Financial Decisions Teacher Guide

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Student Login

Click the **STUDENTS** button under Existing Subscribers on the top right of the cwpubonline.com homepage.

On the next page that loads, populate the following items:

State: First, use the drop down menu to select your state.

District: Next, use the drop down menu to select your district.

School: Finally, use the drop down menu to select your school.

User Name: Enter your user name.
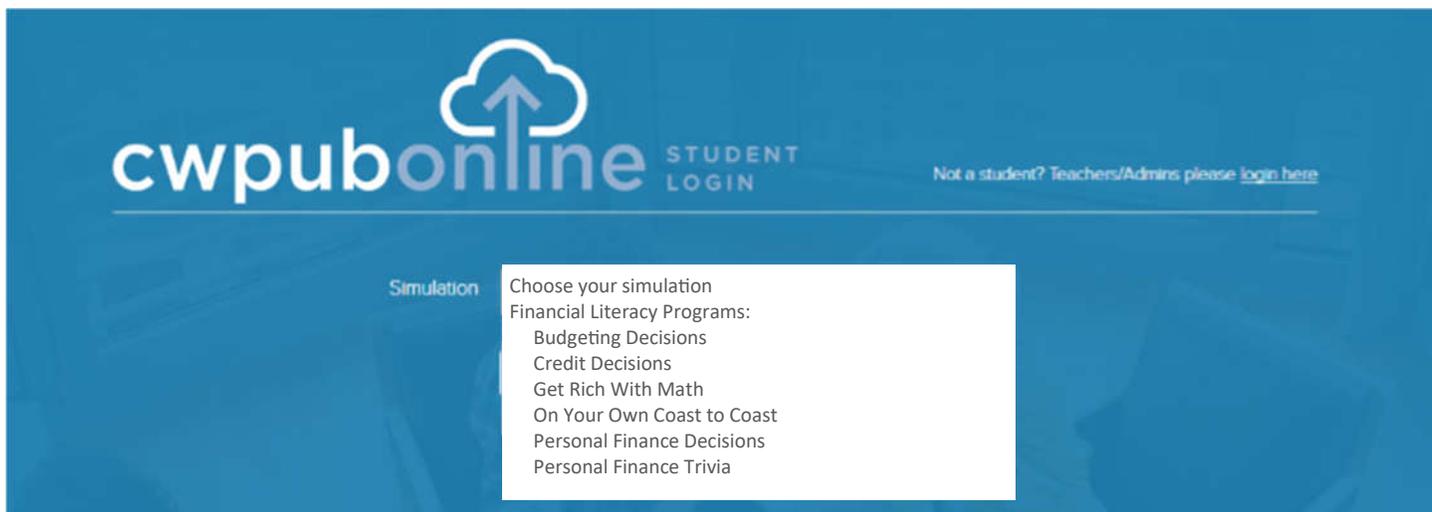
Password: Enter your password.

Log in: Click the **LOGIN** button.

Tip: If you check the box next to Remember my school, you will not need to fill in the drop down boxes on your next visit.
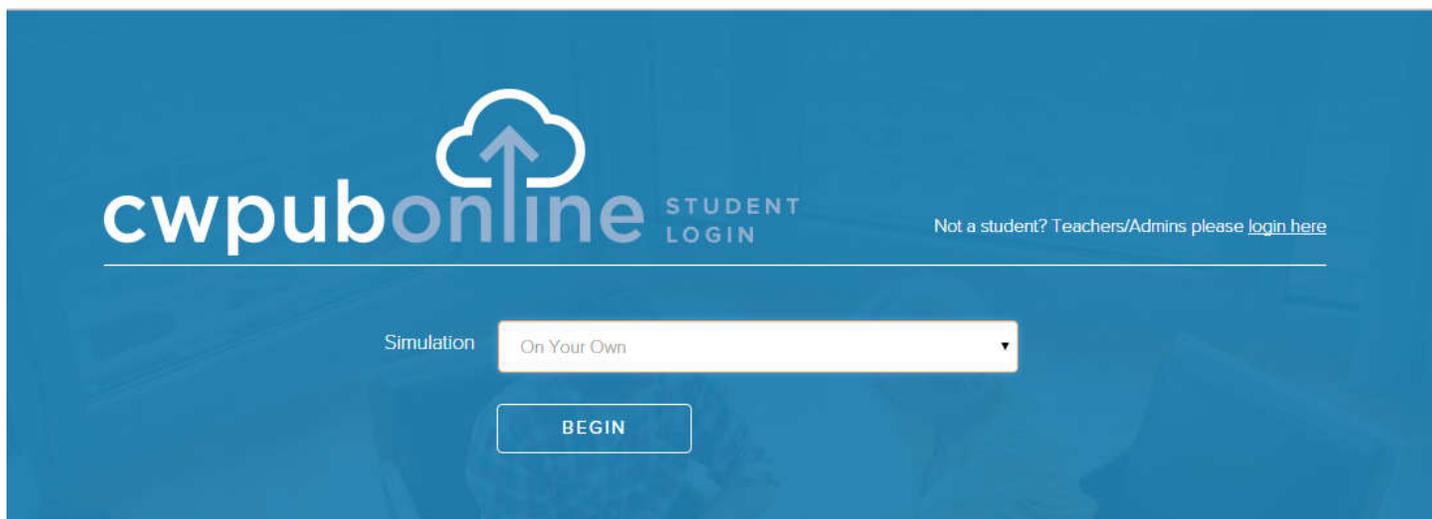
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After you have signed into the cwpubonline portal, you will be asked to choose the simulation you wish to run. Use the dropdown menu to select the simulation.

cwpubonline STUDENT LOGIN

Not a student? Teachers/Admins please *login here*

Simulation   Choose your simulation
Financial Literacy Programs:
    Budgeting Decisions
    Credit Decisions
    Get Rich With Math
    On Your Own Coast to Coast
    Personal Finance Decisions
    Personal Finance Trivia

Once you have selected the simulation you wish to run, press the **BEGIN** button.

cwpubonline STUDENT LOGIN

Not a student? Teachers/Admins please *login here*

Simulation   On Your Own ▾

BEGIN

The Simulations Work Best in Full Screen Mode

To work in full screen mode, use the following commands based on your type of device:

    Windows: F11

    Mac: Command + Shift + F

    Chromebook: Full Screen key

Teachers/Admin Login

To log in to the system as a teacher or admin, you will click the **TEACHERS/ADMIN** button under Existing Subscriber Log in at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOGIN** button.
If you cannot remember your user name or password, click the "Forget your info?" link under the **LOGIN** button and enter your email on the next screen and click the submit button. Your credentials will be emailed to your address.

Note: Teacher and Admin accounts can only log into the admin portion of the portal. If you wish to run the simulation, you will need to create a student account for yourself.

Minimum System Requirements

Reliable Broadband Internet Connection

A web browser that supports HTML5. C.W. Publications recommends Google Chrome.

Microsoft Windows 7 / Windows 8 / Windows 10

Mac OS X 10.6 or higher

Chrome OS

Monitor
A Color Monitor with minimum resolution of 1024 x 768 is required.

Sound Capability
The sound is optional and may be turned off by clicking on the Audio Icon located in Program Utilities.

For technical support email support@cwpub.com *or call* 815.441.4308

Generating Student Reports

When you are logged into the cwpubonline portal as a teacher, you have the ability to generate the reports available in each simulation.

To create the reports for one or more students:

1. Click the "Classes" link on the left side of the page
2. Click the green reports icon next to the class containing the student(s) for which you want to generate the report(s)

3. On the Reports screen that opens, click the radio button next to the report you wish to print. If you are choosing to print a budget or a spending report, you will also need to choose the month from the drop down box
4. Select the Student Name, or choose the All Students option if you want to print your entire class, from the drop down menu
5. Press the **Get Report** button

6. The report for the student will be present on the screen. If you wish to print the report, click the **Print Report** button and a printable version of the report will be created.

Note: You are only able to generate reports for the current or finished simulation for students. If a student starts a new simulation the report data will reset.

Limiting Simulation Availability to Students

By default, all students in your class(es) have access to all simulations available within the cwpubonline portal. If you wish to limit your student(s) to certain simulations this can be accomplished through the Admin Portal.

Limiting Individual Students:

1. Log into the Admin Portal
2. Click the "Students" link on the left hand side of the screen
3. You can scroll through the list of students on the bottom section of the screen or you can use the search box at the top of the screen to quickly find the student you wish to limit
4. Click the "Pencil Icon" next to the student
5. Click the check box next to "Customize access to simulations for this student (overrides current class setting)"
6. Remove the check marks next to the simulations you do not want your student to access
7. Click the "Update" button

Limiting Your Entire Class to One or More Simulations:

1. Log into the Admin Portal
2. Click on the "Classes" link on the left hand side of the page
3. Click the "Pencil Icon" next to the class in which you to set the limits
4. Check the box next to "Select simulations available to students in the class"
5. Remove the check marks next to the simulations you do not want your students to access
6. Click the "Update" button at the bottom of the screen
7. You will see a warning box state that setting limits for a class will override individual student selections, click "OK"

Overview of Budgeting Decisions

In this program, your students will meet sixteen young people who are facing critical budgeting decisions that will have a serious impact on their lives. Your students will evaluate six different budgeting decisions each one of them must make.

They will meet:

- **Alex** who must budget the money he earns from his lawn mowing business.

- **Belinda** who must budget her income as she begins living on her own.

- **Dan** who must decide how to make his car payments after being laid off.

- **Emma** who must decide how to meet the costs of attending a private college.

- **Eric** who is facing $747 a month in student loan payments.

- **Estevan** and **Alicia** who must fit the costs of owning their first home into their budget.

- **Josh** who must budget his income from a part-time job to pay for the expenses of owning his own car.

- **Ling** who must choose the right roommate to help her meet her monthly expenses.

- **Makayla** who must adjust her budget after a family tragedy so she can keep her apartment.

- **Mia** who is a self-employed single mother who must adjust to a decrease in income.

- **Nick** who must learn to budget his limited income during his apprenticeship.

- **Rosa** who is buying a small business and must learn to budget the business income.

- **Ryan** who must learn to live on one income while paying child support after his divorce.

- **Sara** who must complete a personal finance course in college to help prepare her for life in the real world.

- **Tama** who must learn to budget her smaller income after going bankrupt.

- **Zoey** who must learn to live on her income after moving out of her parents' house.

As your students meet each of these young people, read about their budget situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart budgeting decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six budgeting decisions.

How Budgeting Decisions Works

To begin Budgeting Decisions, students click on any of the sixteen portraits such as Alex.

They will be shown the first decision the person must make. For example:

Alex is a sophomore in high school. He and his mother have been on their own since Alex was in third grade. His mother works two jobs to make ends meet so Alex decided to earn his own spending money by doing lawn work.

He has been taking care of five lawns which he cuts once a week. He charges $20 per cut. His monthly revenue is $400.

When he started cutting the lawns this spring, he decided to buy a small cash box with a lock that sits on his desk in his room. That way he has easy access to his money.

Do you think this was a good decision? Yes   No

After reading the situation, students must decide if they agree or disagree with the decision by selecting **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

At any time, Alex could have several hundred dollars in the cash box. That is not a good idea. The box could be stolen. It also means he has to do everything with cash.

He needs to open a basic checking account at his mother's bank. This will give him the ability to write checks or use his debit card to make payments. He will also have ready access to cash at ATM machines.

If they are correct, $100 will be added to their score. If they are incorrect, they will receive nothing.

To move on to the next decision, select **Continue**.

When they have completed all six decisions for a person, they will be returned to the main screen so they can choose another person and learn about their particular budget situation. When they complete the decisions for each person, that portrait will be checked and become inactive.

Your students will have completed the program when they have evaluated the decisions of all sixteen young people.

Program Utilities

Students work is saved automatically during the program.

Students can view their score at any time by selecting View Scores.

Students can read instructions for using the program by selecting Help.

Students can quit the program at any time by selecting Quit.

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Overview of Credit Decisions

In this program, your students will meet sixteen young people who are facing critical credit decisions that will have a serious impact on their lives. Your students will evaluate six different credit decisions each one of them must make.

They will meet :

- **Alex** who must buy a lawn mower on credit for his lawn mowing business.

- **Belinda** who loves to shop for clothes using her store charge cards and credit cards.

- **Dan** who must choose the best financing for his new car and then meet his payments when he is laid off.

- **Emma** who must control her credit card use will attending a private college.

- **Eric** who graduated from college with $93,000 in student loans.

- **Estevan** and **Alicia** who want to move out of their small apartment and buy their first home.

- **Josh** who wants to borrow the money to buy a car of his own.

- **Ling** who has been making ends meet with payday loans and cash advances on her credit card.

- **Makayla** who wants to finance a used car.

- **Mia** who learns when to use layaway as a form of credit.

- **Nick** who must decide whether to finance a car or lease it.

- **Rosa** who wants to buy her aunt's resale clothing store on contract.

- **Ryan** who owns five credit cards and is being overwhelmed by his credit card debt.

- **Sara** who must decide how to buy a new computer on credit.

- **Tama** who is facing bankruptcy because her finances are a disaster.

- **Zoey** who must decide whether to buy furniture at a rent-to-own store or take out a loan.

As your students meet each of these young people, read about their credit situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart credit decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six credit decisions.

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How Credit Decisions Works

To begin Credit Decisions, students click on any of the sixteen portraits such as Alex.

They will be shown the first decision the person must make. For example:

Alex and his mother have been on-their-own since Alex was in third grade. His mother works two jobs to make ends meet.

Alex is 15 and a sophomore in high school. He knows it is very difficult for his mother to give him an allowance, so he has decided to earn his own spending money by doing lawn work. He has been taking care of five lawns at $20 a cut, but, unfortunately, it is mid May and his lawnmower just died.

His mother can't afford a new mower so he has decided to go to his mother's bank and ask for a personal loan of $350 to buy a new one. He plans to repay the loan from the money he earns.

Do you think this was a good decision? Yes   No

After reading the situation, students must decide if they agree or disagree with the decision by selecting **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

Although Alex's intentions are good and the bank might applaud his effort, they cannot offer him a loan because he is underage. Alex's mother would have to take out the loan, and she certainly doesn't need any more financial burdens.

If they are correct, $100 will be added to their score. If they are incorrect, they will receive nothing.

To move on to the next decision, select **Continue**.

When they have completed all six decisions for a person, they will be returned to the main screen so they can choose another person and learn about their particular credit situation. When they complete the decisions for each person, that portrait will be checked and become inactive.

Your students will have completed the program when they have evaluated the decisions of all sixteen young people.

Program Utilities

Students work is saved automatically during the program.

Students can view their score at any time by selecting View Scores.

Students can read instructions for using the program by selecting Help.

Students can quit the program at any time by selecting Quit.

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Overview of Personal Finance Decisions

In this program, your students will meet sixteen young people who are facing critical financial decisions that will have a serious impact on their lives. Your students will evaluate six different personal finance decisions each one of them must make.

They will meet:

- **Aaron** who must first decide whether or not to buy a new car and then decide if he should keep it or sell it.

- **Alando** who must decide how to handle his personal finances during a period of unemployment.

- **Alex** who must make several decisions as he rents and furnishes his first apartment.

- **Celina** who must decide how to finance new furniture and a new TV.

- **Chloe** who must decide how to manage her credit card use and her credit card debt.

- **Corrine** who must decide how to meet her monthly expenses and escape the payday loan trap.

- **Kim** who must decide how to save and invest his money.

- **Kirk** who must decide how to budget his limited income.

- **Lan** who must decide what type of home to buy and how best to finance it.

- **Lien** who must decide how to upgrade her wardrobe for her new job and new lifestyle.

- **Marcos** who must decide how to handle his finances while traveling as a professional baseball umpire.

- **Mike** who must make several decisions related to his life, health and property insurance.

- **Rachel** who must decide how to start a successful savings plan.

- **Sarah** who must decide how to shop smart for groceries and spend her limited food dollars wisely.

- **Stephanie** who must decide how to plan meals while leading a hectic professional life.

- **Taylor who** must decide how to budget his limited income as a struggling actor.
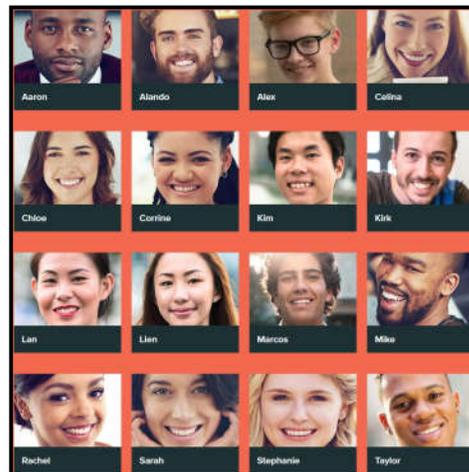
As your students meet each of these young people, read about their financial situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart financial decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six decisions related to all aspects of personal finance.

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## How Personal Finance Decisions Works

To begin Personal Finance Decisions, students click on any of the sixteen portraits such as Aaron.

They will be shown the first decision the person must make. For example:

Aaron just graduated with a degree in political science and has taken a full-time job on the campaign staff of Cheryl London, a first-time candidate running for congress. Aaron hopes that if she is elected in November (sic months from now) he will be part of her staff in Washington, DC.

Aaron has been driving the same old car since he was a junior in high school. Thought it is still running, he is sick of driving it. He wants to celebrate his first full-time job with a new car.

Do you think this is a good personal finance decision? YES   NO
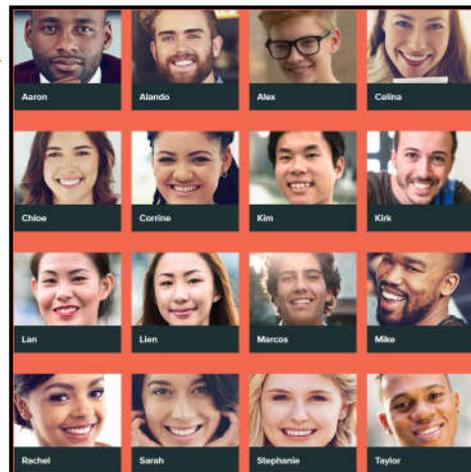
After reading the situation, students must decide if they agree or disagree with the decision by selecting **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

What Aaron doesn't need to do is get in over his head. He won't have a job if Cheryl loses the election and will he even be offered a job in Washington if she wins? His old car is running and it is best to stay with it until the election is over and he sees if he has a stable job.

If they are correct, $100 will be added to their score. If they are incorrect, they will receive nothing.

To move on to the next decision, select **Continue**.

When they have completed all six decisions for a person, they will be returned to the main screen so they can choose another person and learn about their particular financial situation. When they complete the decisions for each person, that portrait will be checked and become inactive.

Your students will have completed the program when they have evaluated the decisions of all sixteen young people.

Program Utilities

Students work is saved automatically during the program.

Students can view their score at any time by selecting View Scores.

Students can read instructions for using the program by selecting Help.

Students can quit the program at any time by selecting Quit.

The Current Curriculum Library

Current Curriculum is a library of real world activities in PDF format. The library is divided into the following categories:
1) Careers
2) Financial Literacy
3) Real World Math
Each category includes hundreds of pages of activities that you can download to print or use electronically.
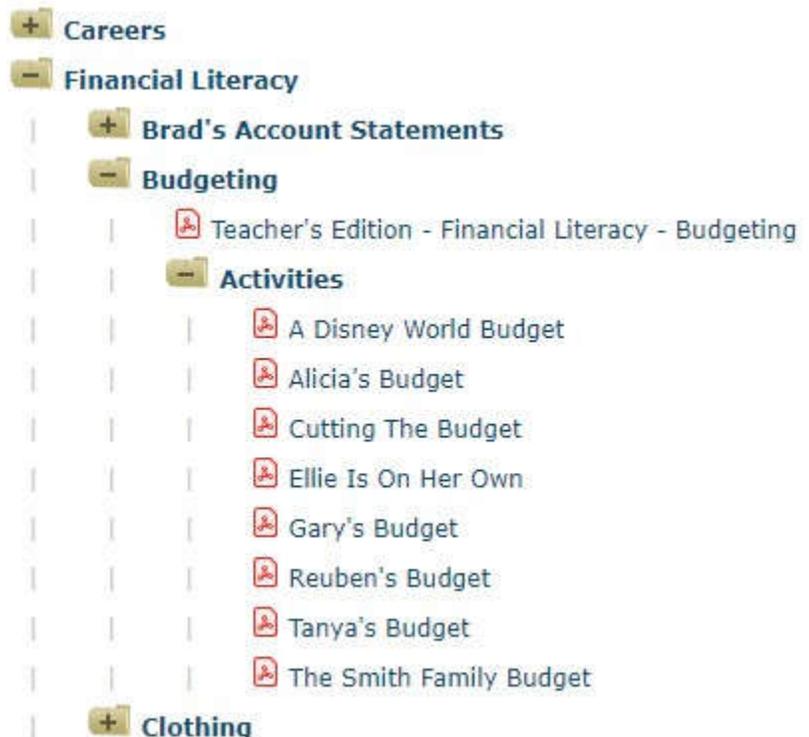
To access the library, follow these steps:
1) Go to www.cwpubonline.com.
2) Select Teachers/Admin Login and log in with your cwpubonline user name and password.
3) Select Current Curriculum Library from the menu bar.

4) Select any of the three categories.

5) Select any activity topic. (i.e. Budgeting)
6) Select any activity or the Teacher's Edition to download. (i.e. Alicia's Budget)

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Common Core State Standards
for
Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for reading which is aligned with *cwpubonline* has been marked with a red arrow.

College and Career Readiness Anchor Standards for Reading

Key Ideas and Details

▶ 1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

▶ 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.

▶ 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Craft and Structure

▶ 4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

▶ 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.

   6. Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

   7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

▶ 8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.

   9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

Range of Reading and Level of Text Complexity

▶ 10. Read and comprehend complex literary and informational texts independently and proficiently.

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Common Core State Standards
for
Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for writing which is aligned with **cwpubonline** has been marked with a red arrow.

College and Career Readiness Anchor Standards for Writing

Text Types and Purposes

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

Production and Distribution of Writing

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Research to Build and Present Knowledge

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.

8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

9. Draw evidence from literary or **informational** texts to support analysis, reflection, and research.

Range of Writing

10. Write routinely over extended time frames (time for research, reflection, and revision) and **shorter time frames** (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

Common Core State Standards
For
Mathematics

Each of the following anchor standards for math which is aligned with ***cwpubonline*** has been marked with a red arrow.

Standards for Mathematical Practice

▶ **1. Make sense of problems and persevere in solving them.**

▶ **2. Reason abstractly and quantitatively.**

3. Construct viable arguments and critique the reasoning of others.

▶ **4. Model with mathematics.**

▶ **5. Use appropriate tools strategically.**

▶ **6. Attend to precision.**

▶ **7. Look for and make use of structure.**

▶ **8. Look for and express regularity in repeated reasoning.**