LOS COSTOS DE NO ELEGIR



**VIDEO**

"Introducción a la Guía del Capítulo 3" (1 minuto)  
Introducción al Capítulo 3:  
Manejo de Efectivo

#### DESCRIPCIÓN GENERAL

3.1: Los Costos de No Elegir

3.2: Adquiere Hábitos, Alcanza el Éxito

3.3: Cubos de Dinero: Las 5 Decisiones con Tu Sueldo

#### CONDUCIENDO TU VEHÍCULO FINANCIERO

Saber frenar y detenerse es vital, pero ahora, con tu GPS, ves a dónde quieres ir y te preguntas cómo vas a llegar. Aquí es donde entra en juego el volante para dirigir el viaje. Girar el volante a la derecha e izquierda es como tomar decisiones con tu dinero. Tomar decisiones que te dirijan hacia tu objetivo R.I.C.H. ayuda a desarrollar los cimientos de tu plan financiero.



**VIDEO**

**EL MANUAL DEL PROPIETARIO**

"Los Costos de No Elegir" (5 minutos) Cada decisión que tomas tiene un costo. Medir las alternativas te ayudará a sopesar esos costos.

#### CONCEPTOS

**COSTO DE OPORTUNIDAD:** las alternativas positivas a las que renunciaste con tu decisión.

**COSTO MARGINAL:** el costo adicional de producir, comprar o consumir una unidad más.


**UTILIDAD MARGINAL:** la utilidad adicional al producir, comprar o consumir una unidad más.

**OFICINA DE PROTECCIÓN FINANCIERA DEL CONSUMIDOR (CFPB, por las siglas en inglés de Consumer Financial Protection Bureau):** Agencia del gobierno estadounidense responsable de la protección del consumidor en el sector financiero.

## Chapter 4: Financial Institutions (Banks and Credit Unions)

## Rule 4: Form Your Team


This module introduces students to the banking system and why they need a first teammate. Students will set up their foundational accounts, checking and savings accounts, and begin automating their Money Buckets.



# 4

## CHAPTER

### WHERE SHOULD I PUT MY MONEY?



#### VIDEO

"Guide Chapter 4 Intro" (1 min.) Introduction into Chapter 4: Foundational Accounts

#### OVERVIEW




- 4.1: The Business of Banking
- 4.2: "Today" and "Tomorrow" Accounts
- 4.3: Banking Rules
- 4.4: Balancing and Reading Your Statements

#### DRIVING YOUR MONEY VEHICLE

Where is the safest place to park your car? In the garage. The garage will provide safety, easy access, and even some rewards, like not having to scrape off snow or ice. The safest place to park your Money Vehicle is in a bank; it can provide many of the same benefits.

#### SECTION 4.1

### THE BUSINESS OF BANKING



#### VIDEO

"The Business of Banking" (7 mins.) On your journey you will need a safe place to park Your Money Vehicle. You will find this safety in a financial institution as they provide you with benefits and security for the opportunity to U.S.E. your money.


#### TERMS

**FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC):** created by the Banking Act of 1933, this is a United States government corporation providing insurance on deposits to American commercial banks.

**LIQUIDITY:** the ability to access your money in cash either in person or electronically whenever needed.

**LENDER:** a person who receives interest for giving someone else the privilege of using their money.


**RESERVE RATIO:** the minimum amount the central bank requires that each commercial bank keeps in liquid assets, or cash.



# 4

## CAPÍTULO

### ¿DÓNDE DEBO GUARDAR MI DINERO?



#### VIDEO

"Introducción a la Guía del Capítulo 4" (1 minuto) Introducción al Capítulo 4: Cuentas Básicas

#### DESCRIPCIÓN GENERAL




- 4.1: El Negocio de la Banca
- 4.2: Cuentas de "Hoy" y "Mañana"
- 4.3: Normas Bancarias
- 4.4: Conciliar e Interpretar Tus Estados de Cuenta

#### CONDUCIENDO TU VEHÍCULO FINANCIERO

¿Cuál es el lugar más seguro para estacionar tu coche? La cochera. Esta te dará seguridad, fácil acceso, e incluso, algunas recompensas, como no tener que quitarle la nieve o raspar el hielo. El sitio más seguro para estacionar tu Vehículo Financiero es en un banco; te puede proporcionar muchas de las mismas ventajas.

#### SECCIÓN 4.1

### EL NEGOCIO DE LA BANCA



#### VIDEO

"El Negocio de la Banca" (7 minutos) En tu viaje necesitarás un sitio seguro donde estacionar Tu Vehículo Financiero. Encontrarás esta seguridad en una Entidad Financiera, ya que te proporcionan beneficios y seguridad por la oportunidad de darle U.S.E. a tu dinero.

#### CONCEPTOS

**CORPORACIÓN FEDERAL DE SEGUROS DE DEPÓSITOS (FDIC):** por las siglas en inglés de Federal Deposit Insurance Corporation; Creada por la Ley Bancaria de 1933, se trata de una corporación gubernamental de Estados Unidos que proporciona seguros a los ahorradores y depositantes sobre los depósitos que realizan en los bancos comerciales estadounidenses.

**ADMINISTRACIÓN NACIONAL DE COOPERATIVAS DE CRÉDITO (NCUA, POR LAS SIGLAS EN INGLÉS DE NATIONAL CREDIT UNION ADMINISTRATION)** Es la contraparte de la FDIC para las cooperativas de crédito. Es una agencia independiente del Gobierno Federal para regular y asegurar los depósitos de las cooperativas de crédito.

**LIQUIDEZ:** la capacidad de acceder a tu dinero en efectivo, ya sea en persona o de forma electrónica, siempre que lo necesites.

**PRESTAMISTA:** la persona que recibe intereses por darle a alguien más el privilegio de usar su dinero.


## Chapter 5: Credit Cards

82



## Rule 5: Avoid the Credit Trap


This module teaches students that credit is a needed resource but makes them aware of the risks in using credit incorrectly. This unit delves into the differences between debit and credit cards and explains how to use credit cards wisely.



# 5

## CHAPTER

### WHAT IS THE CREDIT TRAP?



#### VIDEO

"Guide Chapter 5 Intro" (1 min.) Introduction into Chapter 5: Credit Score.

#### OVERVIEW

- 5.1: The Difference Between Debit and Credit
- 5.2: The Credit Trap
- 5.3: Avoid the Credit Trap
- 5.4: Your Financial Reputation, Credit Score

#### DRIVING YOUR MONEY VEHICLE


The first big mistake people make with their car is not checking the oil. This damage to your engine is avoidable, but if not corrected it is devastating. What is the first big mistake people make with their Money Vehicle? People forget to check their financial oil, known as 'Credit'. You can avoid this damage by learning how to build your credit and financial reputation.

# 5

## CHAPTER


### SECTION 5.1

#### THE DIFFERENCE BETWEEN DEBIT AND CREDIT



#### VIDEO

"The Difference Between Debit and Credit" (4 mins.) Before you can understand how to U.S.E. credit wisely, you must know the where, what, and why of your credit card.



#### OWNER'S MANUAL

#### TERMS

**DEBIT CARD:** a payment card that can be used to pull cash from your account.

**CREDIT CARD:** a payment card that borrows credit from a third party.

**SECURED LOAN:** a type of loan with an underlying asset to secure the payment.

**UNSECURED LOAN:** a type of loan that has no underlying asset to secure the payment.



# 5

## CAPÍTULO

### ¿EN QUÉ CONSISTE LA TRAMPA DEL CRÉDITO?



#### VIDEO

"Introducción al Capítulo 5" (1 minuto) Introducción al Capítulo 5: Puntaje de Crédito

#### DESCRIPCIÓN GENERAL

- 5.1: La Diferencia entre Débito y Crédito
- 5.2: La Trampa del Crédito
- 5.3: Evita la Trampa del Crédito
- 5.4: Tu Reputación Financiera, tu Puntaje de Crédito

#### CONDUCIENDO TU VEHÍCULO FINANCIERO

El primer gran error que la gente comete con su coche es no revisarle el aceite. Este daño al motor puede evitarse, pero si no se corrige, puede ser devastador. ¿Cuál es el primer gran error que la gente comete con su Vehículo Financiero? A la gente se le olvida verificar su aceite financiero conocido como 'Crédito'. Tú puedes evitar este daño al aprender cómo construir tu crédito y reputación financiera.

# 5

## CAPÍTULO

### SECCIÓN 5.1

#### LA DIFERENCIA ENTRE DÉBITO Y CRÉDITO



#### VIDEO

"La Diferencia entre Débito y Crédito" (4 minutos) Antes de que puedas entender cómo darle U.S.E. a tu crédito sabiamente, debes conocer el dónde, qué y por qué de tu Tarjeta de Crédito.



#### EL MANUAL DEL PROPIETARIO

#### CONCEPTOS

**TARJETA DE DÉBITO:** Tarjeta de pago que puede usarse para retirar efectivo de tu cuenta.

**TARJETA DE CRÉDITO:** Tarjeta de pago que toma crédito prestado de un tercero.

**PRÉSTAMO CON GARANTÍA:** Tipo de préstamo con un activo subyacente que asegure el pago.

**PRÉSTAMO SIN GARANTÍA:** Tipo de préstamo que no tiene un activo subyacente que asegure el pago.

## Chapter 6: Investing

### Rule 6: Understand Your Buy

This module goes through the core principles of the investment world. This chapter is not investment advice, nor does it go into trending topics or shortcuts seen on social media. This unit introduces the mindset of investOR and teaches students about diversification and common investment forms stocks and bonds. The motto and investment philosophy, “Be Average: INDEX” is a theme consistently used throughout the program to introduce index funds.

**CHAPTER 6**  
**SECTION 6.1**  
**INVESTING BASICS**

**HOW DO I START INVESTING?**

**VIDEO**  
"Guide Chapter 6 Intro" (1 min.): Introduction into Chapter 6: Investing

**OVERVIEW**

- 6.1: Investing Basics
- 6.2: Investing's Long-Term Free Lunch
- 6.3: The Difference Between Stocks and Bonds
- 6.4: Be Average = Index

**DRIVING YOUR MONEY VEHICLE**

Finally, we get to start talking about moving Your Money Vehicle forward and how the engine works. Everyone loves talking about the engine—the power it exudes and the thrilling roar it gives when you hit the gas. No question about it, the engine roar on your Money Vehicle is investments. They are the power that will drive your journey forward, but you will need to U.S.E. them at the right speed and lane for your plan.

**TERMS**

**CAPITALISM:** an economic system where a country's trade or industry is controlled by private owners for profit.

**CAPITALIST:** someone who participates in the buying and selling of goods for a profit.

**'DO' - INVESTING PRINCIPLE:** Do follow the Golden Rule or you will not be able to invest.

**'RE' - INVESTING PRINCIPLE:** Return and risk are positively correlated, meaning the higher the risk the higher the potential return.

**"Investing Basics" (6 mins.)** To start investing, you need to begin with the basics, who would have thought learning to invest was just like learning to sing!?!?

**CAPÍTULO 6**  
**SECCIÓN 6.1**  
**LOS PRINCIPIOS DE LA INVERSIÓN**

**¿CÓMO COMIENZO A INVERTIR?**

**VIDEO**  
"Introducción al Capítulo 6" (1 minuto): Introducción al Capítulo 6: Invertir

**DESCRIPCIÓN GENERAL**

- 6.1: Los Principios de la Inversión
- 6.2: El Almuerzo Gratis de la Inversión a Largo Plazo
- 6.3: La Diferencia entre Acciones y Bonos
- 6.4: Rentabilidad Promedio = Fondo Indexado

**CONDUCIENDO TU VEHÍCULO FINANCIERO**

Por fin, empezamos a hablar de cómo hacer avanzar tu Vehículo Financiero y de cómo funciona el motor. A todo el mundo le encanta hablar del motor, de la potencia que destila y del emocionante rugido que emite cuando pisas el acelerador. No hay duda, el rugido del motor en tu Vehículo Financiero son las inversiones. Son la potencia que impulsará su viaje hacia delante, pero tendrás que darles U.S.E. a la velocidad y en el carril adecuados para tu plan.

**CONCEPTOS**

**CAPITALISMO:** Sistema económico donde el comercio o industria de un país está controlado por empresas privadas con fines de lucro.

**CAPITALISTA:** Alguien que participa en la compraventa de bienes con fines de lucro.

**PRINCIPIO DE INVERSIÓN - "DO":** Siguiendo la Regla de Oro o no podrás invertir.


**PRINCIPIO DE INVERSIÓN - "RE":** La Rentabilidad y el riesgo están positivamente correlacionados, lo que significa que cuanto mayor es el riesgo, mayor es la rentabilidad potencial.

**"Los Principios de la inversión" (6 minutos)** Para comenzar a invertir, necesitas comenzar por lo básico, ¿quién iba a pensar que aprender a invertir sería como aprender a cantar?!

## Chapter 7: Insurance

## Rule 7: Transfer Your Risk


This module focuses on teaching students how risk is transferred through insurance policies and how insurances policies are paid for. The goal is to have students understand the importance of insurance policies and are introduced to policies through auto insurance.



# 7

## CHAPTER

### HOW SHOULD I MANAGE RISK?



#### VIDEO

"Guide Chapter 7 Intro" (1 min.) Introduction into Chapter 7: Insurance

#### OVERVIEW

- 7.1: Four Ways to Handle Risk
- 7.2: Cost to Own and Cost to Use Insurance
- 7.3: Basics of Auto Insurance
- 7.4: Other Types of Insurance


#### DRIVING YOUR MONEY VEHICLE

Okay, so now you are humming along with the engine (investments), and you begin to think, what happens if I get in an accident? Your car has safety measures built into it, such as an airbag that will transfer these types of risk. On your Money Vehicle, these features of protection are your insurance policies, and they will be your first line of defense in the case something major happens.

# 7

## SECTION 7.1

### FOUR WAYS TO HANDLE RISK




"Four Ways to Handle Risk" (6 mins.) If you have something that is too valuable to lose, you need to insure it!

#### TERMS

**RISK MANAGEMENT:** the ability to forecast certain dangers and prepare a strategy to avoid that risk.

**INSURANCE:** an arrangement where a company provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium.


**TOO VALUABLE TO LOSE:** Money Vehicle phrase that is used to measure and identify what you should insure.



# 7

## CAPÍTULO

### ¿CÓMO DEBO GESTIONAR EL RIESGO?



#### VIDEO

"Introducción al Capítulo 7" (1 minuto) Introducción al Capítulo 7: Seguros

#### DESCRIPCIÓN GENERAL

- 7.1: Cuatro Formas de Gestionar el Riesgo
- 7.2: Costo de Contratación y de Utilización del Seguro
- 7.3: Conceptos Básicos del Seguro de Automóvil
- 7.4: Otros Tipos de Seguro


#### CONDUCIENDO TU VEHÍCULO FINANCIERO

Bien, ahora estás zumbando al mismo ritmo de tu motor (inversiones), podrías pensar: ¿qué pasa si tengo un accidente? Tu coche lleva incorporadas medidas de seguridad, como las bolsas de aire, que amortiguan este tipo de riesgos. En tu Vehículo Financiero, estos elementos de protección son tus pólizas de seguro, y serán tu primera línea de defensa en caso de que ocurra algo grave.

# 7

## SECCIÓN 7.1

### CUATRO FORMAS DE GESTIONAR EL RIESGO



"Cuatro Formas de Gestionar el Riesgo" (6 minutos) Si tienes algo que es muy valioso para perderlo, ¡necesitas asegurarlo!

#### CONCEPTOS

**GESTIÓN DE RIESGOS:** La capacidad de predecir ciertos peligros y preparar una estrategia para evitar el riesgo.


**SEGURO:** acuerdo por el que una compañía ofrece una garantía de indemnización por pérdidas, daños, enfermedad o fallecimiento especificados, a cambio del pago de una prima.

**DEMASIADO VALIOSO PARA PERDERLO:** Frase del Vehículo Financiero que se usa para medir e identificar qué es lo que debes asegurar.

## Chapter 8: Cybersecurity

## Rule 8: Think Before You Click


This module demonstrates the need for cyber security and how to defend against online attacks. Topics such as “Phishing” are introduced and students are taught practices how to best fight hackers by being vigilant and empowering their defenses.



# 8

## CHAPTER

### HOW DO I PROTECT MYSELF ONLINE?




**VIDEO**

"Guide Chapter 8 Intro"  
(1 min.): Introduction into Chapter 8: Cybersecurity

**DRIVING YOUR MONEY VEHICLE**

Okay, so, an insurance policy will transfer the risk, if it happens, but how can you prevent some risks from even happening at all? In the Money Vehicle world, a car jacker is called a cyber security threat. This is where your car alarm comes into play, because someone trying to break into your car can be stopped by a good alarm.

-2-

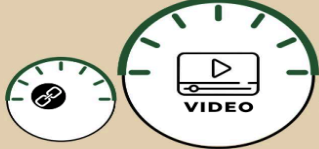


# 8

## CHAPTER

### SECTION 8.1

#### FROM THE BANK LINE TO ONLINE



**VIDEO**

"From the Bank Line to Online"  
(5 mins.) No matter if you are aware of it or not, you are under ATTACK!

**OWNER'S MANUAL**

**TERMS**

**CYBERSECURITY:** every aspect of your defense to *fight the hackers*.

**MALWARE:** software that is designed to disrupt, damage, or gain unauthorized access to a computer.

**RANSOMWARE:** a type of Malware that gains access to your operating system, then locks you out of your own system, holding your own computer ransom until you pay for its release.

**SOCIAL ENGINEERING:** the use of deception to manipulate an individual into giving personal information away.

**PHISHING:** sending fraudulent messages that imitate a real company in the hope of being given personal information.

-3-



# 8

## CAPÍTULO

### ¿CÓMO PUEDO PROTEGERME EN INTERNET?



**VIDEO**

"Introducción Capítulo 8"  
(1 minuto): Introducción Capítulo 8: Ciberseguridad

**CONDUCIENDO TU VEHÍCULO FINANCIERO**

Bueno, entonces, una póliza de seguro transferirá el riesgo, en caso que suceda, pero ¿cómo se puede evitar que sucedan algunos riesgos en absoluto? En el mundo del Vehículo Financiero, un ladrón de coches se conoce como amenaza de ciberseguridad. Aquí es donde la alarma de tu coche entra en juego, ya que alguien que intenta irrumpir en tu coche puede ser detenido por una buena alarma.

-2-



# 8

## CAPÍTULO

### SECCIÓN 8.1

#### DE LA LÍNEA BANCARIA AL INTERNET



**VIDEO**

"De la Línea Bancaria al Internet" (5 minutos) Seas o no consciente de ello, ¡estás siendo ATACADO!

**EL MANUAL DEL PROPIETARIO**

**CONCEPTOS**

**CIBERSEGURIDAD:** Todos los aspectos de tu defensa para luchar contra los hackers.

**MALWARE o SOFTWARE MALICIOSO:** software que está diseñado para alterar, dañar u obtener acceso no autorizado a una computadora.

**GUSANO:** Tipo de Malware que consiste en un algoritmo auto-replicante que busca las vulnerabilidades de tu sistema operativo.

**RANSOMWARE o SECUESTRO DE DATOS:** Tipo de Malware que obtiene acceso a tu sistema operativo, y después bloquea tu sistema, manteniendo tu computadora secuestrada hasta que pagues por su liberación.


**MANIPULACIÓN SOCIAL:** Uso de la decepción para manipular a una persona para que proporcione su información personal.

-3-

## Chapter 9: Taxes


### Rule 9: Know Your Net

Money Vehicle strives to empower students to see taxes as a “Society Choice.” This module demonstrates the understanding of why taxes are needed and how the United States Tax Code impacts a paycheck. This chapter explains gross to net income and delves into the myth that “All Money is Taxed the Same” by explaining the progressive income tax code.



# 9


CHAPTER




CHAPTER

## SECTION 9.1

WHY WE NEED TAXES



### IS ALL MY MONEY TAXED THE SAME?



**VIDEO**


**OVERVIEW**

- 9.1: Why We Need Taxes
- 9.2: Net Income: Your Biggest Expense
- 9.3: How Your Income is Taxed
- 9.4: Filing Your Taxes

**"Guide Chapter 9 Intro"**  
(1 min.) Introduction into Chapter 9: Society Choice


**DRIVING YOUR MONEY VEHICLE**

There will be many overlooked resources on your journey—the first is often right at the end of your driveway—a paved road! This resource is frequently taken for granted, but once you've hit a few potholes, you'll learn to appreciate it. Other valuable resources that are a part of our society are frontline workers who throw caution to the wind in serving us. These oversights for services that we need are like our relationship with taxes. People have positive and negative relationships with taxes, but no matter what, the resources they provide are essential to your journey and our Society.





**VIDEO**



**OWNER'S MANUAL**

**"Why We Need Taxes"**  
(5 mins.) Taxes are a contribution into the society that surrounds you.

**TERMS**

**TAXES:** a law stating how much of your earned income or business profits can be contributed and how much additional charge can be added to goods or services in order to support our Society.


- Tassein: to fix (Greek)
- Taxare: to charge (Latin)

**SUPPLEMENTAL HOUSING SNAP:** the nation's most important anti-hunger program. Formerly known as the 'Food Stamp Program', SNAP is helping over 41 million people afford a nutritionally adequate diet each month.<sup>1</sup>

**STATE CHILDREN'S HEALTH INSURANCE PROGRAM (SCHIP):** provides insurance coverage for children whose families earn too much to afford Medicaid (another Society benefit), but who cannot afford private coverage.<sup>2</sup>


-2-

-3-



# 9


CAPÍTULO




CAPÍTULO

## SECCIÓN 9.1

¿POR QUÉ NECESITAMOS IMPUESTOS!



### ¿TODO MI DINERO ES GRAVADO IGUAL?



**VIDEO**


**DESCRIPCIÓN GENERAL**


- 9.1: ¿Por Qué Necesitamos Impuestos!
- 9.2: Ingreso Neto: Tu Mayor Gasto
- 9.3: Como se Gravan tus Impuestos
- 9.4: Preparando tu Declaración de Impuestos

**"Introducción al Capítulo 9"**  
(1 minuto) Introducción al Capítulo 9: Decisión de Sociedad


**CONDUCIENDO TU VEHÍCULO FINANCIERO**

Habrà muchos servicios y recursos que pasarás por alto en tu viaje: el primero suele estar justo al final del acceso a tu casa: ¡el camino asfaltado! A menudo se da por sentado este recurso, pero una vez que hayas pasado por algunos baches, aprenderás a apreciarlo. Otros recursos valiosos que forman parte de nuestra sociedad son los trabajadores de primera línea que se desviven por servirnos. Pasar por alto estos servicios y recursos que necesitamos son como nuestra relación con los impuestos. La gente tiene relaciones positivas y negativas con los impuestos, pero sea como sea, los recursos y servicios que proporcionan son esenciales para tu viaje y para nuestra sociedad.





**VIDEO**



**EL MANUAL DEL PROPIETARIO**

**"Por Qué Necesitamos Impuestos"** (5 minutos) Los impuestos son una contribución a la sociedad que te rodea.

**CONCEPTOS**

**IMPUESTOS:** Ley que establece cuánto de tus ingresos obtenidos o ganancias de tu empresa se puede aportar y qué cargo adicional se puede añadir a los bienes o servicios para sostener nuestra sociedad.

- Tassein: arreglar (griego)
- Taxare: cobrar (latín)

**PROGRAMA SUPLEMENTARIO DE ASISTENCIA NUTRICIONAL (SNAP, PRE LAS SIGLAS EN INGLÉS DE SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM):** El programa contra el hambre más importante de todo el país. Conocido anteriormente como 'Programa de Estampillas para Alimentos (Food Stamp Program)', SNAP está ayudando a más de 41 millones de personas mensualmente a obtener una dieta nutricionalmente adecuada.<sup>1</sup>

-2-

-3-




## Rule 10: Find Your Advantage

This module teaches students about the different tax obligations and advantages in a brokerage, 401(k), and Roth IRA.

# 10

## CHAPTER

### WHAT IS MY BEST ADVANTAGE TODAY?



**VIDEO**

"Guide Chapter 10 Intro" (1 min.) Introduction into Chapter 10: Tax Advantaged Accounts

#### OVERVIEW

10.1: How to Prune Your Tax Tree

10.2: Types of Investment Accounts

10.3: Your Best Investment Vehicle: Roth Account

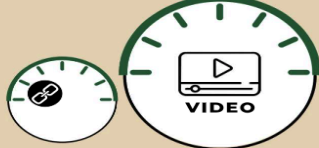
#### DRIVING YOUR MONEY VEHICLE

Once you finish reading your driver's manual, you start to think about what makes your car so great—its sunroof, its racing stripe, the dice that hang from its mirror...What's truly great about your car is that you have autonomy over it, not to mention the time to get where you want to go. But you are probably wondering if you can upgrade Your Money Vehicle to get even more mileage out of it, this leads us to the option of a Hybrid!

# 10


## SECTION 10.1

### HOW TO PRUNE YOUR TAX TREE



**VIDEO**

"How to Prune Your Tax Tree" (6 mins.) The train system will take you where the tracks are setup to go, but driving your own vehicle allows you to go where you want to go!



**OWNER'S MANUAL**

#### TERMS

**SECURITIES INVESTOR PROTECTION CORPORATION (SIPC):** the insurance provider for money in your brokerage account. Like the FDIC with banks, the SIPC will cover up to \$500,000 (\$250,000 in cash).


**401(K):** an employer sponsored 'defined contribution' personal pension account that is provided by a company you work for as a W2 employee, with a tax advantage for retirement savings.

**DEFINED CONTRIBUTION:** an account where contributions are made regularly by employer and employee, with a limit of how much you can contribute.

# 10

## CAPÍTULO

### ¿CUÁL ES MI MEJOR ALTERNATIVA HOY?



**VIDEO**

"Introducción al Capítulo 10" (1 minuto) Introducción al Capítulo 1 – Cuentas con Beneficios Fiscales

#### DESCRIPCIÓN GENERAL

10.1: Cómo Podar Tu Árbol Fiscal

10.2: Tipos de Cuentas de Inversión

10.3: Tu Mejor Vehículo: La Cuenta Roth

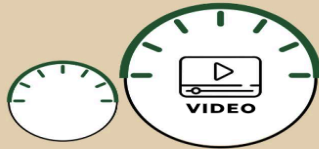
#### CONDUCIENDO TU VEHÍCULO FINANCIERO

Una vez que terminas de leer tu manual del conductor, te pones a pensar qué es lo que hace que tu vehículo sea tan increíble, el quemacocos, la franja de auto de carreras, el dado que cuelga del espejo retrovisor. Lo verdaderamente increíble de tu auto, es que tienes completa autonomía sobre él, sin mencionar el tiempo que te toma llegar a donde quieras ir. Pero quizás te estés preguntando cómo mejorar Tu Vehículo Financiero para obtener un mejor rendimiento, esto nos lleva a la opción de un híbrido.

# 10


## SECCIÓN 10.1

### CÓMO PODAR TU ÁRBOL FISCAL



**VIDEO**

"Cómo Podar Tu Árbol Fiscal" (6 minutos) Cuando comprendes cuándo tendrás que pagar impuestos, puedes elaborar una estrategia sobre cómo deseas pagarlos.



**EL MANUAL DEL PROPIETARIO**

#### CONCEPTOS

**SOCIEDAD PARA LA PROTECCIÓN DE LOS INVERSORES EN VALORES MOBILIARIOS (SIPC, por las siglas en inglés de SECURITIES INVESTOR PROTECTION CORPORATION):** El proveedor de seguros de dinero en tu cuenta de corretaje. Al igual que la FDIC con los bancos, la SIPC cubrirá hasta \$500,000 (\$250,000 en efectivo).

**401(K):** Cuenta de pensiones personal de 'aportación definida' patrocinada por la empresa, que proporciona la empresa para la que trabajas como empleado W2, con una ventaja fiscal para los ahorros de jubilación.

**APORTACIÓN DEFINIDA:** Cuenta en la que el empleador y el empleado realizan aportaciones periódicas, con un límite de la cantidad que puede aportar.

## Chapter 11: Paystub Rule: Find an Inch

This module teaches students that NOW they are in control of YOUR Money Vehicle and each student can begin to find efficiencies in their financial plan by reviewing their paystub and taking advantage of benefits offered to them.

**MV OUTRO**

# WHY IS SO MUCH TAKEN OUT OF MY PAYCHECK?

**SECTION 11.1**  
HOW TO READ A PAYSTUB

**OVERVIEW**

- 11.1: How To Read a Paystub
- 11.2: Game of Inches Challenge
- 11.3: The Road to Freedom

**DRIVING YOUR MONEY VEHICLE**

You are in Your Money Vehicle driving where you want to go and are more confident that you know how to U.S.E. money. But every vehicle breaks down, the oil runs out, the parts get rusty and the brakes fade. This is why you take your vehicle in to have a tune up and a chance to review what is happening and what needs to be improved.

**TERMS**

**PAYSTUB:** a document outlining in detail how much was earned and then how much was taken out for taxes or deductions.

**PAYCHECK:** transfers the amount of money that was earned in a specific period.

**PAYCHECK IDENTIFICATION NUMBER:** the unique number on each paycheck so your employer can identify and track each earner.

**PAY PERIOD:** number of days that are accounted for in this paycheck.

**VIDEO**

**OWNER'S MANUAL**

"How to Read a Paystub" Your paycheck is important, but you will have to review your paystub to understand what was taken out of your Gross Income.

**MV FINAL**

# ¿POR QUÉ ME DESCUENTAN TANTO DE MI PAGA?

**SECCIÓN 11.1**  
CÓMO LEER UN RECIBO DE NÓMINA

**DESCRIPCIÓN GENERAL**

- 11.1 Cómo Leer un Recibo de Nómina
- 11.2 Desafío del Juego de las Pulgadas
- 11.3 El Camino Hacia la Libertad

**CONDUCIENDO TU VEHÍCULO FINANCIERO**

Estás en Tu Vehículo Financiero conduciendo hacia donde quieres ir y con las adiciones que has hecho, ¡sintiendo que esto se debe a haber aprendido a darle U.S.E. al dinero! Pero todos los vehículos se averían, el aceite se consume, las piezas se oxidan y los frenos fallan. Esta es la razón por la que llevas tu vehículo a que le den una afinada y tener la oportunidad de revisar lo que está pasando y lo que necesita ser mejorado.

**CONCEPTOS**

**RECIBO DE NÓMINA:** Documento que detalla cuánto ganaste y cuánto te descuentan de impuestos y deducciones.

**CHEQUE DE PAGO DE NÓMINA:** Transfiere la cantidad de dinero que se ganó en un determinado periodo.

**NÚMERO DE IDENTIFICACIÓN DE NÓMINA:** Número único de cheque de nómina para que tu empleador pueda identificar y localizar a cada empleado.

**PERIODO DE PAGO:** Número de días que se contabilizan en ese pago de nómina.

**VIDEO**

**EL MANUAL DEL PROPIETARIO**

"Cómo Leer una Boleta de Nómina" Tu sueldo es importante, pero necesitas revisar tu recibo de nómina para entender cuáles fueron las deducciones que se aplicaron a tu ingreso bruto.

To access the curriculum, click on the Interactive Textbook section in your dashboard. Here, you can preview the material your students will be using, and you can integrate parts of it into your lessons.

# Welcome to the Money Vehicle Movement!

# The Character Project



## The Character Project

## The Character Project

# Welcome to the Money Vehicle Character Project Training!



Today, we'll guide you through the Capstone Character Project, a hands-on experience that lets you apply financial literacy concepts to a character of your creation. By the end, you'll be ready to create a customized financial plan that goes beyond theory into real-world application.

### **Step 1: Understanding Your Character**

This project revolves around creating a unique character for your financial plan.

Your character can be:

- A version of yourself today or who you might become in a few years.
- An entirely imaginative persona.

You'll assign them an occupation, a place to live, and a vision for their financial future.

Think creatively! This is your chance to build a plan based on the life goals and circumstances of your character.



### **Step 2: Setting Up Your Project**

Each chapter of the Money Vehicle curriculum will guide you through specific aspects of financial planning.

Students can use the Money Vehicle SPENDiD Dashboard connected to the Department of Labor and Statistics website to gather information about their character

<https://iframe7.spendid.io/>

This link can be found in the Student's Owner's Manuals for each section of the Money Vehicle program.

Profile Interview
Clear Inputs
Light/Dark

### Profile

5-Digit Zip Code

City

State

Income Source 1  
☒ Occupation ☐ Manual Input  
Occupation Selector

Annual Gross Salary Level  
☒ Low/Entry ☐ Median

### Compassion Choice

#### Past Choice

? Predicted
☒ Input
? Peers

Predicted By SPENDID Is Our Estimate Of The Amount Required In Order For The User To Achieve The Predicted Saving Ability Or Custom Amount To Savings (But Not Worse Than Break-Even)


Car Payments  
   
☒ Your Amount ☐ Your Peers

Other Debt Payments & Obligations  
   
☒ Your Amount ☐ Your Peers

### Your Results

Money Vehicle Plan Grade  

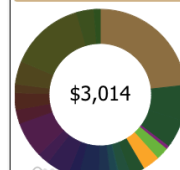
# B +



## 85.5

*Peer's Score = 22.4*

Your Monthly Future Choice  
You  
  
Peers  
  
USE-ing the 8th Wonder

Money Bucket Choices  


## \$3,014

Export Money Vehicle Plan

### Your Opportunities

Categories Where Your Amount Is Higher Than Peers  
Click On Bars Below To Confirm Or Get Ideas

**Step 3: Chapter Directions. Each chapter covers a fundamental area of financial planning. Work through these with your character's unique traits and circumstances.**

## Chapter 0 - Income

- Be a Pro: Define your character's name, age, and location.
- Describe their primary income source, how they'll increase it, and any secondary income.
- Example Questions:
  - What job does your character hold?
  - How will they increase their income in the future?

92



① Intro = Income (Keys)

The financial journey of:

**Gabriel Lucana, age 18, Living in Los Angeles CA, 90001 as a Plumber**

**Your (Character) has an income from where and how much?**

- 'Power Pro Plumbing, Heating & Air' Salary \$40,000

Your (Character) will increase that income in the future by doing what?

- Learning how to do heating and air, moving up from a novice.

## Chapter 1 - Goal Setting

- Set Goals: Establish unique goals your character wants to achieve.
- Define one thing they want to learn, stop, and start doing within a year.
- Activity: Create a list of items they buy monthly. This is a reality check on their spending habits.



① 1 = Goal Setting (GPS)

**What is a RICH Goal your character will:**

LEARN - "The Unspoken Rules" & "You are a Badass"

STOP - Looking up the fancy lifestyle in LA on social media


STOP - Hitting the snooze button

START - Build a savings of \$1,500 or 3 Months rent.

START - After Cushion and Debt, Saving for a Car!

## Chapter 2 - Time Value of Money

- Calculate Financial Freedom
  - Decide how much your character needs to feel financially free and how long they have to reach that goal.



**Gabriel's First Mile**

**X = Burn Rate   Y = Annual Lifestyle   Z = Freedom**

X = \$6,000

Y = 6,000 x 12 = \$72,000

Z = 72,000 x 25 = \$1,800,000

**How much (\$) would your character need to invest each month to achieve the Number, in Years, earning %?**

Gabriel will need to invest \$279 a month over the next 42 years, earning 10% return to accumulate \$1,800,000 of Freedom by age 60.

2 = Compound Interest

ⓘ (Gas & Brake)

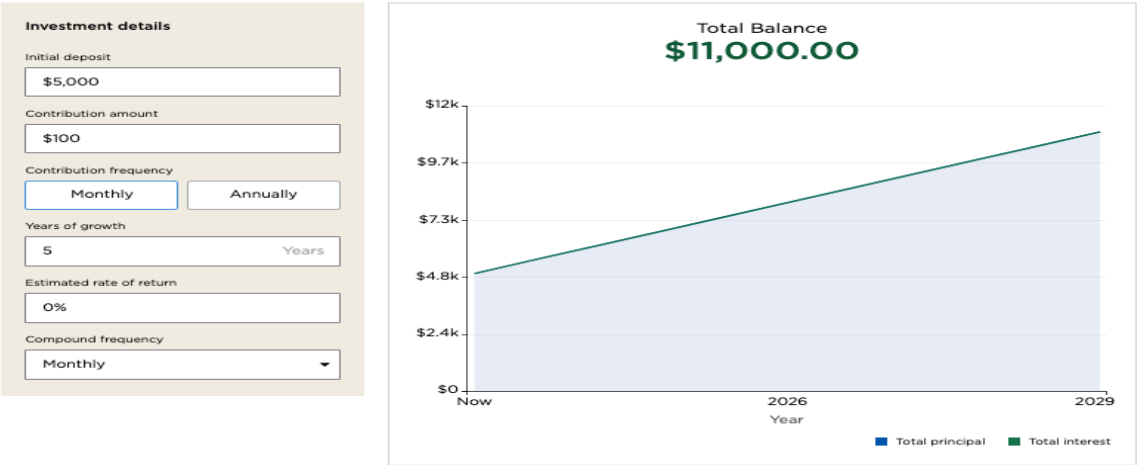
Tool Tip: Use a compound interest calculator to estimate how much they need to save monthly to hit their target amount.

# Compound Interest Calculator

See how your savings and investment account balances can grow with the magic of compound interest.

Many, or all, of the products featured on this page are from our advertising partners who compensate us when you take certain actions on our website or click to take an action on their website. However, this does not influence our evaluations. Our opinions are our own. Here is a list of [our partners](#) and [here's how we make money](#).

The investing information provided on this page is for educational purposes only. NerdWallet, Inc. does not offer advisory or brokerage services, nor does it recommend or advise investors to buy or sell particular stocks, securities or other investments.



## Step 3: Building Money Habits

Each chapter covers a fundamental area of financial planning. Work through these with your character's unique traits and circumstances.

## Chapter 3 - Money Buckets

- Allocate funds for society, future, compassion, past, and present needs.



3 = Money Buckets (Steering Wheel)

#### Money Bucket Calculation =

- Society = 14%
- Future = 20%
- Compassion = 1%
- Past = 25%
- Present = 40%

## Chapter 4 - Foundational Accounts

- Choose banks or institutions for their checking and savings accounts and set up automatic deposits and payments.



4 = Foundational Accounts (Garage)

#### **Checking:** Name of Institution: SoFi Bank - FDIC

- Name of Account: SoFi Checking Account
- Minimum Deposit or Balance: \$0
- Withdraw Limits and Connectivity: Accessible
- Fees: **NONE!!** \$50 overdraft protection! 'Allpoint' ATM
- Interest Rate: 0.50% APY - need Direct Deposit
- Other Features: Access to Direct Deposit 2 days early
- Cons: Need to have a Savings Account too

#### **Savings:** Name of Institution: UFB Online Bank

- Name of Account: UFB Direct Savings Account
- Minimum Deposit or Balance: \$0
- Connectivity: Unlimited, ATM accessible (Online Bank)
- Fees: \$0 Monthly, \$0 ATM, \$5 for Paper, \$25 Overdraft
- Interest Rate: 5.15% (0.5% National) - Can Change
- Other: Good Mobile app and SMS banking options

①

## Chapter 5 - Credit Cards and Credit Score

- Outline the credit cards your character holds, including fees, credit score requirements, and benefits.



5 = Credit Cards and Credit Scores (Oil)

①

#### Your Character's Credit Card: Capital One 'Platinum' Card

- Is there a recommended Credit Score:  
= Above 580, meant for beginners
- What is the APY and credit limit:  
= 30%!!! (variable); \$300 - REVIEW 6 Months
- Are there any other account fees:  
= No Annual or Foreign Transaction
- When is the due date:  
= Due Date is 7th of each month an Payment set for 5th  
= Will pay off 100% of balance
- What rewards or benefits does the card have:  
= Credit Report and Fraud and ID Theft

## Chapter 6 - Investing & Index Funds

- Set up a brokerage account, define the type of investments, and explore how emotions affect investing.



6 = Investing & Index Funds (Engine)

②

#### For your Character's Investment: Schwab Brokerage

- Name and type of Investment  
= **Schwab Total Stock Market Index (SWTSX)**
- What the investment is made up of:  
= 4,000 Companies headquartered in the USA
- What is current price, 1 year and 5 years ago  
= Today = \$95; 1 Year = \$76; 5 Year = \$52
- How much will you invest into this investment  
= After Cushion = 100% => Goal \$280/mo
- What is the 'expense ratio' or cost to purchase  
= Expense Ratio = 0.03% or \$3 every \$10,000
- What is your expected return in 1 year and 10 years  
= 1 Year = 15% YTD & 10 year = 10% Expected

## Chapter 7 - Insurance

- Identify necessary insurances (e.g., auto, health, renter's) and ways to reduce costs.





7 = Insurance (Seatbelt)

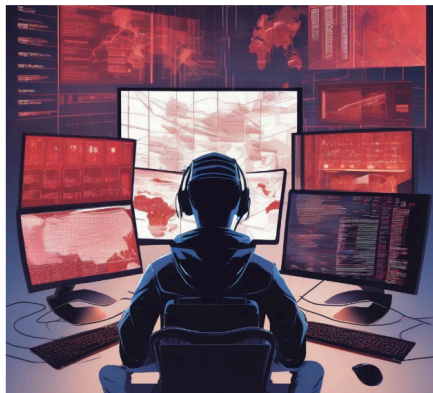
①

#### Auto Insurance through: Geico for Ford Escape - 2018

- Student Discount, Driver Course, Good Driving, Low Miles
- Add to family on AVG \$2,735 a year (\$230/mo)
- = Found policies down in the \$70 a month range
- Why do you think they want to know your Credit Score?
- = Impacts premium pricing & shares financial reputation.
- Why do you think your driving record, gender, and grades matter?
- = Charge more for Male, people with accidents, and see GPA like credit score.
- How much coverage do you want for BI / PD / UI?
- = CA: 15/30/5 with 15/30 uninsured
- Save money with Higher deductible and improve Credit

## Chapter 8 - Cybersecurity

- Identify strategies for online security, from strong passwords to message verification.



8 = Cybersecurity

①

(Car Alarm)

What other proactive techniques does your character do to defend themselves online?

- I log out to any account that I log into
- I have backed up my files on an external hard drive

**Your character uses what company or system for their password manager?**

- RoboForm = Secure and inexpensive

## Chapter 9 - Taxes

- Calculate tax liabilities based on their income and discuss deductions.



9 = Taxes (Society)

①

Gabriel: W2 = Power Pro Plumbing AND a 1099 = Odd Jobs

- VITA (Volunteer Income Tax Assistance) Under \$58,000

What tax deductions? **Total = \$18,748**

- Standard Deduction = \$14,600 2024; **NOT a dependent**
- Education = \$800 Course on HVAC
- Retirement = 401(k) \$3,348

**Calculate Tax Liability: \$4,918.25 (12%) Tax Refund**

- Federal = **\$2,319.80** - Income \$40,013 - Deductions \$18,748 = Taxable income \$21,265
- State (CA) = \$31,302 (TI) = **\$654.28**
- FICA = **\$1,944.17**

## Chapter 10 - Tax-Advantaged Accounts

- Decide on tax-advantaged accounts for investments, such as IRAs, and establish contribution goals.





10 = Tax ADV Account (Hybrid)

①

**Where will your character open this account and how did you choose this?**

- Schwab Brokerage => **Vanguard**

How much will your character contribute into this account?

- 50% of extra earnings, this year \$1,000

What will your character invest into = VOO S&P (ETF)

How long will these dollars be working for your character?

- Goal for now is Age 60 or for 42 Years

## Chapter 11 - Pay Stub

- Review a sample pay stub to help your character understand their take-home pay, benefits, and deductions.



Outro = Paystub (Pit Stop)

①

What is an example of an *inch* your character will find?

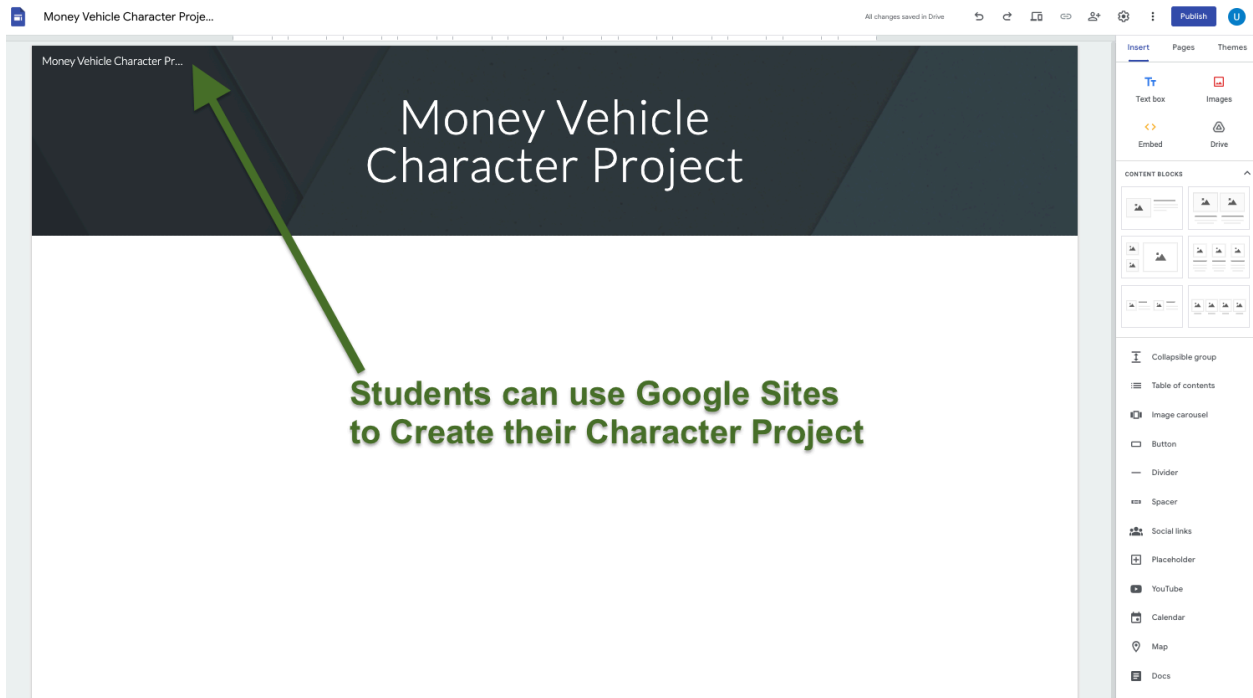
- Work: Always know the names of his clients
- Money: Stop ordering drinks when eating out
- Physical: Drink a cup of water when wake up
- Mental: Write one thing he is grateful for each day

**What does your character define as 'Enough'?**

- Enough today is knowing my plan is in place and driving me towards Freedom
- Enough in the future began at \$1.8M but speaking money better, I would now place \$3M as my goal by age 60 contributing \$460 a month.

## Step 4: The Final Presentation

You'll deliver a comprehensive financial plan for your character, highlighting key learnings from each chapter.



Options for Submission: Students may present character projects in various ways such as: creating a Google Site or submitting a video.

Students are encouraged to export their SPENDiD Reports and share them with teachers to showcase their Cash Management choices.



## Money Bucket Results

Report Date

Dec 04, 2024

[Send Report](#)

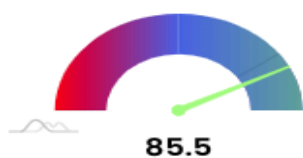
All Amounts Are Monthly

### Profile

Net Take Home Pay	\$3,012
5-Digit Zip Code	33014
Age	20
# in Household	2
Housing Type	Renter

### Results

**SPENDiD Score**  
(Budget Health)



**Predicted Saving Ability (PSA): \$165**

**B +**

You appear to be doing really well vs your peers and hopefully are setting aside at least \$165 monthly from your take-home income to a separate savings account. TIP: If you haven't already, consider automating a savings transfer each pay period before you can spend it!

Showcase the journey: Have students reflect on how each chapter's lessons shaped their character's financial plan and future outlook.

### Conclusion: Your Money Vehicle Journey

The Character Project is a launchpad for students applying new financial skills. The goal is for students to see the plan you build as something that can evolve and benefit you beyond this class. Let's get started, and happy planning!

**Welcome to the Money Vehicle Movement!**

**Recap & Support**



**Money Vehicle Training Recap & Teacher Support**

## Recap & Support

Let's recap:

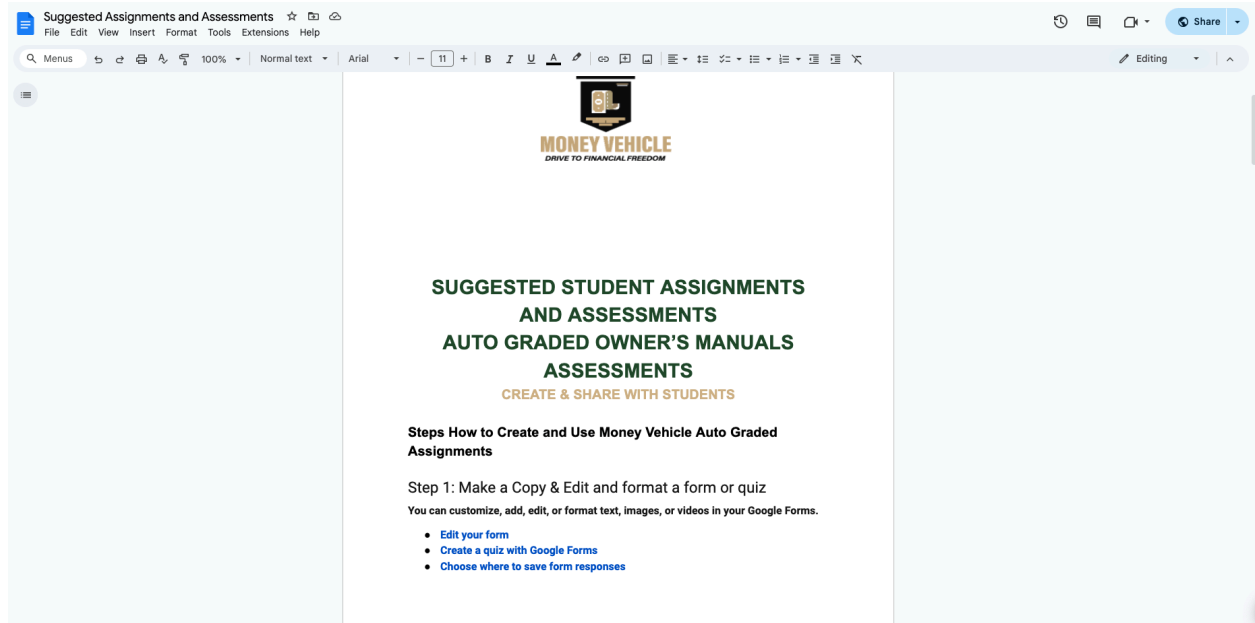
You'll log into the Money Vehicle platform using your credentials.

The screenshot shows the Money Vehicle website's login page. At the top, there is a navigation bar with links: WHO WE ARE, PROGRAM EXPERIENCES, PRODUCTS, RESOURCES, PODCAST, BLOG, CONTACT US, a circular logo, and a LOGIN button. The main heading is "Log into Money Vehicle". Below this, there are two columns: "College" and "High School". The "College" column includes the text "Are you a college, athlete or member of a fraternity? Click here to login to your virtual Money Vehicle Program." and a "Login Here" button. Below the button is a "Step by Step Enrolling Guide" link and a note "For Students Click Here For Teachers Click Here". The "High School" column includes the text "Are you a Middle or High School student or Teacher? Click here to login to your Money Vehicle Classroom Curriculum." and a "Login Here" button. Below the button is a "Step by Step Enrolling Guide" link and a note "For Students & Teachers Click Here". At the bottom, a support email address is provided: "Our support team is here to help at: support@yourmoneyvehicle.com".

Access the comprehensive Teacher Resources for lesson planning.

The screenshot shows the Money Vehicle website's "Teacher Editions" page. The top navigation bar includes links: All, Recently Viewed, Favorite, Money Vehicle, Money Vehicle Espanol, and Teacher Editions (highlighted with a green arrow). Below the navigation bar, there is a "Money Vehicle Collection For Schools" section with 13 items. The items are displayed as cards with icons and titles: INTRODUCTION, CHAPTER 0 INCOME, CHAPTER 1 GOAL SETTING, CHAPTER 2 TIME VALUE OF MONEY, CHAPTER 3 CASH MANAGEMENT, CHAPTER 4 FOUNDATIONAL ACCOUNTS, CHAPTER 5 CREDIT SCORE, CHAPTER 6 INVESTING, and CHAPTER 7 INSURANCE. Each card also includes a brief description and a "TEACHER EDITION" label.

Create your own assignments and grade them using your school's LMS.



Remember that Money Vehicle provides the materials, but you manage grading and student progress.

If you have any questions or run into any issues, our support team is here to help! Just reach out to [support@yourmoneyvehicle.com](mailto:support@yourmoneyvehicle.com).

Thank you for being part of the Money Vehicle Movement. We can't wait to see how you empower your students to start their financial journeys!