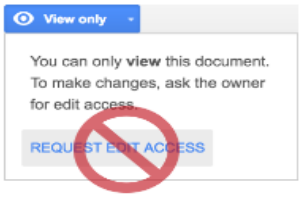

How to use this template:

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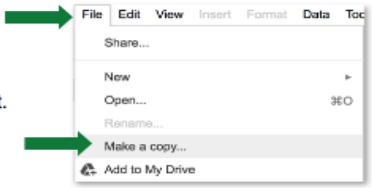
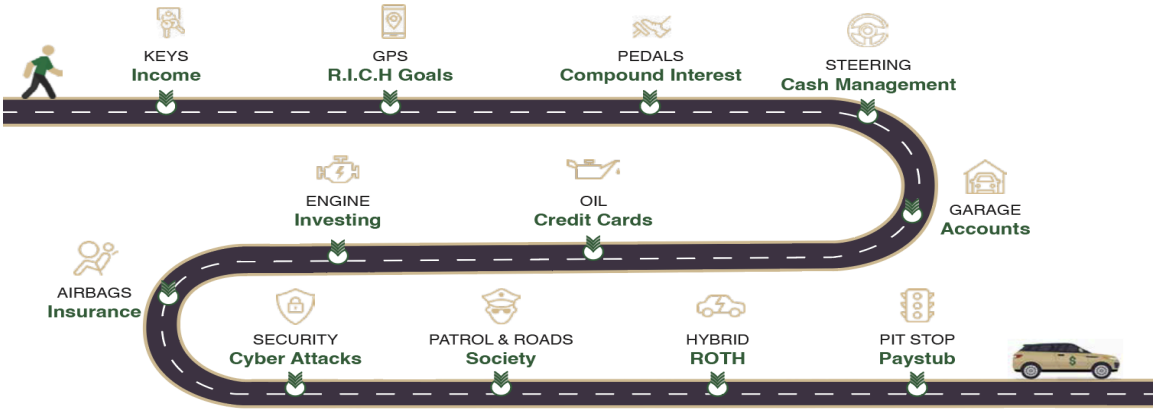
Create your own copy of this template to edit.

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



Teacher Training Videos

How to USE Money Vehicle



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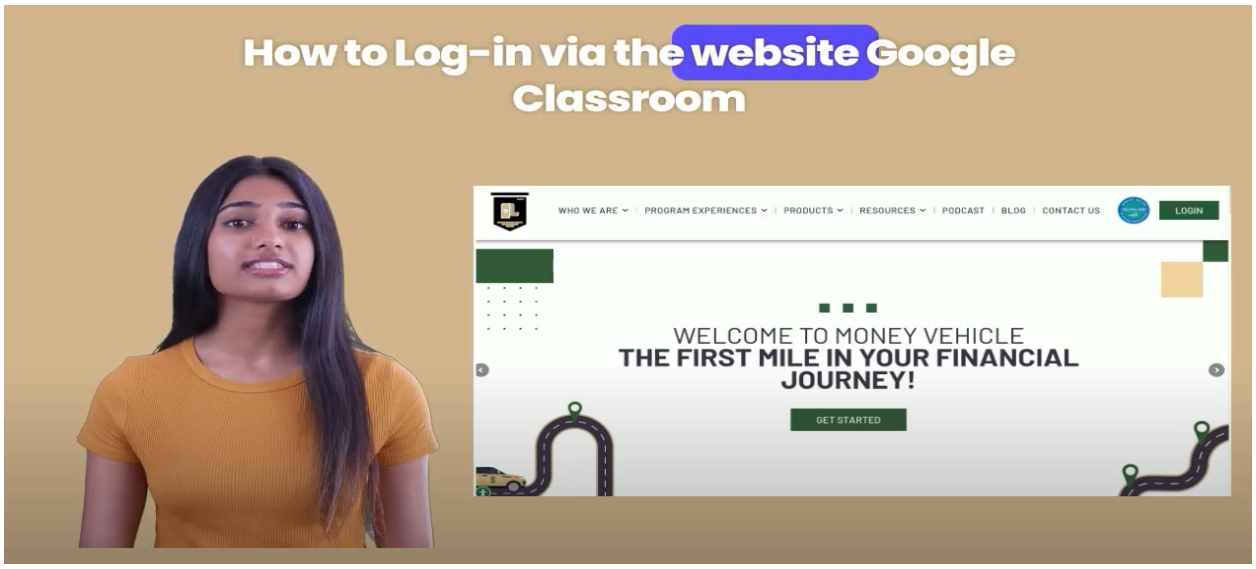
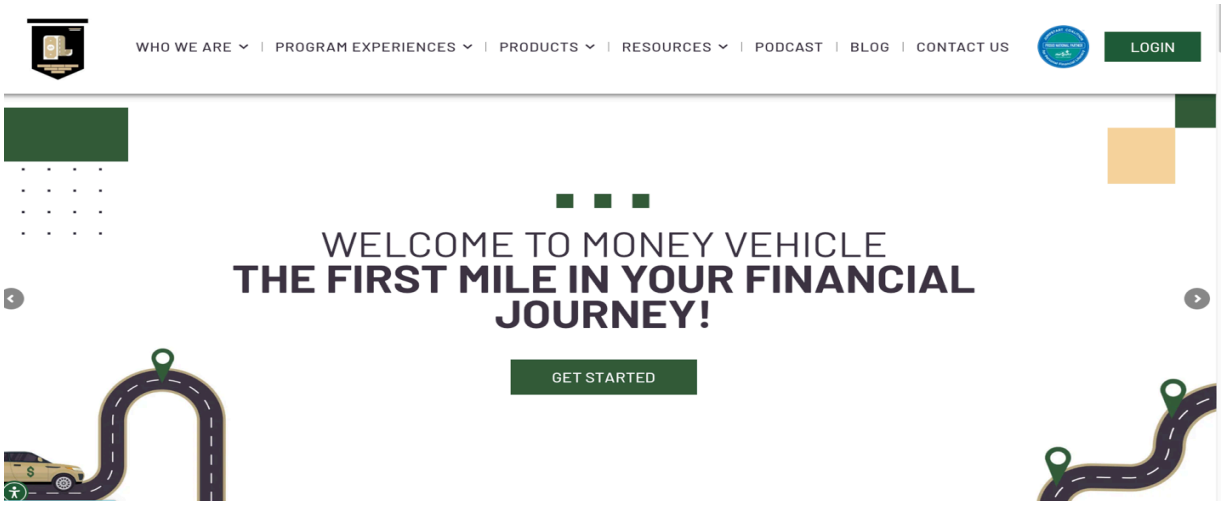
Welcome to the Money Vehicle Movement!

How to Log In Via the Website/Google Classroom

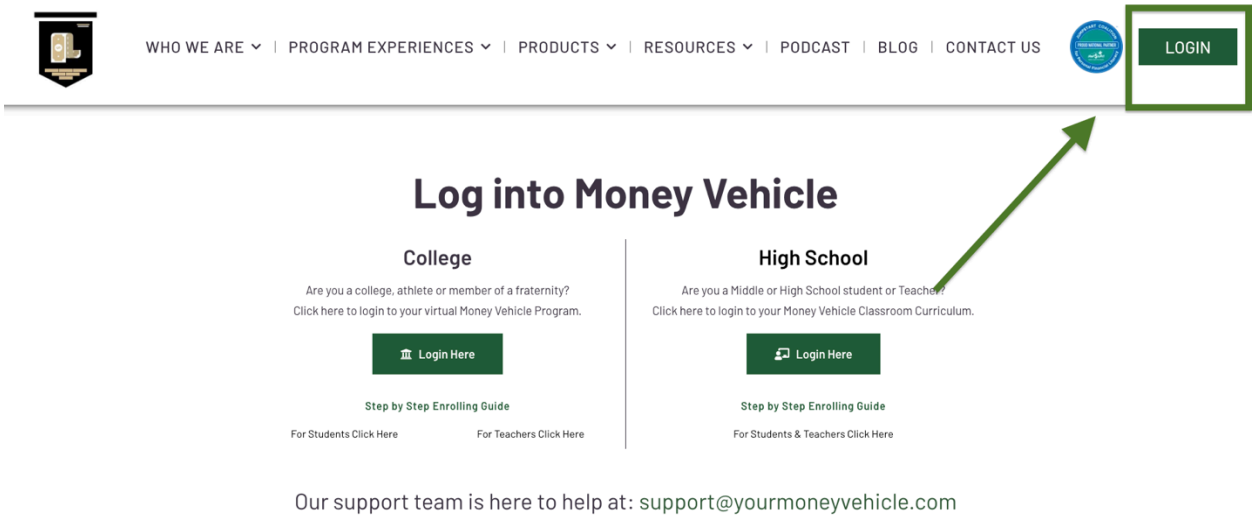


To get started, log into the Money Vehicle platform by following these steps:

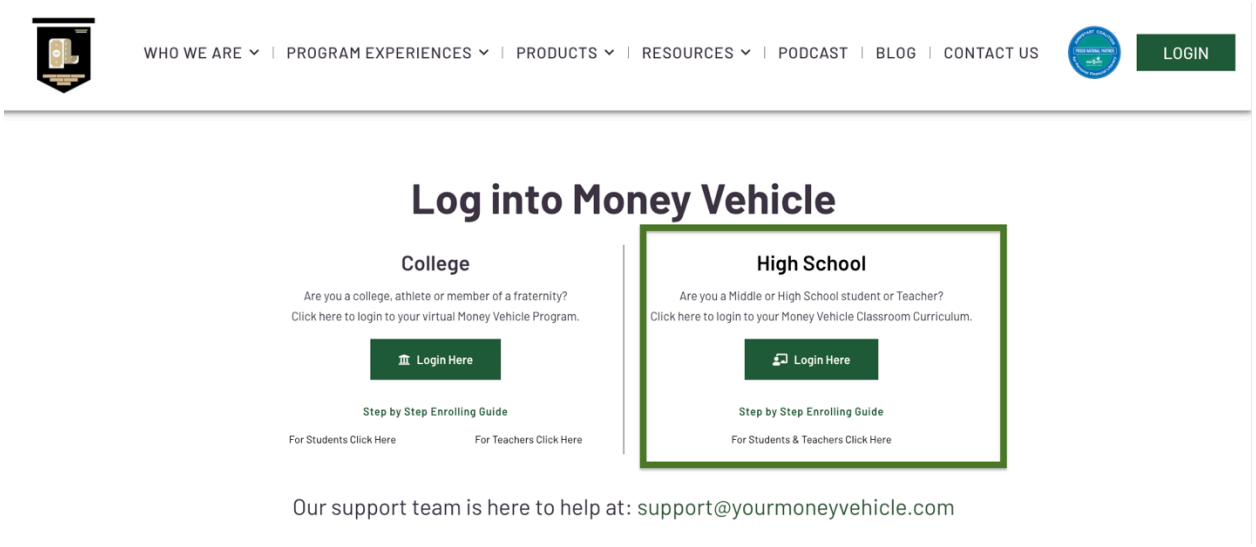
1. Visit the Money Vehicle website at https://yourmoneyvehicle.com.



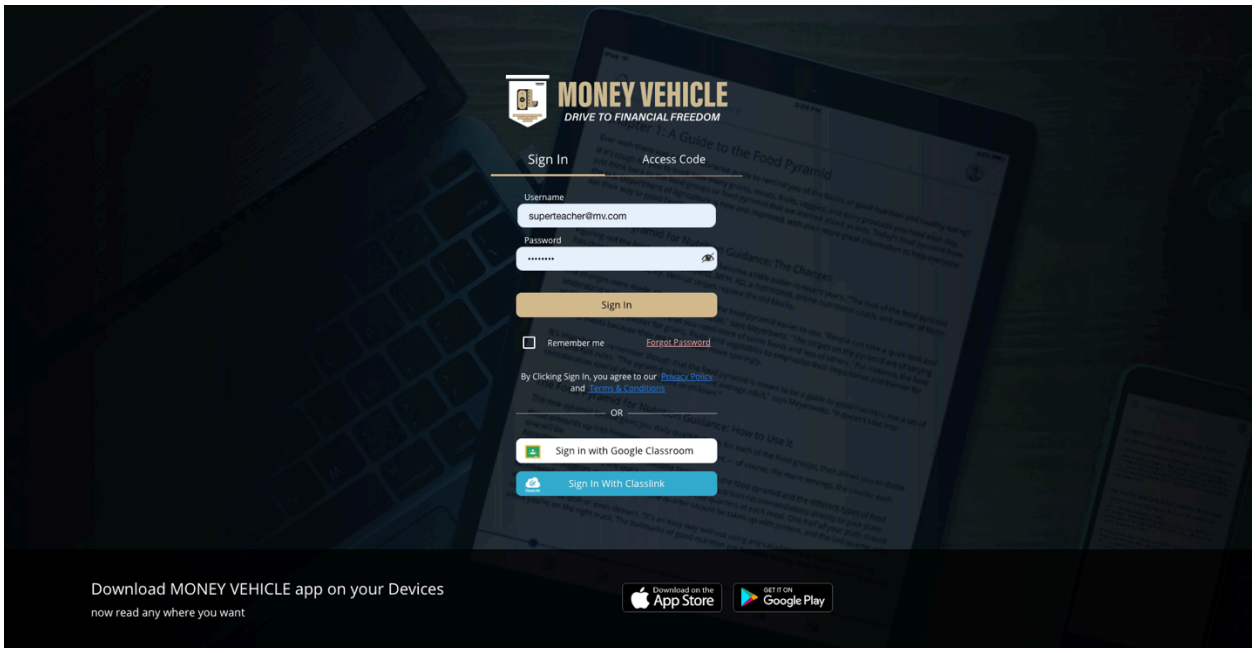
2. Click on the “Login” at the top right of the page.



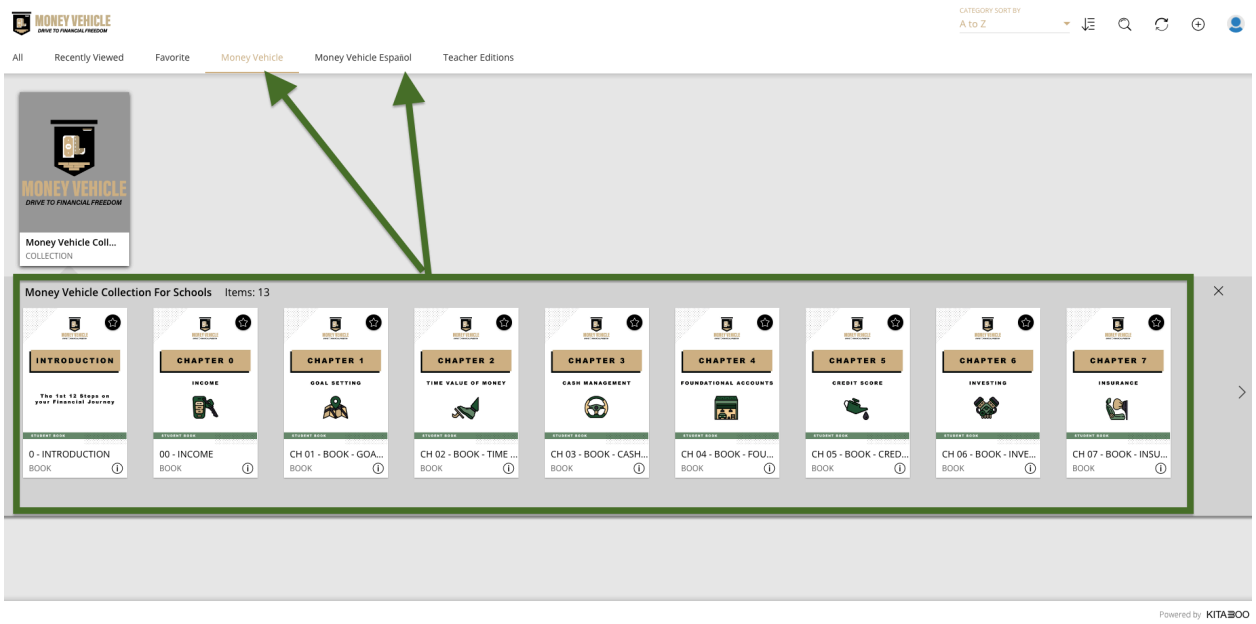
3. Under the Green ‘High School’ tab, click on “Login Here”.



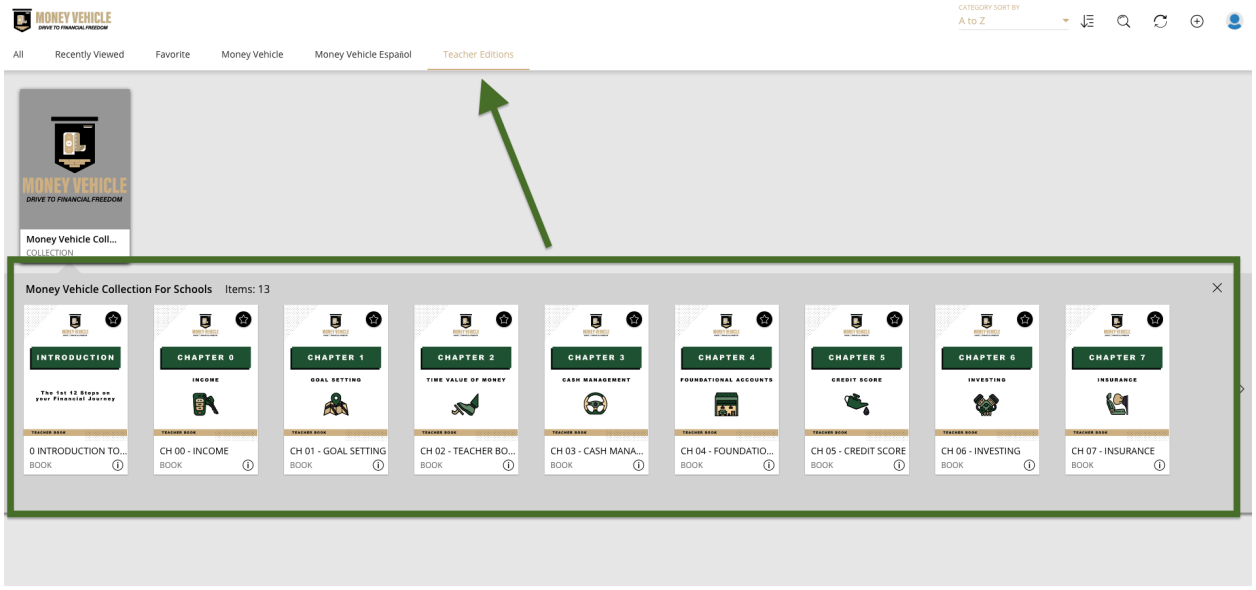
4. Enter your login credentials, which should have been provided to you by our team. If you have been given an access code, click the Access Code Button and create your account. If you haven’t received a username/password or access code, please check your email or reach out to support@yourmoneyvehicle.com.



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

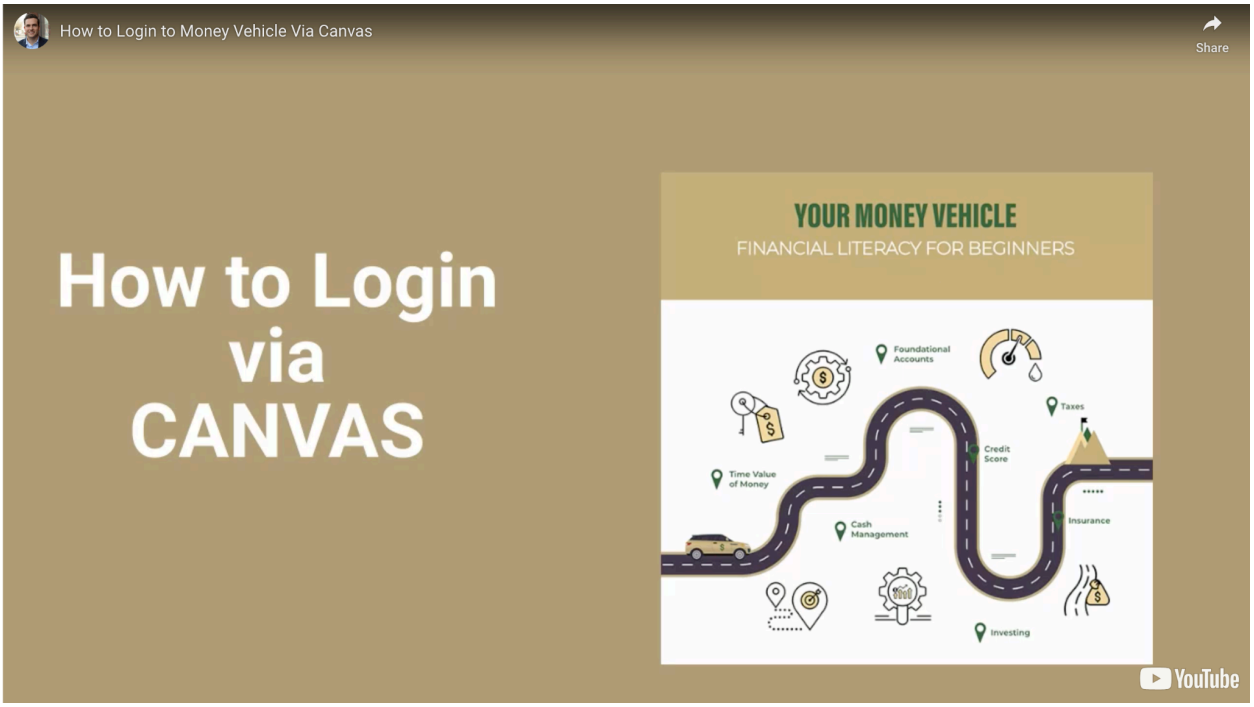


6. If you are an instructor you not only have access to the student books but you will also be granted access to all available Teacher Editions that contain everything you to need to teach Money Vehicle.


MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM
CATEGORY SORT BY
A to Z
All
Recently Viewed
Favorite
Money Vehicle
Money Vehicle Español
Teacher Editions
MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM
Money Vehicle Coll...
COLLECTION
Money Vehicle Collection For Schools
Items: 13
INTRODUCTION
The 1st 12 Steps on your Financial Journey
0 INTRODUCTION TO...
BOOK
CHAPTER 0
INCOME
CH 00 - INCOME
BOOK
CHAPTER 1
GOAL SETTING
CH 01 - GOAL SETTING
BOOK
CHAPTER 2
TIME VALUE OF MONEY
CH 02 - TEACHER BO...
BOOK
CHAPTER 3
CASH MANAGEMENT
CH 03 - CASH MANA...
BOOK
CHAPTER 4
FOUNDATIONAL ACCOUNTS
CH 04 - FOUNDATIO...
BOOK
CHAPTER 5
CREDIT SCORE
CH 05 - CREDIT SCORE
BOOK
CHAPTER 6
INVESTING
CH 06 - INVESTING
BOOK
CHAPTER 7
INSURANCE
CH 07 - INSURANCE
BOOK

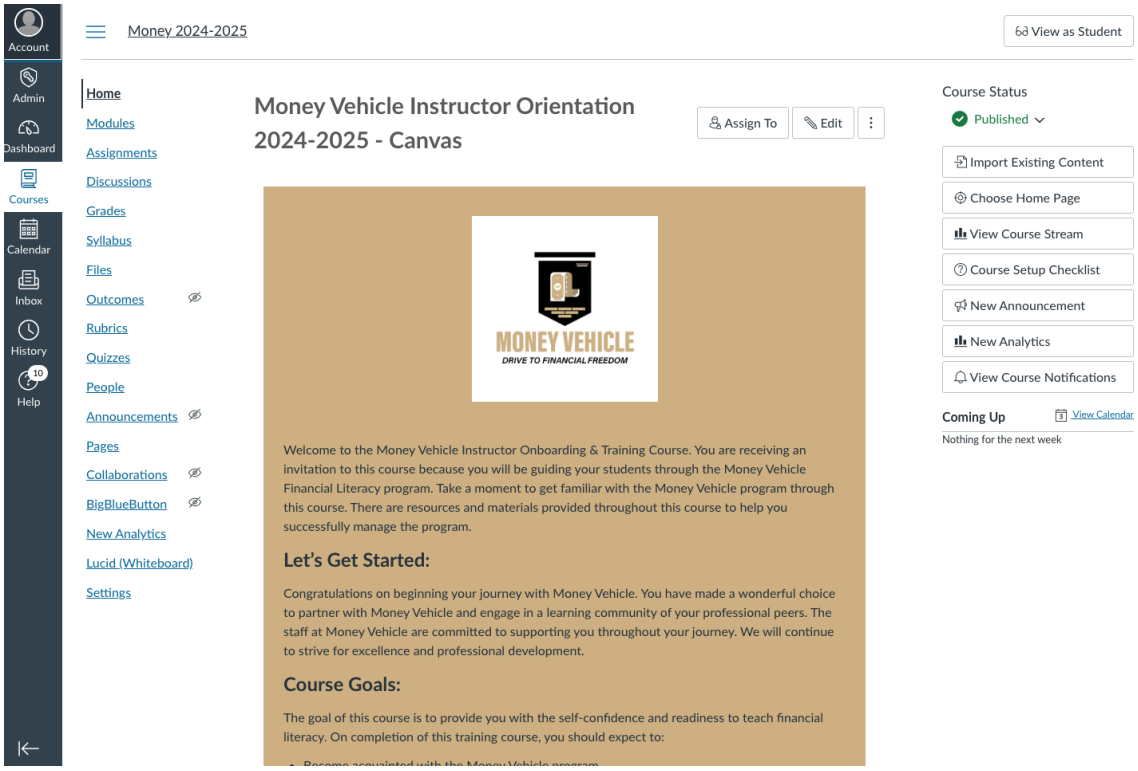
Welcome to the Money Vehicle Movement!

How to Log In Via Canvas



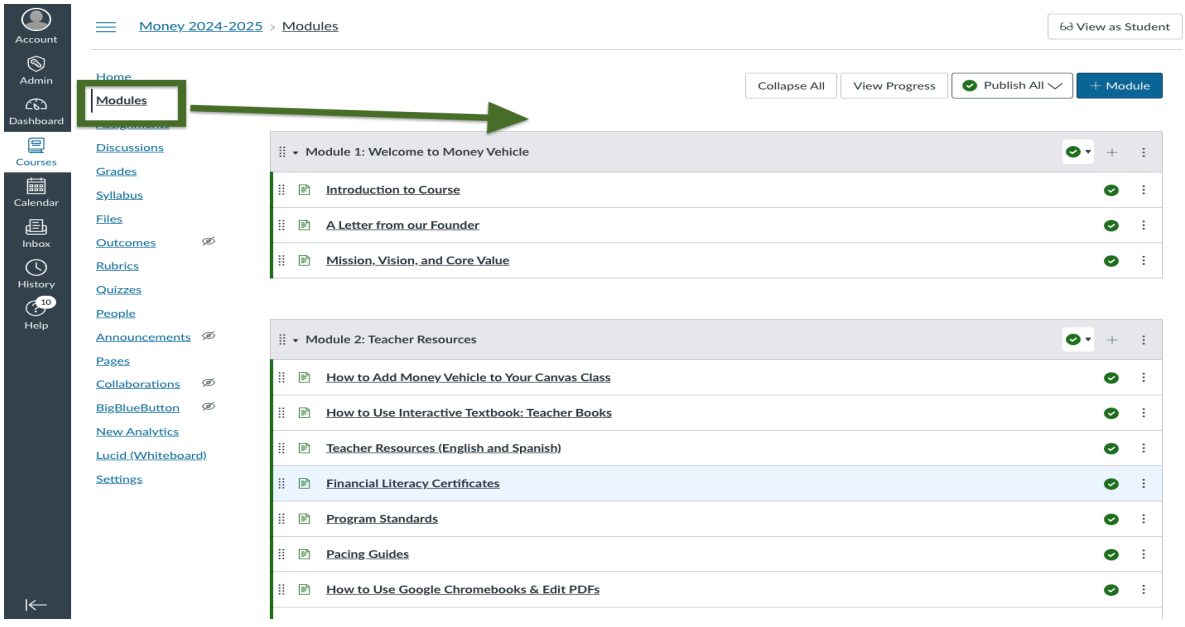
If you're using Canvas to manage your classroom, here's how to log into Money Vehicle through an LTI connection:

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

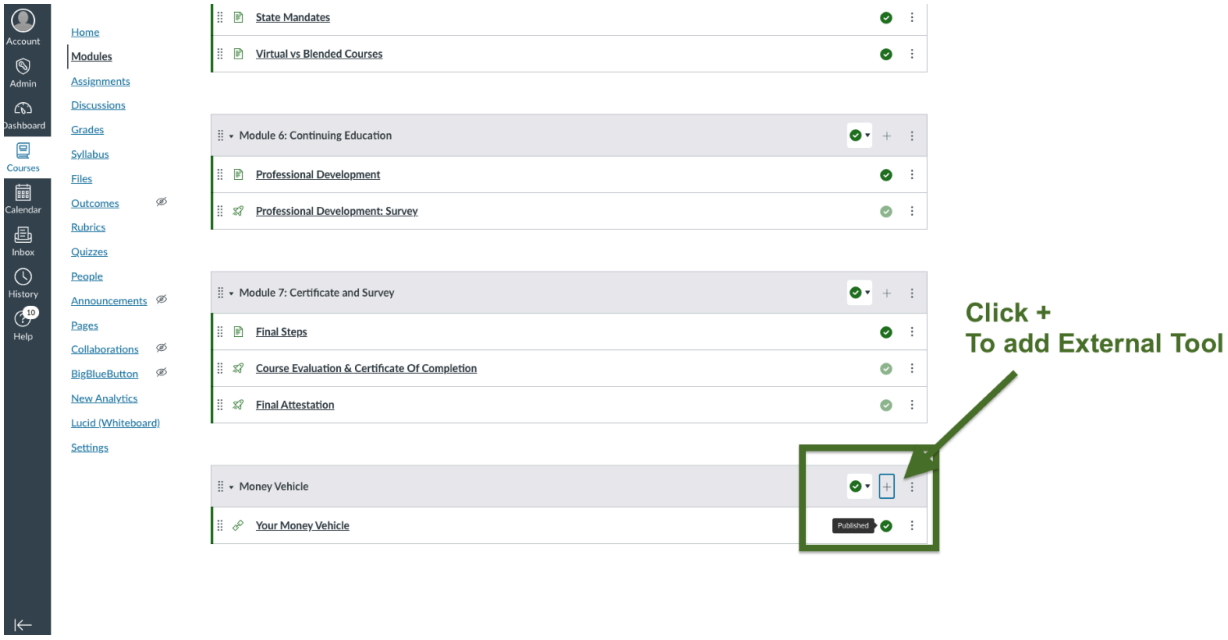


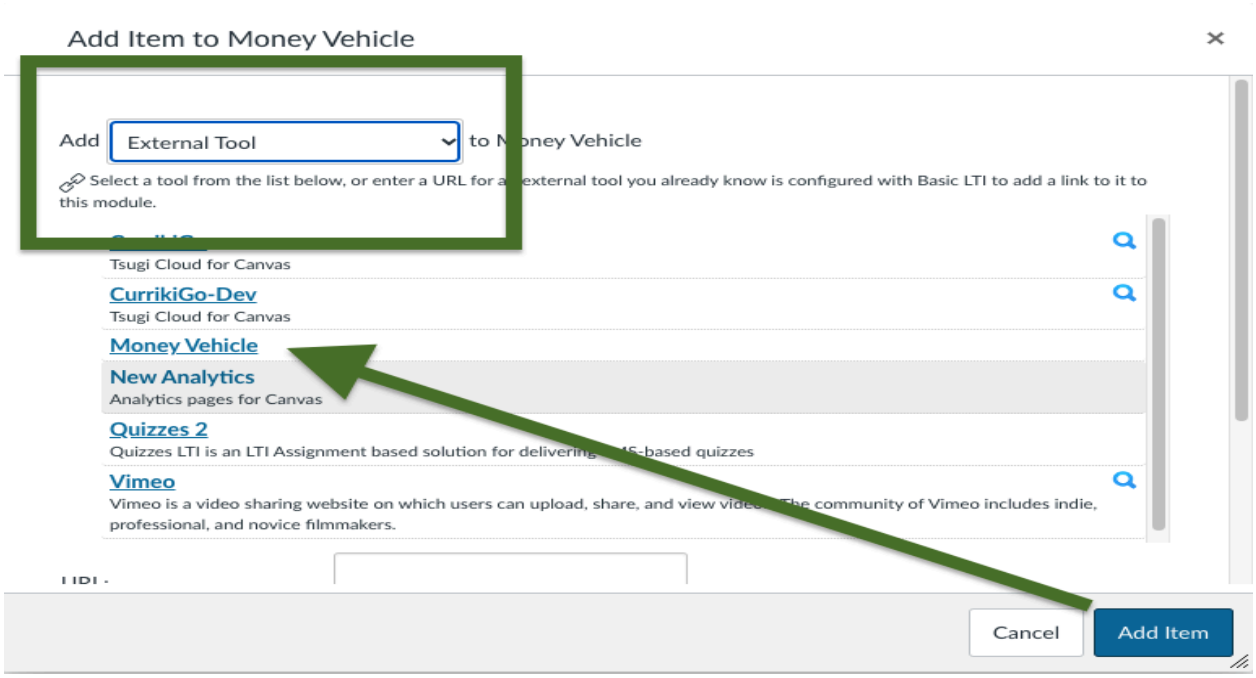
2. Navigate to the course where you want to add Money Vehicle.

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.

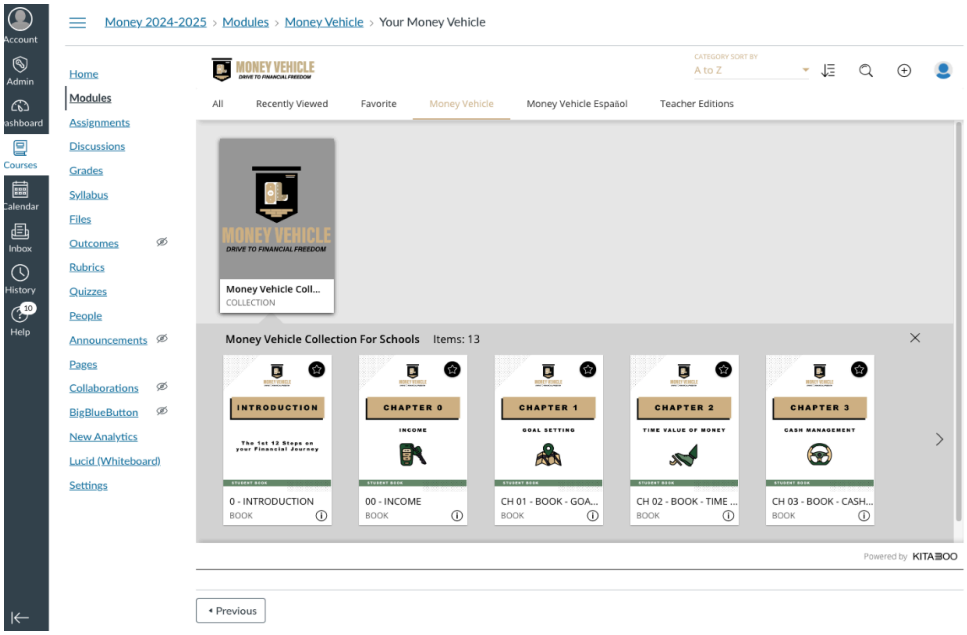


4. Select External Tool from the drop-down menu, and look for Money Vehicle in the list of external apps.

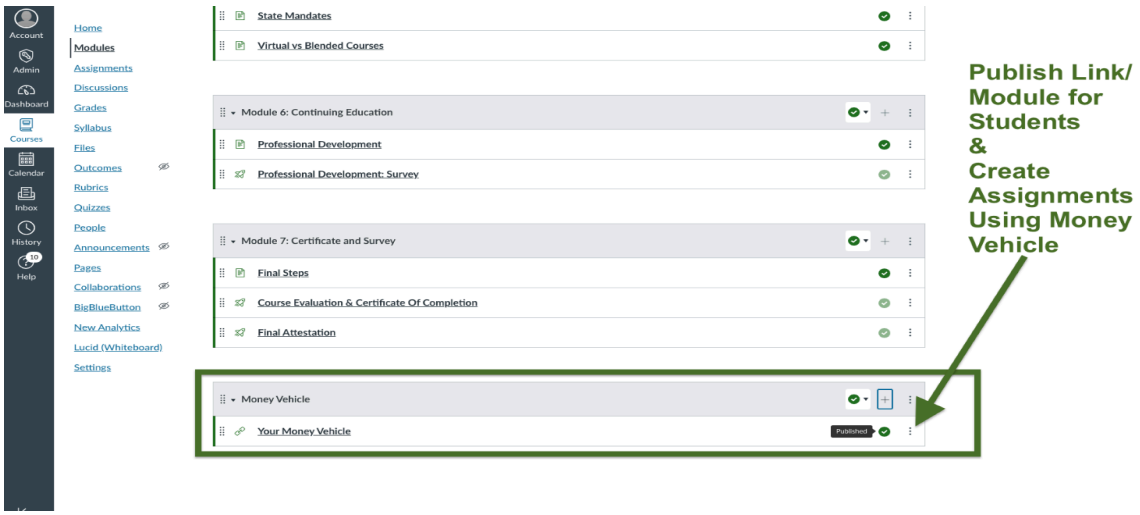




5. Click on Money Vehicle and the platform will launch directly within your Canvas environment.



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



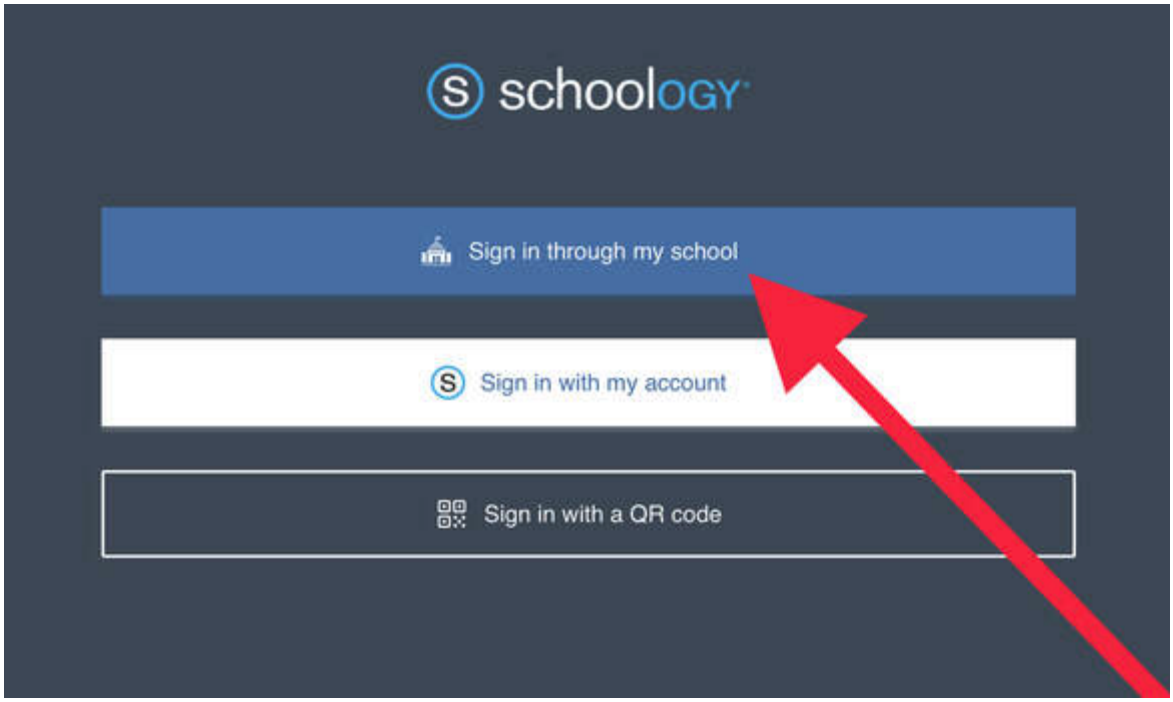
From here, you and your students will be able to interact with the Money Vehicle curriculum without leaving Canvas!

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:

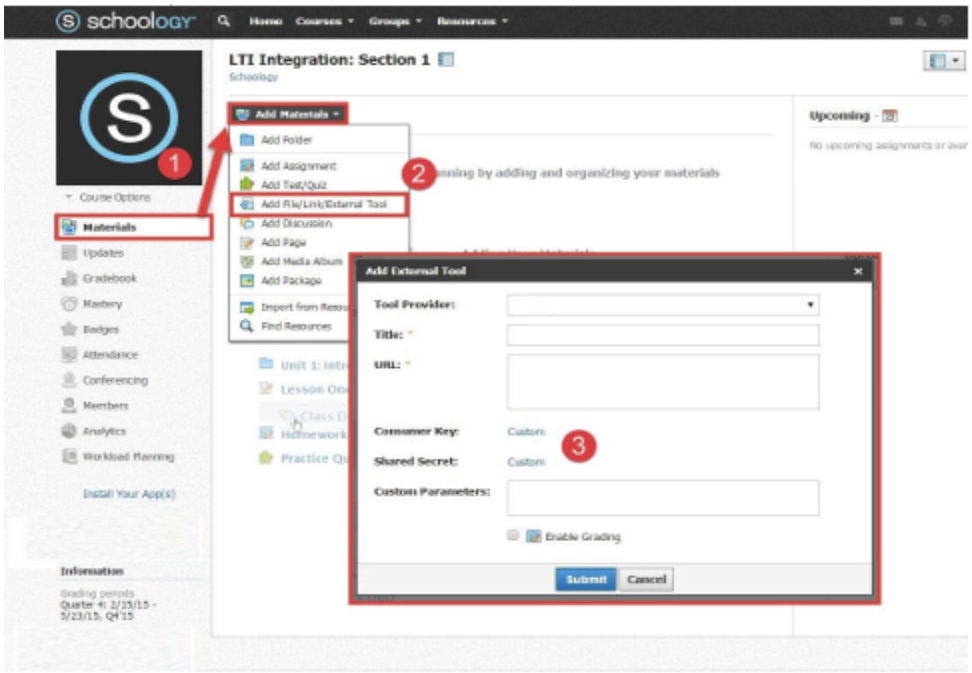
1. Begin by logging into your Schoology account.



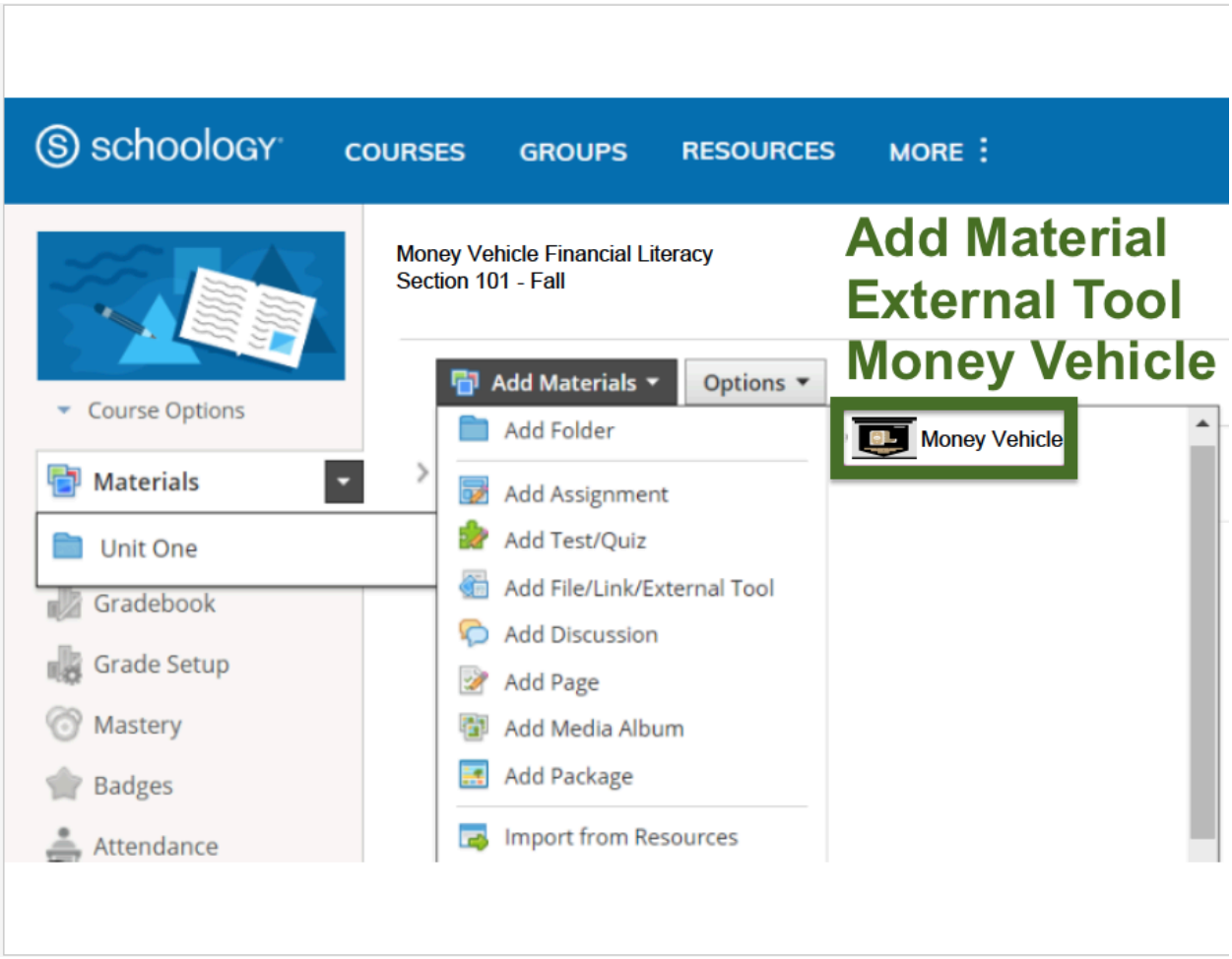
2. Navigate to the course where you'd like to integrate Money Vehicle.

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.

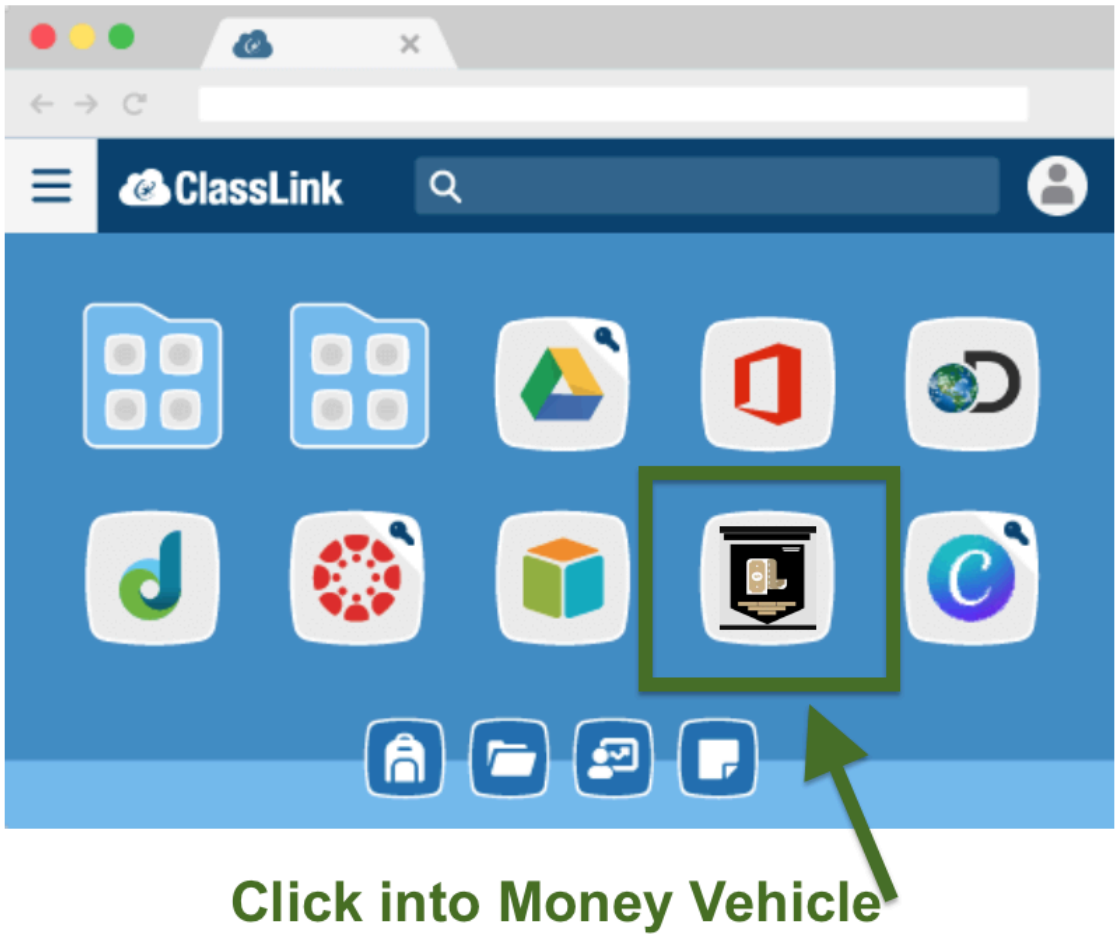
Welcome to the Money Vehicle Movement!

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

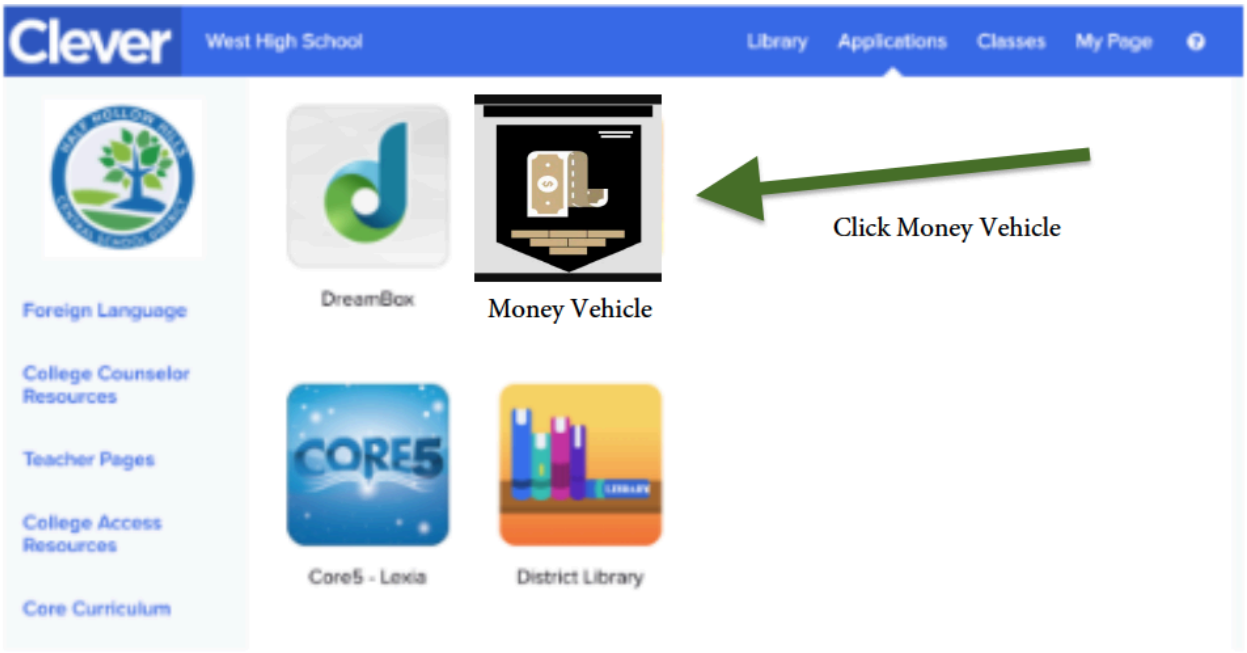
WATCH NOW

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.

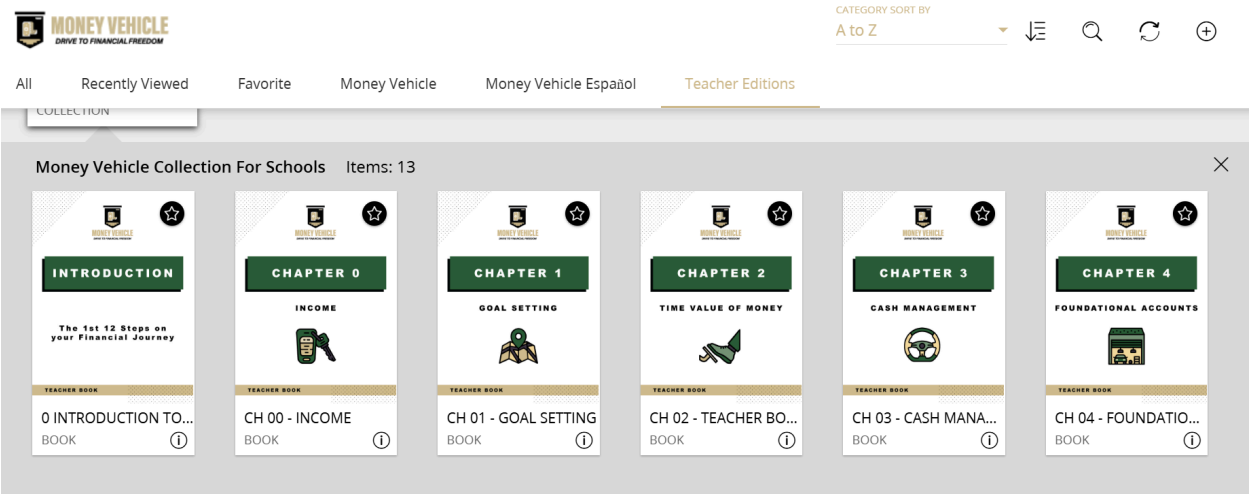
Remember that all assignments and assessments are assigned by you as a teacher. Refer to steps on how to access the Teacher Resources via the Teacher Editions.

Welcome to the Money Vehicle Movement!

How to Access The Teacher Resources Via Teacher Editions

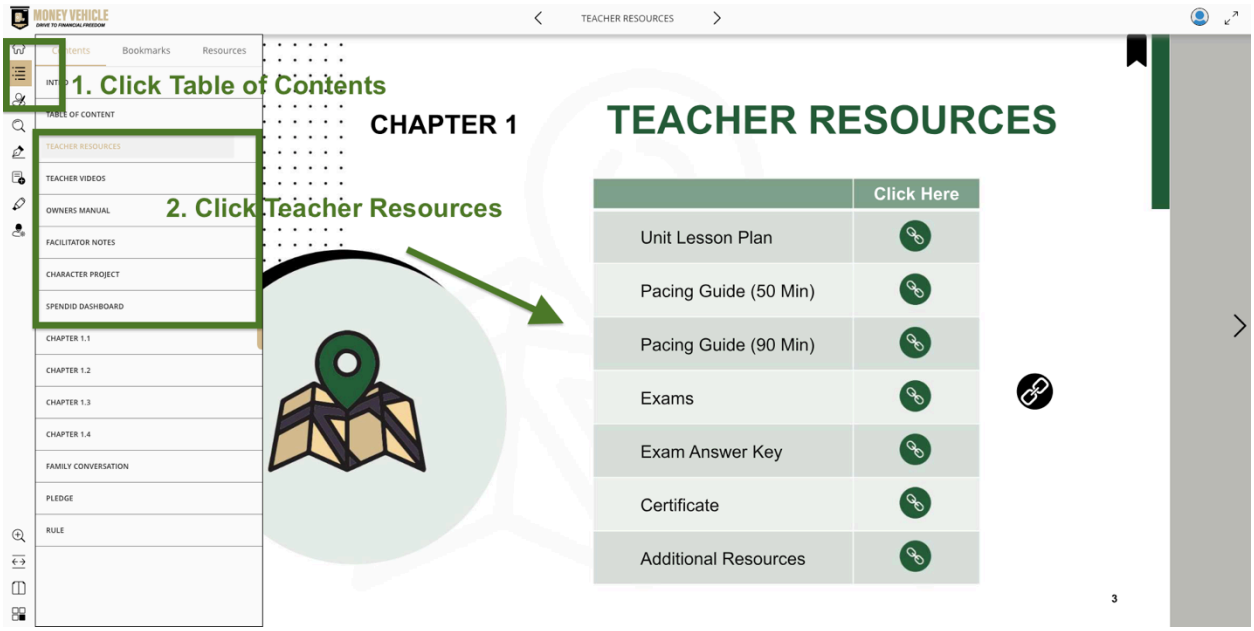
How to Access The Teacher Resources Via Teacher Editions

Now that you're logged in, let's explore the Interactive Teacher Editions and Teacher Resources. There are 12 Interactive Student Books and 12 Interactive Teacher Books. These interactive teacher books are filled with links to resources that are designed to help you effectively teach the Money Vehicle curriculum in your classroom.



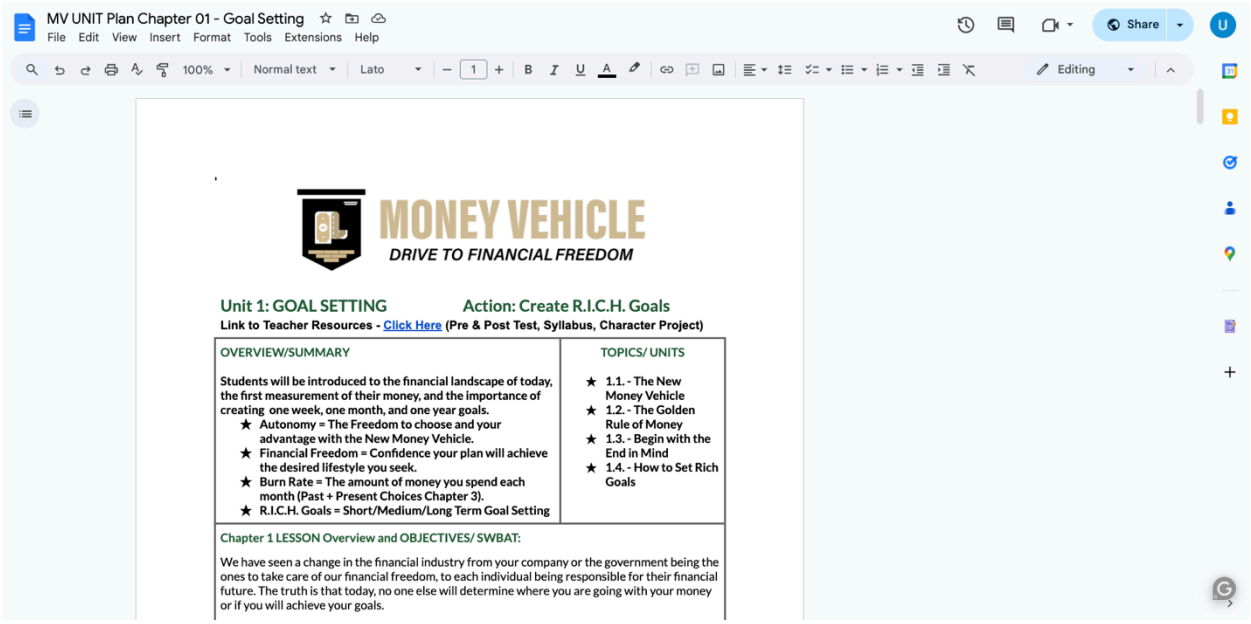
In the Interactive Teacher Edition for Each Chapter you'll find:

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

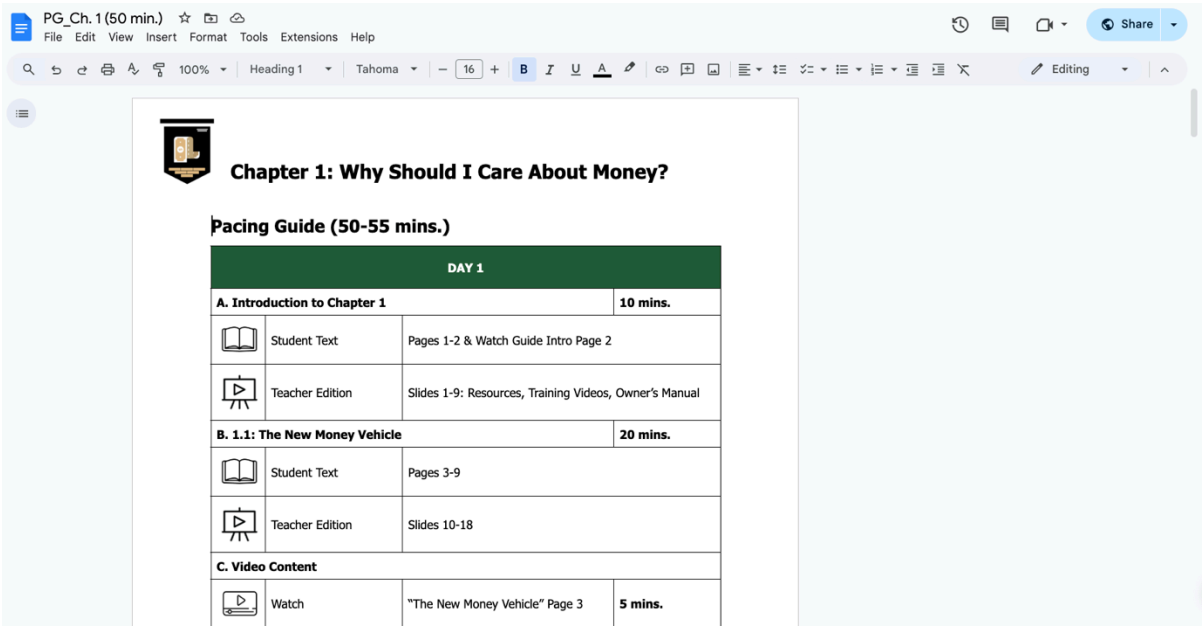


On the Teacher Resource page there are

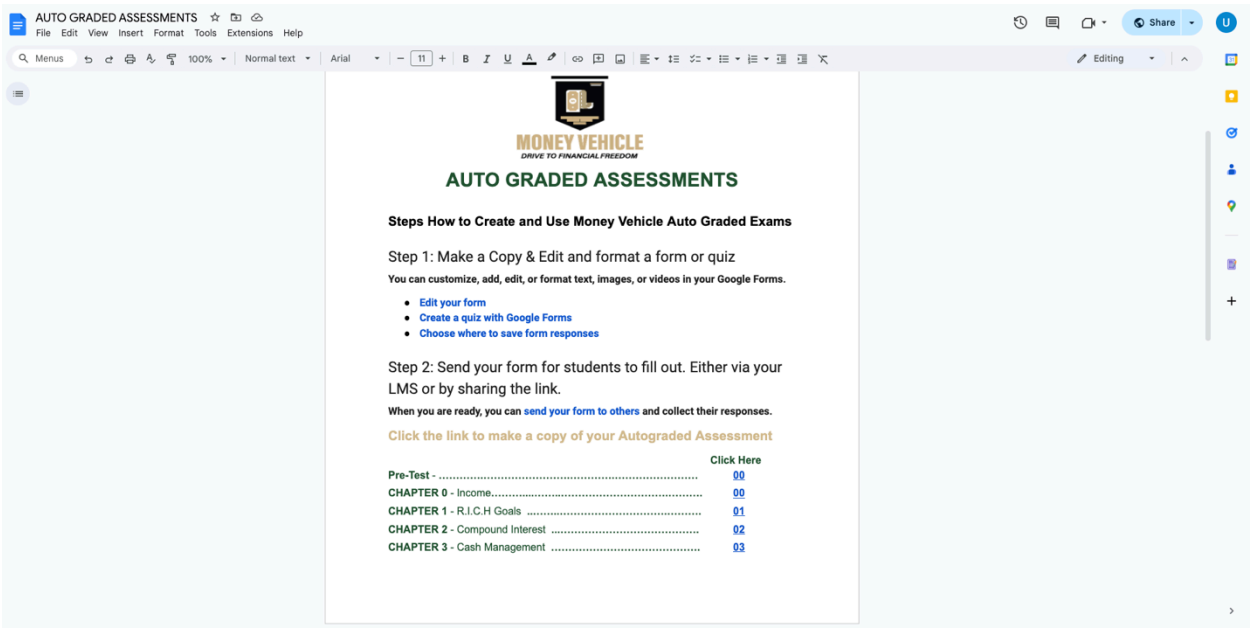
- Lesson Plan: Full unit lesson plan for each chapter that aligns with the financial literacy topics covered in each chapter.

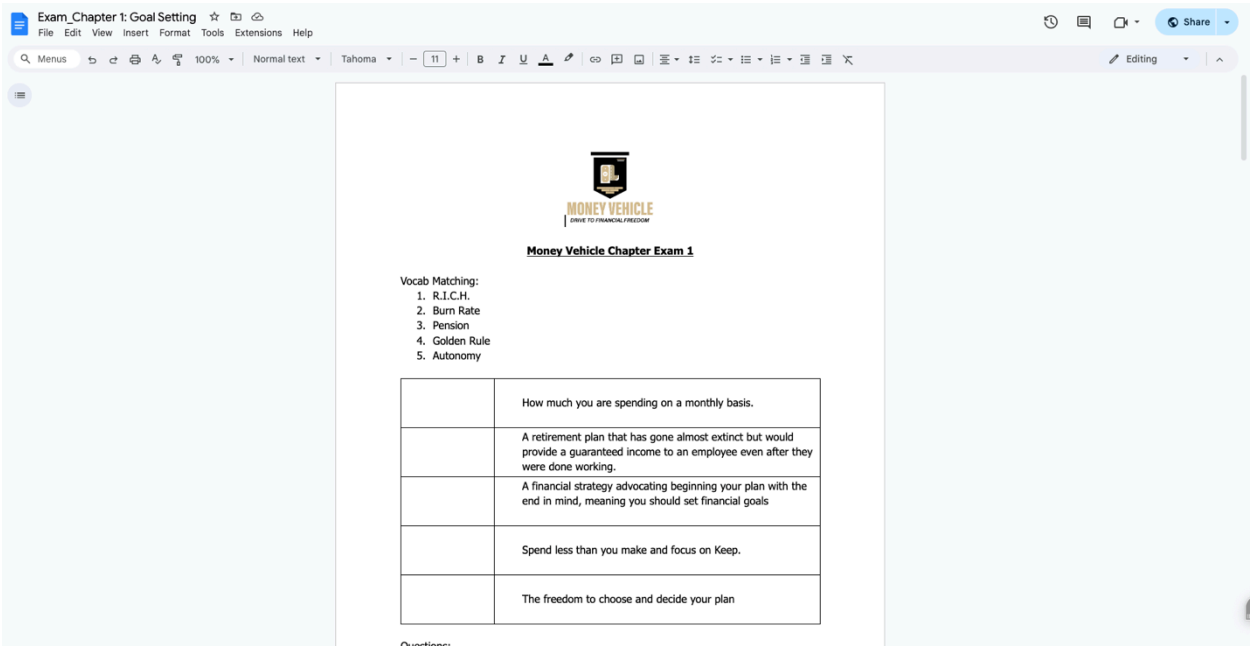


- Pacing Guides: (50 & 90 Min Suggested timelines for teaching each unit.)

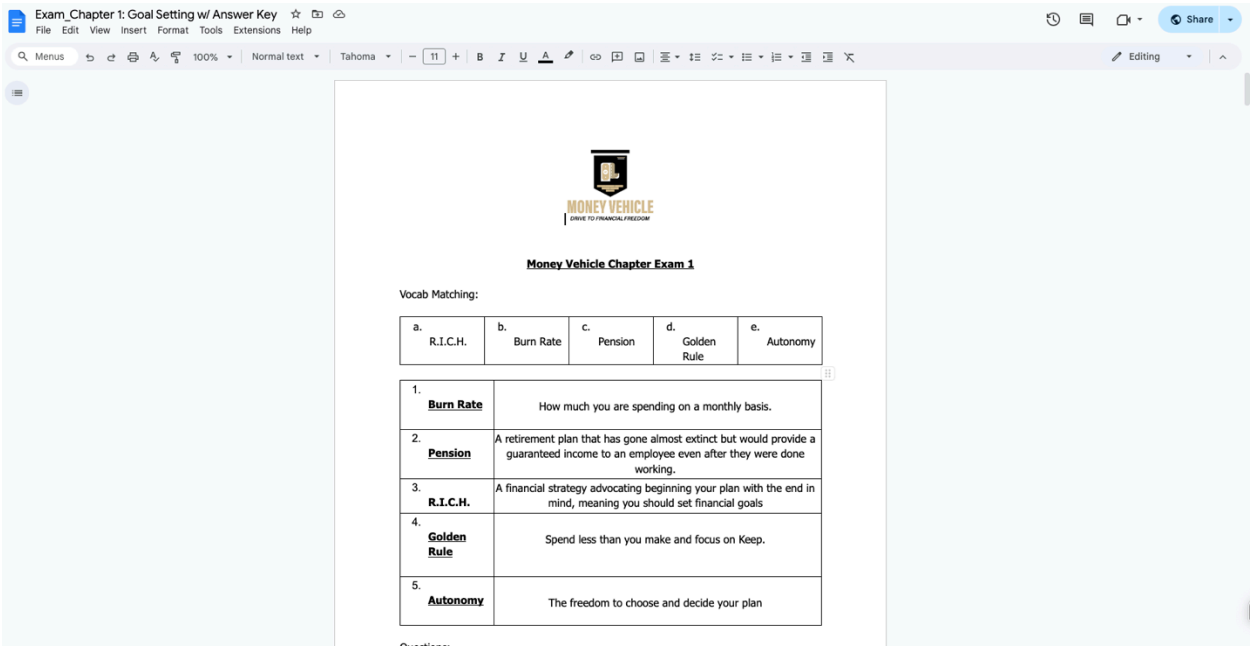


- Exams (Auto Graded Google Forms & Google Doc Versions that can be printed or shared with students)


AUTO GRADED ASSESSMENTS
File Edit View Insert Format Tools Extensions Help
Share
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 - 00
CHAPTER 0 - Income 00
CHAPTER 1 - R.I.C.H Goals 01
CHAPTER 2 - Compound Interest 02
CHAPTER 3 - Cash Management 03

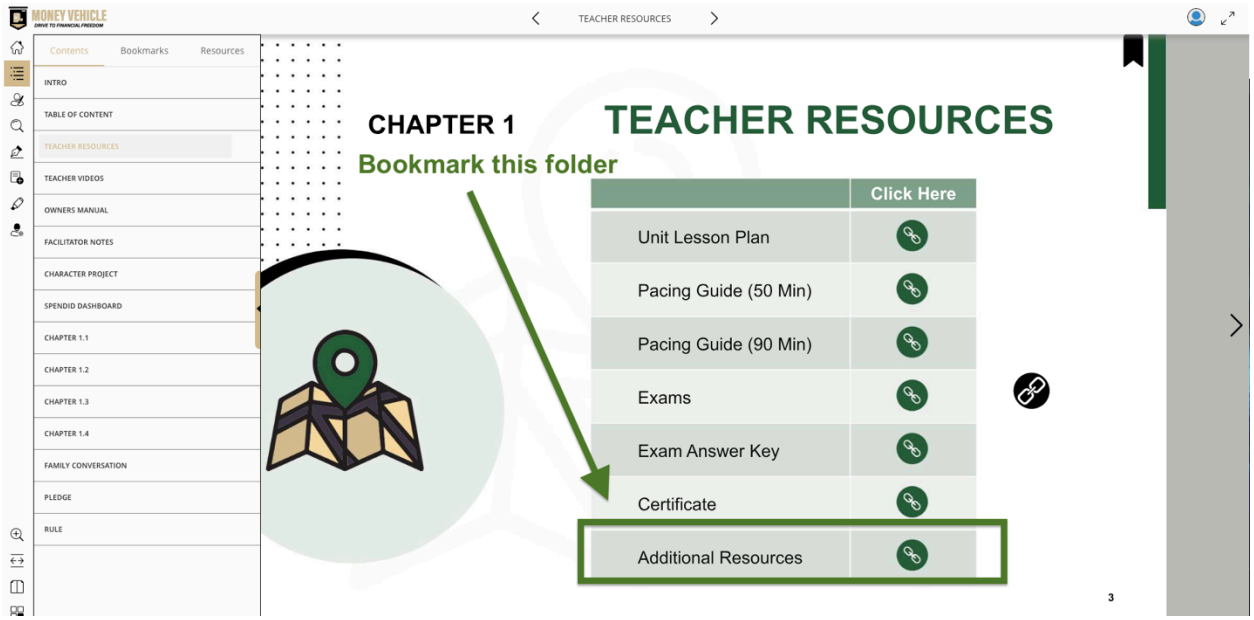

Exam_Chapter 1: Goal Setting
File Edit View Insert Format Tools Extensions Help
Share
MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM
Money Vehicle Chapter Exam 1
Vocab Matching:
1. R.I.C.H.
2. Burn Rate
3. Pension
4. Golden Rule
5. Autonomy
How much you are spending on a monthly basis.
A retirement plan that 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

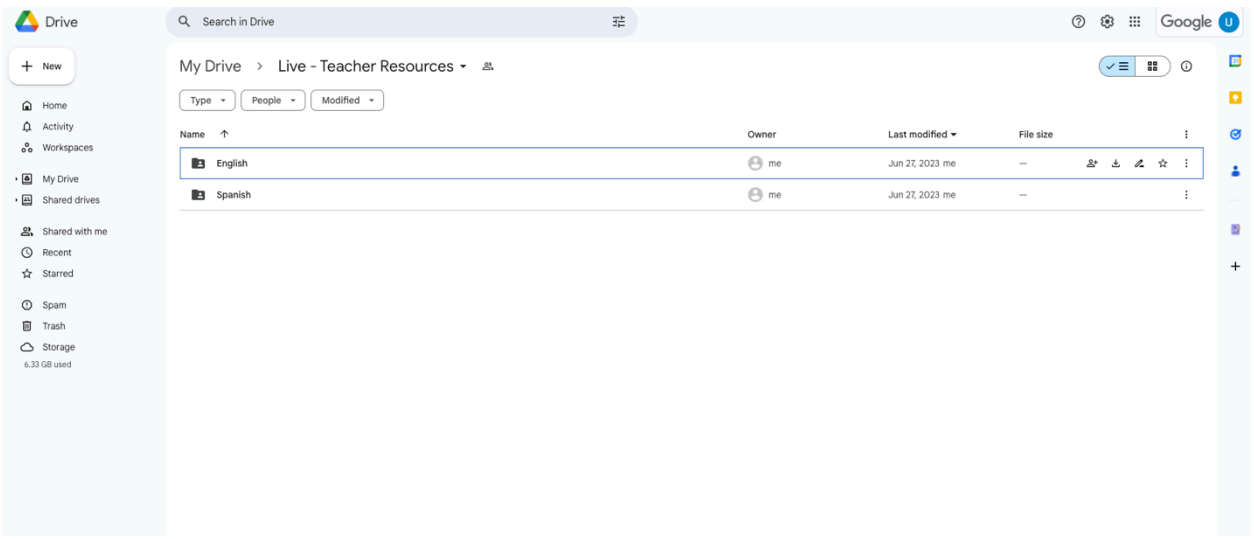
- Answer Keys



- Certificates

- And a link to Additional Resources





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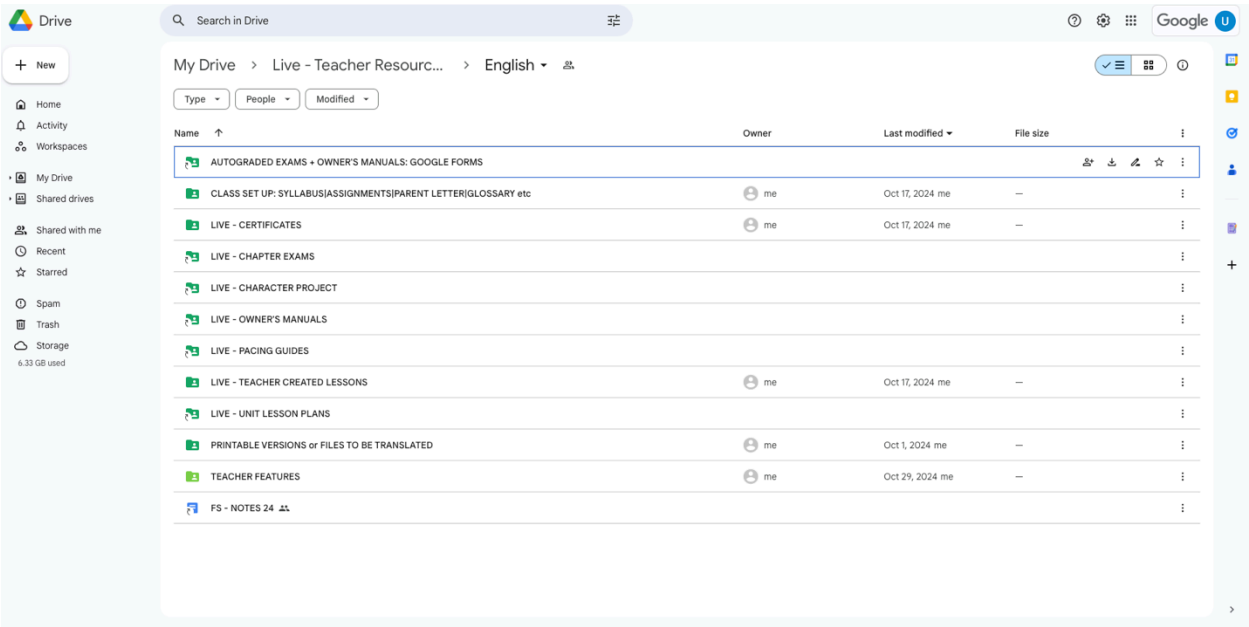
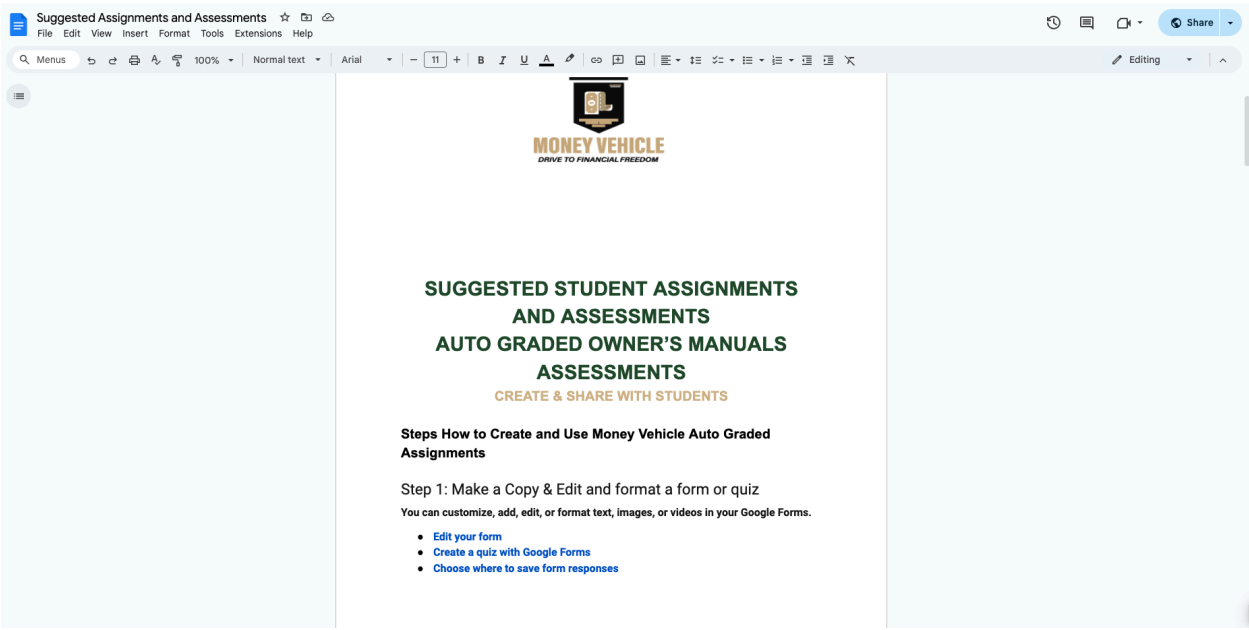
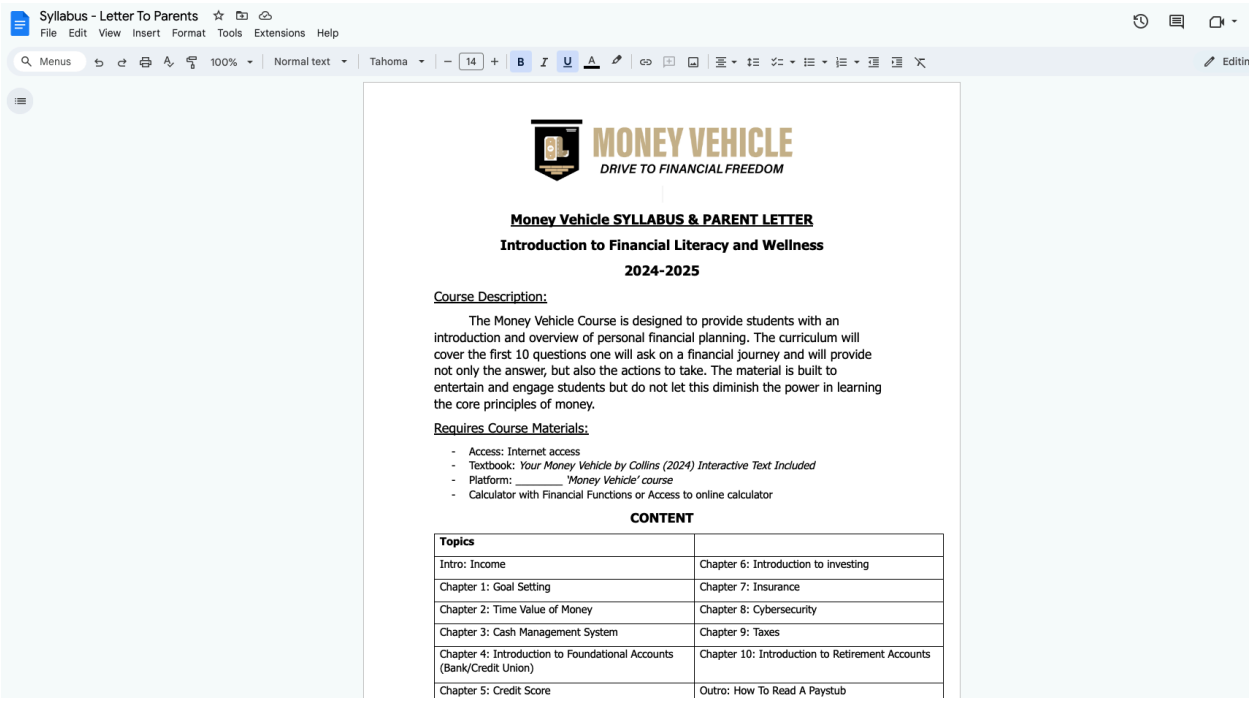

Drive
Search in Drive
Google
New
Home
Activity
Workspaces
My Drive
Shared drives
Shared with me
Recent
Starred
Spam
Trash
Storage
6.33 GB used
My Drive › Live - Teacher Resourc... › English
Type
People
Modified
Name
Owner
Last modified
File size
AUTOGRADED EXAMS + OWNER'S MANUALS: GOOGLE FORMS
CLASS SET UP: SYLLABUS|ASSIGNMENTS|PARENT LETTER|GLOSSARY etc
me
Oct 17, 2024 me
LIVE - CERTIFICATES
LIVE - CHAPTER EXAMS
LIVE - CHARACTER PROJECT
LIVE - OWNER'S MANUALS
LIVE - PACING GUIDES
LIVE - TEACHER CREATED LESSONS
LIVE - UNIT LESSON PLANS
PRINTABLE VERSIONS or FILES TO BE TRANSLATED
Oct 1, 2024 me
TEACHER FEATURES
Oct 29, 2024 me
FS - NOTES 24


Suggested Assignments and Assessments
File Edit View Insert Format Tools Extensions Help
Share
Editing
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



Syllabus - Letter To Parents

MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM

Money Vehicle SYLLABUS & PARENT LETTER

Introduction to Financial Literacy and Wellness

2024-2025

Course Description:

The Money Vehicle Course is designed to provide students with an introduction and overview of personal financial planning. The curriculum will cover the first 10 questions one will ask on a financial journey and will provide not only the answer, but also the actions to take. The material is built to entertain and engage students but do not let this diminish the power in learning the core principles of money.

Requires Course Materials:

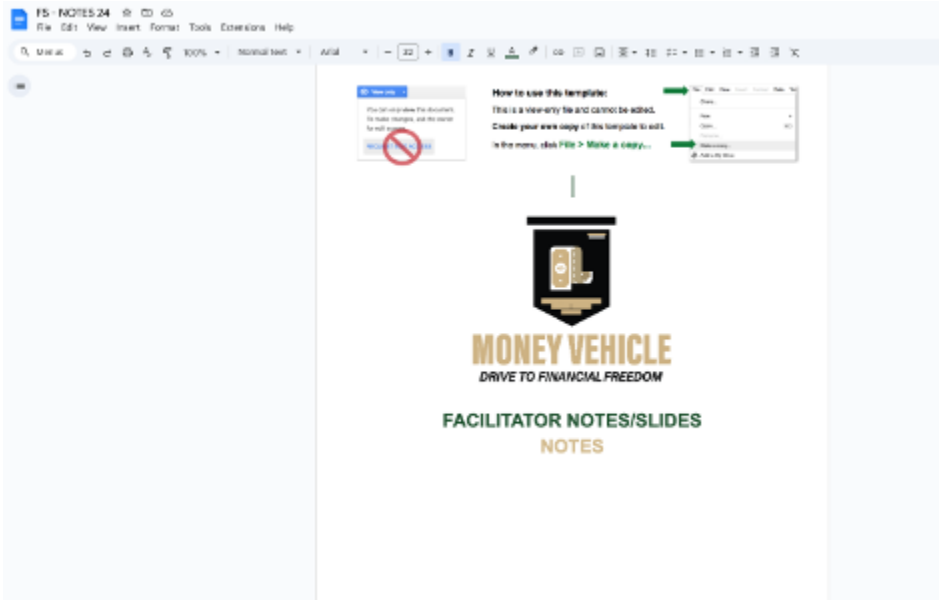
- Access: Internet access
- Textbook: *Your Money Vehicle by Collins (2024) Interactive Text Included*
- Platform: _____ *'Money Vehicle' course*
- Calculator with Financial Functions or Access to online calculator

CONTENT

Topics	
Intro: Income	Chapter 6: Introduction to investing
Chapter 1: Goal Setting	Chapter 7: Insurance
Chapter 2: Time Value of Money	Chapter 8: Cybersecurity
Chapter 3: Cash Management System	Chapter 9: Taxes
Chapter 4: Introduction to Foundational Accounts (Bank/Credit Union)	Chapter 10: Introduction to Retirement Accounts
Chapter 5: Credit Score	Outro: How To Read A Paystub

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.



MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM

FACILITATOR NOTES/SLIDES NOTES

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FACILITATOR SLIDES

NOTES

MONEY VEHICLE

DRIVE TO FINANCIAL FREEDOM

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 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

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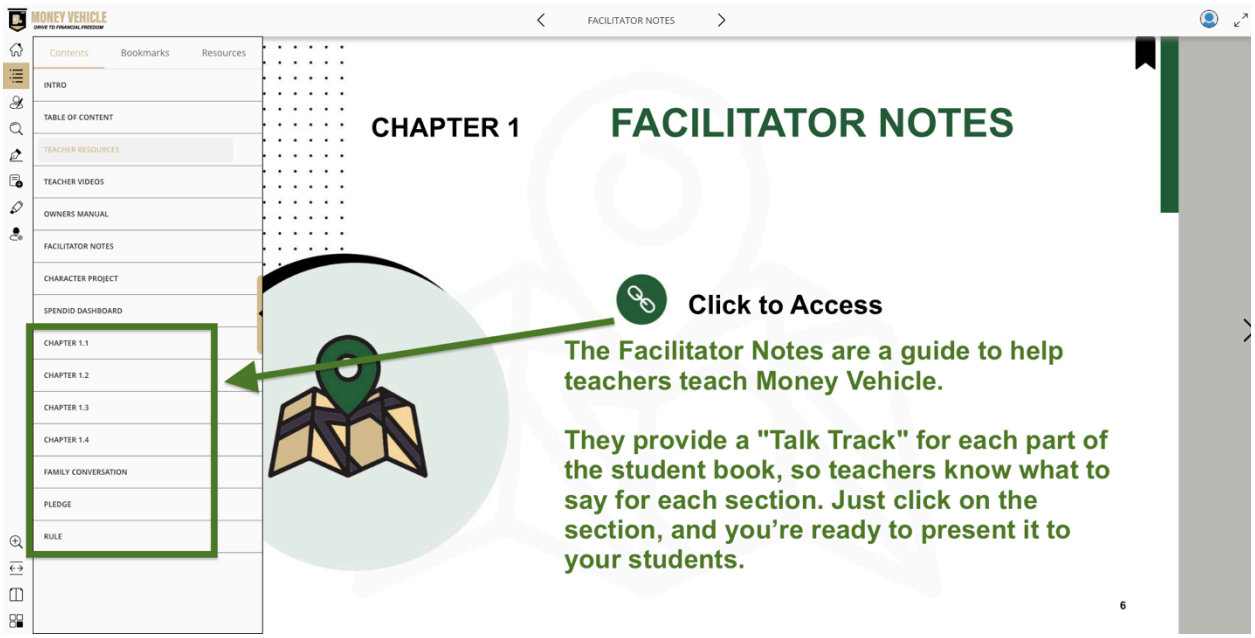
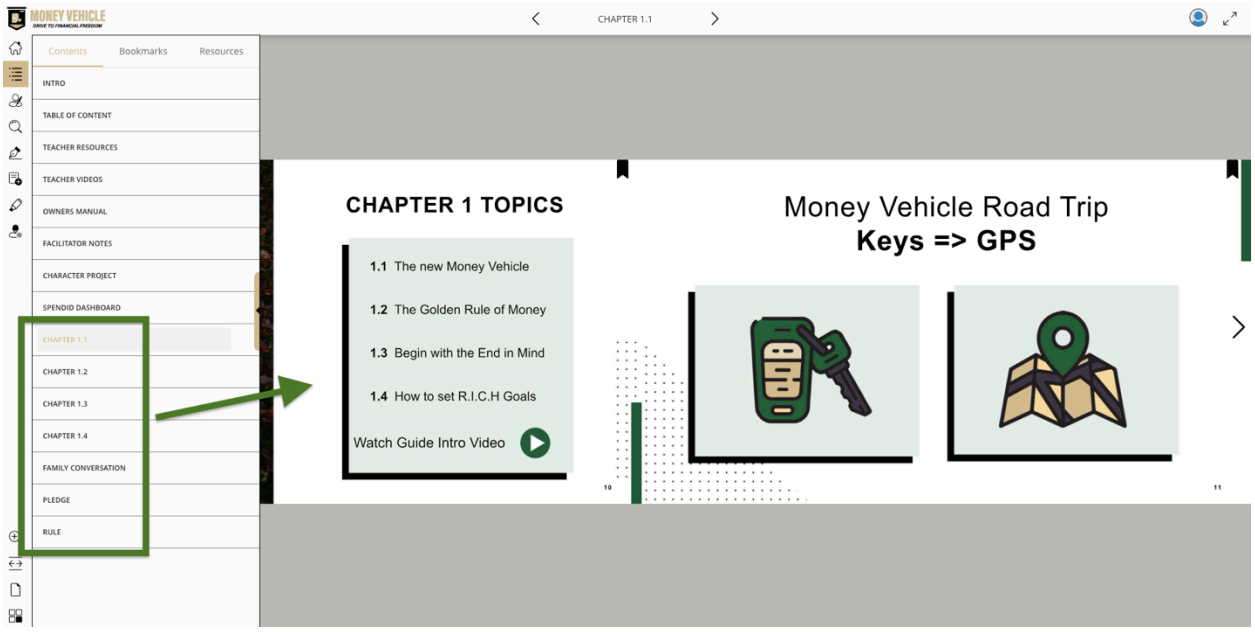
Open Class with an Open Ended statement:

- 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


MONEY VEHICLE
FACILITATOR NOTES
Contents
Bookmarks
Resources
INTRO
TABLE OF CONTENT
TEACHER RESOURCES
TEACHER VIDEOS
OWNERS MANUAL
FACILITATOR NOTES
CHARACTER PROJECT
SPENDID DASHBOARD
CHAPTER 1.1
CHAPTER 1.2
CHAPTER 1.3
CHAPTER 1.4
FAMILY CONVERSATION
PLEDGE
RULE
CHAPTER 1
FACILITATOR NOTES
Click to Access
The Facilitator Notes are a guide to help teachers teach Money Vehicle.
They provide a "Talk Track" for each part of the student book, so teachers know what to say for each section. Just click on the section, and you're ready to present it to your students.
6


MONEY VEHICLE
CHAPTER 1.1
Contents
Bookmarks
Resources
INTRO
TABLE OF CONTENT
TEACHER RESOURCES
TEACHER VIDEOS
OWNERS MANUAL
FACILITATOR NOTES
CHARACTER PROJECT
SPENDID DASHBOARD
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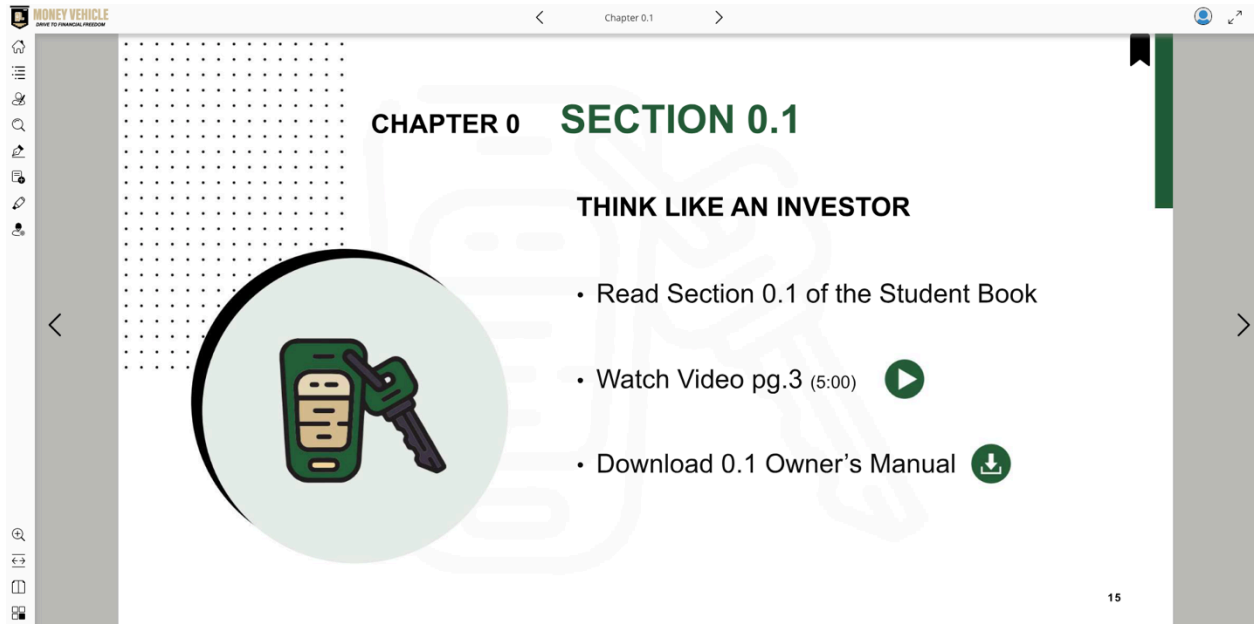
CHAPTER 1.2
CHAPTER 1.3
CHAPTER 1.4
FAMILY CONVERSATION
PLEDGE
RULE
CHAPTER 1 TOPICS
1.1 The new Money Vehicle
1.2 The Golden Rule of Money
1.3 Begin with the End in Mind
1.4 How to set R.I.C.H Goals
Watch Guide Intro Video
Money Vehicle Road Trip
Keys => GPS
10
11



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.

MONEY VEHICLE

DRIVE TO FINANCIAL FREEDOM

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

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Introduction: Chapter 1....2
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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

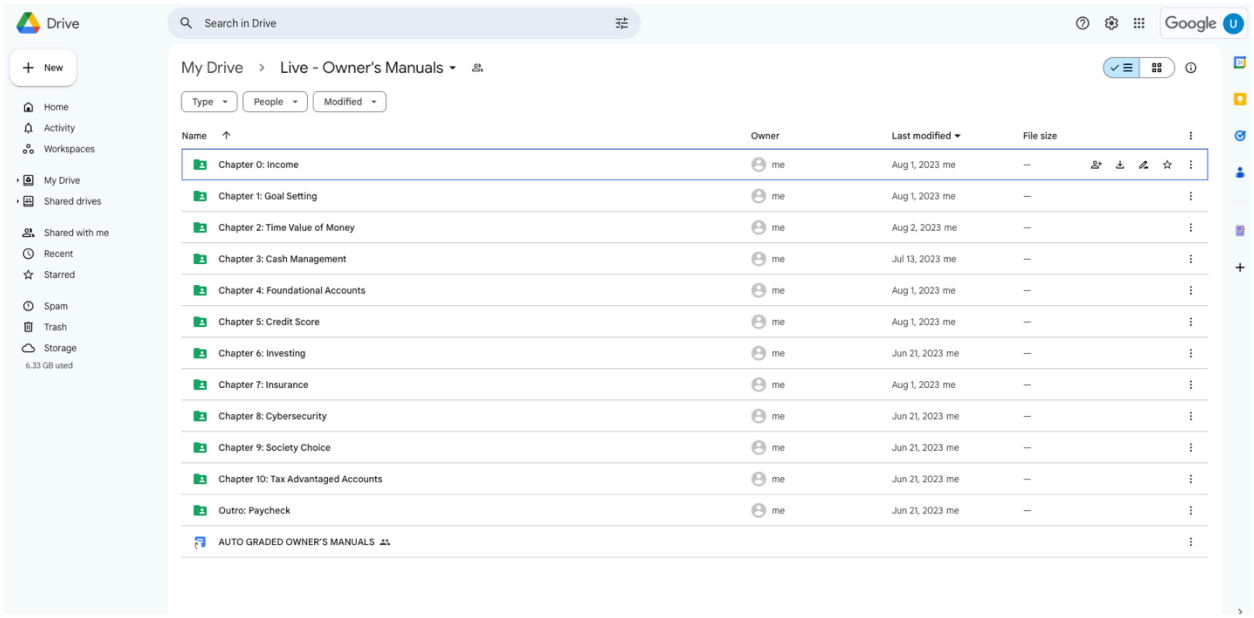
Introduction: Chapter 1 Character Project

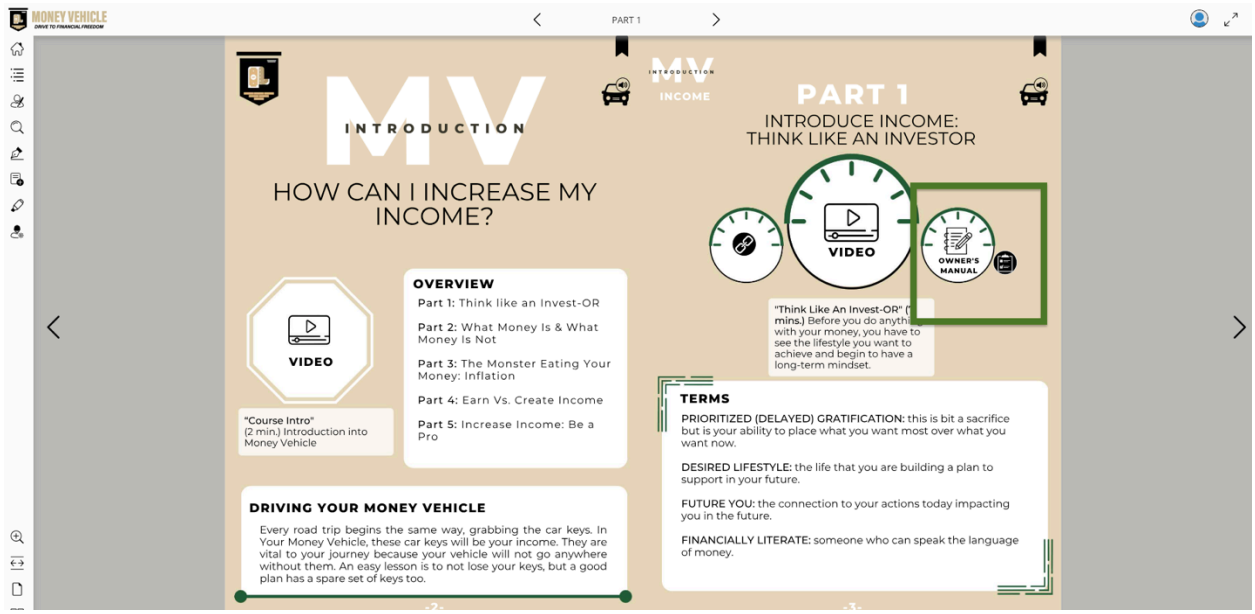
Students will be introduced to the financial landscape of today, the first measurement of their money, and the importance of creating one week, one month, and one year goals.

- ★ 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	
MOST>NOW Goal Setting **LINK to Dashboard** **LINK to Instruction**	What is one unique detail about your character? **What is a RICH Goal your character will:** - Learn this week - Stop doing this month - Start today to complete in a year **Dashboard:** - Create a list of 10 things your character buys in a month? - Review where these purchases are in your Character Dashboard and see if the



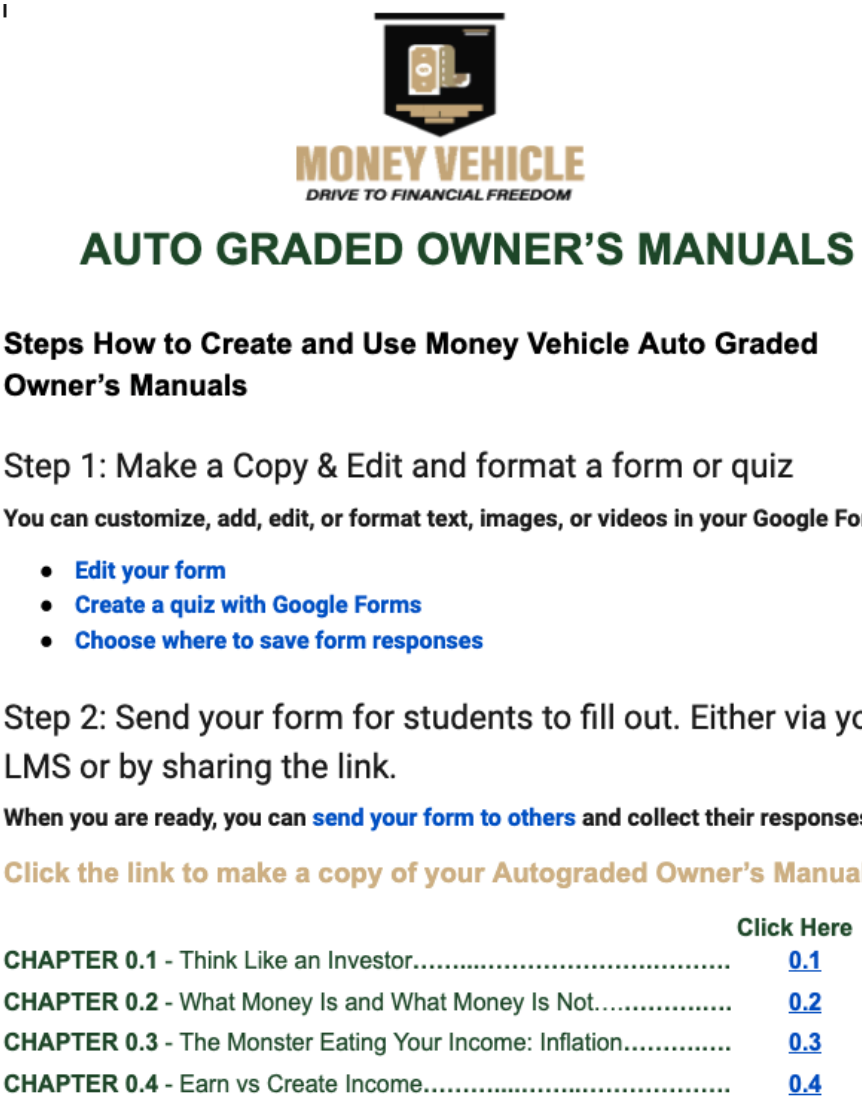


Steps to use Teacher Graded Google Doc/Word Doc Version:

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.



MONEY VEHICLE

DRIVE TO FINANCIAL FREEDOM

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.....	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

Steps to use the Google Forms

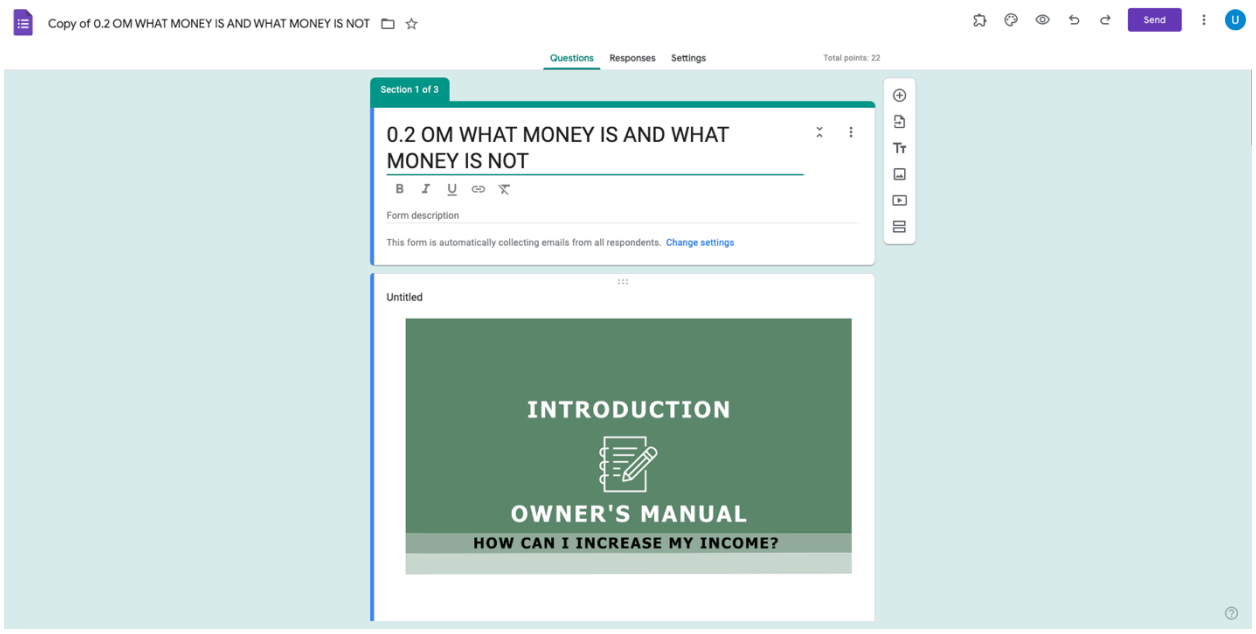
1. Clone the Google Form
2. Share The links to the Google Forms with students
3. Input grades into Google Classroom via the Spreadsheet

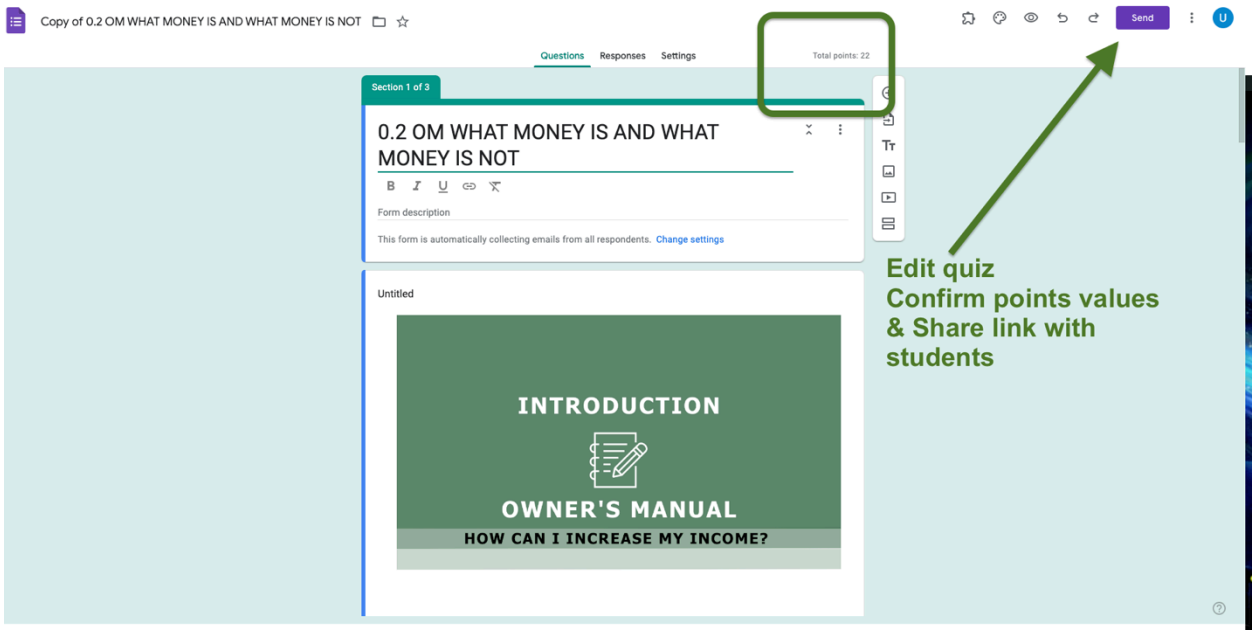
Google Drive

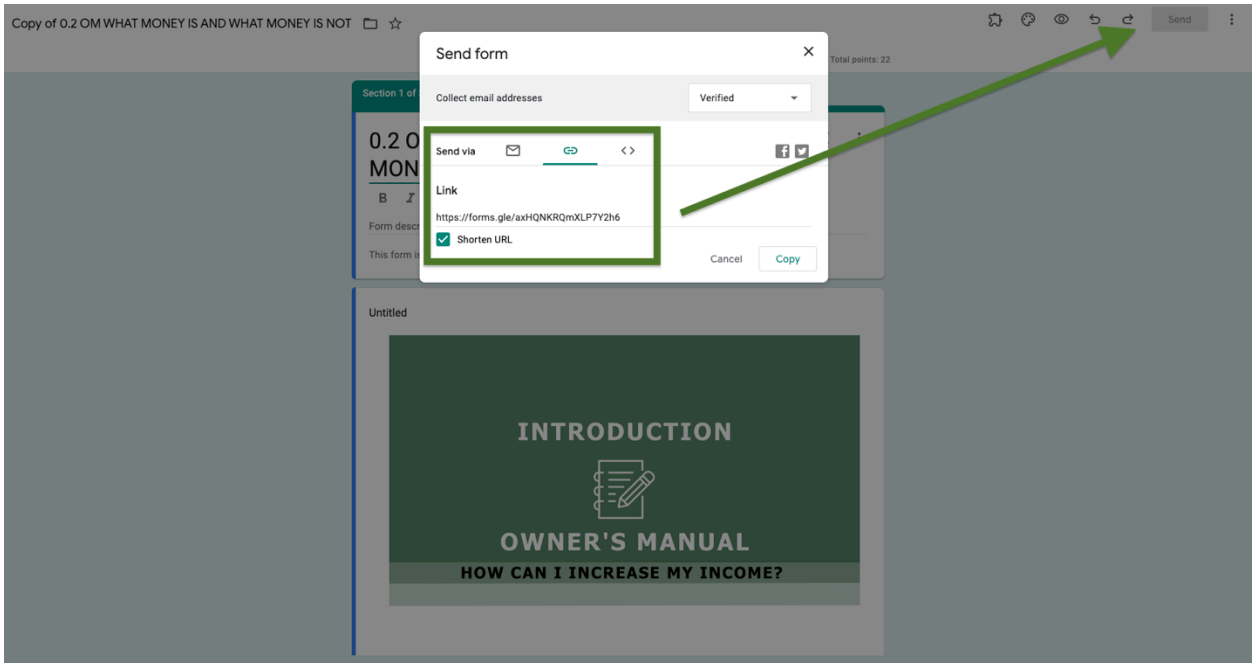
Copy document

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

Make a copy



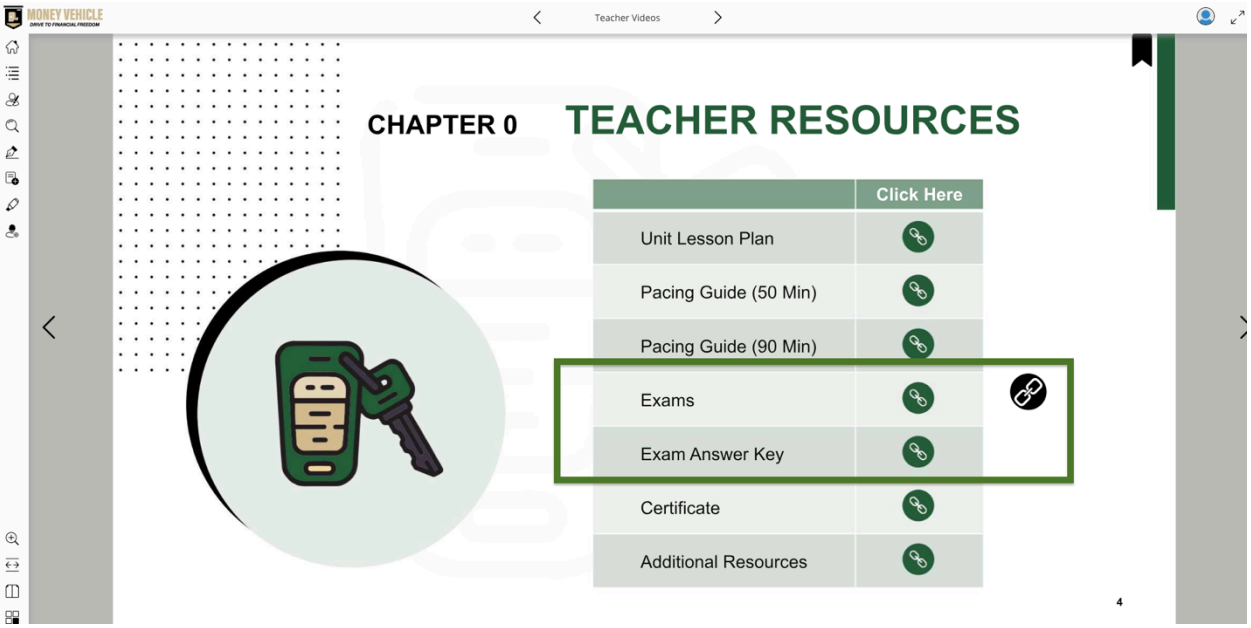




All grading is done by instructors in their LMS (Google Classroom/Canvas/Schoology/Paper)

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:



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

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**

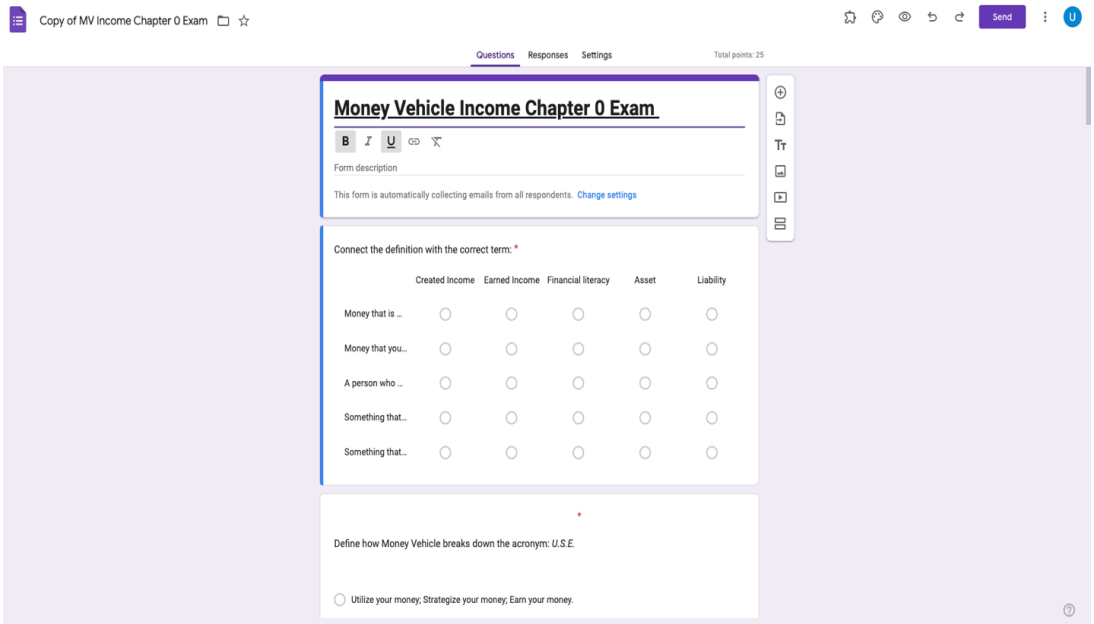
Step 2: Send your form for students to fill out. Either via your LMS or by sharing the link.

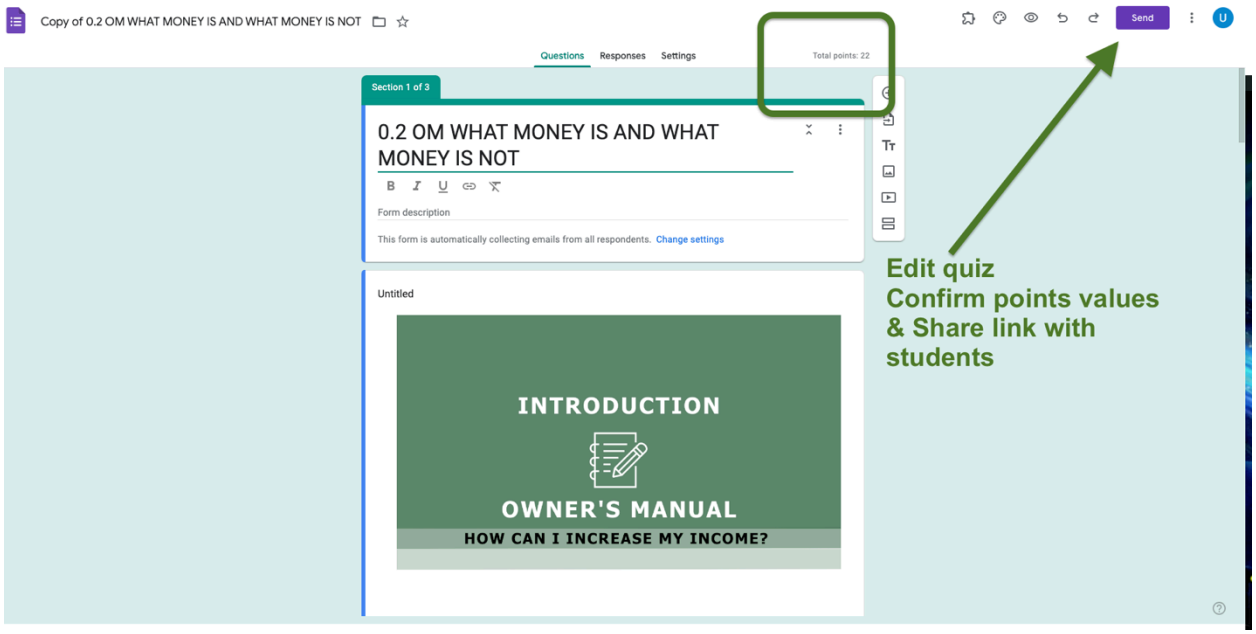
When you are ready, you can send your form to others and collect their responses.

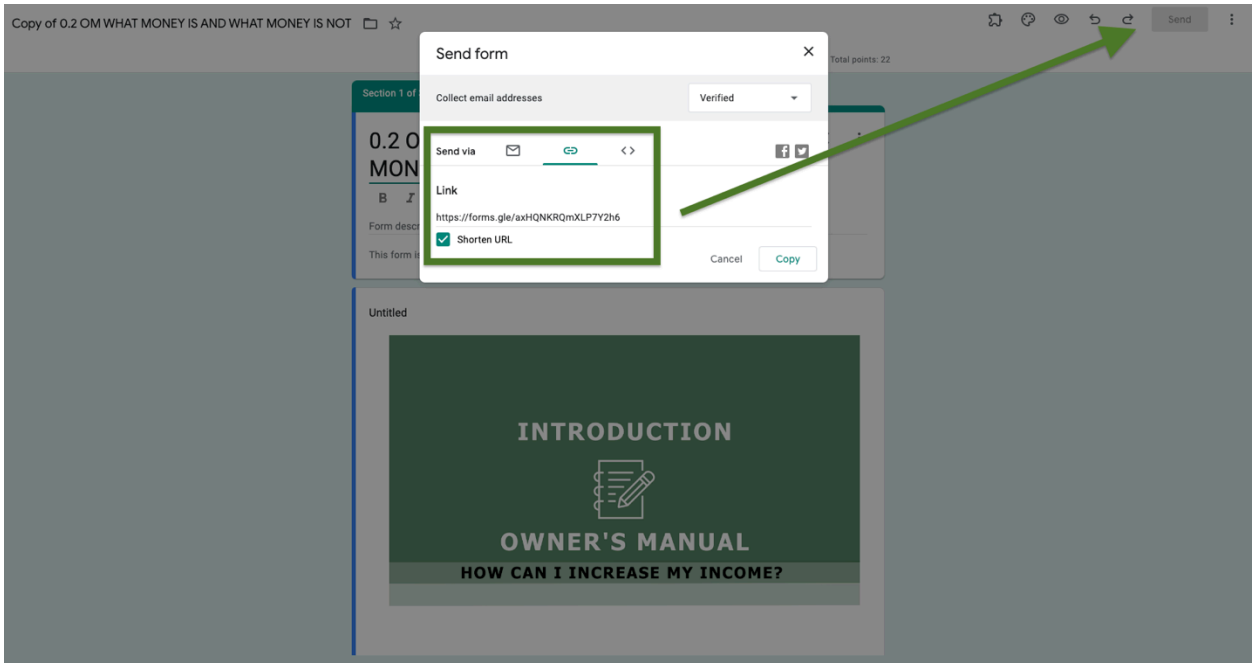
Click the link to make a copy of your Autograded Assessment

Click Here

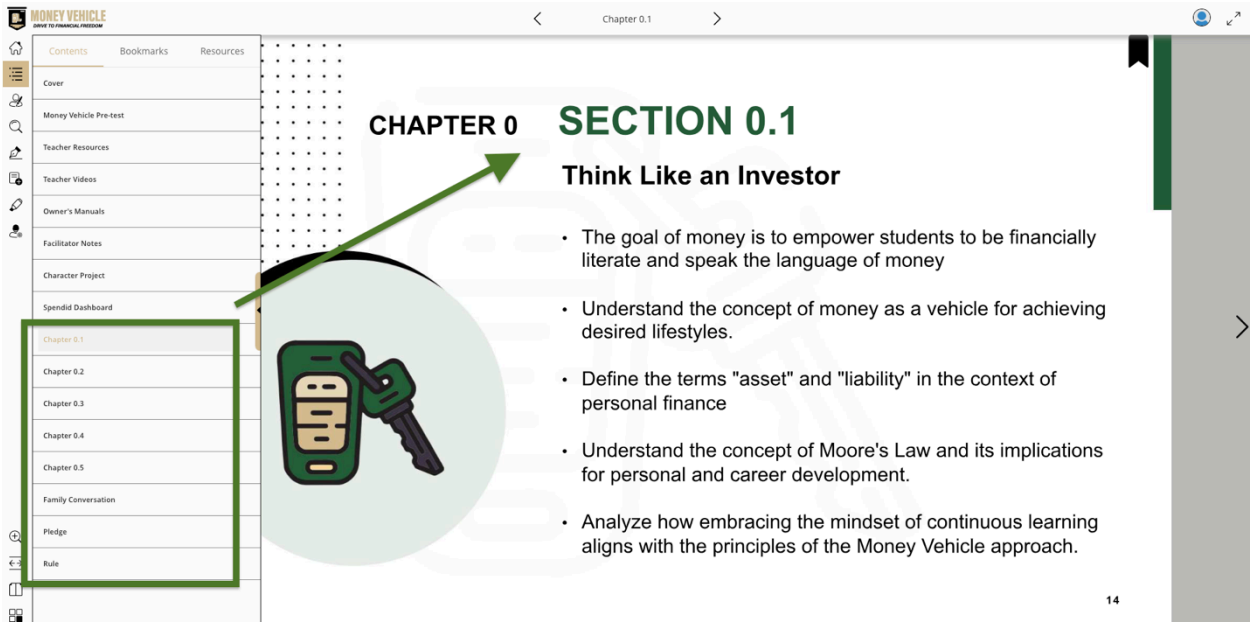
Pre-Test - 00
CHAPTER 0 - Income..... 00
CHAPTER 1 - R.I.C.H Goals 01
CHAPTER 2 - Compound Interest ..... https://docs.google.com/f...
CHAPTER 3 - Cash Management 03







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.



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

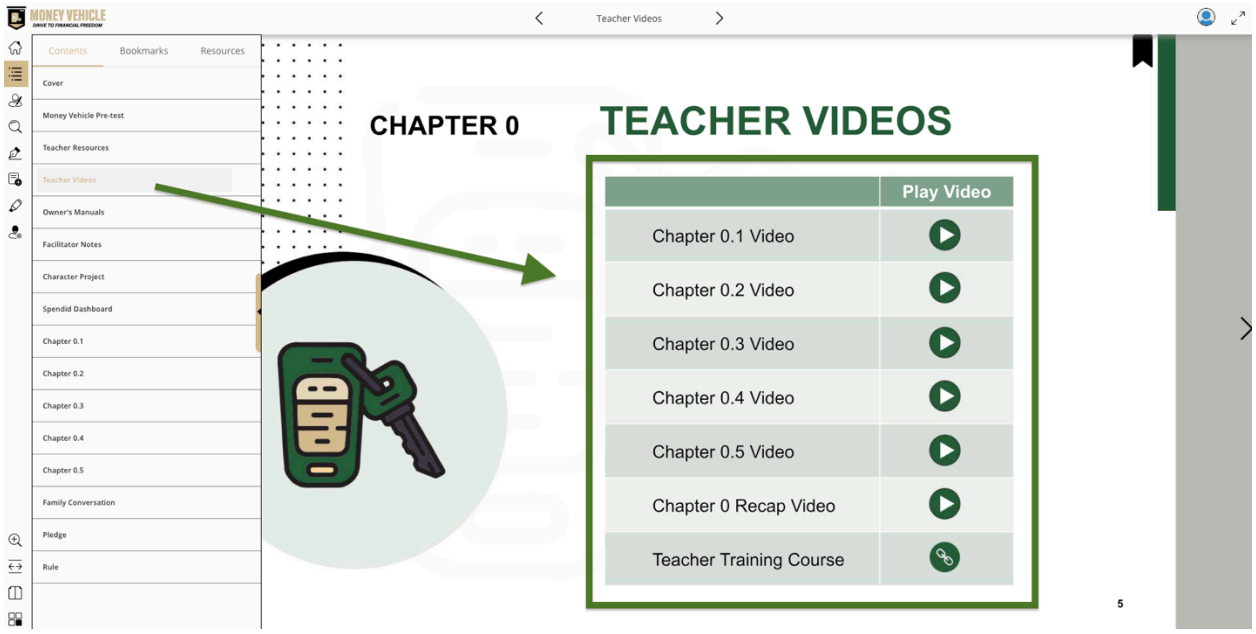
WATCH NOW

How to Plan Your Lessons

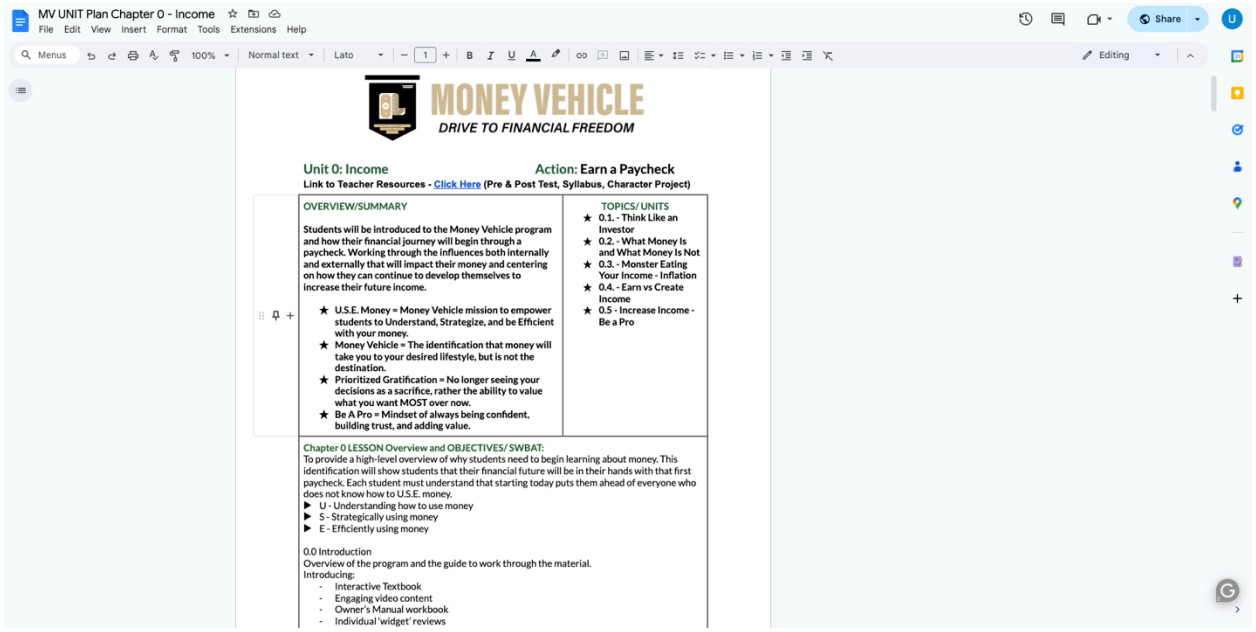
With all the resources at your fingertips inside the Teacher Editions, planning your lessons and setting up your class is simple. Each Teacher Edition provides Teacher Training Videos, structured Lesson Plans, Pacing Guides and is designed to save YOU as the teacher time:

Located inside the Teacher Edition on the first few pages are

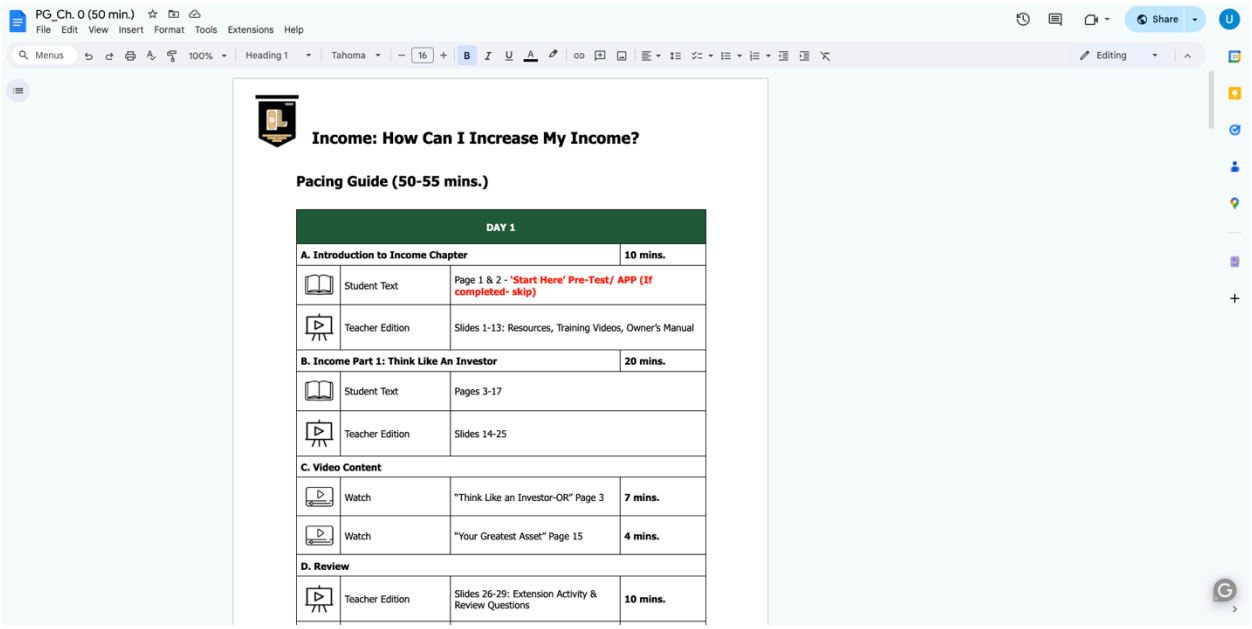
1. Teacher Training Videos that outline the topics for each section.



2. Lesson Plans with Student Objectives for each chapter.



2. Pacing Guides for timing for each chapter.



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Share

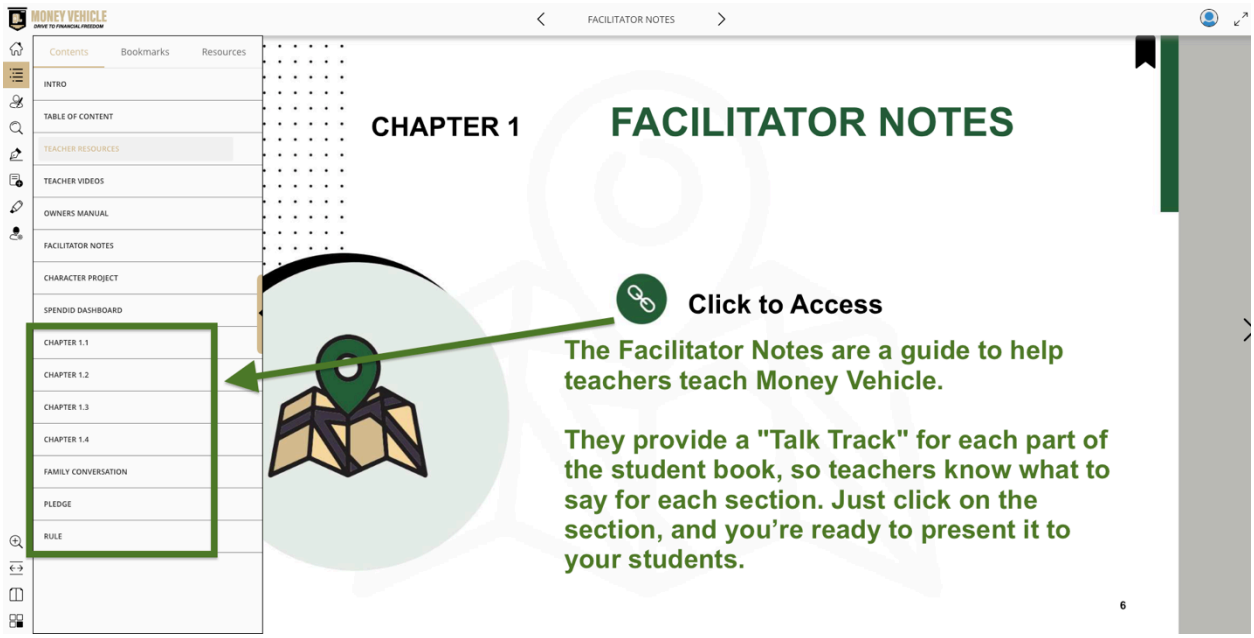
Menus 100% Heading 1 Tahoma 16 Editing

Income: How Can I Increase My Income?

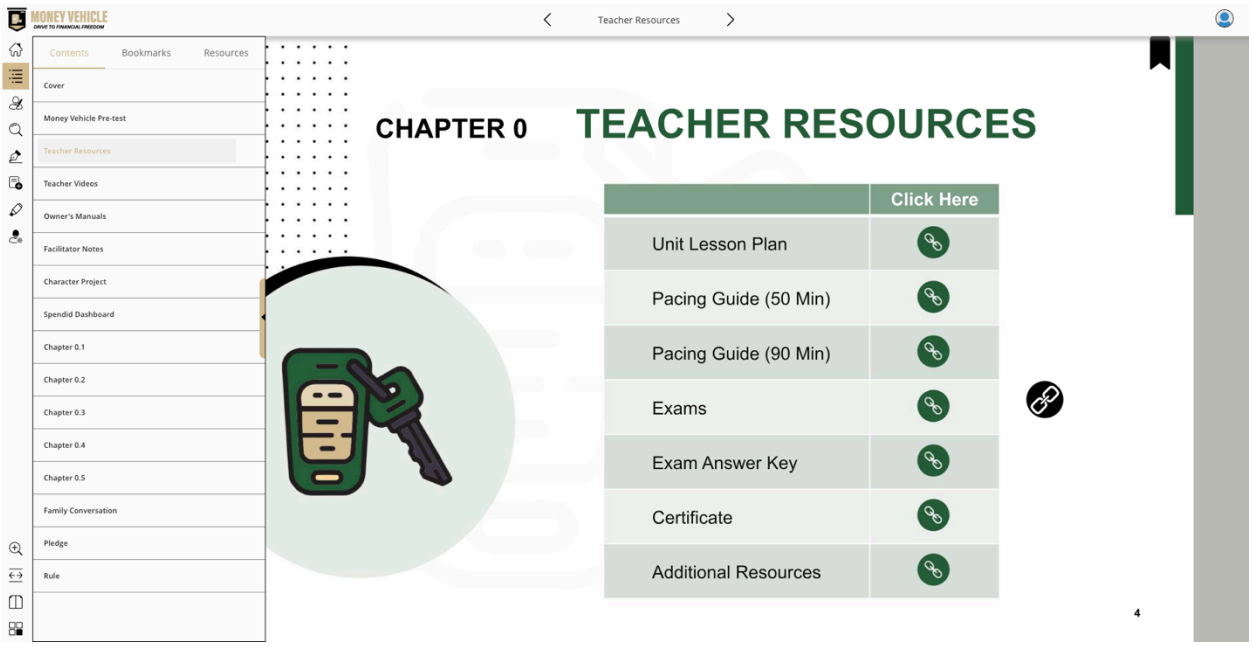
Pacing Guide (50-55 mins.)

DAY 1			
A. Introduction to Income Chapter			**10 mins.**
	Student Text	Page 1 & 2 - 'Start Here' Pre-Test/ APP (If completed- skip)	
	Teacher Edition	Slides 1-13: Resources, Training Videos, Owner's Manual	
B. Income Part 1: Think Like An Investor			**20 mins.**
	Student Text	Pages 3-17	
	Teacher Edition	Slides 14-25	
C. Video Content			
	Watch	"Think Like an Investor-OR" Page 3	**7 mins.**
	Watch	"Your Greatest Asset" Page 15	**4 mins.**
D. Review			
	Teacher Edition	Slides 26-29: Extension Activity & Review Questions	**10 mins.**

3. Facilitator Notes that include key talking points and activities for your students.



4. Use the resources and create lessons tailored to fit your own classroom. You can use the Auto Graded Owner's Manuals and Assessments for a more streamlined and easier to grade course or you can use the Full Owner's Manual and Assessments to build a more robust course for your students.



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

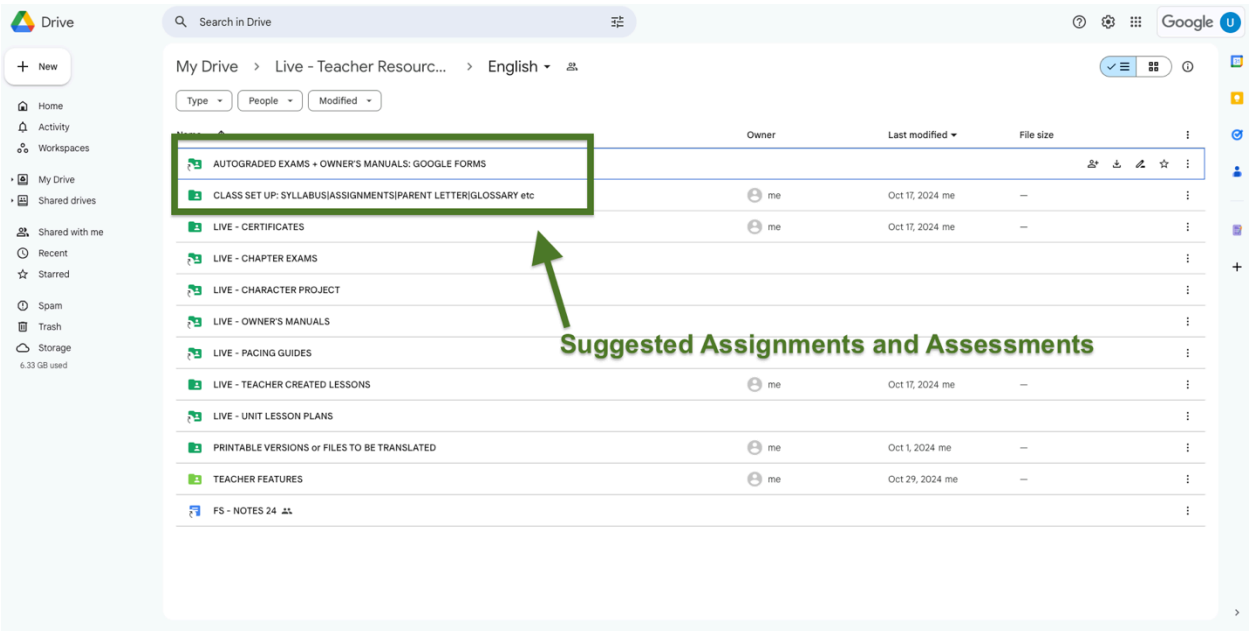
How to Create Your Assignments/Assessments in your Google Classroom

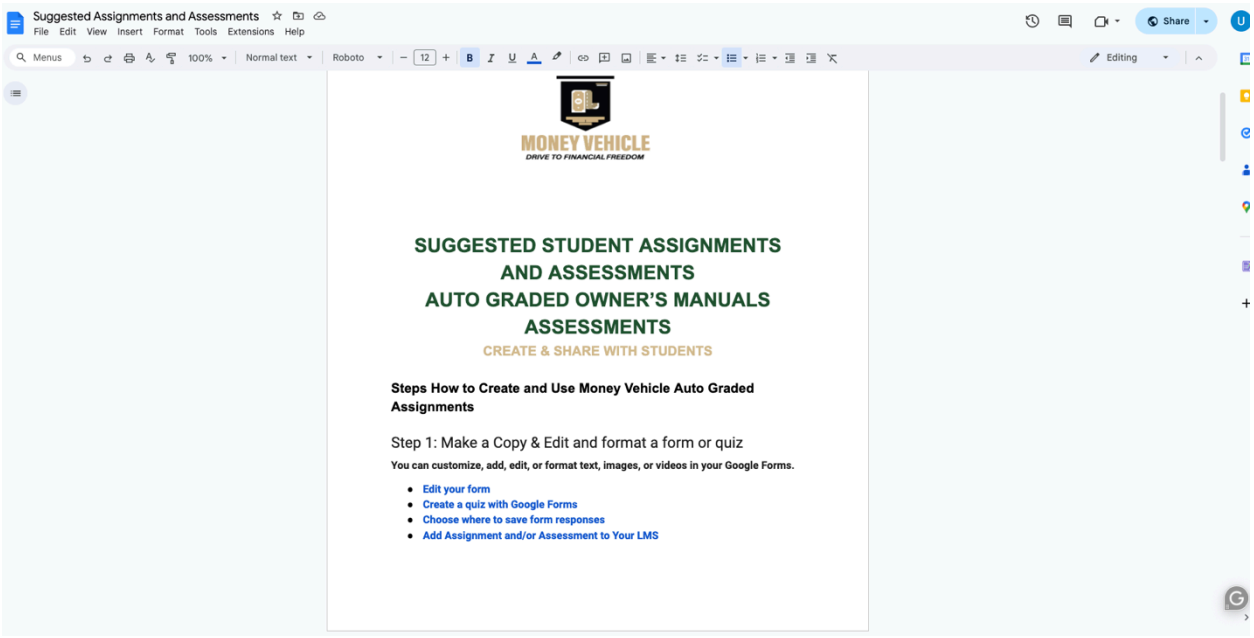
It’s important to note that while Money Vehicle provides you with the curriculum and materials, it’s up to you to create and manage assignments within your own LMS, such as Google Classroom.

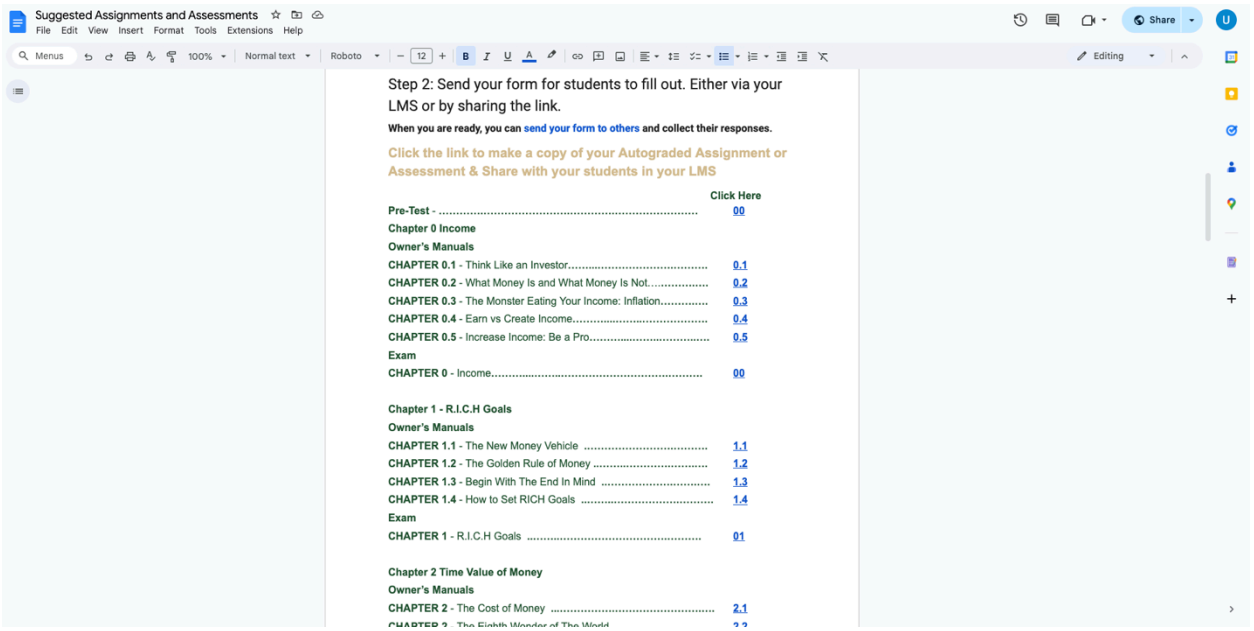
Determine what you want to assign to your students.

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

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







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	
MOST>NOW Goal Setting **LINK to Dashboard** **LINK to Instruction**	What is one unique detail about your character? **What is a RICH Goal your character will:** - Learn this week - Stop doing this month - Start today to complete in a year **Dashboard:** - Create a list of 10 things your character buys in a month? - Review where these purchases are in your Character Dashboard and see if the automated 'peer' group amount is accurate or needs to be adjusted.

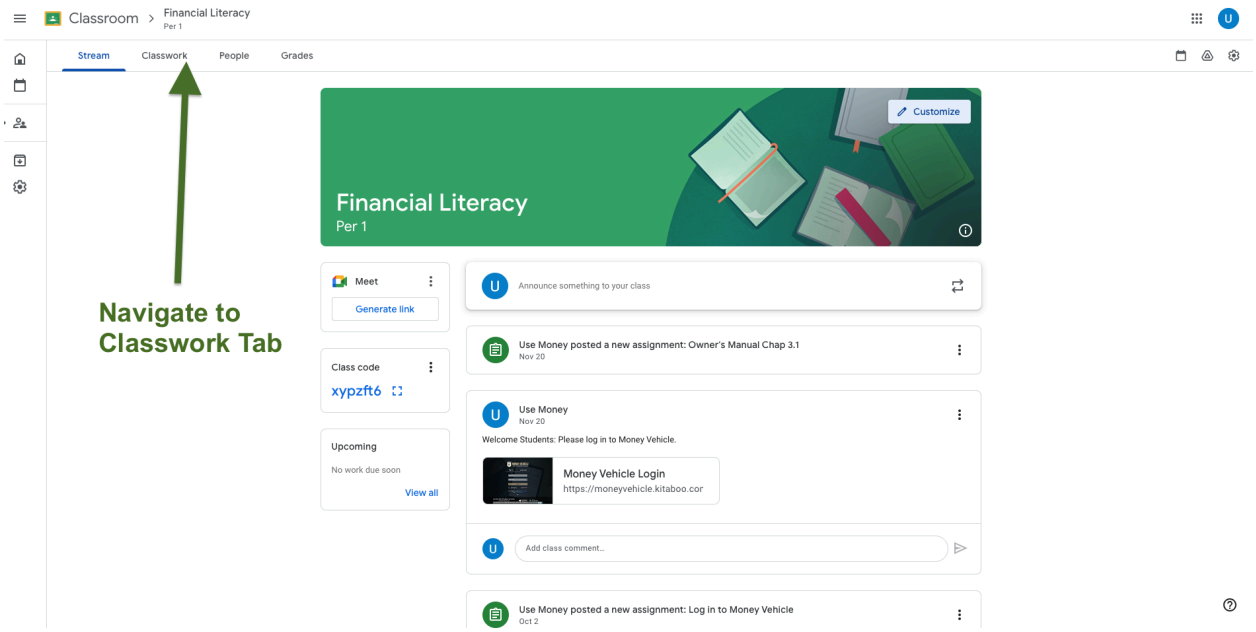
Here's how to create assignments in Google Classroom:

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

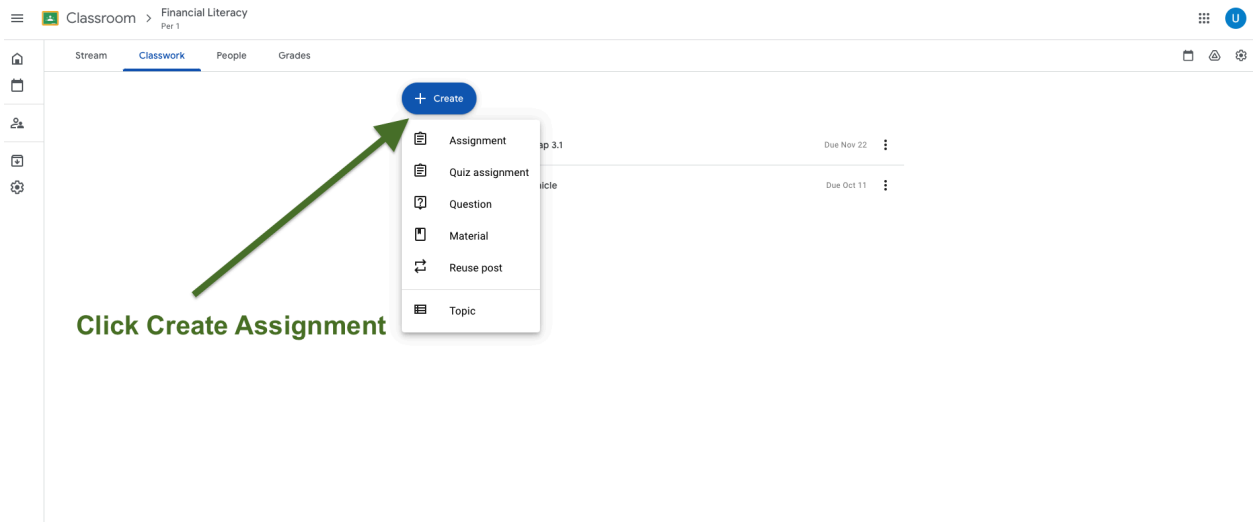
- Go to Google Classroom and log in with your Google account.
- Select the class where you want to create the assignment.

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.

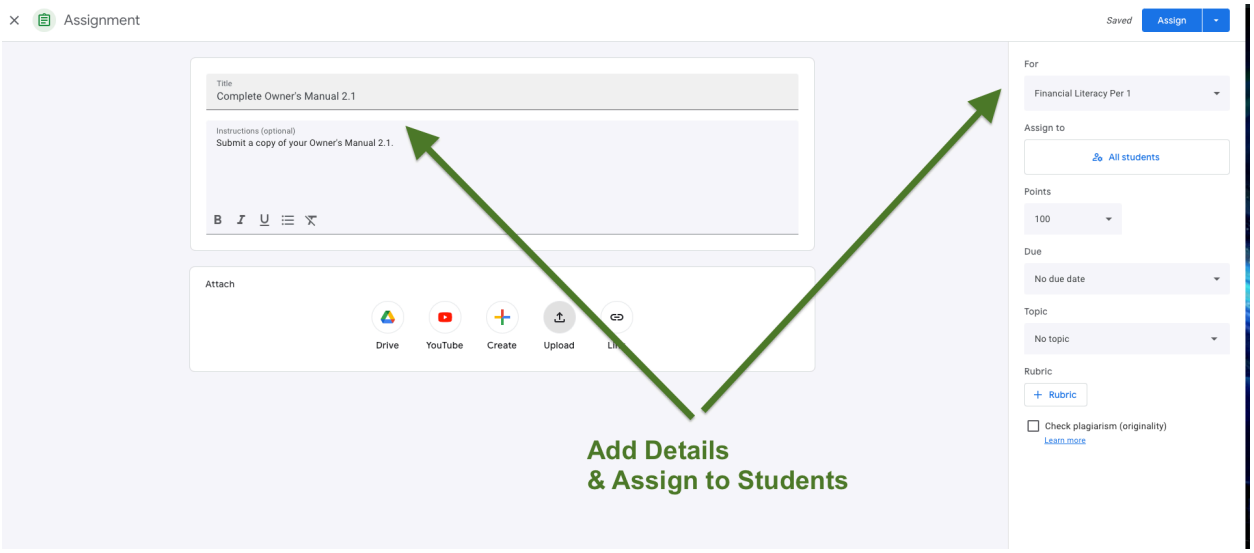
4. Add Assignment Details

- **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.

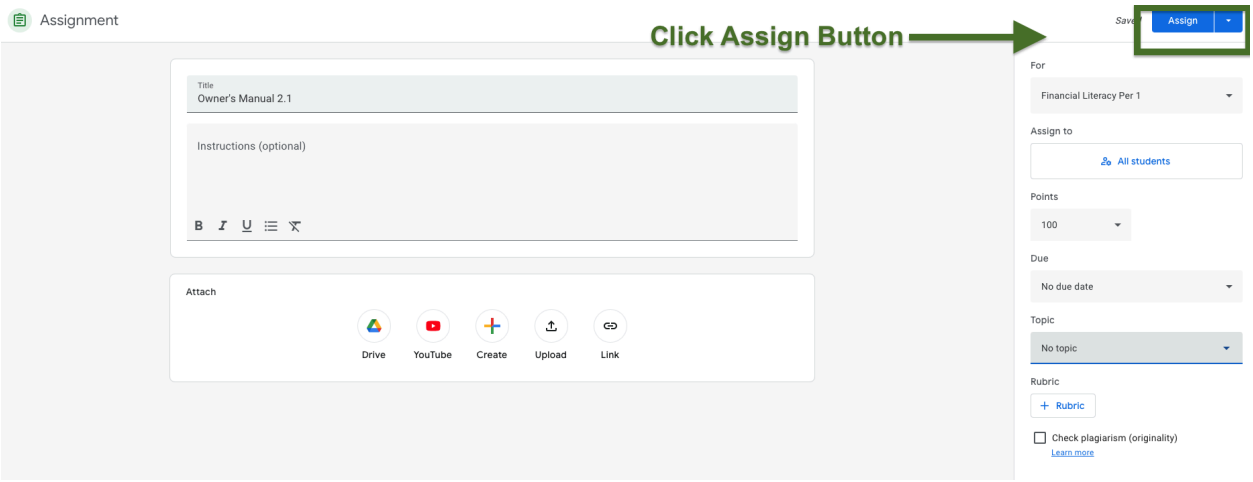
- **Create New Material (Optional):**
  - Use the **Create** button to create a new Google Doc, Slides, Sheet, Drawing, or Form directly linked to the assignment.

5. Adjust Assignment Settings



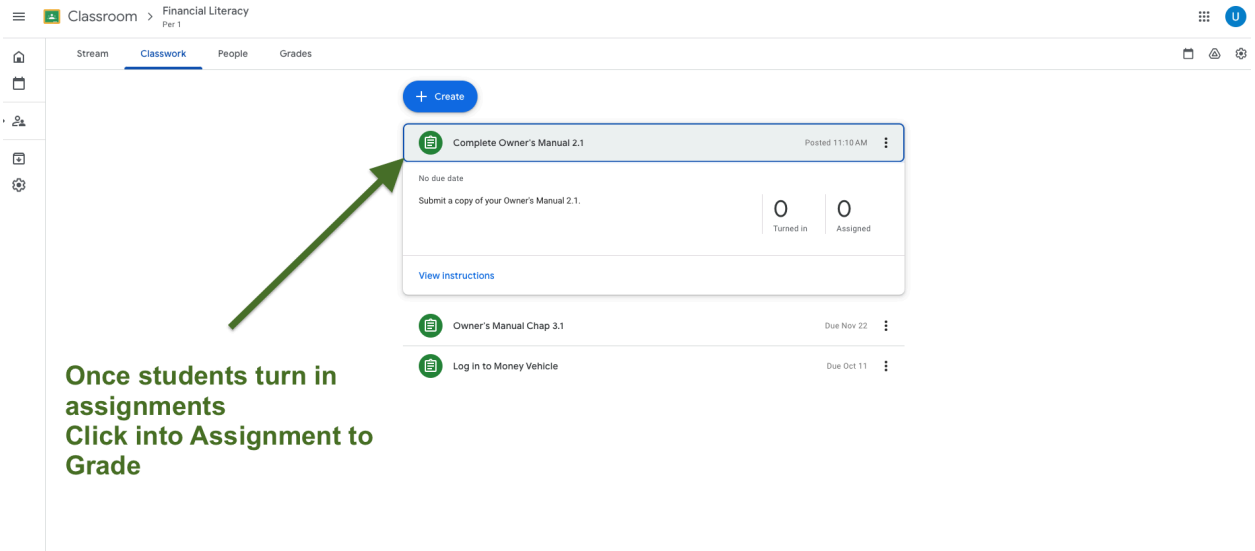
- **Points:** Specify the number of points the assignment is worth or select **Ungraded.**
- **Due Date:** Set a deadline using the calendar picker.
- **Topic:** Organize the assignment under a specific topic to help students find it easily.
- **Attachments Permissions:** Choose how students interact 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



- **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



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

Quick Tips:

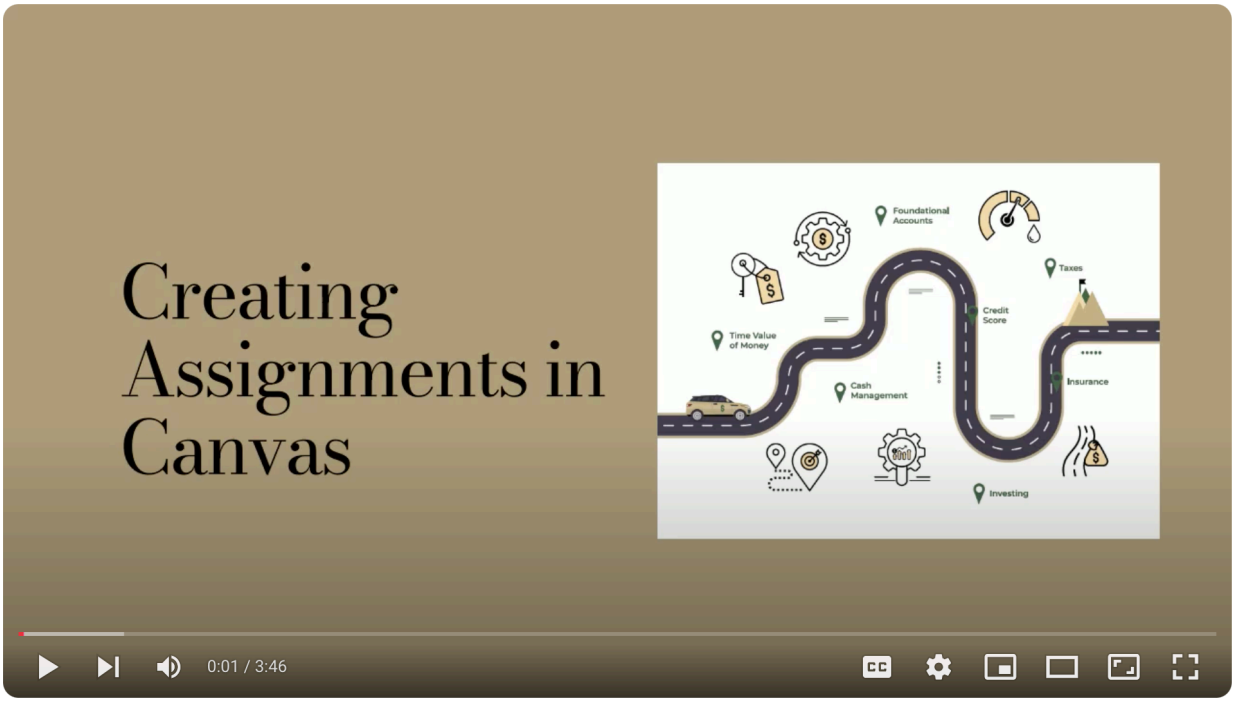
- **Reuse Assignments:** Use the **Reuse Post** option to copy assignments from previous classes.
- **Rubrics:** Attach a rubric to provide clear grading criteria.
- **Collaborative Work:** Use "Edit file" permissions for group projects.

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

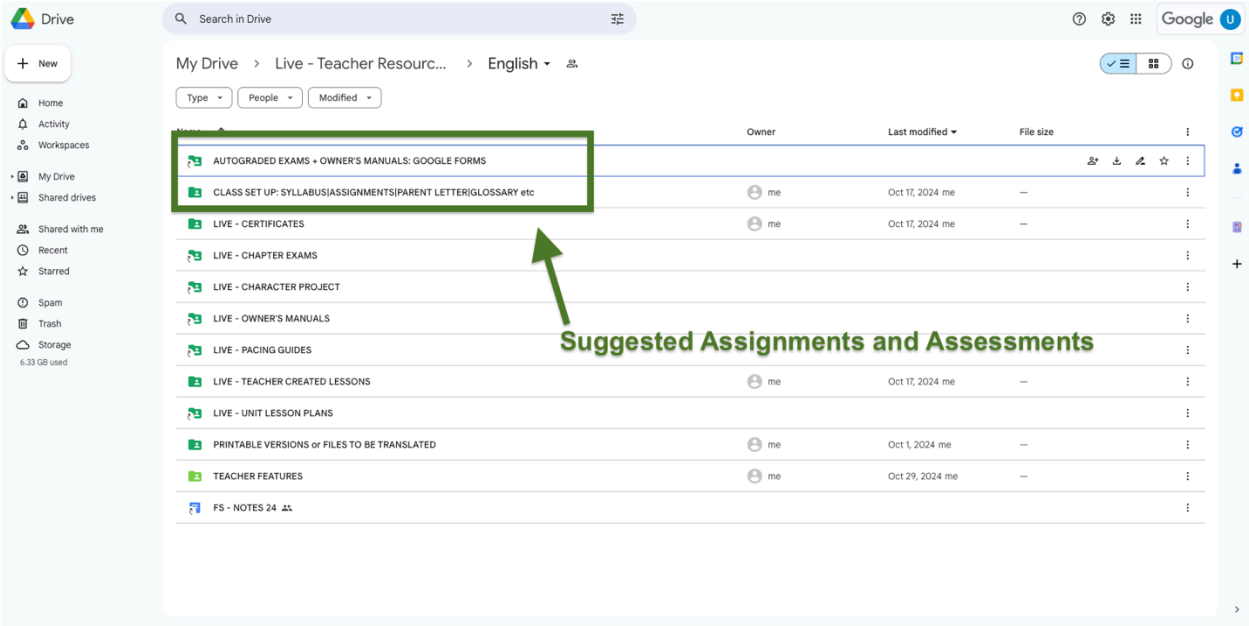


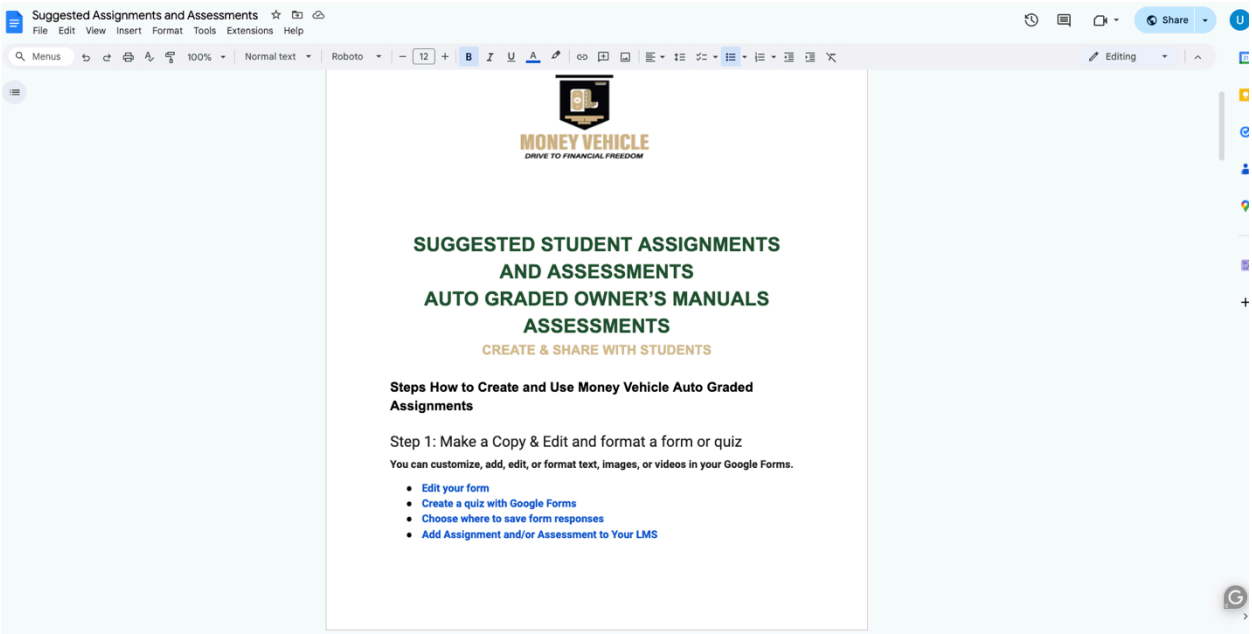
WATCH NOW

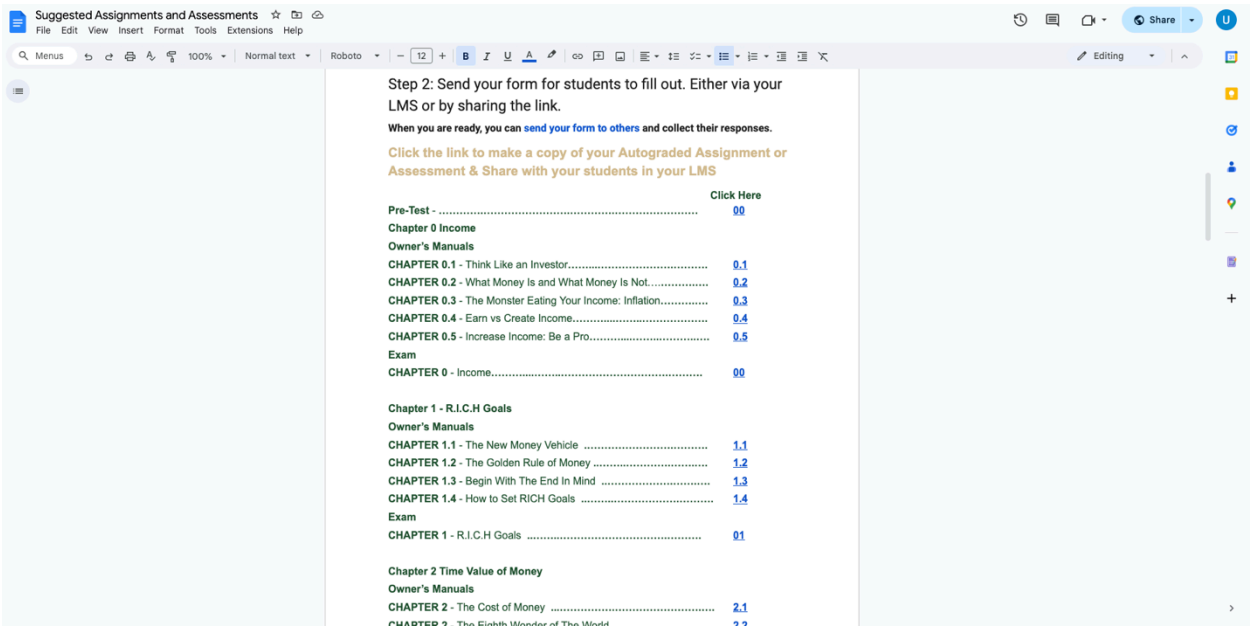
How to Create Your Assignments/Assessments in your Canvas LMS

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.







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

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Character Project Chapter 1

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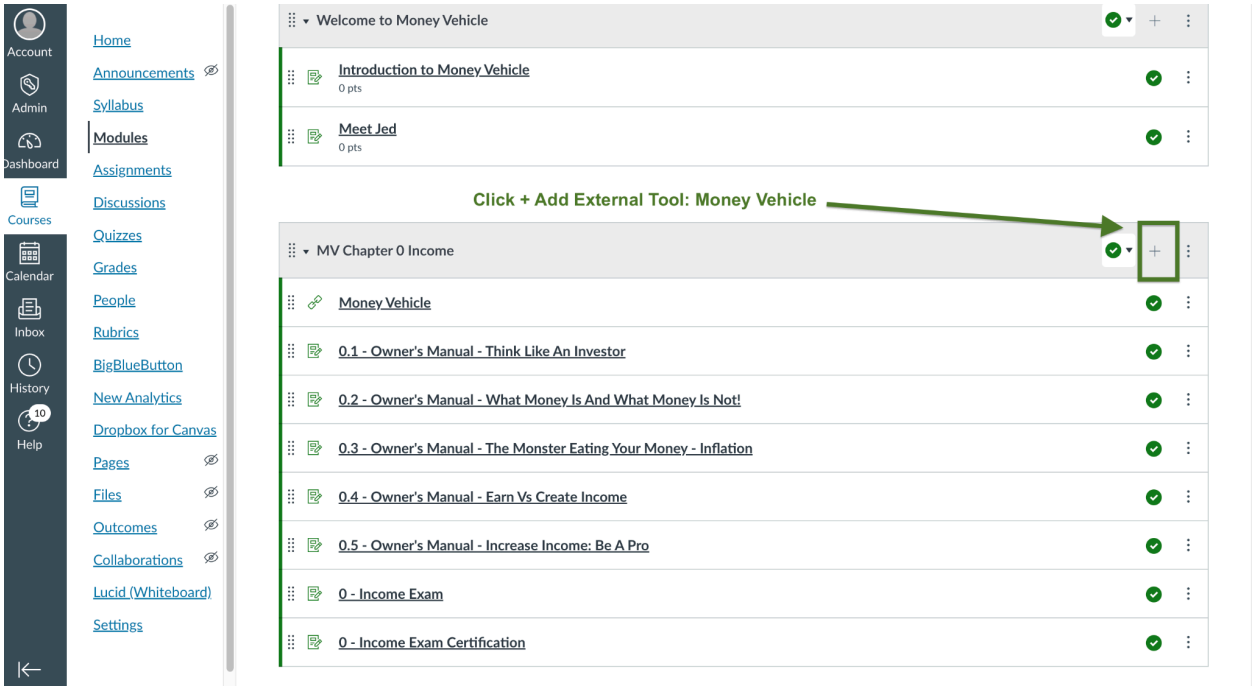
How students access Money Vehicle in Canvas:

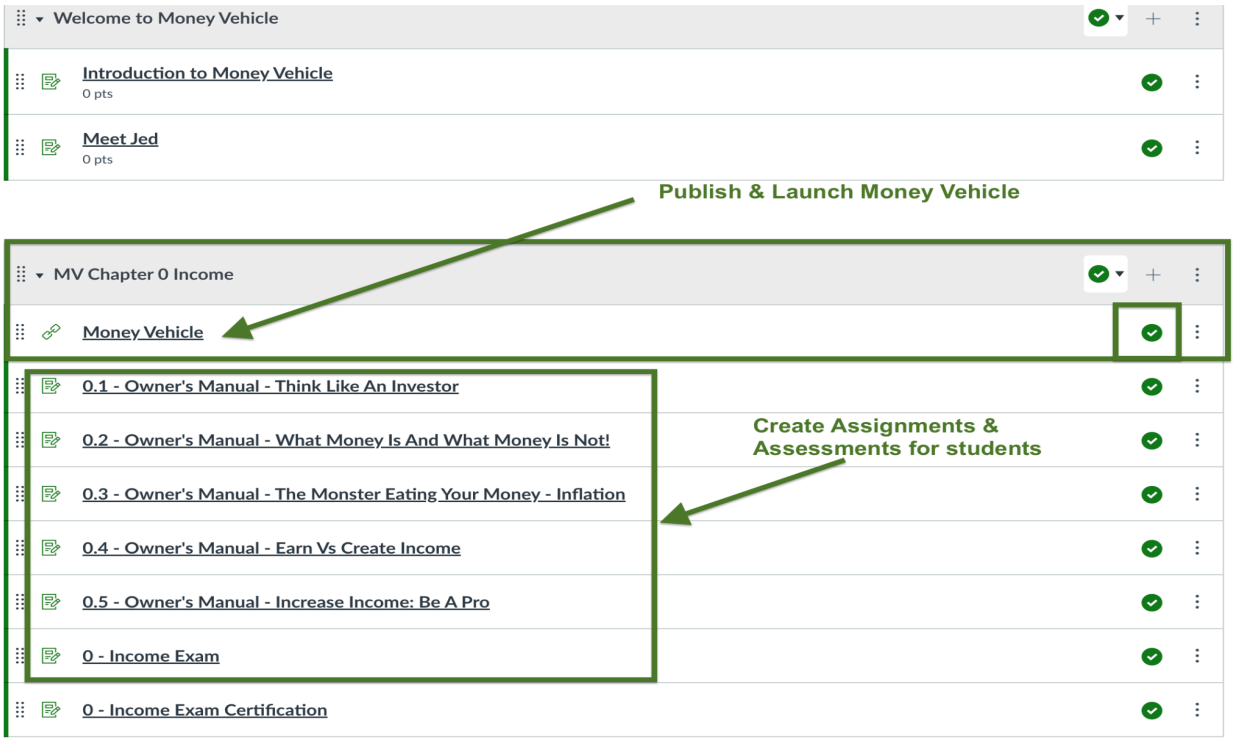
Step 1: Share Money Vehicle with your students.

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



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

Step 2: Create Assignments for your students



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

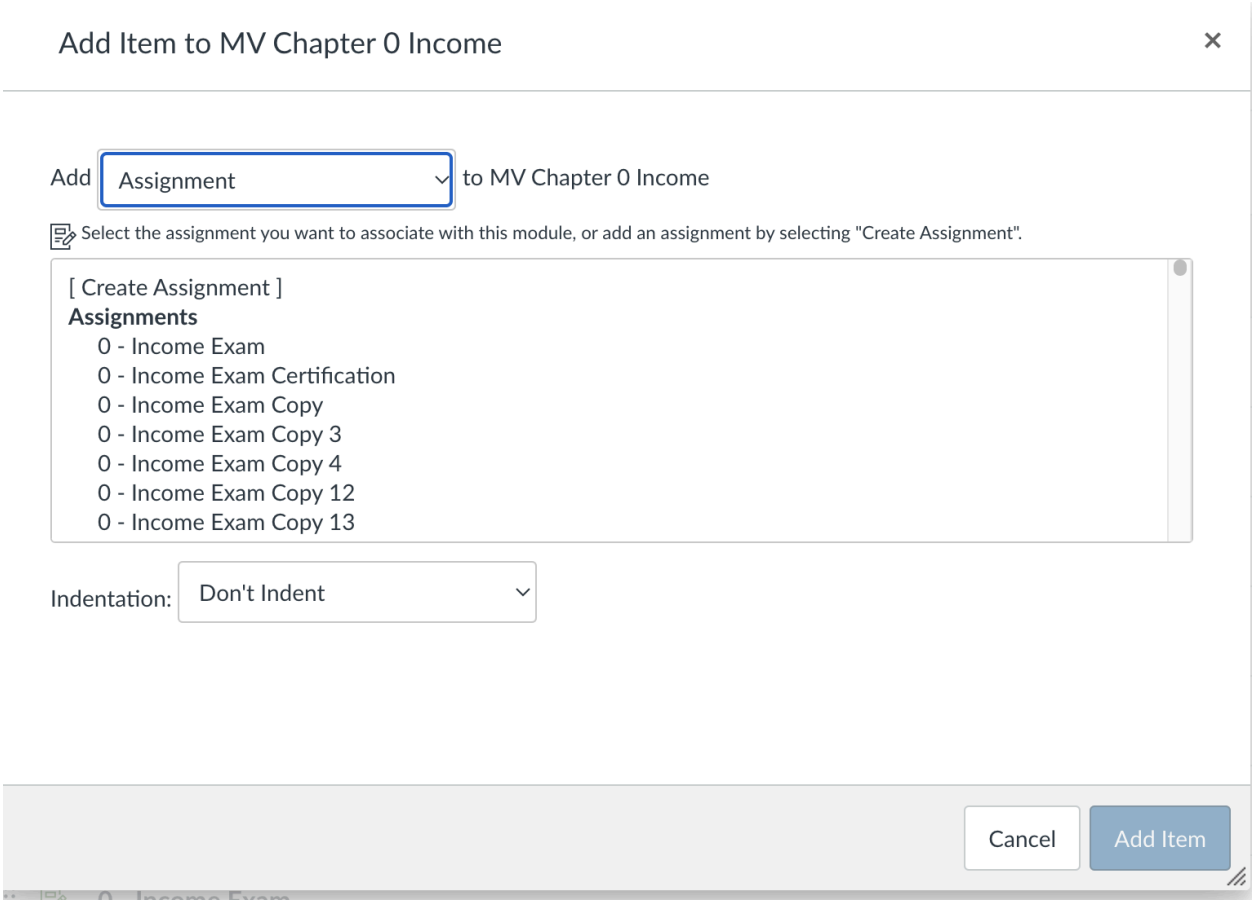
Since Money Vehicle is not directly integrated with grading systems, teachers will need to review student submissions and enter grades into their LMS/gradebook.

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:

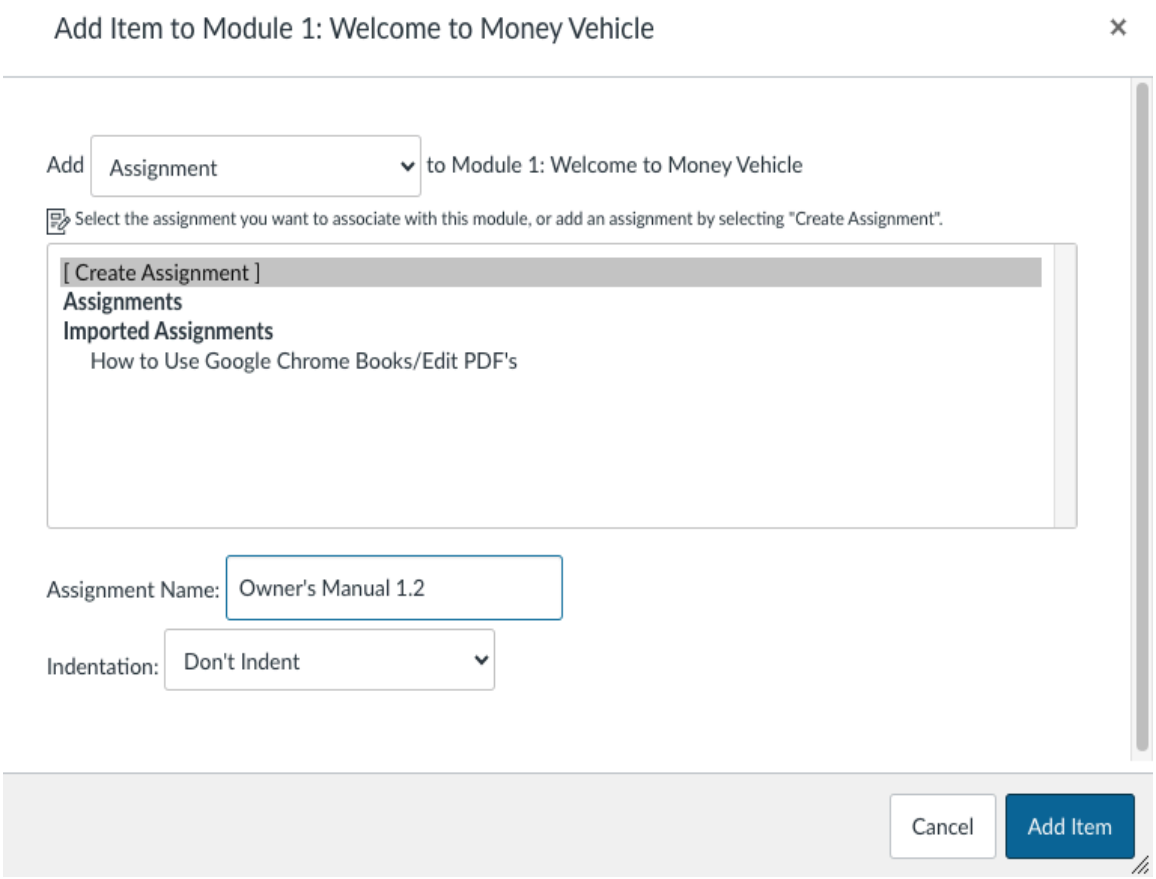
1. **Access the Assignments page:**
   Log into Canvas and go to the course where you want to create an assignment. On the left navigation menu, click "Assignments".
2. **Click "Add Assignment":**



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

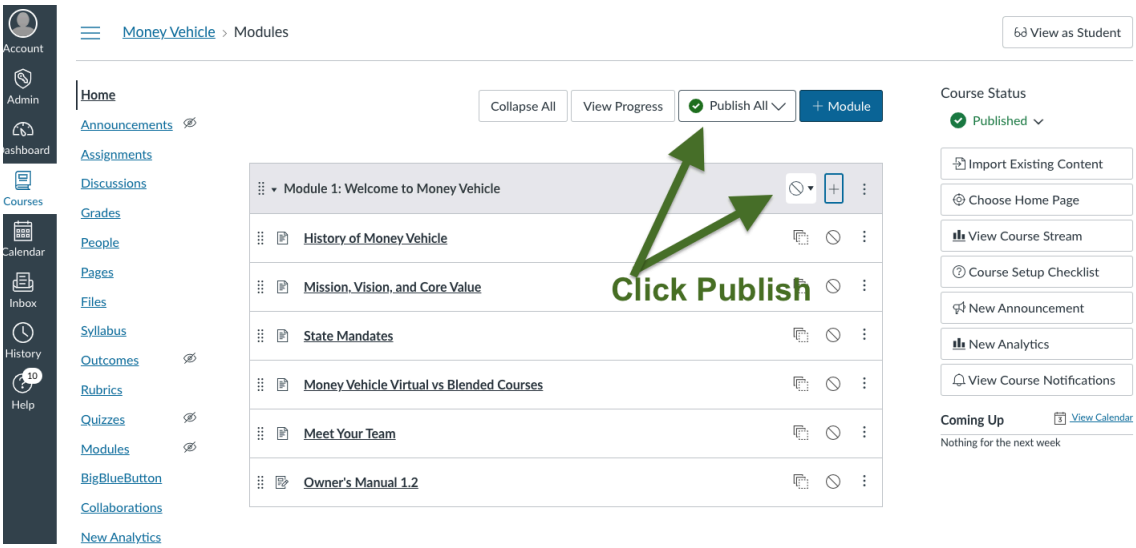
3. **Enter Assignment Details:**

- **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.



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:**



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

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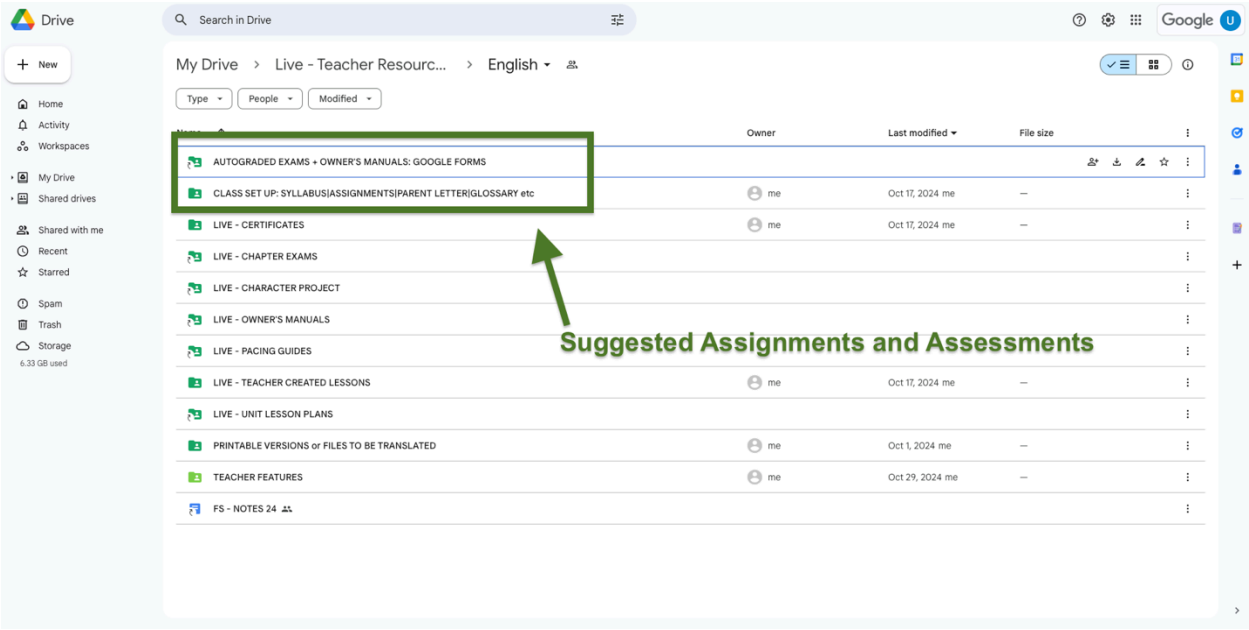

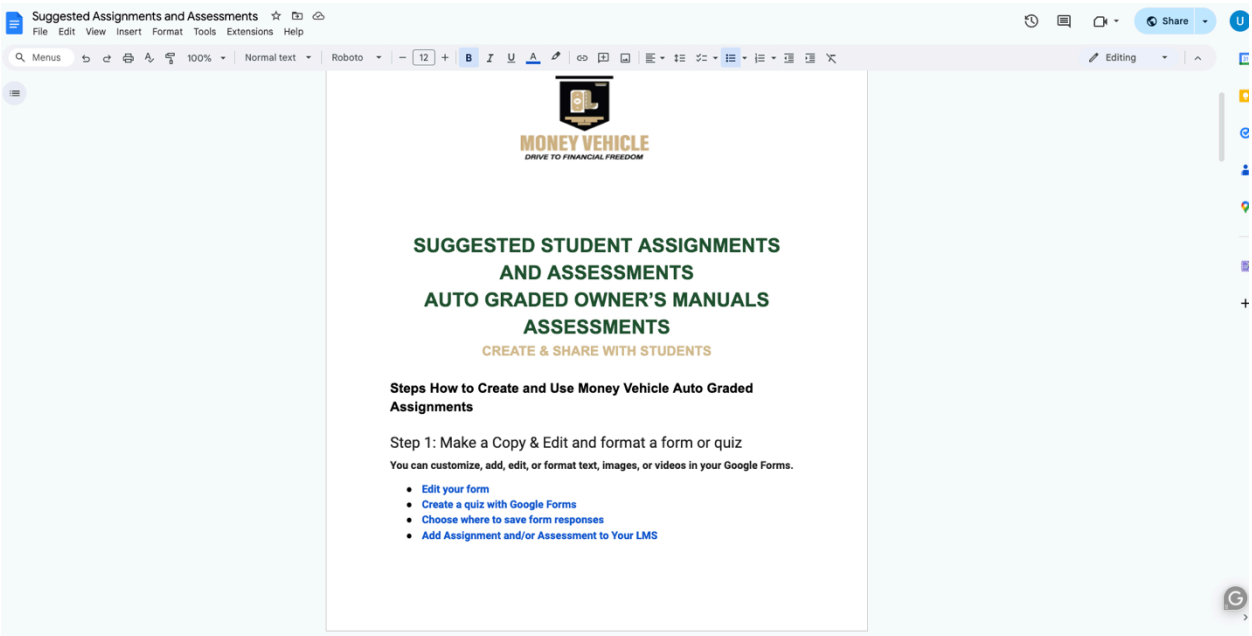

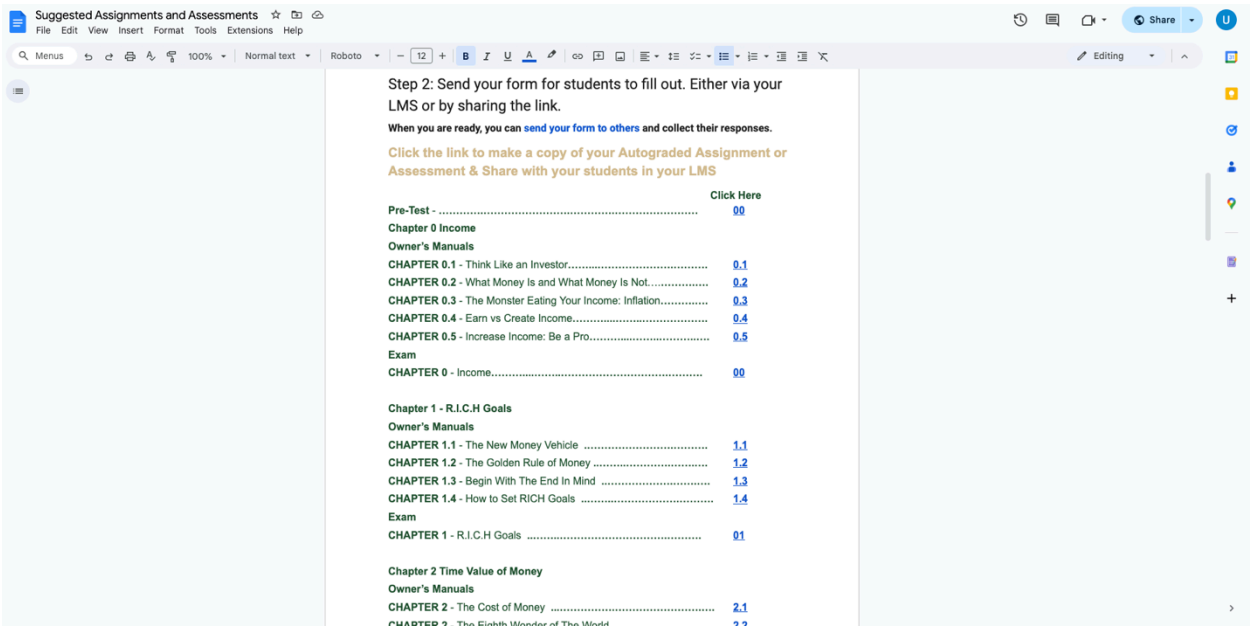

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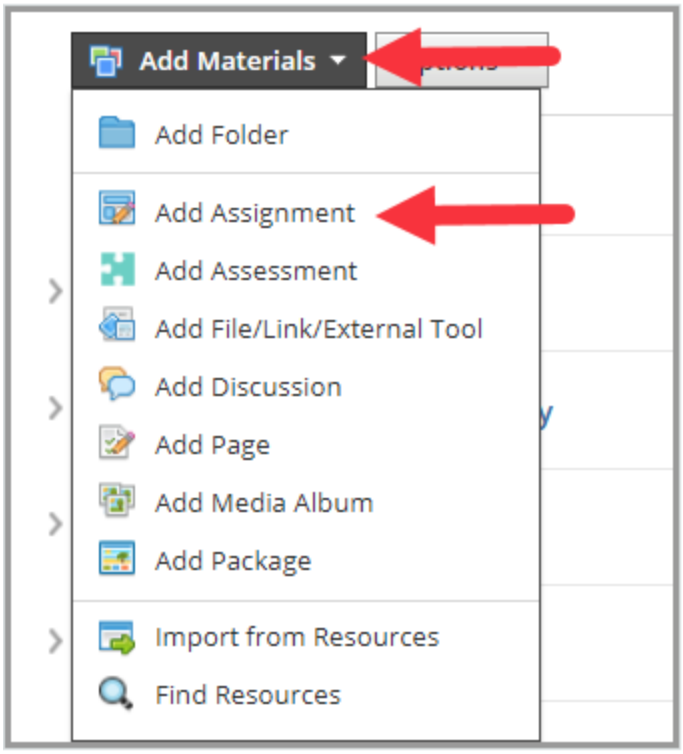
1. For Schoology:

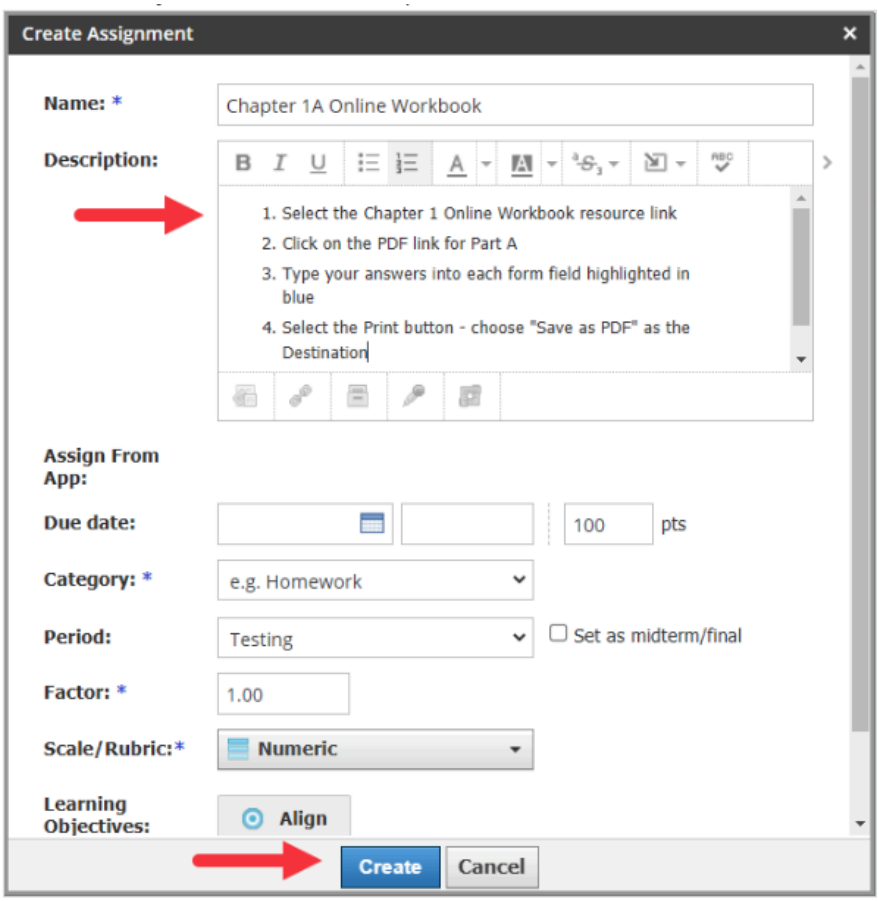
Creating assignments in Schoology is a straightforward process that allows educators to distribute tasks, set deadlines, and collect student submissions efficiently. Follow these steps to create an assignment:

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:**

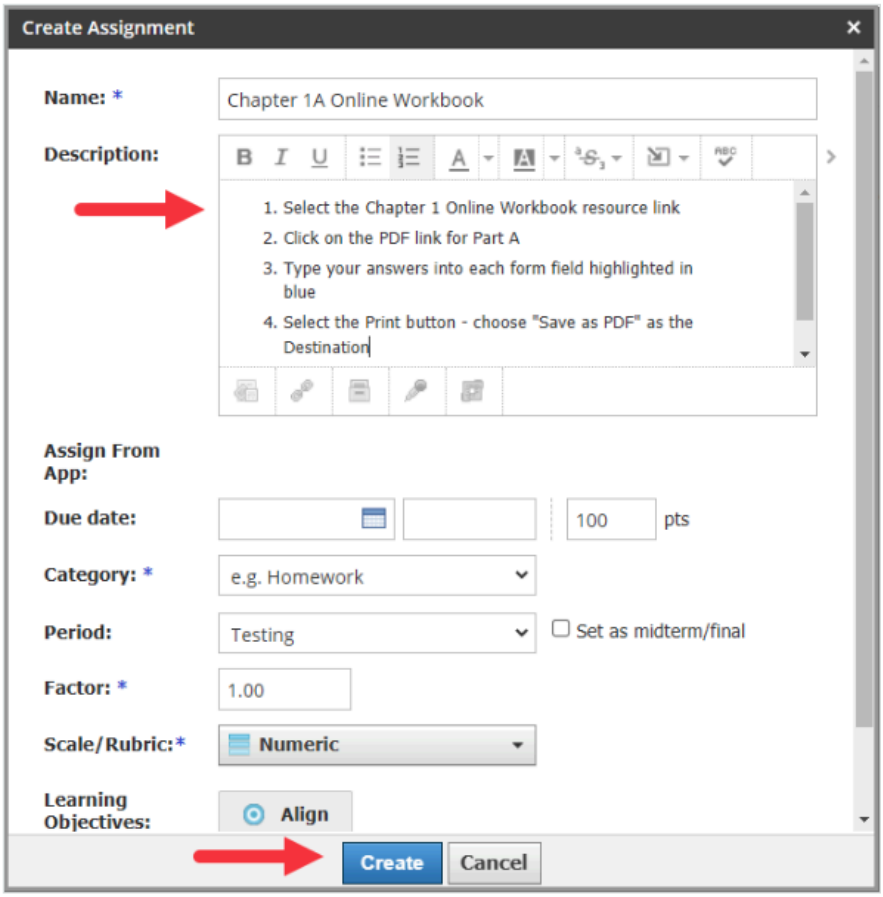


- In the **Create Assignment** window, fill in the following fields:
  - **Name:** Enter a title for the assignment.
  - **Description:** Provide instructions or details about the assignment.
  - **Due Date:** Set a deadline; this will place the assignment in the course calendar and enable overdue notifications 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.

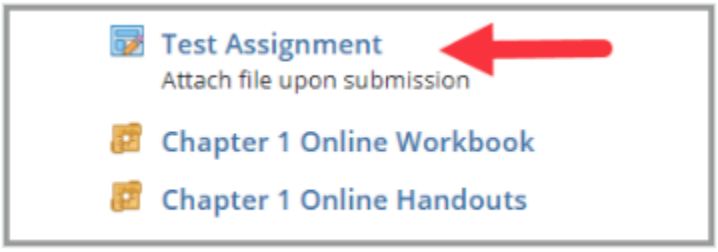
- **Published to Students:** Control the visibility of the assignment to students.
- **Grade Statistics:** Decide whether to display grade statistics to students.
- **Enable Comments:** Allow students to comment on the assignment.

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.



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.

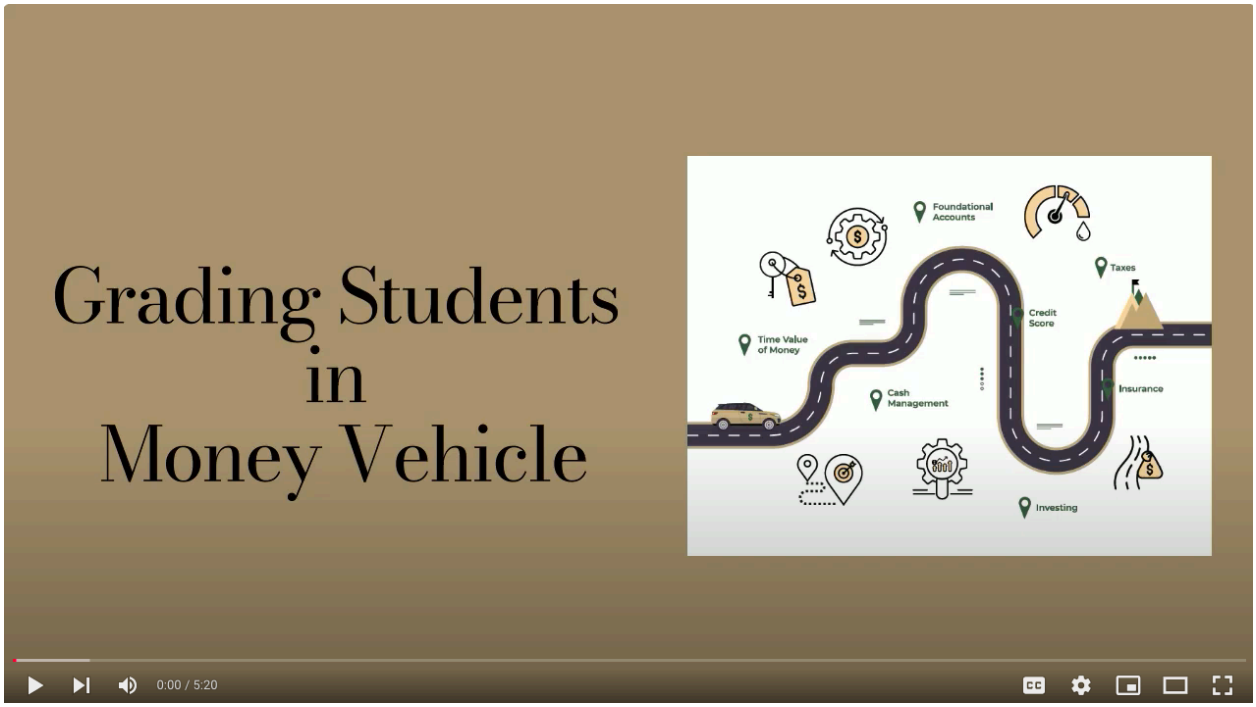


8. Once the assignment is published, students may complete and submit the assignment/assessment as an attachment.

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



WATCH NOW

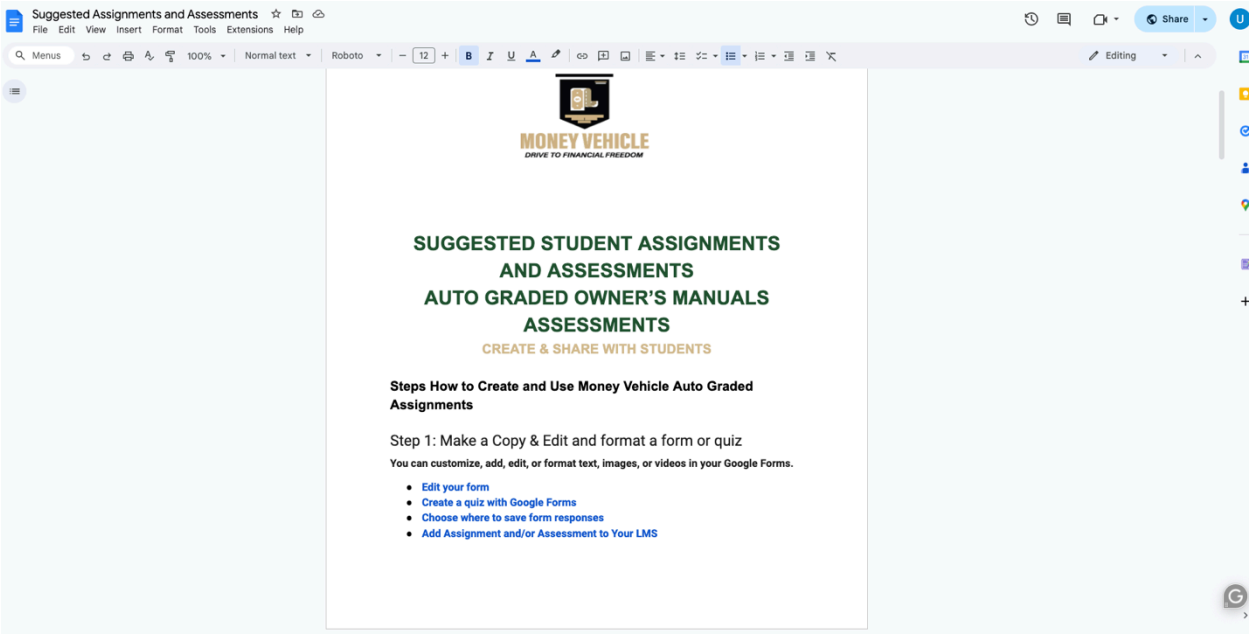
How to Grade Using Money Vehicle

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:**

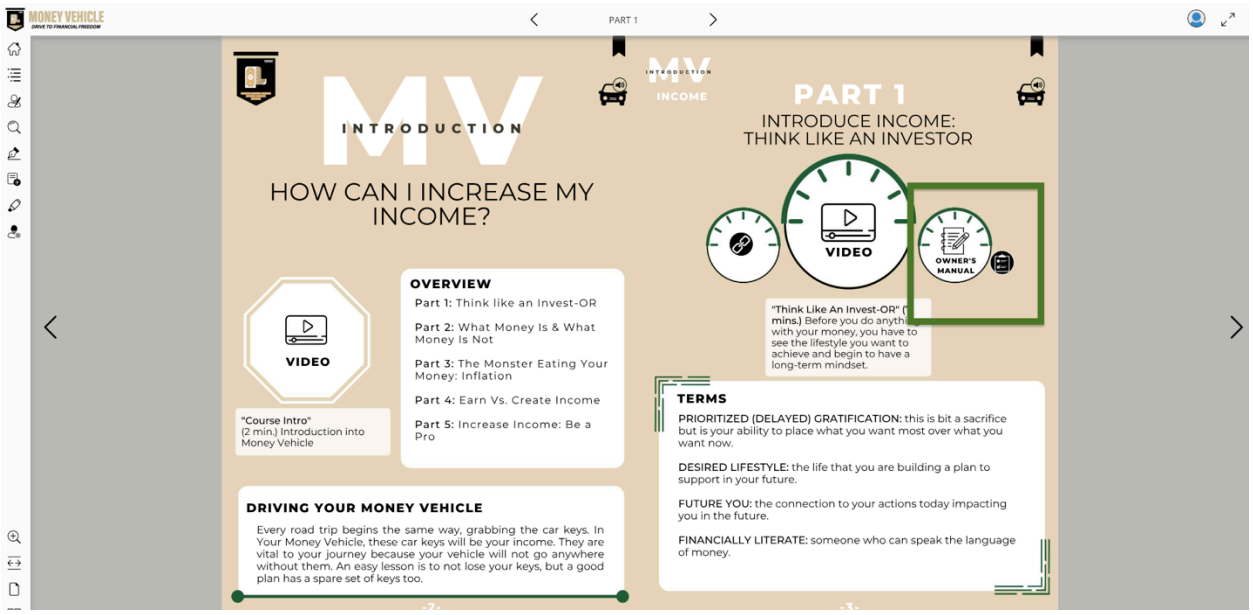
- Share editable Google Docs containing Owner's Manual activities with students.
- Grade submissions based on completion, accuracy, or effort.
- Include a rubric for evaluating written responses, ensuring consistency in grading.
- Provide comments and suggestions using Google Docs' commenting feature.

2. The Character Project

- 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.

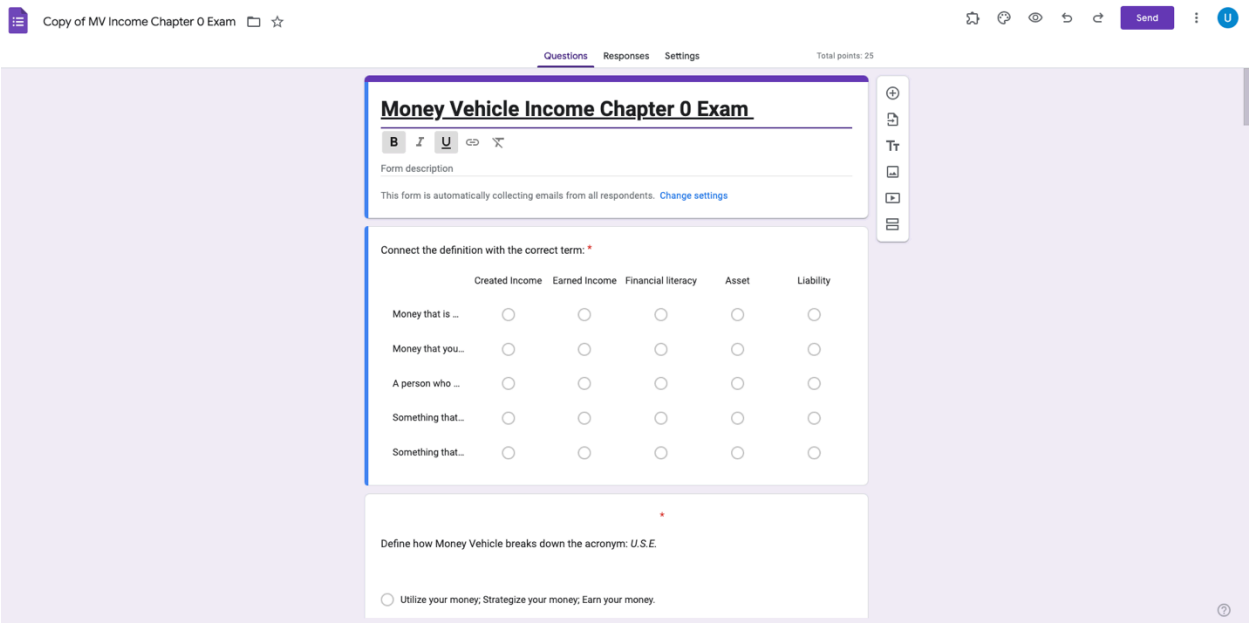
5. Reflection Journals

- 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



- 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.

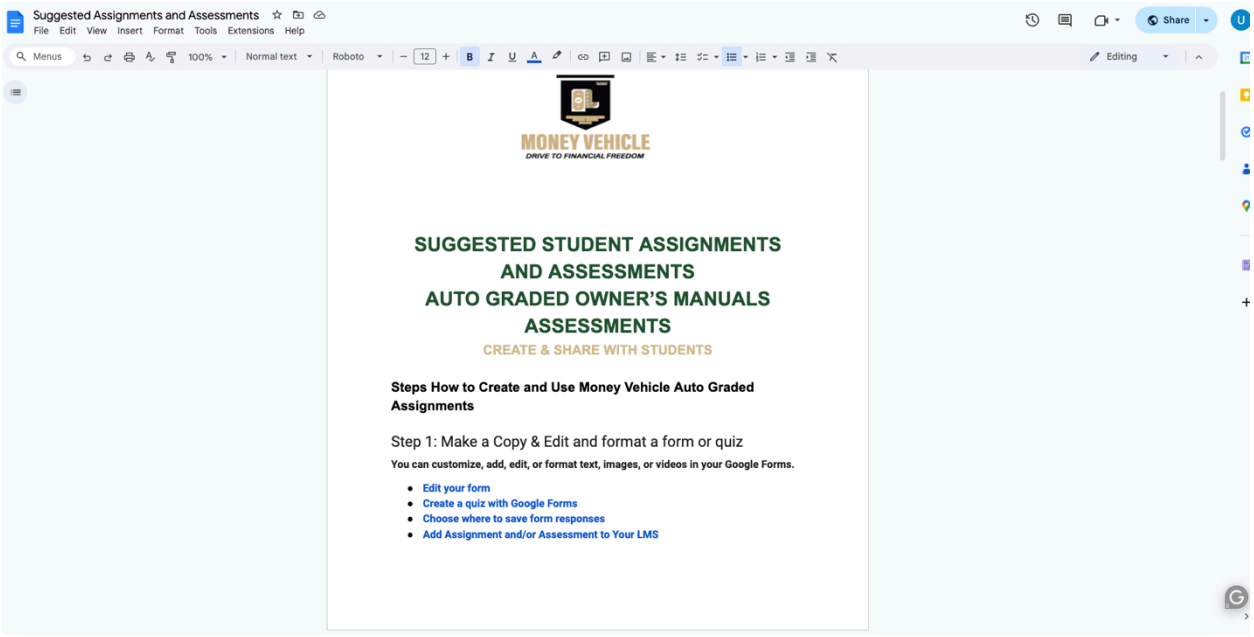
9. Group Work Evaluations

- 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



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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.

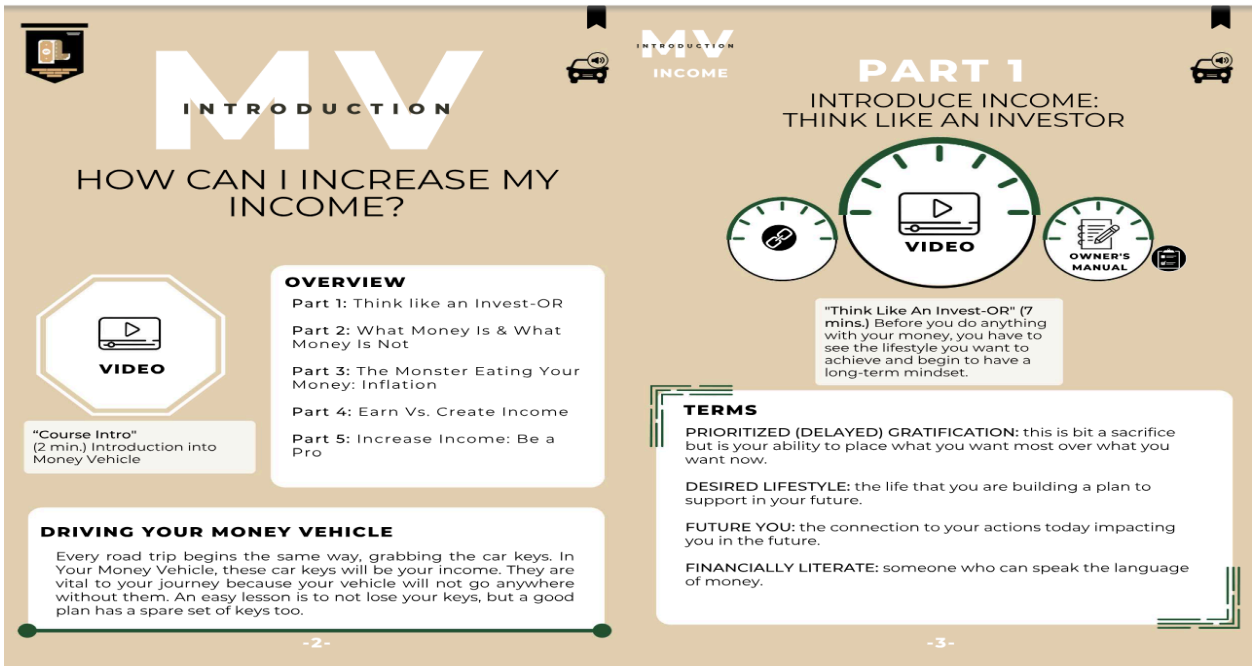
The Topics in Money Vehicle Include

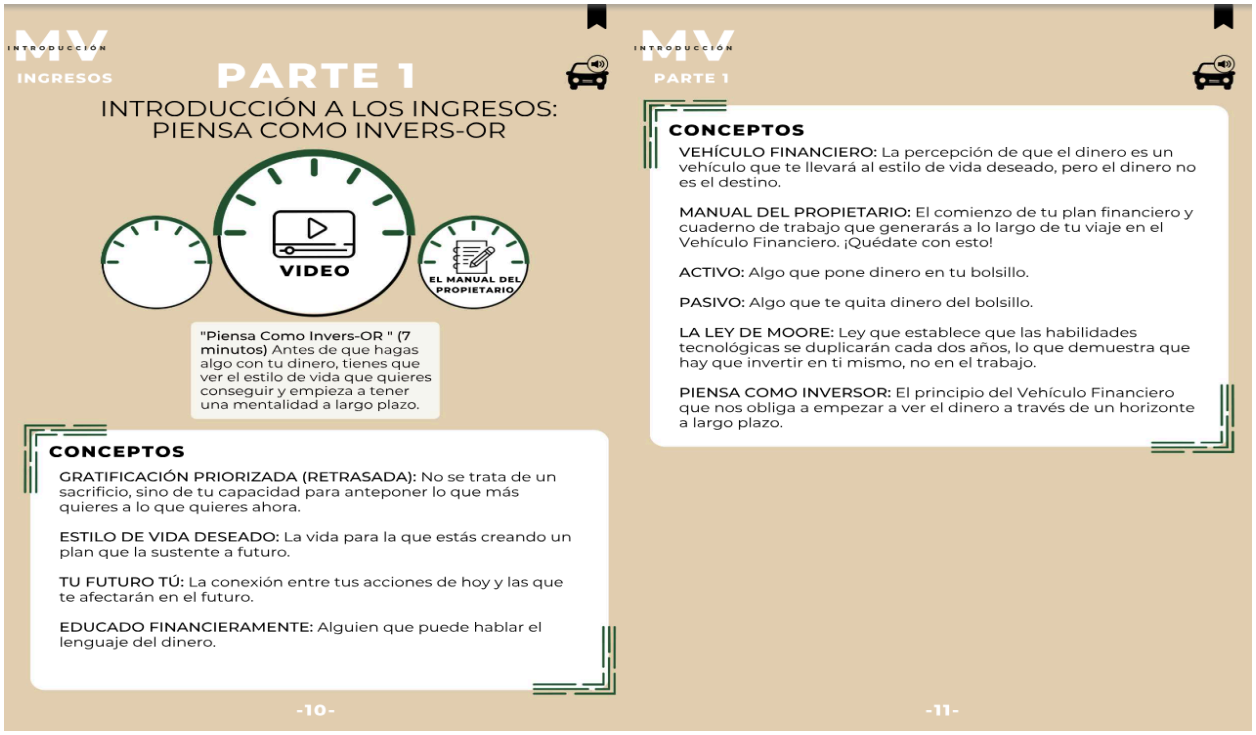
- **Chapters 0 – Income**
- **Chapter 1 – Goal Setting**
- **Chapter 2 – Time Value of Money**
- **Chapter 3 – Cash Management**
- **Chapter 4 – Foundational Accounts (Bank/Credit Union)**
- **Chapter 5 – Credit Score**
- **Chapter 6 – Investing**
- **Chapter 7 – Insurance**
- **Chapter 8 – Cybersecurity**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

Chapter O: 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.





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.

CHAPTER 1

WHY SHOULD I CARE ABOUT MONEY?

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.

CHAPTER 1

SECTION 1.1

THE NEW MONEY VEHICLE

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.

CAPÍTULO 1

¿POR QUÉ DEBERÍA PREOCUPARME POR EL DINERO?

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.

CAPÍTULO 1

SECCIÓN 1.1

EL NUEVO VEHÍCULO FINANCIERO

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.

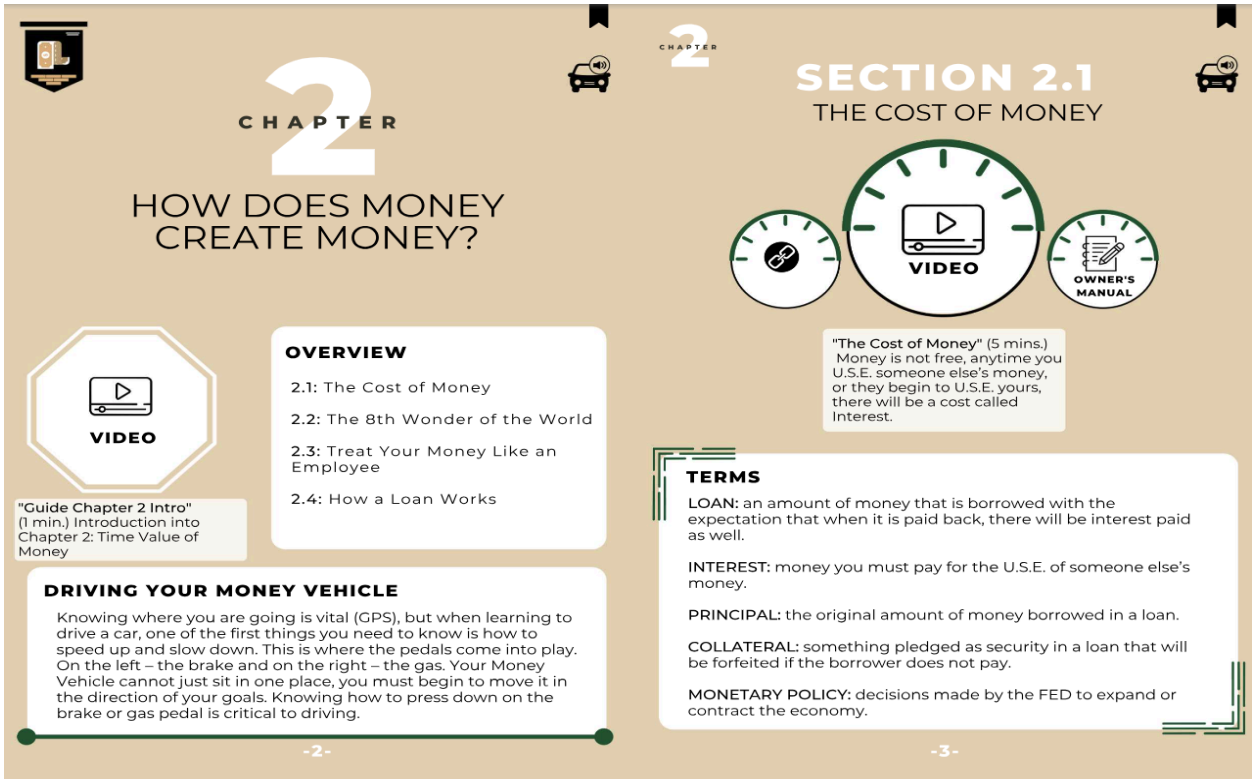
MEDICARE: Una especie de seguro de salud proporcionado por el gobierno que está destinado a proporcionar beneficios en etapas posteriores de la vida.

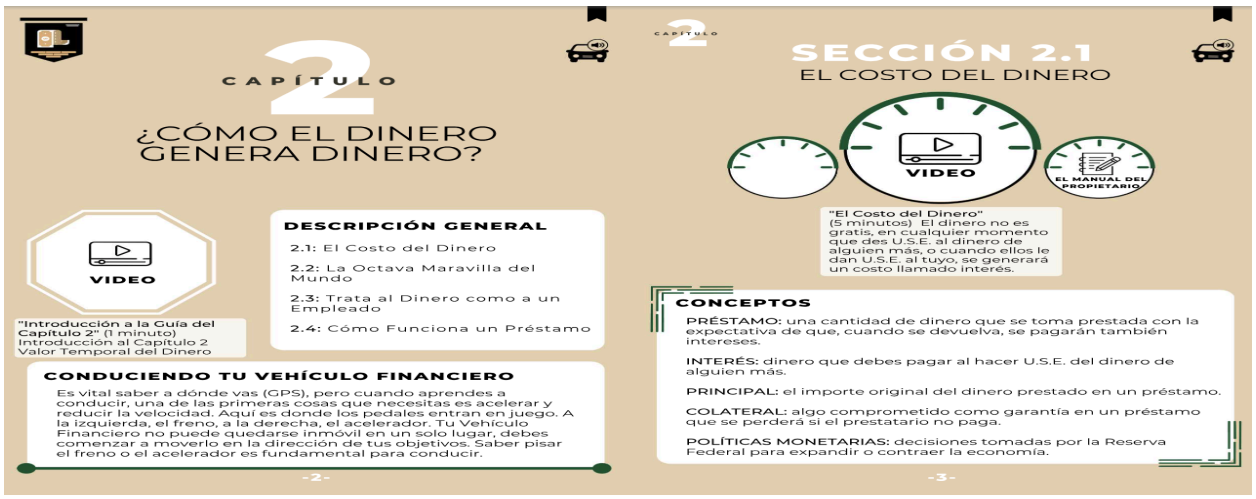
AUTONOMÍA: La Libertad de decidir. Decidir lo que crees que es mejor para tu plan.

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.

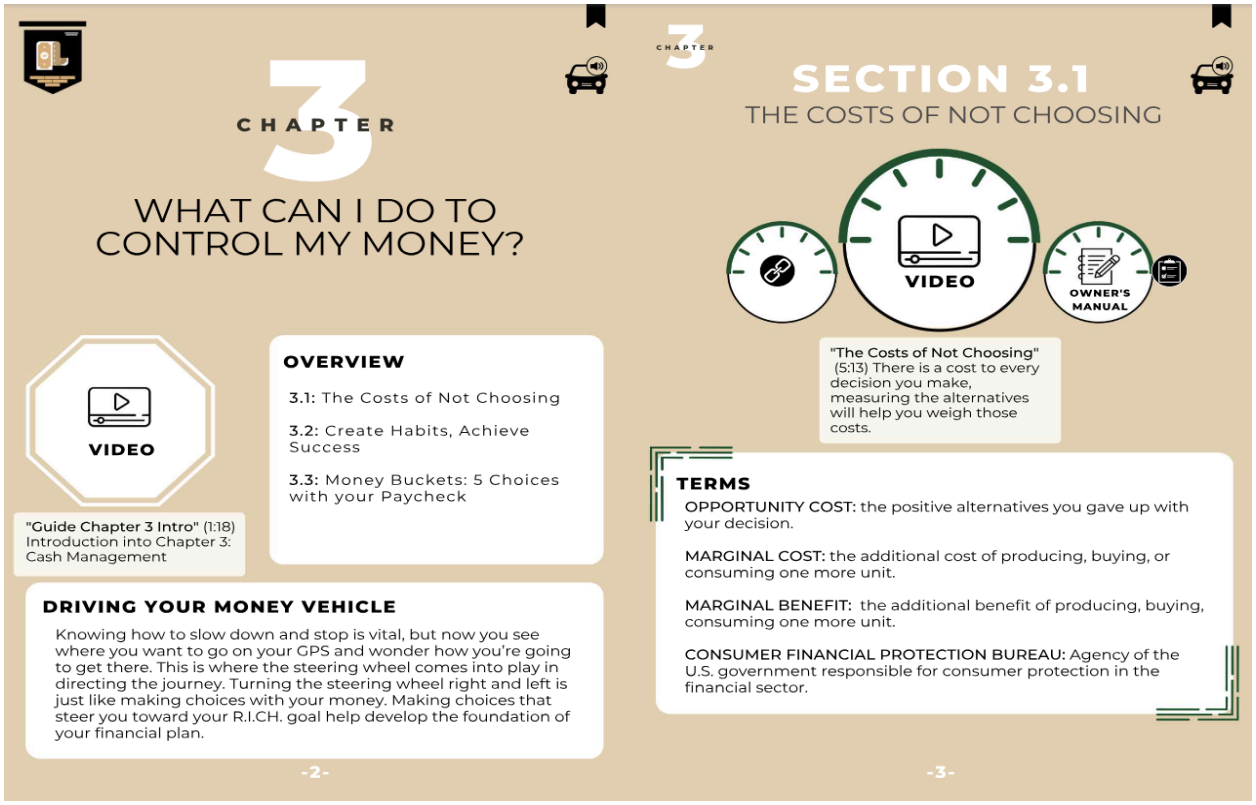


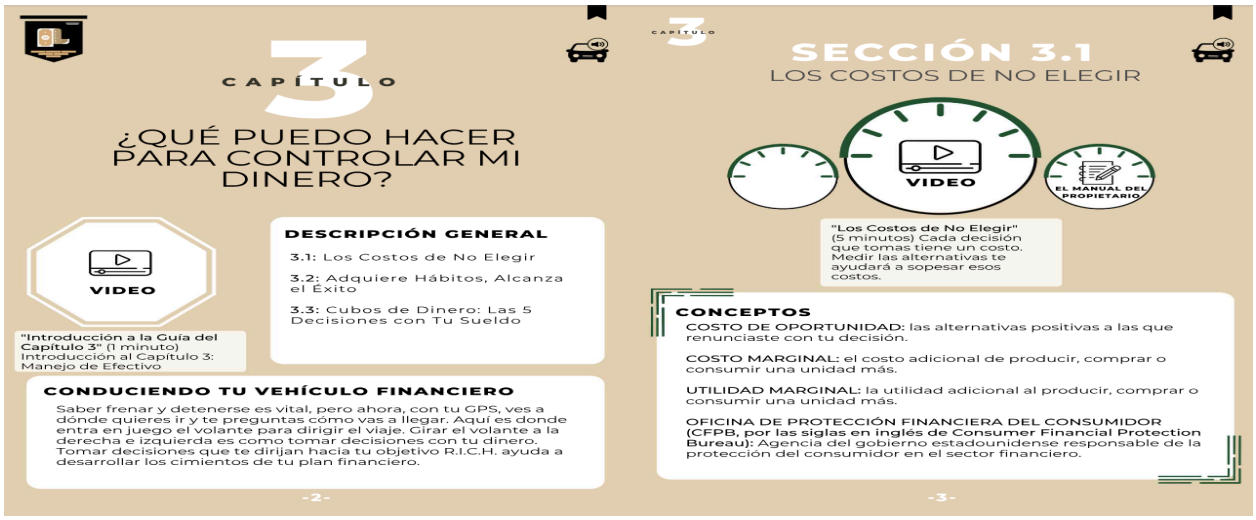


Chapter 3: Cash Management

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”.

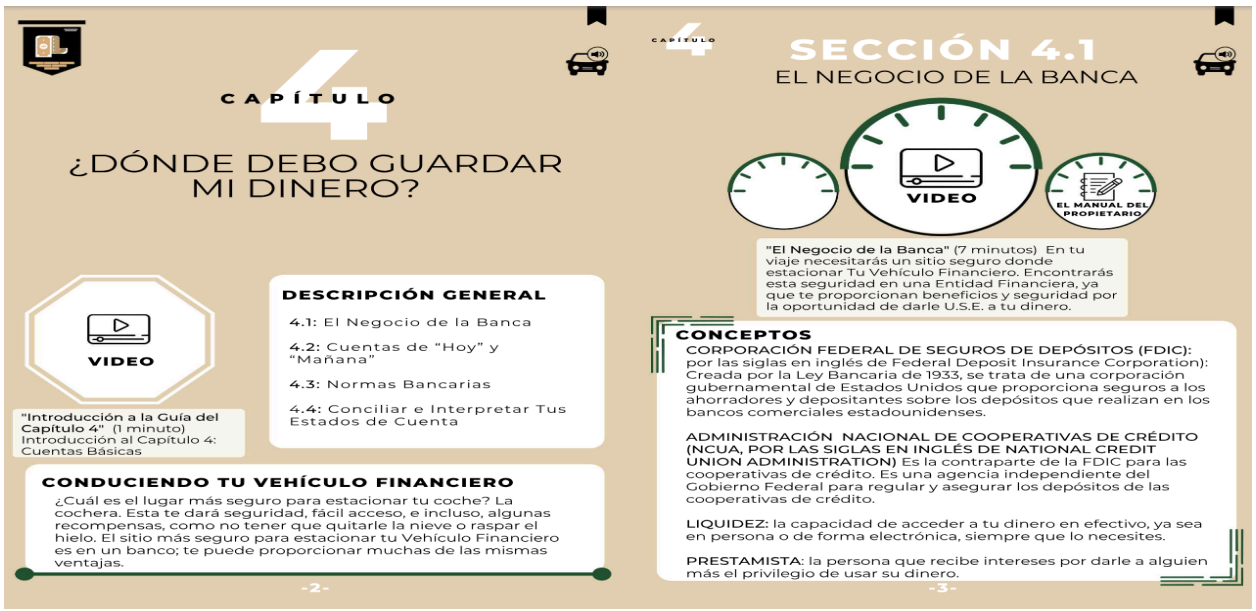




Chapter 4: Financial Institutions (Banks and Credit Unions)

Rule 4: Form Your Team

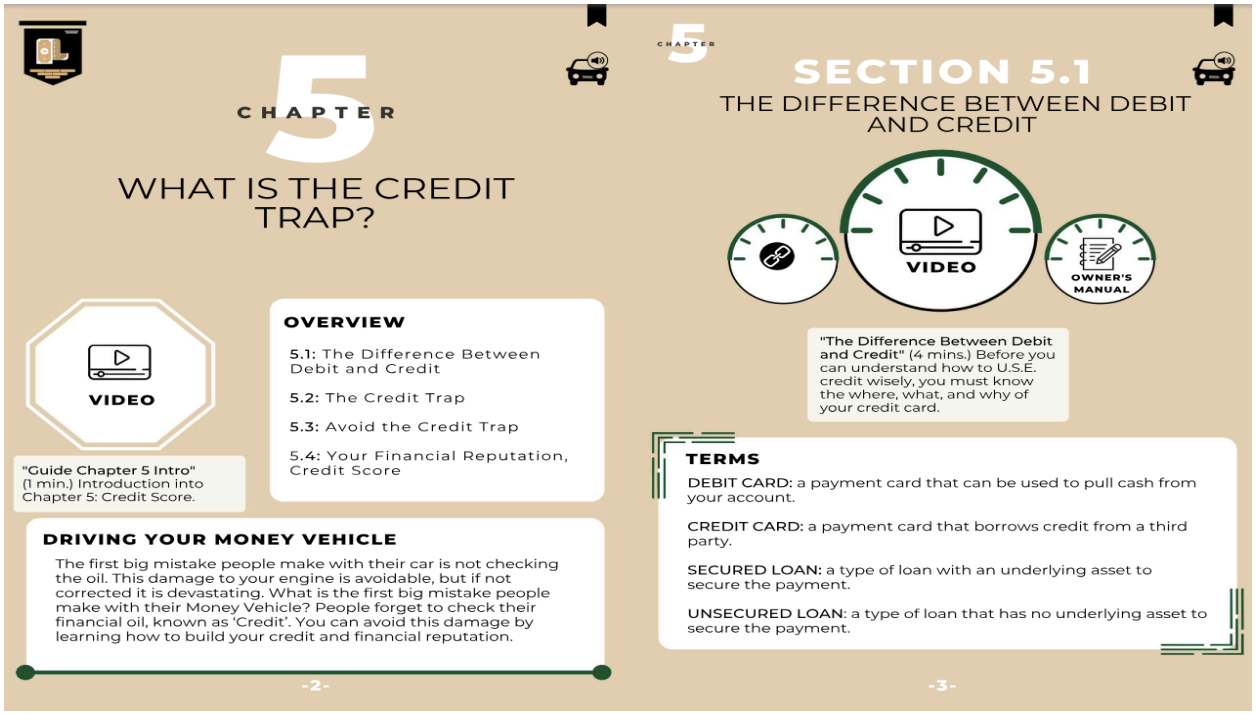
This module introduces students to the banking system and why they need a first teammate. Students will set up their foundational accounts, checking and savings accounts, and begin automating their Money Buckets.



Chapter 5: Credit Cards

Rule 5: Avoid the Credit Trap

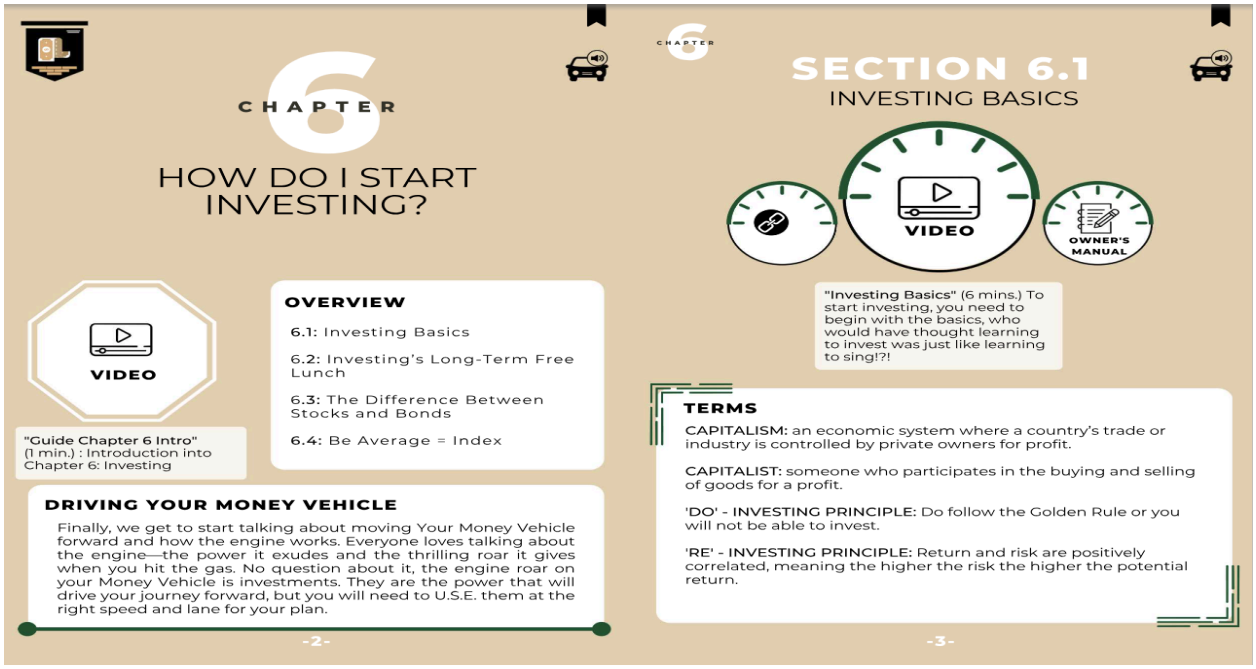
This module teaches students that credit is a needed resource but makes them aware of the risks in using credit incorrectly. This unit delves into the differences between debit and credit cards and explains how to use credit cards wisely.

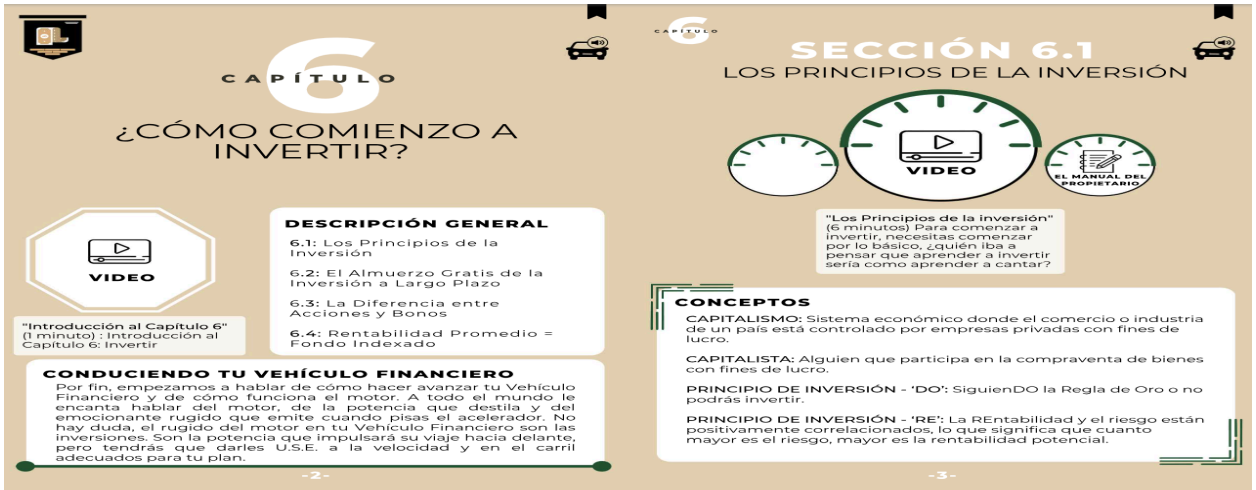


Chapter 6: Investing

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 7: Insurance

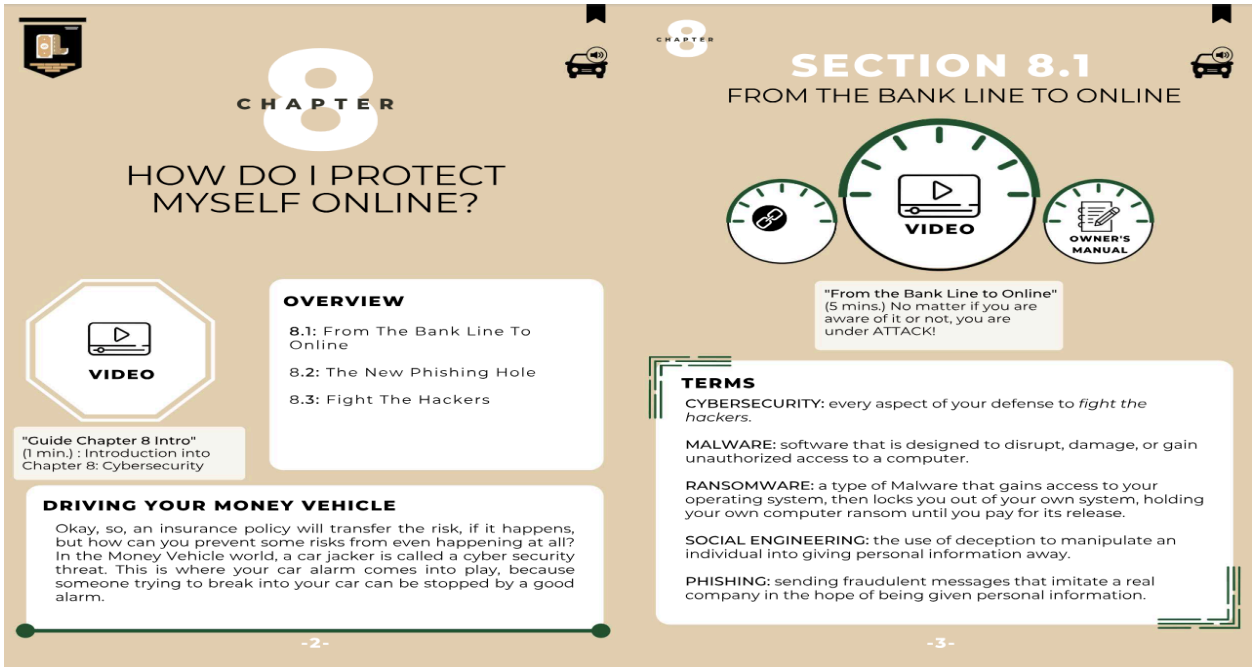
Rule 7: Transfer Your Risk

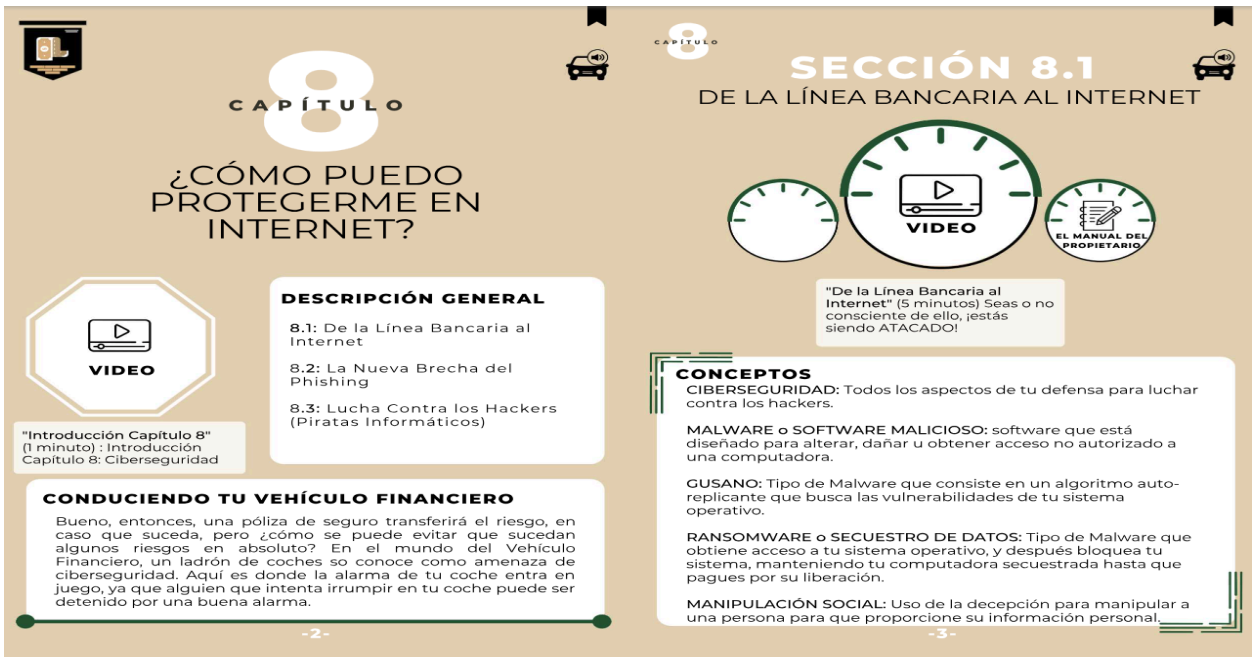
This module focuses on teaching students how risk is transferred through insurance policies and how insurances policies are paid for. The goal is to have students understand the importance of insurance policies and are introduced to policies through auto insurance.

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.

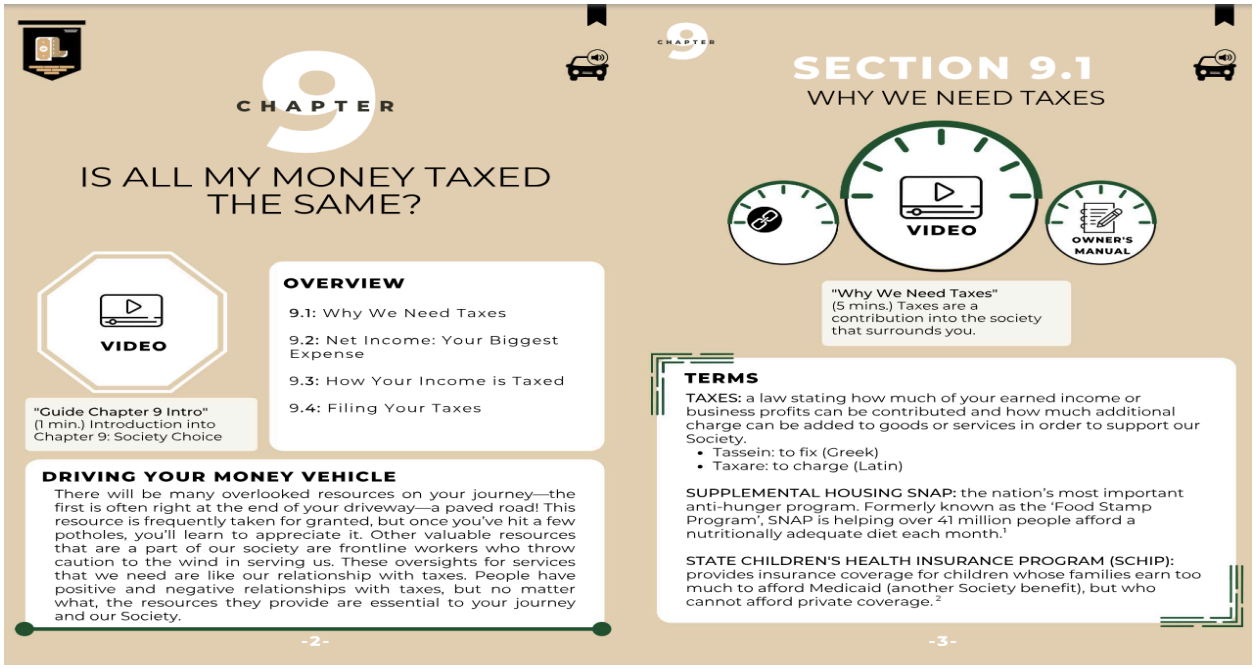




Chapter 9: Taxes

Rule 9: Know Your Net

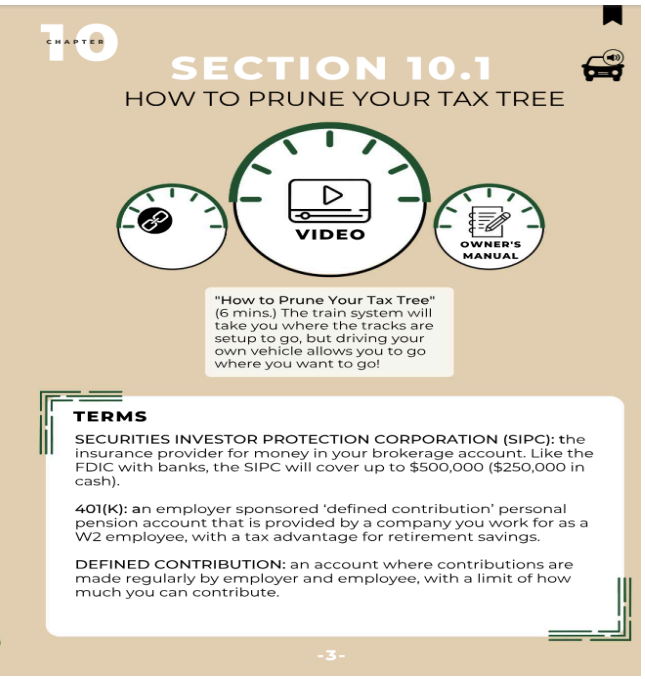
Money Vehicle strives to empower students to see taxes as a “Society Choice.” This module demonstrates the understanding of why taxes are needed and how the United States Tax Code impacts a paycheck. This chapter explains gross to net income and delves into the myth that “All Money is Taxed the Same”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

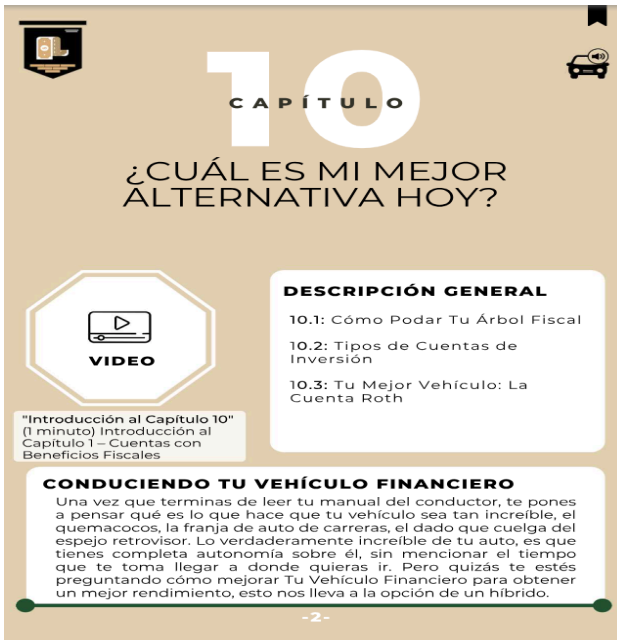


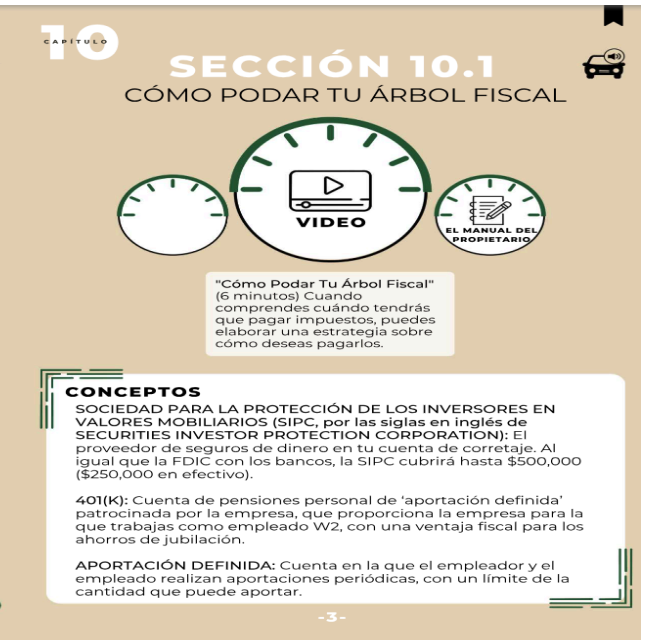
Chapter 10: Investment Accounts

Rule 10: Find Your Advantage

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

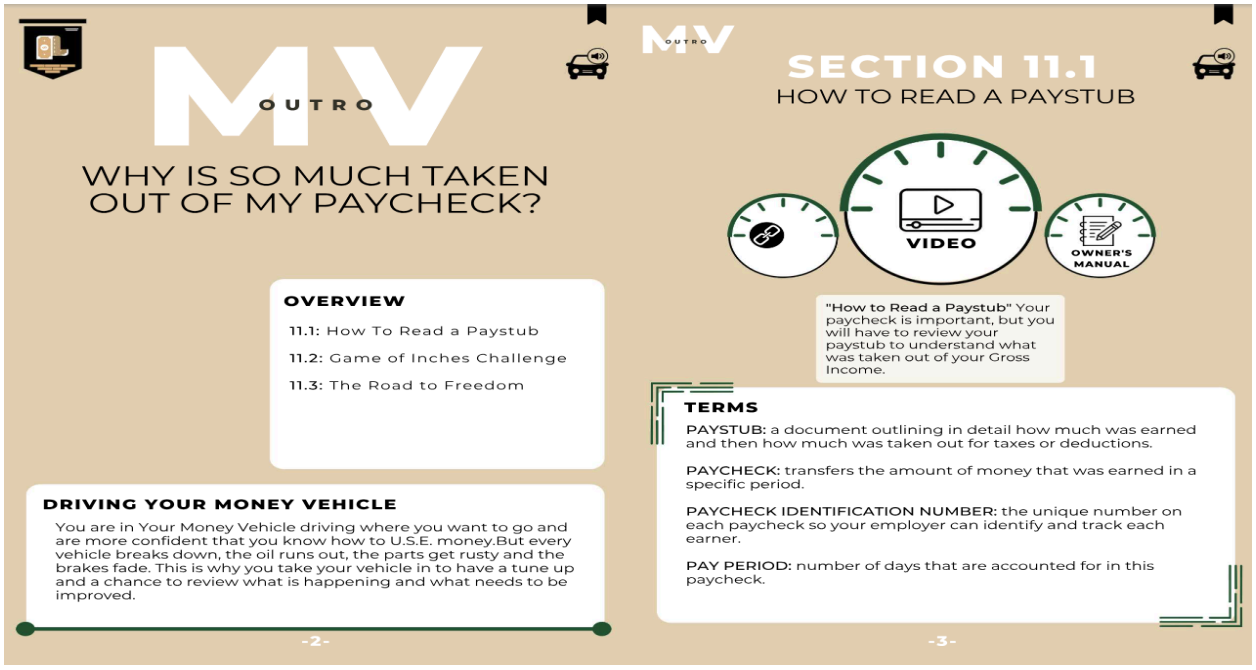






Chapter 11: Paystub Rule: Find an Inch

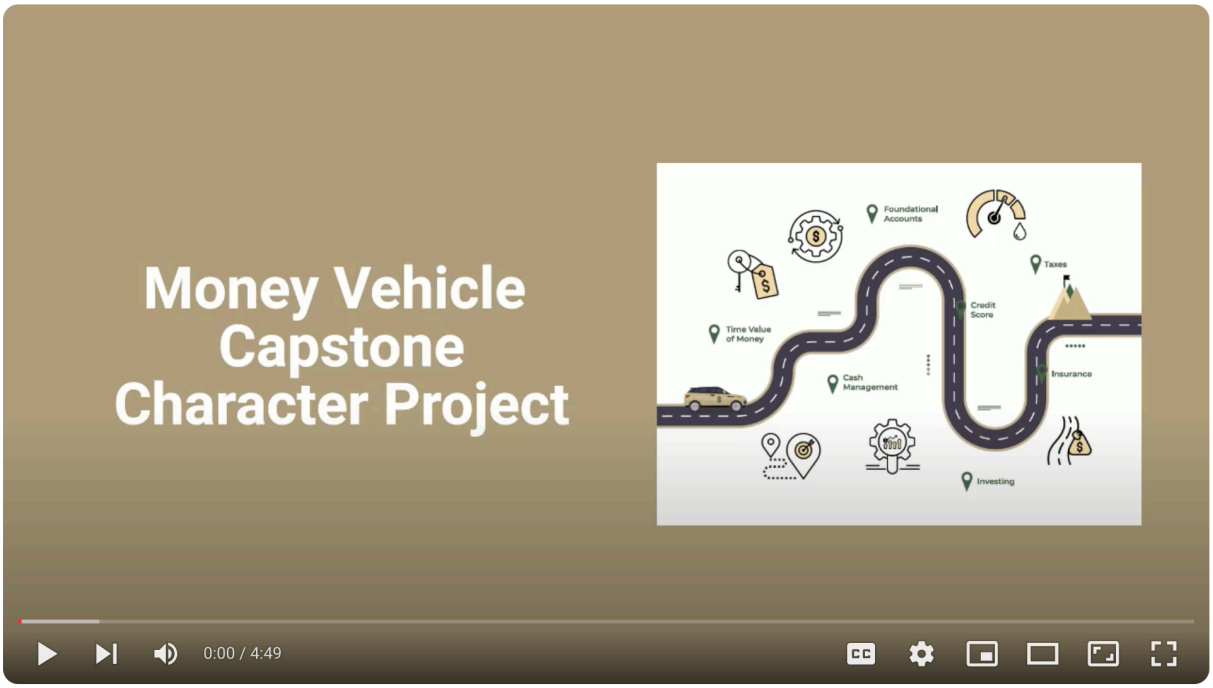
This module teaches students that NOW they are in control of YOUR Money Vehicle and each student can begin to find efficiencies in their financial plan by reviewing their paystub and taking advantage of benefits offered to them.



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.

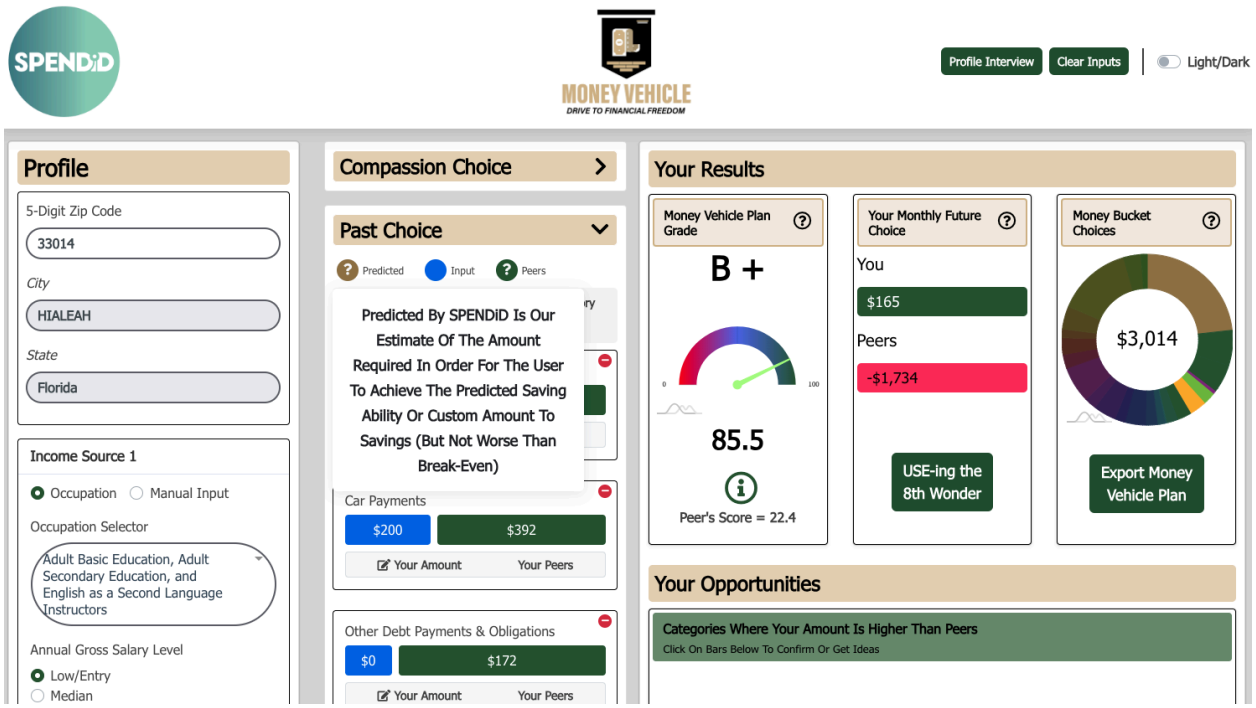
Step 2: Setting Up Your Project

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.



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

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?

Gabriel's First Mile

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.

Gabriel's First Mile

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

2 = Compound Interest

(Gas & Brake)

X = Burn Rate Y = Annual Lifestyle Z = Freedom

X = $6,000

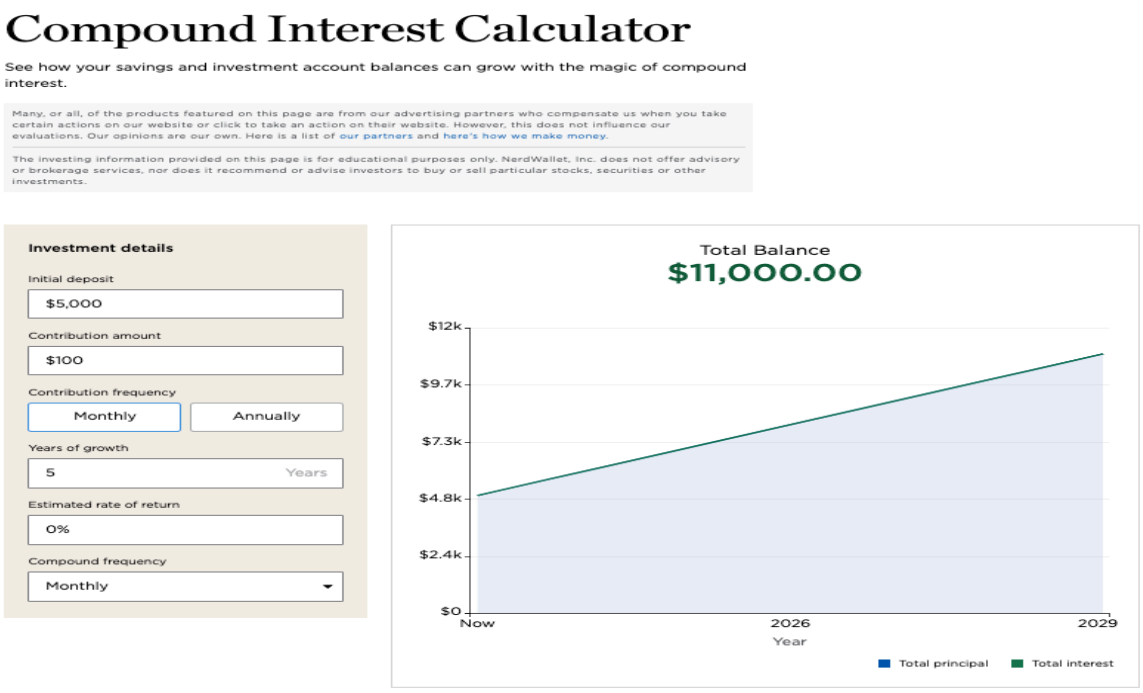
Y = 6,000 x 12 = $72,000

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.

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



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.

Gabriel's First Mile

3 = Money Buckets (Steering Wheel)

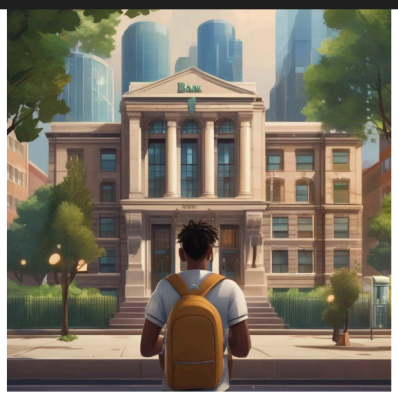
Money Bucket Calculation =

- 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.

Gabriel's First Mile



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

Chapter 5 - Credit Cards and Credit Score

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

Gabriel's First Mile

5 = Credit Cards and Credit Scores (Oil)

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.

Gabriel's First Mile

6 = Investing & Index Funds (Engine)

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.

Gabriel's First Mile

7 = Insurance (Seatbelt)

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?

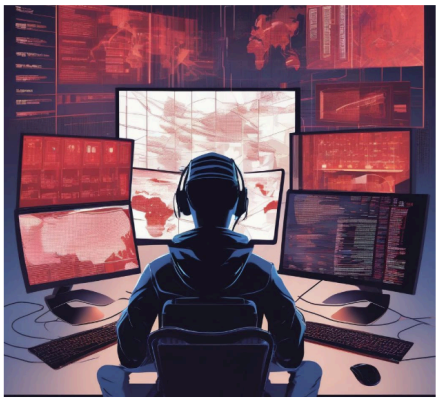
= CA: 15/30/5 with 15/30 uninsured

- Save money with Higher deductible and improve Credit

Chapter 8 - Cybersecurity

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

Gabriel's First Mile



8 = Cybersecurity

(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)

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.

Gabriel's First Mile

10 = Tax ADV Account (Hybrid)

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 you 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.

Gabriel's First Mile

Outro = Paystub (Pit Stop)

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

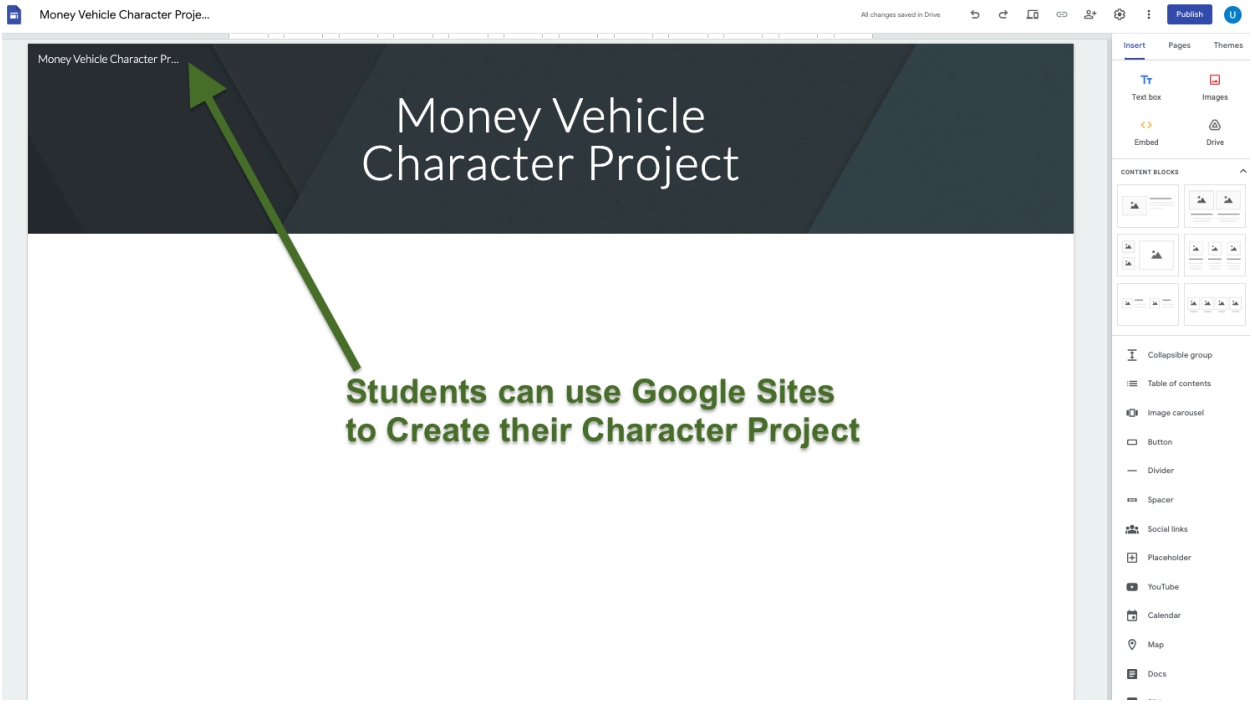
- Work: Always know the names of his clients
- Money: Stop ordering drinks when eating out
- Physical: Drink a cup of water when wake up
- Mental: Write one thing he is grateful for each day

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.

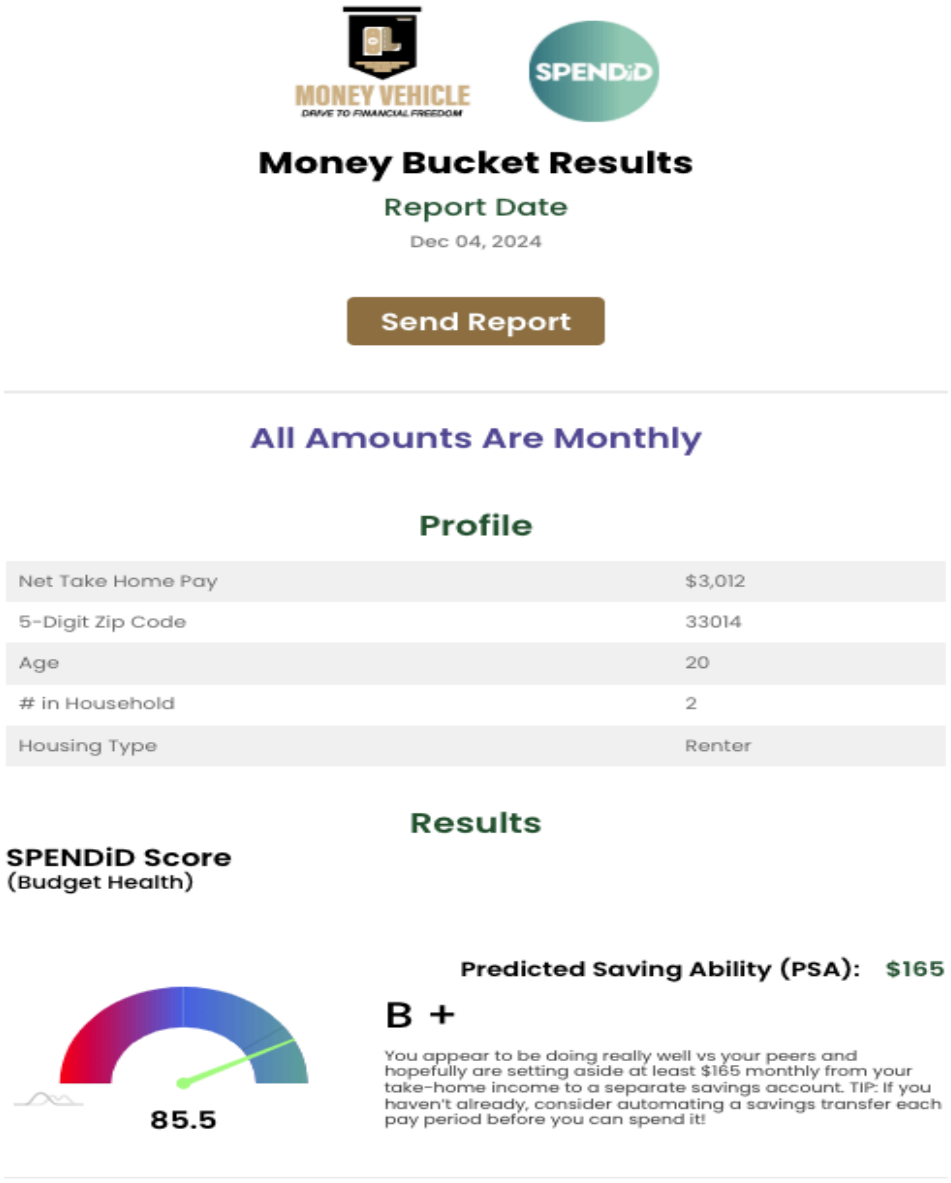
Step 4: The Final Presentation

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.



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

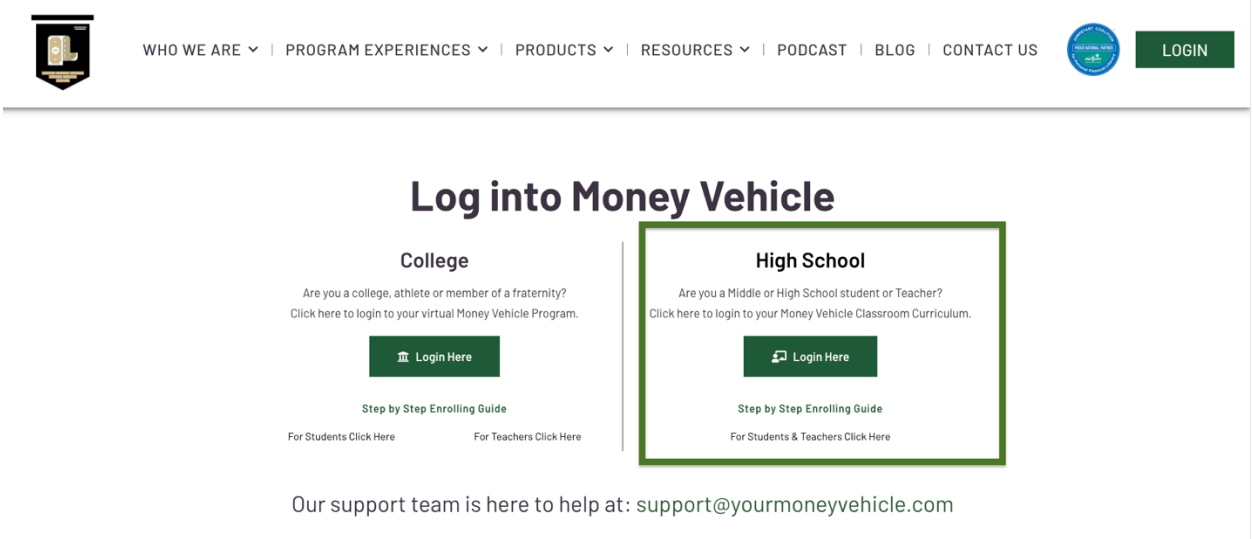
WATCH NOW

Money Vehicle Training Recap & Teacher Support

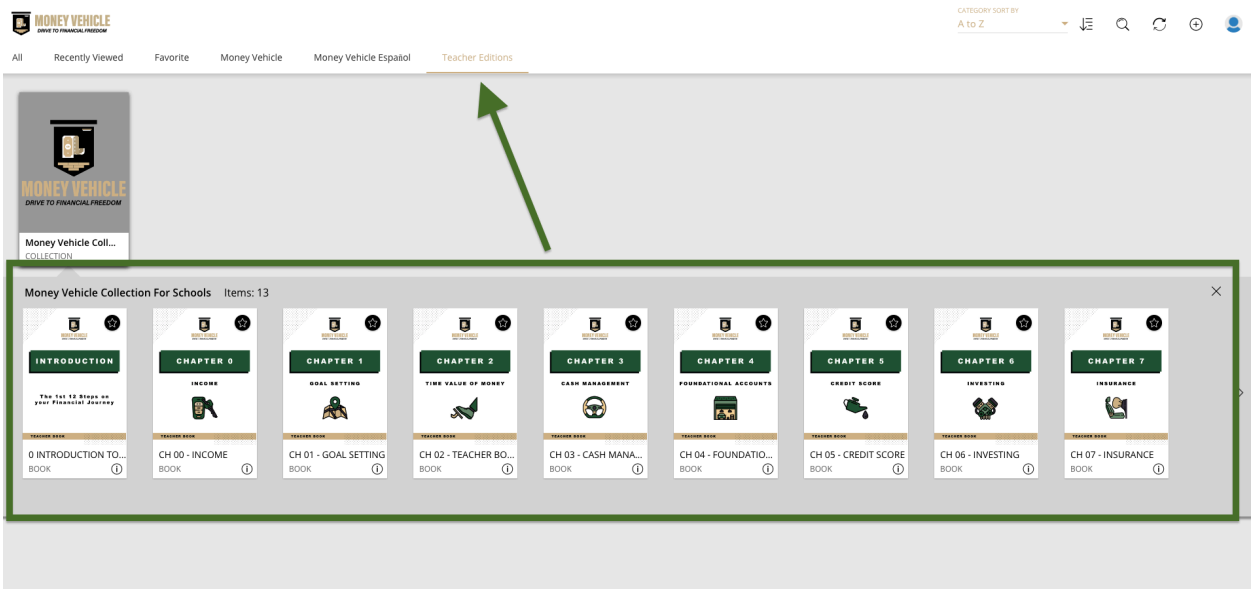
Recap & Support

Let’s recap:

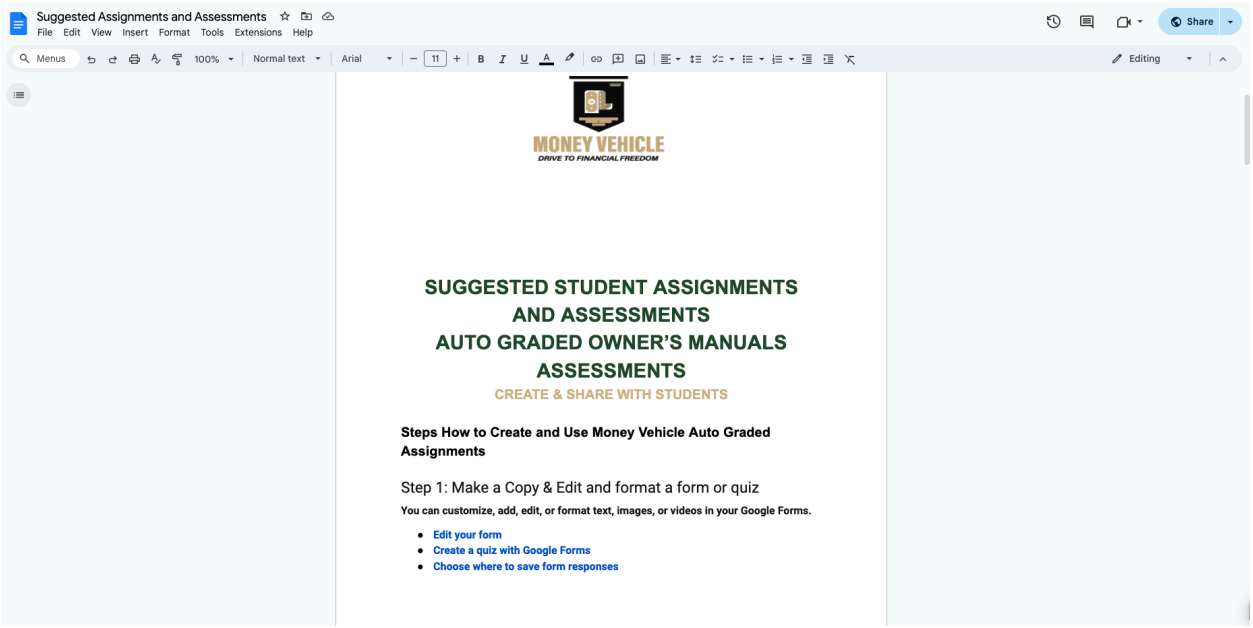
You’ll log into the Money Vehicle platform using your credentials.



Access the comprehensive Teacher Resources for lesson planning.



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.

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!