Financial Literacy Online Teacher Guide

Technical Information (Click on any topic)

The Financial Literacy Programs (Click on any link)

Alignment with the Common Core State Standards
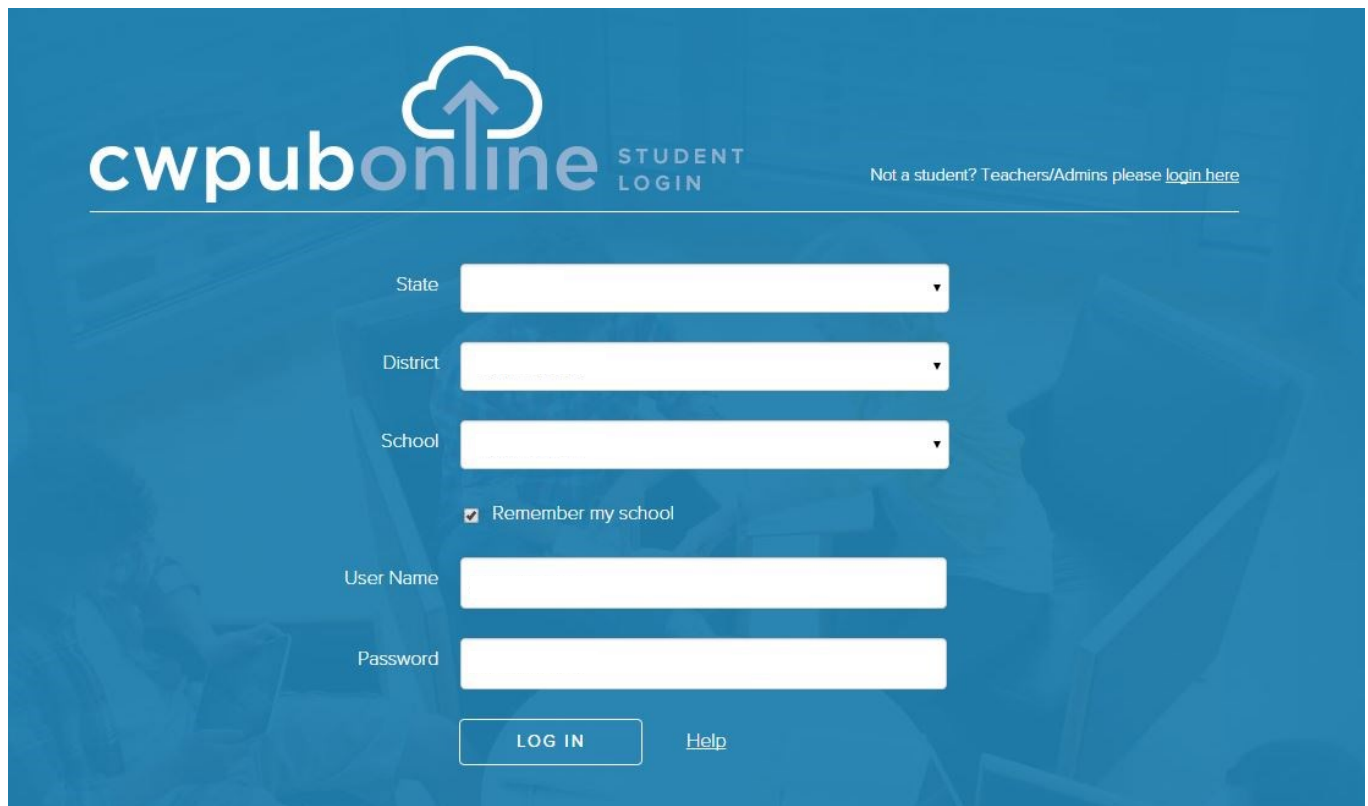
Student Log in

Click the **STUDENTS** button at 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 **LOG IN** 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.
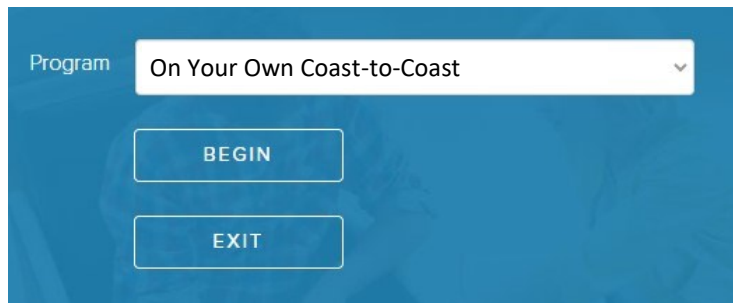

After you have signed into the cwpubonline portal, you will be asked to choose the program you wish to run. Use the dropdown menu to select the program.

Program	Choose Your Program ▽
	Financial Literacy Programs
	Bills, Budgets and Bank Accounts
	Budgeting Decisions
	Credit Decisions
	Get Rich With Math
	On Your Own Coast-to-Coast

Once you have selected the simulation you wish to run, press the **BEGIN** button.
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The Programs 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
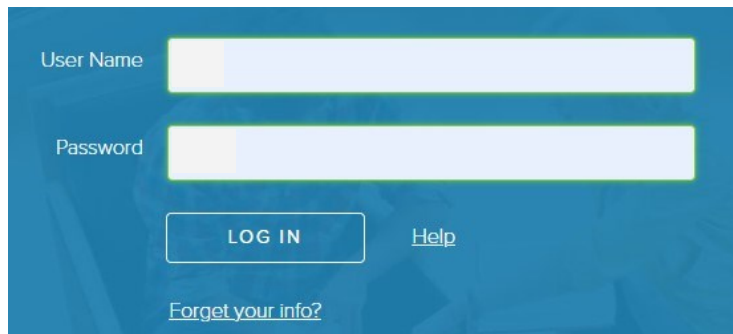
Teacher/Admin Log in

To log in to the system as a teacher or admin, you will click the **TEACHER/ADMIN LOGIN** at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOG IN** button.

If you cannot remember your user name or password, click the "Forget your info?" link under the **LOG IN** 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: Windows 7 / Windows 8 / Windows 10 / Windows 11

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

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)

Classes

School	First Name	Last Name	Class	# of Students current/max	Expiration Date	Student Management
Demo School	Demo	Teacher	Demo 3	10/50	1/17/2016	
Demo School	Demo	Teacher	Demo 2	4/100	1/23/2016	
Demo School	Demo	Teacher	Demo 1	1/50	1/5/2016	

Most Recent   <   >

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

Reports for Demo 2 - Demo School

Select Report:

On Your Own   *On The Job*
○ Summary   ○ Personnel File
● Spending ┐ August ▼
○ Budget   ┘

Select Student:
Student504, Demo ▼
Get Report   Cancel

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 Program Availability to Students

By default, all students in your class(es) have access to all programs available within the cwpubonline portal. If you wish to limit your student(s) to certain programs 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 programs you do not want your student to access

7) Click the "Update" button

LIMIITING YOUR ENTIRE CLASS TO ONE OR MORE PROGRAMS:

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 programs 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"

Bills, Budgets and Bank Accounts

Overview:

This program includes 20 <u>sequential</u> and <u>guided</u> activities dealing with every aspect of Noah's personal finances as he takes his first full-time job and begins life on his own. Each activity deals with a different aspect of his financial and work life.

Students must complete the activities sequentially. Any information or answers needed from earlier activities are provided in the current activity the student is working on. All math is explained and examples given.

Students can stop, save their work and return to the same activity at any time. Each student's score for the current activity and the entire program is shown at the top of the work screen

Click on any activity title below to see an overview and all answers.

Activity 1: Which Job Will Noah Take?

Overview:

Students will calculate:
(1) Noah's real salary in seven different cities where he has been offered industrial design jobs.
(2) Using the average rent for a one bedroom apartment in each city, they will calculate the rent as a percentage of his annual salary in each city.

Answer 1	$62,617	Answer 2	23.1%
Answer 3	$56,881	Answer 4	29.8%
Answer 5	$59,804	Answer 6	25.2%
Answer 7	$50,000	Answer 8	29.8%
Answer 9	$40,341	Answer 10	31.6%
Answer 11	$50,000	Answer 12	30.7%
Answer 13	$43,787	Answer 14	37.3%

Activity 2: Moving To Raleigh

Overview:

Students will calculate Noah's:
(1) total cost to rent a U-Haul trailer.
(2) total cost for gas.
(3) total cost for hotels.
(4) total cost for food while traveling.
(5) total cost for the trip.

Answer 1	U-Haul	$525.33
Answer 2	Car Servicing	$ 38.10
Answer 3	Gasoline	$102.81
Answer 4	Ohio Hotel	$109.74
Answer 5	Raleigh Hotel	$269.54
Answer 6	Food	$ 69.95
Answer 7	Total Trip Cost	$1,115.47

Activity 3: Noah's Apartment

Overview:

Students will calculate:
(1) The percentage of Noah's salary it will take to rent a one or two bedroom apartment in each of three apartment complexes.
(2) What the apartment rents will be in 2 years given the estimated annual percentage increases.

Answer 1	24.4%	Answer 2	29.7%
Answer 3	$1,315	Answer 4	$1,633
Answer 5	26.3%	Answer 6	30.7%
Answer 7	$1,444	Answer 8	$1,687
Answer 9	26.8%	Answer 10	35.8%
Answer 11	$1,472	Answer 12	$2,009

Activity 4: Noah Buys Groceries Online

Overview:

Students will calculate:
(1) The total cost of the grocery items Noah purchased online from Walmart.
(2) The percentage of the total cost that was spent on each category of food items.

Answer 1	Total Cost	$219.28
Answer 2	Meats	15.2%
Answer 3	Produce	5.4%
Answer 4	Canned Goods	7.4%
Answer 5	Breads	3.2%
Answer 6	Drinks	7.5%
Answer 7	Snacks	8.4%

Students will read 16 statements and decide whether or not each statement is a way for Noah to save on food costs.

Answer 8	No	Answer 14	Yes	Answer 20	Yes
Answer 9	Yes	Answer 15	Yes	Answer 21	No
Answer 10	No	Answer 16	No	Answer 22	No
Answer 11	Yes	Answer 17	No	Answer 23	Yes
Answer 12	Yes	Answer 18	No		
Answer 13	No	Answer 19	Yes		

Activity 5: Apartment Furnishings

Overview:

Students will calculate:
(1) The total cost including sales tax of several household items Noah buys a Walmart.
(2) The sale prices of beds, mattresses and box springs at Kniederman's Home Furnishings.
(3) The total cost including sales tax of a new bed Noah buys at Kniederman's.
(4) The percentage of his $1,000 bed budget that he spent.

Answer 1	$437.53
Answer 2	$349
Answer 3	$489
Answer 4	$419
Answer 5	$559
Answer 6	$699
Answer 7	$823.68
Answer 8	82.4%

Activity 6: First Day At Work

Overview:

Students will calculate:
(1) Noah's biweekly net pay based on his $61,000 annual salary.
(2) What his new health insurance policy will pay toward a hypothetical hospital bill.

Answer 1	Biweekly Gross	$2,346.15
Answer 2	Total Withholding	$ 747.29
Answer 3	Biweekly Net Pay	$1,598.86

Answer 4	$3,400		Answer 7	$ 480
Answer 5	$2,400		Answer 8	$10,670
Answer 6	$1,920		Answer 9	$ 1,480

Students will read 16 statements and decide whether or not each statement is a way for Noah to be accepted by his coworkers.

Answer 10	Yes	Answer 16	Yes	Answer 22	Yes
Answer 11	Yes	Answer 17	No	Answer 23	No
Answer 12	Yes	Answer 18	No	Answer 24	Yes
Answer 13	Yes	Answer 19	No	Answer 25	No
Answer 14	No	Answer 20	No		
Answer 15	No	Answer 21	Yes		

Activity 7: Meet The Boss

Overview:

Students will read 16 statements and decide whether or not it is a good way for Noah to create a good working relationship with his boss.

Answer 1	Yes	Answer 7	No	Answer 13	Yes
Answer 2	No	Answer 8	Yes	Answer 14	No
Answer 3	Yes	Answer 9	Yes	Answer 15	No
Answer 4	Yes	Answer 10	Yes	Answer 16	Yes
Answer 5	No	Answer 11	No		
Answer 6	Yes	Answer 12	No		

Activity 8: Noah's Online Account Statement

Overview:

Students will calculate the balance in Noah's checking account on 05/31 and 06/08.

Answer 1	Balance 05/31	$2,717.66
Answer 2	Balance 06/08	$ 679.64

Activity 9: Noah's First Budget

Overview:

Students will calculate the percentage of Noah's $4,692.30 monthly gross pay that he has divided into 14 budget categories.

Answer 1	Food	5.3%
Answer 2	Utilities and Phone	4.3%
Answer 3	Transportation	3.2%
Answer 4	Other Insurance	5.9%
Answer 5	Credit Payments	12.8%
Answer 6	Clothing	1.1%
Answer 7	Personal Items	0.9%
Answer 8	Household Items	1.6%
Answer 9	Entertainment	2.1%
Answer 10	Contributions	0.4%

Activity 10: Noah's Credit Card Statement

Overview:

(1) Students will complete Noah's credit card statement.
(2) Students will calculate what percentage of Noah's credit card charges where made at each of six retailers.

Answer 1	$105.45	Answer 6	11.2%
Answer 2	$404.42	Answer 7	10.0%
Answer 3	$404.42	Answer 8	64.6%
Answer 4	$4,595.58	Answer 9	6.1%
Answer 5	5.4%	Answer 10	2.7%

Activity 11: I Don't Know What To Do

Overview:

Noah has been given his first design project , but he has no idea how to complete it. Students will read 16 statements and decide whether or not it is a good way for Noah to handle the situation.

Answer 1	No	Answer 7	No	Answer 13	No
Answer 2	No	Answer 8	Yes	Answer 14	No
Answer 3	No	Answer 9	Yes	Answer 15	Yes
Answer 4	Yes	Answer 10	No	Answer 16	Yes
Answer 5	No	Answer 11	Yes		
Answer 6	Yes	Answer 12	No		

Activity 12: Noah's Savings Account

Overview:

Noah needs a savings account as an emergency fund. Students will read 15 statements and decide if it is a good method or not for building an emergency fund.

Answer 1	No	Answer 6	Yes	Answer 11	Yes
Answer 2	Yes	Answer 7	Yes	Answer 12	Yes
Answer 3	Yes	Answer 8	No	Answer 13	Yes
Answer 4	No	Answer 9	No	Answer 14	No
Answer 5	No	Answer 10	No	Answer 15	No

Students will calculate:
(1) Noah's savings account balance on 05/31.
(2) Noah's total deposits.
(3) The average size of Noah's deposits.
(4) The average size of Noah's withdrawals.
(5) Noah's average daily balance in March.

Answer 16	Balance on 05/31	$1,332.40
Answer 17	Total Deposits	$ 415.00
Answer 18	Average Deposit	$ 41.50
Answer 19	Average Withdrawal	$ 413.33
Answer 20	Average Daily Balance	$2,261.28

Activity 13: Noah Wants A Pet

Overview:

Students will calculate:
(1) Noah's first year cost for owning a small dog.
(2) Noah's first year cost for owning a medium dog.
(3) Noah's first year cost for owning a large dog.

Answer 1	Small dog	$1,707
Answer 2	Medium dog	$1,939
Answer 3	Large dog	$2,140

Activity 14: Noah's New Electric Car

Overview:

Noah wants to buy a new electric car, but he is not sure it is the smart thing to do. Students will read 14 statements and decide if it is True or False in regard to buying an EV.

Answer 1	T	Answer 6	F	Answer 11	T
Answer 2	F	Answer 7	F	Answer 12	T
Answer 3	T	Answer 8	T	Answer 13	T
Answer 4	F	Answer 9	F	Answer 14	F
Answer 5	F	Answer 10	F		

Students will calculate:
(1) Sales Tax (6.75%)
(2) Total Cost
(3) Amount Financed
(4) Total of Payments
(5) Total Credit Cost
(6) Finance Charge

Answer 15	Sales Tax	$ 1,852.38
Answer 16	Total Cost	$31,827.38
Answer 17	Amount Financed	$27,627.38
Answer 18	Total of Payments	$33,548.40
Answer 19	Total Credit Cost	$37,748.40
Answer 20	Finance Charge	$ 5,921.02

Activity 15: Noah's Utility Bills

Overview:

Students will calculate the following entries on
Noah's June electric bill:
(1) June Energy Charge
(2) Sales Tax
(3) June Amount Due

Answer 1	Energy Charge	$41.36
Answer 2	Sales Tax	$ 4.07
Answer 3	Amount Due	$60.21

Students will calculate the following entries on
Noah's June cable and internet bill:
(1) Spectrum program rentals for June
(2) Spectrum other charges for June
(3) Total amount due for June
(4) Percentage for TV service
(5) Percentage paid for internet service
(6) Percentage paid for program rentals
(7) Percentage paid for other charges

Answer 4	Program Rentals	$ 30.94
Answer 5	Other Charges	$ 16.56
Answer 6	Total Amount Due	$207.48
Answer 7	% for TV Service	33.7%
Answer 8	% for Internet Service	43.4%
Answer 9	% for Program Rentals	14.9%
Answer 10	% for Other Charges	8.0%

Students will calculate the cost per month for 24
months if Noah trades in an older iPhone for the
newest model.

Answer 11	iPhone 13	$16.94
Answer 12	iPhone 12	$22.30
Answer 13	iPhone SE	$31.68
Answer 14	iPhone 11	$26.77
Answer 15	iPhone XS	$29.00
Answer 16	iPhone 8	$33.47
Answer 17	iPhone 7	$33.92

Activity 16: Two Situations At Work

Overview:

Playing practical jokes is part of the culture at the Atheron Corporation. Noah finds it annoying and a waste of time, but he also doesn't want to become an outlier.

Students will read 16 statements and decide whether or not it is a good way for Noah to deal with this situation..

Answer 1	No	Answer 7	No	Answer 13	Yes
Answer 2	No	Answer 8	No	Answer 14	Yes
Answer 3	Yes	Answer 9	No	Answer 15	No
Answer 4	Yes	Answer 10	Yes	Answer 16	Yes
Answer 5	No	Answer 11	Yes		
Answer 6	No	Answer 12	No		

Noah and another designer are constantly on the opposite side of issues which always seems to end up in an argument.

Students will read 16 statements and decide whether or not it is a good way for Noah to deal with this situation..

Answer 17	No	Answer 23	Yes	Answer 29	Yes
Answer 18	No	Answer 24	No	Answer 30	No
Answer 19	No	Answer 25	No	Answer 31	No
Answer 20	Yes	Answer 26	No	Answer 32	No
Answer 21	Yes	Answer 27	Yes		
Answer 22	No	Answer 28	Yes		

Activity 17: Noah's MasterCard Statement

Overview:

Students will complete Noah's June credit card statement by calculating each of the following:
(1) Payments Made
(2) Purchases Made
(3) Interest Charged*
(4) New Balance
(5) Available Credit

Answer 1	Payments Made	$ 200.00
Answer 2	Purchases Made	$1,797.53
Answer 3	Interest Charge	$ 24.88
Answer 4	New Balance	$2,026.83
Answer 5	Available Credit	$2,793.17

* Calculating Interest charged using the average daily balance method.

Step 1: $ 404.42 X 4 = $ 1,617.68
$ 929.75 X 6 = $ 5,578.50
$2,190.96 X 12 = $26,291.52
$1,990.96 X 7 = $13,936.72
$2,001.95 X 2 = $ 4,003.90
Step 2: $51,428.32 / 31 = $1,658.98   **Step 4:** $1,658.98 X .015 = $24.88
Step 3

Activity 18: Noah's Bank Loan

Overview:

Noah has decided to take out a $4,000 bank loan to pay off the major items he charged to his credit card and buy some additional home furnishings.

Students will complete Noah's loan disclosure statement by calculating each of the following:
(1) Amount Financed
(2) Monthly Payment
(3) Total of Payments
(4) Finance Charge for 2 Years
(5) Finance Charge for 1 Year
(6) Finance Charge for 3 Years

Students will calculate the sale price of 5 items he decides to purchase from Kniederman's and the total for the purchases including sales tax.

They will also calculate his total cost at the original prices, his savings and the total percentage discount from the sale.

Answer 1	Amount Financed	$4,000.00
Answer 2	Monthly Payment	$ 180.91
Answer 3	Total of Payments	$4,341.84
Answer 4	Finance Charge (2 Years)	$ 341.84
Answer 5	Finance Charge (1 Year)	$ 175.52
Answer 6	Finance Charge (3 Years)	$ 512.60

Answer 7	$ 254.99	Answer 12	$1,345.41
Answer 8	$ 389.99	Answer 13	$1,882.19
Answer 9	$ 93.49	Answer 14	$ 536.78
Answer 10	$ 355.99	Answer 15	25%
Answer 11	$ 180.00		

Activity 19: Noah Wants The Project

Overview:

Noah would like to be assigned an important new design project. Students will read 16 statements and decide whether or not it is a good way for Noah to get the project.

Answer 1	No	Answer 7	No	Answer 13	No
Answer 2	Yes	Answer 8	No	Answer 14	No
Answer 3	No	Answer 9	Yes	Answer 15	Yes
Answer 4	Yes	Answer 10	No	Answer 16	Yes
Answer 5	No	Answer 11	Yes		
Answer 6	No	Answer 12	No		

Activity 20: Noah's Online Account Statement

Overview:

Students will calculate the balance in Noah's checking account on 06/18 and 07/02.

Answer 1	Balance 06/18	$1,620.00
Answer 2	Balance 07/02	$1,514.28

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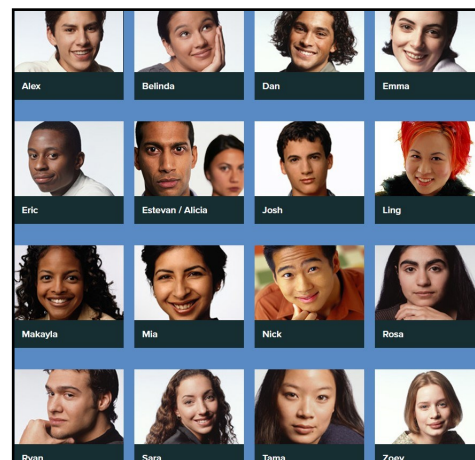
As your students meet each of these young people, read about their budget situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart budgeting decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six budgeting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

How Budgeting Decisions Works

To begin 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.

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.

How Credit Decisions Works

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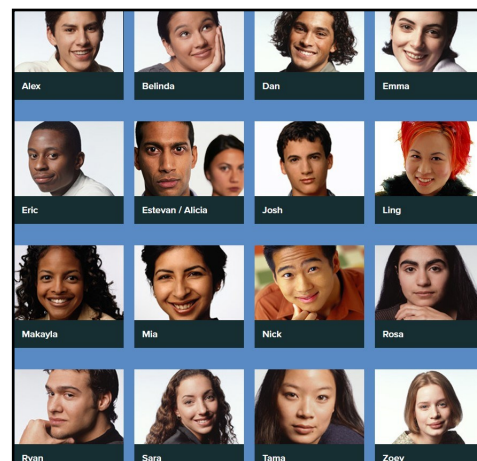
After reading the situation, students must decide if they agree or disagree with the decision by selecting **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

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

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Students can read instructions for using the program by selecting Help.
Students can quit the program at any time by selecting Quit.

Overview of Get Rich With Math

In this real world math challenge, students will work their way through five levels of multi-step problems pertaining to the categories of **Money**, **Wheels**, **Home**, **Stuff** and **Fun**. Each time they solve a problem correctly, they improve their lifestyle.

- **MONEY**: Students will complete math problems related to paychecks, bank statements, credit card statements and stock portfolios to score points and earn a bigger stack of cash. Find sample problem answers here.

- **WHEELS**: Students will complete math problems related to the cost of car repairs, gasoline, auto leases and loans to score points and earn a more expensive car. Find sample problem answers here.

- **HOME**: Students will complete math problems related to rent, household necessities, utilities, mortgages and the cost of living to score points and earn a more extravagant home. Find sample problem answers here.

- **STUFF**: Students will complete math problems related to clothing, mobile devices, electronics, recreational vehicles and more to score points and earn luxury items. Find sample problem answers here.

- **FUN**: Students will complete math problems related to movies, hobbies, entertainment and vacations to score points and earn swankier opportunities for fun. Find sample problem answers here.

How Get Rich With Math Works

To begin Get Rich With Math, students choose any one of the 5 lifestyle icons at the top of the screen. The students will be shown a math problem related to the category that includes all the information needed to solve the problem in the form of a table, chart, bill, statement etc. The blank spaces shown in the problem are guides to help students solve the problem and are not to be filled in.

After students have calculated their solution, they will select one of the multiple choice answers at the bottom of the screen.

They will have five chances to solve each problem. Each time they try, the question will be different and the points they earn will decrease. If students answer incorrectly on all five chances, their challenge will be over.

Students must complete all five lifestyle categories on Level 1 before they move to Level 2. As they continue to higher levels, point values will increase and their lifestyle will improve.

Scoring

The maximum score a student can achieve is 7,500 points. This chart shows the point values for each level and attempt. For example, a student who solves a level 1 problem on the 1st try receives 100 points while a students who solves a level 1 problem on the third try receives 60 points. Point values increase at each higher level.

	1ST	2ND	3RD	4TH	5TH
LEVEL 1	100	80	60	40	20
LEVEL 2	200	160	120	80	40
LEVEL 3	300	240	180	120	60
LEVEL 4	400	320	240	160	80
LEVEL 5	500	400	300	200	100

The Summary

Students can select Summary at any time to see and/or print their scores. Summary will list the score for each lifestyle category and level plus the grand total.

PRINT

Summary

	Money	Wheels	Home	Stuff	Fun	Totals
Level 1	100	100	100	100	100	500
Level 2	200	200	160	120	200	880
Level 3	240	300	240	-	-	780
Level 4	-	-	-	-	-	0
Level 5	-	-	-	-	-	0
			Grand Total: 2160			

Quit and Save

Students can select Quit to leave the program at any time. When they Quit, their work will be saved automatically so they can return to the same place at a later time.

Money Level 1

Show below is the first paycheck stub for a new part-time employee at the Bilton Hotel. What was her net pay? Round all answers to the nearest cent.

Bilton Hotel						EIN 38-2924596				45685	

							Leave	Accrued	Used	Available
						ID BW400131	0	0	0	0

Sophia Renaldo

Marital Status: Single **Period For:** 08/17/20** **To:** 08/30/20**

Earnings	Rate	Hours	Current Amount	Year to Date Hours	Year To Date Amount	Deductions	Current Amount	Year To Date Amount
YD Hour	9.35	34.00	317.90	34.00	317.90	Fed W/H (0.00%)	0.00	0.00
						Soc Sec (6.2%)	19.71	_____
						Medicare (1.45%)	4.61	_____
						State W/H Tax (3.5%)	11.13	_____
	Gross Pay		317.90		317.90	**Total Deductions**	35.45	_____
						Net Pay	282.45	_____

Money Level 2

What is the balance of this online checking/debit card statement on 07/08.

T	Date	Time	Debit (-)	Credit (+)	Description	Balance
1	07/03/20**	09:30 AM		$1,230.76	Auto Deposit / Paycheck	$1,474.05
2	07/03/20**	12:14 PM	$ 6.89		Debit Card / Subway	1,467.16
3	07/03/20**	06:12 PM	$ 40.00		ATM Withdrawal	1,427.16
4	07/04/20**	11:23 AM	$ 57.89		Debit Card / Walmart	1,369.27
5	07/04/20**	06:47 PM	$ 32.48		Debit Card / Plaza Cinemas	1,336.79
6	07/05/20**	01:23 PM	$ 26.34		Debit Card / Shell Oil	1,310.45
7	07/05/20**	02:17 PM	$ 41.82		Debit Card / Dunham Sports	1,268.63
8	07/06/20**	09:43 AM	$725.00		Check 2482/ Lakefront Apartments	543.63
9	07/06/20**	09:56 AM	$ 68.17		Check 2485 / Commonwealth Edison	475.46
10	07/06/20**	12:15 PM	$ 12.14		Debit Card / Gino's Deli	463.32
11	07/07/20**	12:22 PM	$ 7.68		Debit Card / Subway	455.64
12	07/07/20**	02:47 PM		$ 124.38	Refund / Amazon.com	580.02
13	07/07/20**	05:42 PM	$ 9.46		Debit Card / Walmart	570.56
14	07/07/20**	08:36 PM	$135.78		Debit Card / Amazon.com	434.78
15	07/08/20**	10:23 AM	$ 68.43		Auto Debit / Verizon Wireless	366.35

Money Level 3

What percentage of the credit limit on this newly issued credit card was spent? Round answer to the nearest 1/10th percent.

MasterCard Statement issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases and Cash Advances	Amount
05/14/2016	05/18/2016	8510159SGLAQ47M6MA	Steampowered.com	15.93
05/22/2016	05/24/2016	5530876HOFXRDGCRDA	Shell Oil	50.00
05/24/2016	05/26/2016	2541575H2O2KNGRDV0	Marathon Oil	15.06
05/24/2016	05/26/2016	5530876HOFXJDNGHIME	Shell Oil	8.32
05/30/2016	06/01/2016	5530876H824GEDIHUW9	Shell Oil	27.58
06/06/2016	06/08/2016	5530876H3JUDHYER89N	Shell Oil	25.00
06/08/2016	06/10/2016	0543684JDIKH957WDHB	Casey's General Store	28.28
06/12/2016	06/13/2016	5548382HDFRMNSX351	Wal-Mart	9.90
06/12/2016	06/14/2016	5530876H824KIHGDS29	Shell Oil	25.00
06/15/2016	06/16/2016	5531658DFRGCJKYF88W	BP Oil	30.00

Summary of Account Activity

Previous Balance.............. $ 0.00

— Payments..................... $ 0.00

— Other Credits.............. $ 0.00

+ Purchases **235.07**

+ Cash Advances .... $ 0.00

+ Fees Charged............... $ 0.00

+ Interest Charged .... $ 0.00

= New Balance................ **235.07**

Credit Limit...................... $500.00

Available Credit............... **264.93**

$235.07 / $500.00 =.4701 = 47.0%

Money Level 4

What is the total value of this stock portfolio at the end of the 3rd month? Round answers to the nearest cent.

Month 1	Share Price	Shares Sold	Shares Bought	
Volt Motors	30.12		50	+ 50
Texas Natural Gas	21.34		60	+ 60
Merkl Manufacturing	25.03		20	+ 20
Month 2				
Volt Motors	31.50		10	50 + 10 = 60
Texas Natural Gas	25.25	20		60 - 20 = 40
Merkl Manufacturing	24.75		20	20 + 20 = 40
Month 3				
Volt Motors	34.25		20	80 x $34.25 = $2,740.00
Texas Natural Gas	27.50	20		20 x $27.50 = $ 550.00
Merkl Manufacturing	23.12		30	70 x $23.12 = $1,618.40

$4,908.40

Money Level 5

What was the average daily balance of this savings account in June? Round to the nearest cent.

Date	Deposit	Withdrawal	Interest	Balance
03/11				$ 150.00
03/25	$25.00			$ 175.00
03/31			$ .90	$ 175.90
04/08	$25.00			$ 200.90
04/22	$25.00			$ 225.90
05/06	$25.00			$ 250.90
05/20	$25.00			$ 275.90
06/03	$50.00			$ 325.90
06/09		$40.00		$ 285.90
06/17	$50.00			$ 335.90
06/30			$1.98	$ 337.88
07/01	$80.00			$ 417.88
07/15	$50.00			$_____
07/25		$25.00		$_____
07/29	$60.00			$_____

Date	Deposit	Withdrawal	Interest	Balance
08/12	$50.00			$_____
08/16	$150.00			$_____
09/02	$50.00			$_____
09/07		$75.00		$_____
09/16	$30.00			$_____
09/30	$30.00			$_____
09/30			$4.05	$_____
10/14	$30.00			$_____
10/28	$30.00			$_____
11/11	$40.00			$_____
11/25	$40.00			$_____
12/09		$300.00		$_____
12/27	$150.00			$_____
12/31			$3.42	$_____

$275.90 x 2 = $ 551.80

$325.90 x 6 = $1,955.40

$285.90 x 8 = $2,287.20

$335.90 x 13 = $4,366.70

$337.88 x 1 = $ 337.88

$9,498.98 / 30 = $316.63

Wheels Level 1

What is the total due for the following car repair bill? Round answers to the nearest cent.

Oil Change

Oil Filter........................	$	6.00
Oil..................................		14.58
Labor.............................		10.74

Replace Air Conditioner Belt

Belt.................................	$	31.98
Labor.............................		36.78

Repair Front Brakes

Parts..............................	$	90.50
Labor.............................		130.00

Rotate Tires

Labor.............................	$	17.95

Customer Charges & Discounts

Total Labor	$	**195.47**
Total Parts	$	**128.48**
Total Oil	$	**14.58**
Environmental Disposal	$	18.00
Discount Coupons..........	$	- 33.50
Subtotal..........................	$	**323.03**
Tax (6.25% x Subtotal)...	$	**20.19**
TOTAL DUE.........................	$	**343.22**

Wheels Level 2

What was the average amount spent each month on gasoline. Round all dollar values to the nearest cent.

Month	Price of Regular Unleaded		Gallons Purchased		Amount Spent	
1	$2.19	X	13.8	= $	**30.22**	
	2.09		13.2	$	**27.59**	
	2.29		12.5	$	**28.63**	
	2.15		11.4	$	**24.51**	$110.95
2	$2.11		14.6	$	**30.81**	
	2.05		12.1	$	**24.81**	
	2.09		14.2	$	**29.68**	$ 85.30
3	$2.09		13.7	$	**28.63**	
	2.11		14.8	$	**31.23**	
	2.29		12.4	$	**28.40**	$ 88.26

$110.95 + $85.30 + $88.26 = $284.51　　　　**$284.51 / 3 = $94.84**

Wheels Level 3

If old car (A) is traded for new car (B) and the monthly savings on gasoline was applied to the new car (B) monthly payment, what would be the adjusted monthly car payment? Assume 18,000 miles driven and an average gasoline price of $2.19. Round all

Annual Miles Driven	Gas Price ($/gal)	Old Car (A) Gas Mileage	Old Car (A) Monthly Payment	New Car (B) Gas Mileage	New Car (B) Monthly Payment	Average Monthly Gas Savings	Adjusted Monthly Car Payment
18,000	$2.19	20 mpg	$0.00	50 mpg	$575.34	$ 98.55	$476.79
	$2.49	20 mpg	$0.00	50 mpg	$575.34		
	$2.79	20 mpg	$0.00	50 mpg	$575.34		
24,000	$2.19	20 mpg	$0.00	50 mpg	$575.34		
	$2.49	20 mpg	$0.00	50 mpg	$575.34		
	$2.79	20 mpg	$0.00	50 mpg	$575.34		

18,000 / 20 = 900 gallons   900 x $2.19 = $1,971.00 $1,971.00—$788.40 = $1,182.60

18,000 / 50 = 360 gallons   360 x $2.19 = $ 788.40 $1,182.60 / 12 = $98.55

$575.34—$98. 55 = $476.79

Wheels Level 4

For the following new car lease, what is the total amount due at the lease signing?

The monthly payment is determined as shown below:			
Gross Capitalization Cost (The $21,500 value of the vehicle plus an $800 service contract).....		$	22,300.00
Capitalization cost reduction (A trade-in allowance of $3,500.)	—	$	3,500.00
Adjusted capitalization cost (amount used to calculate the base monthly payment)	=	$	18,800.00
Residual Value (value of the vehicle at the end of the lease)...	—	$	12,350.00
Depreciation (The amount charged for the vehicles decline in value through normal use......	=	$	6,450.00
Rent charge (The amount charged in addition to the depreciation)..	+	$	5,295.00
Total of base monthly payments (The depreciation plus the rent charge).................................	=	$	11,745.00
Lease payments (the number of payments during the lease period)..	÷		48
Base monthly payment...	=	$	244.69
Monthly sales/use tax	+	$	12.25
Total monthly payment	=	$	256.94

Total amount due at the lease signing		
Capitalization cost reduction..........	$	3,500.00
Amount to be in cash:		
First Monthly Payment	$	256.94
Refundable Security Deposit.........	$	350.00
Title Fees...	$	75.00
Registration Fees............................	$	60.00
Total	$	4,241.94

Wheels Level 5

Based on the sale price, what would be the total cost of the Chevy Cruze including all taxes and fees? Round all answers to the nearest cent.

Chevrolet Cruze	Chevy Camero Convertible	Chevrolet Silverado LT	Ford Fiesta SE	Ford Taurus Limited
WAS $17,989 or $227/month	WAS $33,988 or $469/month	WAS $35,988 or $499/month	WAS $13,988 or $166/month	WAS $16,988 Or $212/month
Sale Price	**Sale Price**	**Sale Price**	**Sale Price**	**Sale Price**
$15,989	**$31,988**	**$32,988**	**$11,988**	**$14,988**
or	or	or	or	or
$196/month	**$439**/month	**$454**/month	**$136**/month	**$181**/month

Prices and payments do not include sales tax (6.5%), title fee ($110), license fee ($125) and documentation fee ($185). Sales tax is paid only on the sale price of the vehicle. Payments are based on $3000 down (cash or trade-in) and 72 months@2.9% with

$15,989 x .065 = $1,039.29 $14,112.00 + $1,039.29 + $3,000 + $110.00 + $125.00 + $185.00 = $18,571.29

$ 196.00 x 72 = $14,112.00

Sample Problems

Home Level 1

What is the average monthly rent per apartment at the Lake Johnson Apartments? Round answers to the nearest cent.

Lake Johnson Apartments:

Nestled on the wooded lake shore. Easy access to recreation areas, shopping, entertainment and downtown. Washer/dryer, kitchen appliances, spacious closets, air conditioning, ceiling fans. Rent includes water and trash. All electric. We offer:

20 Studio Apartments	560 square feet	$ 650 / Month
40 One Bedroom Apartments	750 square feet	$ 790 / Month
25 Two Bedroom Apartments	1,070 square feet	$1,100 / Month

20 x $ 650 = $13,000

40 x $ 790 = $31,600

25 x $1,100 = $27,500

$72,100 / 85 = $848.24

Home Level 2

What was the total cost of the following household items? Round answers to the nearest cent.

Bath Towels (3 at $7.97 each)	**23.91**	Flatware Set (20 pieces)	24.97
Hand Towels (3 at $2.97 each)	**8.91**	Cookware Set (8 pieces)	79.99
Bath Mat	14.97	Cooking Utensil Set (28 pieces)	29.97
Sheet Set	39.88	Bar Stools (2 at $19.96 each)	**39.92**
Comforter	34.96	Storage Bins (2 at $7.97 each)	**15.94**
Pillows (2 at $16.96 each)	**33.92**	Hangers (10)	4.24
Trash Cans (3 at $5.47 each)	**16.41**	Subtotal	**407.84**
Dinnerware Set (4 place settings)	26.88	6.75% Sale Tax	**27.53**
Glasses Set (6 glasses)	12.97	Total	**435.37**

Home Level 3

What is the total amount due on this electric bill? Round answers to the nearest cent.

Total Amount Due by 08/19/20** $ **75.99**   Issued 07/28/20** Account # 8476290025

Read Date	Meter Number	Load type	Previous	Present	Difference	Multiplier	Usage kWh
7/17/20**	857328456	General	36792	37358	**566**	x 1	**566**

37358 — 36792 = 566

Charge Details: Retail Delivery Service - Single Residence 06/28/20** - 07/27/20** (30 days)

Energy Supply Charge = **566** kWh x 0.06250 .... $ **35.38**

Delivery Charge.. $ **35.69**

Customer Charge... $10.75

Standard Meter Charge.. 5.25

Distribution Facility Charge   **566** kWh x 0.03337............................. $ **18.89**

Electricity Distribution Charge   **566** kWh x 0.00142 .... $ **.80**

Taxes and Fees.. $ **4.92**

Environmental Cost Recovery   **566** kWh x 0.00035........................... $ **.20**

Energy Efficiency Programs   **566** kWh x 0.00229........................... $ **1.30**

State Tax.. $ 3.42

Home Level 4

What would be the unpaid balance the second month of this 30 year mortgage? Round dollar values to the nearest cent.

Amount Financed	4% Annual Interest Rate
$ 15,000	$ 71.61
20,000	95.48
25,000	**119.35**
30,000	143.22
35,000	167.10
40,000	190.97
50,000	238.71
100,000	**477.42**

AMOUNT FINANCED... $ **225,000.00**

Home Price = $250,000   Down Payment = 10%

Monthly Payment ($477.42 + $477.42 + $119.35) .... $ **1,074.19**

Annual Rate = 4%. Use the chart to determine the monthly payment.

Monthly Interest Rate .... **.0033**

Annual Rate = 4%   Round to 4 decimal places.

First Month's Interest (225,000 x .0033) .... $ **742.50**

Second Month's Unpaid Balance ($225,000—$331.69) .... $ **224,668.31**

Home Level 5

Based on the cost of living index for housing, what would be the cost of a home in Chicago, Illinois that cost $150,000 in Des

	Atlanta	Chicago	Des Moines	Los Angeles	New York	San Francisco
Cost of Living Index for Housing:	81	97	61	280	275	515

97 / 61 = 1.590 = 1.59 $150,000 x 1.59 = $238.500

Stuff Level 1

What is the total cost of the following clothing items? Round answers to the nearest cent.

Hoodie..	24.99
Jacket...	49.99
Jeans..	39.99
Shirt (long sleeve casual)................................	29.99
Shirt (long sleeve dress)..................................	24.99
Shoes (casual)...	39.99
Shoes (dress)...	59.99
Socks (3 pack)..	16.99
Suit..	149.99
Sweater	34.99
Subtotal...	$ **471.90**
Sales Tax (6.5%)................................	$ **30.67**
Total	$ **502.57**

Stuff Level 2

Over a 2 year period, what is the difference in the cost per day between an iPhone with a small plan and a Galaxy with a medium plan? Round to the nearest cent.

Phone   **Cost**

Apple iPhone .... $27.08 per month for 24 months = **$649.92**

Samsung Galaxy...... $28.00 per month for 24 months = **$672.00**

Google Pixel............ $27.58 per month for 24 months

Motoral Moto......... $25.85 per month for 24 months

Plans   **Cost**

Small (2 GB) .... $35 per month = $ **840.00**

Medium (4 GB) .... $50 per month = **$1,200.00**

Large (8 GB) .... $70 per month

X Large (16 GB)....... $90 per month

Galaxy = $1,872.00

iPhone = - $1,489.92

$ **382.08**

$382.08 / 730 = $ .52

Stuff Level 3

What is the total cost of the tablet and accessories? Round answers to the nearest cent.

Item	Regular Price	Discount	Sale Price
Microsoft Surface Tablet	$599.00	25%	$449.25
Tablet Cover	$ 29.99	40%	$ 17.99
Tablet Screen Shield	$ 26.99	55%	$ 12.15
Tablet Stand with Charger	$ 89.99	10%	$ 80.99
Tablet Car Mount	$ 39.99	20%	$ 31.99
		Subtotal	$592.37
		6.5% Sales Tax	$ 38.50
		Total Cost	$630.87

Stuff Level 4

The cash price of a jet ski is $9,599 plus 6% sales tax. A $2,000 down payment is made. The remainder is financed over 36 months at 4% add on interest using a retail installment contract. What is the amount of the 36th payment? Round answers to the nearest

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale price
The cost of my credit as a yearly rate: _____	The dollar amount the credit will cost me: $_____	The amount of credit provided to me or on my behalf: $_____	The amount I will have paid after I have made all payments as scheduled: $_____	The total cost of my purchase on credit, including down payment of: $_____

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
35 payments of		
1 final payment of	$254.39	

$9,599.00 x 1.06 = $10,174.94 $10,174.94 — $2,000.00 = $8,174.94

$8,174.94 x .04 = $327.00 $327.00 x 3 = $981.00 $8,174.94 + $981.00 = $9,155.94

$9,155.94 / 36 = $254.33 $254.33 x 35 = $8,901.55 $9,155.94 — $8,901.55 = $254.39

25

Stuff Level 5

What was the cost of owning and operating this boat during the month of June? Round answers to the nearest cent.

Costs of Boat Ownership and Operation in June

Total of monthly payments for a 5 year boat and trailer loan....... $28,999.80. . . . $ **483.33**

Annual insurance premium (boat and trailer)................................ $ 495.80 . . . $ **41.32**

Dock rental fee for 6 months.. $ 270.00 . . . $ **45.00**

Cost of Gasoline in June .... $ **1,300.03**

55.0 gallons at $2.19/gallon	39.3 gallons at $2.39/gallon	44.2 gallons at $2.29/gallon
47.6 gallons at $2.29/gallon	50.1 gallons at $2.29/gallon	41.5 gallons at $2.39/gallon
45.9 gallons at $2.39/gallon	51.8 gallons at $2.39/gallon	47.5 gallons at $2.29/gallon
52.9 gallons at $2.39/gallon	42.5 gallons at $2.29/gallon	43.6 gallons at $2.19/gallon

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98.6 gallons x $2.19 = $ 215.93
231.9 gallons x $2.29 = $ 531.05
231.4 gallons x $2.39 = $ 553.05
$1,300.03

Fun Level 1

How much more expensive is the average 3D movie ticket price than the average standard movie ticket price? Round answers to

Standard Movies	3D Movies	IMAX Movies
Children .... $ 9.00	Children $12.50	Children $15.50
Adults $12.00	Adults $15.50	Adults $18.50
Seniors .... $ 9.50	Seniors $13.00	Seniors $16.00
Students $11.00	Students $14.50	Students......... $15.50
Military.......... $10.00	Military.......... $13.50	Military $15.50

$12.50 + $15.50 + $13.00 + $14.50 + $13.50 = $69.00 / 5 = $13.80

$ 9.00 + $12.00 + $ 9.50 + $11.00 + $10.00 = $51.50 / 5 = $10.30

$ 3.50

Fun Level 2

The Cubs are playing the Cardinals at Wrigley Field in Chicago. How much more expensive is the total online ticket price for 3 upper

			St. Louis Ticket Prices
Price for 3 Tickets......................................	$ 108.00	$ 162.00	$115.00 .... Club Box Infield
9% City of Chicago Amusement Tax.................	$ 9.72	$ 14.58	$ 70.00..... Club Box Outfield
3% Cook County Amusement Tax.....................	$ 3.24	$ 4.86	$ 71.00..... Field Box Infield
Per Ticket Fee ($4.75 each)............................	$ 14.25	$ 14.25	$ 57.00..... Field Box Outfield
9% City of Chicago Fee Tax.............................	$ 1.28	$ 1.28	$ 56.00..... Terrace Box Infield
(9% of the total per ticket fee)			$ 46.00..... Terrace Box Outfield
			$ 54.00..... Upper Box Infield
Total Taxes and Fees..	$ 28.49	$ 34.97	$ 39.00..... Upper Box Midfield
Per Order Fee..	$ 4.00	4.00	$ 36.00..... Bleachers
			$ 39.00..... Terrace Reserved Preferred
Total Ticket Price..	$ 140.49	$ 200.97	$ 33.00..... Terrace Reserved Infield
			$ 29.00..... Terrace Reserved Outfield
			$ 25.00..... Upper Reserved Infield
			$ 22.00..... Upper Reserved Outfield

Fun Level 3

As a percentage, how much is saved by purchasing the price level 1 concert series for Saturday night rather than 5 individual

Rock The House 5 Concert Series Pricing				Rock The House Individual Concert Pricing		
Price Level	Friday	Saturday		Price Level	Friday	Saturday
1	$482.00	$530.00		1	$125.00	$135.00
2	$434.00	$480.00		2	$115.00	$125.00
3	$240.00	$285.00		3	$ 70.00	$ 80.00
4	$180.00	$225.00		4	$ 56.00	$ 65.00
5	$125.00	$175.00		5	$ 35.00	$ 45.00

$135.00 x 5 = $675.00 $675.00—$530.00 = $145.00 $145.00 / $675.00 = .2148 = 21.5%

Fun Level 4

The net biweekly pay on a $50,000 annual salary is 75.8% of the biweekly gross pay. What percentage of net pay would need to be saved from each paycheck for a year to pay for a Disney 4 days/4 nights vacation for 2 in a garden view room with a regular dining

Port Orleans French Quarter		Theme Park Tickets	
Standard Room	$221.43*	4 Days / 4 Parks	$ 69.75*
Garden View Room	$226.58*	* per person per day including taxes	
River View Room	$235.14*	**Dining Plan**	
Park View Room	$239.76*	Regular Dining	$ 63.82*
* per night including taxes		Deluxe Dining	$115.08*
		* per person per day including taxes	

$50,000 / 26 = $1,923.08 $1,923.08 x .758 = $1,457.69 (net biweekly pay)

$226.58 x 4 = $906.32

$ 69.75 x 8 = $558.00

$ 63.82 x 8 = $510.56

$1,974.88 / 26 = $75.96 $75.96 / $1,457.69 = .0521 = 5.2%

Fun Level 5

A 15% discount is offered on a two person cruise that includes an ocean view balcony suite plus excursions A, B, C, D and F. What

Cruise Pricing

Interior Stateroom .... $ 599.00*

Ocean View Stateroom........... $ 679.00*

Balcony Stateroom.................. $ 969.00*

Ocean View Balcony Suite $1,459.00*

* Cruise pricing is per person. Taxes, fees and
  port expenses are $127.10 per person
  additional.

Sea and Shore Excursions (price includes all taxes and fees)

A. Live Concert Series .... $ 30.00 per person

B. Catamaran Sail & Snorkel.............. $ 59.99 per person

C. Atlantis Aquaventure Full Day ..... $179.99 per person

D. Private Island Beach Day............... $ 59.99 per person

E. Parasail Adventure......................... $ 92.99 per person

F. Snorkel Adventure .... $ 64.99 per person

G. Tropical ATV Adventure................ $109.99 per person

$1,459.00 x 2 = $2,918.00

$ 127.10 x 2 = $ 254.20

$ 394.96 x 2 = $ 789.92

$3,962.12 x .85 = $3,367.80 $3,367.80 / $4,000.00 = .8419 = 84.2%

On Your Own Coast-to-Coast (Click On Any Topic)

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- [The Math Option](#)
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On Your Own Assessment (Click On Any Topic)

- [Unlocking the Student Assessment](#)
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Overview of On Your Own Coast-to-Coast

During this simulation, your students can choose to live in any of twelve cities across the United States. They will be in complete control of their finances and will have to live with the decisions they make. There are three objectives for your students:

1) **Complete the simulation without going bankrupt**. If students cannot make a required payment at any time, they will go bankrupt and the simulation will end. To make a payment, they have the following sources of money available to them which can be consolidated into their checking account (debit card).
   A) Transfer money from their credit card to their checking account (debit card) at their bank.
   B) Transfer money from their savings account to their checking account (debit card) at their bank.
   C) Apply for a loan at their bank. If approved, the money is deposited in their checking account.
   D) Transfer the balance from their 401k to their checking account (a 33% penalty is applied).

2) **Earn Lifestyle Points**. Lifestyle points are our way of measuring utility. In reality, we all spend money to meet our expenses and pay for things we enjoy. In a simulation, there has to be another incentive since we can't really enjoy a movie or concert or use an item of clothing or furniture. Earning lifestyle points is that incentive.

3) **Minimize credit usage**. In this simulation, students have a credit card with a limit of $3,000 which they can use just as they would in the real world. They also have the option of applying for one personal loan at their bank for up to $5,000 during the simulation. If their loan application is denied, they cannot apply again. No lifestyle points are ever received for using credit, but points are earned for paying off debt.

Simulation Options

The following options are available to you as your students begin the simulation.

- You can choose the length of the simulation: 3 months, 6 months or 12 months. Understand that this does not refer to real time, but simulated time within the program.

- You can choose to include math problems or no math problems. (See math option on pages 2 and 3)

- You can have your students explore up to 20 careers and have them choose a career for the simulation. (See career choice option on pages 4 and 5)

- You can choose the income level (User Choice) or let the program choose (Random). 8 income levels are available ($18,000 / $25,000 / $30,000 / $35,000 / $40,000 / $45,000 / $50,000 / $60,000).

- You can choose the city your students live in (User Choice) or let the program choose (Random). 12 cities of different sizes are available.

The Math Option

You have the choice of directing your students to include or exclude the math option in Life Happens. If you choose to include the math option, students will be solving problems related to their unique financial situations and the choices they make throughout the simulation. No two students will be solving the same problems. The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students will be required to search through their Summary or Spending Tables to find the information they need. They will be required to look up information in the various Financial Apps (i.e. Shopping, Entertainment).

The math problems are divided into the following three levels.

- Level 1 problems are worth 100 Lifestyle Points. If five level 1 problems in a row are solved correctly, students move to level 2 problems.

- Level 2 problems are worth 300 Lifestyle Points. If three level 2 problems in a row are solved correctly, students move to level 3 problems.

- Level 3 problems are worth 500 Lifestyle Points. Students remain on level 3 until a problem is missed.

When a math problem is selected in Life Happens, students are given four possible answers to choose from. When a problem is missed on level 2 or level 3, students are returned to the next lower level. The student Summary includes math results for each of the three levels.

During any given week in the simulation, students can receive from 0 to 3 math problems. To Illustrate this, here are the Life Happens selections for the first 7 weeks of an actual simulation.

Week of June1:	Decision	Math	Math	Decision	Hassle	(2 math problems)
Week of June 8:	Hassle	Hassle	Math	Hassle	Nothing	(1 math problem)
Week of June 15:	The Word	Math	Math	Luck	Math	(3 math problems)
Week of June 22:	Math	Math	Nothing	Math	Hassle	(2 math problems)
Week of June 29:	Hassle	Decision	Decision	Hassle	The Word	(0 math problems)
Week of July 6:	Nothing	The Word	Math	Decision	The Word	(1 math problem)
Week of July 13:	Math	Emergency	Decision	The Word	Nothing	(1 math problem)

Sample Math Problems

Level 1:

1) What is the difference in your total spending last month compared to the month before?

$6,008.37— $3,522.87 = $2,485.50

2) If your rent for your apartment increased by $6 a month, what would your new monthly rent payment be?

$1,225 + $3 = $1,228
(This student is living in New York and has a roommate)

3) 1.45% of your biweekly gross pay will be withheld for medicare tax. How much will be withheld?

$1,538.46 x .0145 = $22.31

4) Last month, what was your average daily amount spent on shopping?

$505.44 / 30 = $16.85
(the month of September)

Level 2:

1) If your biweekly gross pay increased by 5%, what would your new biweekly gross pay be?

$1,538.46 x 1.05 = $1,615.38

2) The repertory theater is planning on raising its ticket price by $5.00 next year. What will be the percentage increase in the price of a ticket?

$5.00 / $40.00 = .125 = 12.5%

3) Excluding the current month, what has been the average monthly amount you have spent on groceries?

$179.36 + $344.76 + $170.89 = $695.01
$695.01 / 3 = $231.67

4) If you are shopping for a recliner and are offered a 20% discount, what would be the discount price of the recliner?

$345.99 x .80 = $276.79

Level 3:

1) What would be your capital loss if you bought 75 shares of the Index Fund this week and had to sell them after the price dropped by 35%? Remember, there is a $7 brokerage fee to buy or sell.

$24.53 x 75 = $1,839.75
$1,839.75 + $7.00 = $1,846.75 (cost of shares)
$24.53 x .65 = $15.94
$15.94 x 75 = $1,195.50
$1,195.50-7.00 = $1,188.50
$1,846.75-$1,188.50 = - $658.25

2) The cost of living index where you live is 169. If you lived in a community with an index 30% lower rounded to the nearest full point, what annual income would you need to have an equal standard of living?

169 x .7 = 118.3 = 118
118 x $40,000 = $4,720,000
4,720,000 / 169 = $27,928.99

3) If your biweekly gross pay represents 80 hours of work, how many hours must you work to pay your monthly rent?

$1,538.46 / 80 = 19.2308
$1,225.00 / 19.2308 = 63.69 = 63.7 hours

4) If your current annual income increases by 5% a year rounded to the nearest $10, what will your annual income

$40,000 x 1.05 = $42,000
$42,000 x 1.05 = $44,100

Career Choice Option

If you have your students choose Career Choice, they will have the opportunity to explore up to 20 careers and then choose one of the 20 for their career during the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in.

HELP

Students can read the on screen instructions for Career Choice by selecting **HELP**.

SAVE & EXIT

Students can save their work and leave the simulation during Career Choice by selecting **SAVE & EXIT**.

To explore a career, a student will:

1) Select a career photo ➡

Career Options | HELP | SAVE & EXIT

Accountant	Actor	Automotive Service Technician	Chef	Chemist
Civil Engineer	Computer Systems Analyst	Dental Hygienist	Electrician	Financial Advisor
Firefighter	Graphic Designer	Hairstylist	Physical Therapist Assistant	Police Officer
Public School Teacher	Registered Nurse	Secretary	Social Worker	Technical Writer

2) Read the description of that career ➡

Accountant   RETURN TO MENU   GO TO QUESTIONS

Accountants typically do the following:

- Examine financial statements to ensure that they are accurate and comply with laws and regulations
- Compute taxes owed, prepare tax returns and ensure that taxes are paid properly and on time
- Inspect account books and accounting systems for efficiency and use of accepted accounting procedures
- Organize and maintain financial records
- Assess financial operations and make best-practices recommendations to management
- Suggest ways to reduce costs, enhance revenues, and improve profits

Most accountants work in offices, but some work from home. Although they complete much of their work alone, they sometimes work in teams with other accountants. Accountants may travel to their clients' places of business.

CONTINUE

3) Then select **GO TO QUESTIONS**.

To complete the exploration of a career, the student must correctly answer 10 questions pertaining to that career. The questions are not a quiz, but rather a guide to understanding the career. While answering questions, a student can return to the career description at any time. When the student has answered 10 questions correctly, that career will become available as a career option for the student.
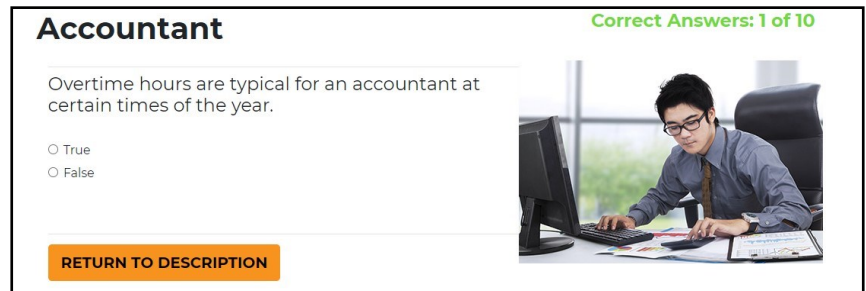
When a student has finished exploring the careers they are interested in (or have been assigned for them to explore), the student will select **CHOOSE CAREER** and only those that have been explored will become potential career options.

4) Select **CHOOSE CAREER**
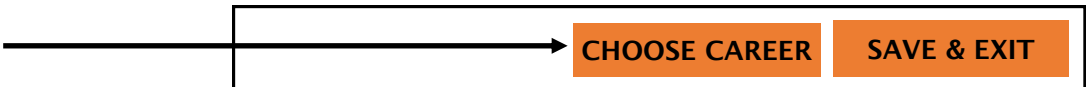
From the careers the student has explored, they will select one career for the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in.

5) Choose a career for the simulation
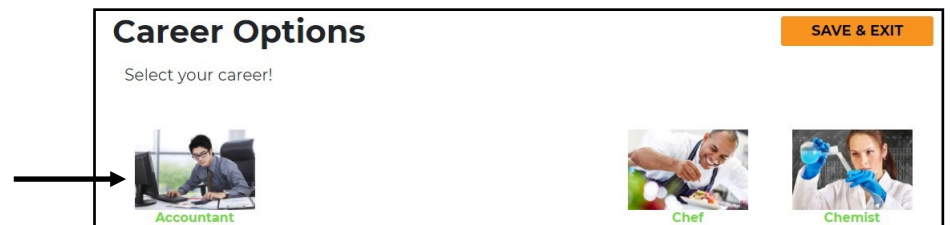
What Your Students Will Learn

- By completing the simulation at different income levels, your students will learn the value of having career skills that command higher incomes and give them a higher standard of living.

- By completing the simulation in different communities, your students will learn that the cost of living can vary dramatically from one community to another.

- By making their own financial decisions (good or bad), they will learn that they must live with the consequences of the decisions they make.

- By constructing a beginning budget, revising it monthly and comparing it to their actual monthly spending, they will learn to live on their income.

- By opening checking and savings accounts, they will learn the differences between financial institutions and how to select the accounts that work best for them.

- By having an available source of credit, they will learn that it is easy to get into debt but hard to get out and perhaps not get into financial trouble with their first credit card.

- By choosing where they want to live, they will experience all the costs involved in having a place of their own including rent, deposits, utilities and everyday expenses.

- By choosing their own transportation, they will learn that owning a car is expensive when you have to make payments, buy insurance and pay for gas and maintenance.

- By making their own spending decisions (right or wrong), they will learn the necessity of meeting their financial obligations before spending on discretionary items.

- By paying their monthly bills, they will learn that they should pay their bills first and pay them on time.

- By having to deal with emergencies, large and small, they will learn that they must prepare themselves for the unexpected with insurance, savings and sources of credit.

- By opening a 401k, they will learn the value of long term savings and investing for retirement.

- By solving real world math problems, they will learn the importance of math in their everyday lives.

- By completing the word challenges, they will learn the basic financial terminology that is used in everyday life.

Completion Time

Completion time for the simulation can take several 1 hour class periods and can vary based on several factors.

- **Whether you choose the 3 month, 6 month or 12 month option.**

- **Whether you choose to include the math option.**

    Including the math option can dramatically increase the time needed to complete the simulation. The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students will be required to search through their Summary or Spending Tables to find the information they need. They will be required to look up information in the various Financial Apps (i.e. Shopping, Entertainment). The problems also become more difficult as they move from Level 1 to Levels 2 and 3.

- **Whether you have your students select the Career Choice option.**

    Including the Career Choice option can dramatically increase the time needed to complete the simulation. Students can explore up to 20 careers which includes reading a description of each career and answering questions pertaining to the career.

- **Constructing and revising the budget.**

    Constructing an initial budget and revising it each month takes some time if it is done thoughtfully.

- **Your students' skills and level of engagement.**

    Obviously, some students work more slowly than others and will need more time to complete their work. Also, those students who are more engaged in the simulation will take longer than those who simply try to "click through" and get done.

- **Learn**

    Assigning readings in Learn is valuable but also takes time.

Instructional Environment

Each experience is unique

Because of the variable nature of the simulation, each of your students will have a unique experience each time they use On Your Own. Even if you have your students complete the simulation with the same income in the same community, the results will be different for each student. Getting the "answers" from other students is not a concern. They must each make their own choices and decisions throughout the simulation.

Help

All necessary instructions for using the simulation are available to your students on screen at all times so they can work on their own. To read instructions on how to use any part of the program, students can select the Help icon and then select a topic from the Help menu.

Printouts

Three items are available that let you know what progress each student is making. These include:

- **The Summary:**

    This is a general overview of where your students are at any time in the simulation and how they are doing. The Summary can be viewed and/or printed by selecting the Summary icon *(see Summary illustration)*

- **Monthly Budgets**:

    Each of the monthly Budgets can be viewed and/or printed by selecting the Budget icon.

- **Monthly Spending:**

    Each of the monthly Spending charts can be viewed and/or printed by selecting the Spending icon.

Self Pacing

Students can work at their own pace. No matter where they are in the simulation students can stop, save their work and return to the same place in the simulation at a later time. Student work is saved in two ways:

Saving Work

As students move from one week to the next, their work is automatically saved. At any other point in the simulating, students must save their work by selecting the Save icon. It is important that students select the Save icon if they must stop work before a week is completed.

Our Grading Philosophy

We believe students should be rewarded for completing the simulation one or more times. A student's efforts in completing the simulation can be determined from reviewing the student's Summary.

We do not believe students should be given a letter grade based on their results (such as an "A" for having lots of lifestyles points or an "F" for going bankrupt). Whatever result a student has, learning will have taken place. And sometimes a bad result is the best lesson. For example:

- Students starting with small amounts of money and having low incomes will see how difficult it is to make ends meet. If they go bankrupt, they will have learned something.

- Students who think they have a lot of money but waste it on discretionary spending will learn what can happen if you don't pay your bills first.

- Students who decide not to buy insurance will learn the financial consequences of having a car wreck or going to the hospital.

We do not believe a comparative grade can be given by comparing one student's results with another. Remember, even if you determine their income, other factors out of their control will immediately put them in different financial positions. For example:

- The amount of money they have "to get started" when they leave home (this is random).

- Other random events such as emergencies will also affect results even if students make the same decisions where they can such as living in the same apartment or driving the same car.

We believe a student's overall experience with the simulation is more important than just an assessment result in determining a grade for the work.

Beginning The Simulation

To begin the simulation, students must "Move In" by completing the following steps.

Step 1: Enter a name and select New Game →

Already a user?
Load previous game.
LOAD GAME

New user or start new game.
Enter your name here.
NEW GAME

Step 2: Choose the length of the simulation →

Choose the length of your simulation.
3 MONTHS   6 MONTHS   12 MONTHS

Step 3: Choose Math or No Math →

You have the option of including real-life math problems in the simulation. The information you use to solve the math problems will be based on the financial decisions you make throughout the simulation. Please select one of the options below.
MATH   NO MATH

Step 4: Choose Random, User Choice or Career Choice →

How would you like to play?

? You take a chance and then live with the results as you try to make ends meet on your own.
RANDOM

👤 It's all up to you. You pick where you want to live and how large or small your income will be.
USER CHOICE

💼 Explore a variety of careers and then choose your career for this simulation.
CAREER CHOICE

If you have your students choose Random, the program will randomly assign each student a city and an income ($18,000 / $25,000 / $30,000 / $35,000 / $40,000 / $45,000 / $50,000 / $60,000).

If you have your students choose User Choice, you can decide which income level you want them to select ($18,000 / $25,000 / $30,000 / $35,000 / $40,000 / $45,000 / $50,000 / $60,000) and which city you want them to live in. There are 12 cities designated on the U. S. map:

- Large metropolitan cities include: Atlanta, Chicago, Los Angeles and New York
- Medium size cities include: Des Moines, Eugene, Lubbock and Raleigh
- Small cities including: Casper, Fitchburg, Fort Pierce, and Santa Fe

To review the cities, select a location on the map to see the city's description. Use the Go Back arrow to move between the map and the city descriptions. To choose a city to live in, select MOVE IN on the description screen.

If you have your students choose Career Choice, they will have the opportunity to explore up to 20 careers and then choose one of the 20 for the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in. See pages 4 and 5 for a detailed explanation of the Career Choice option.

The Home Screen includes the following tools which students will use throughout the simulation:
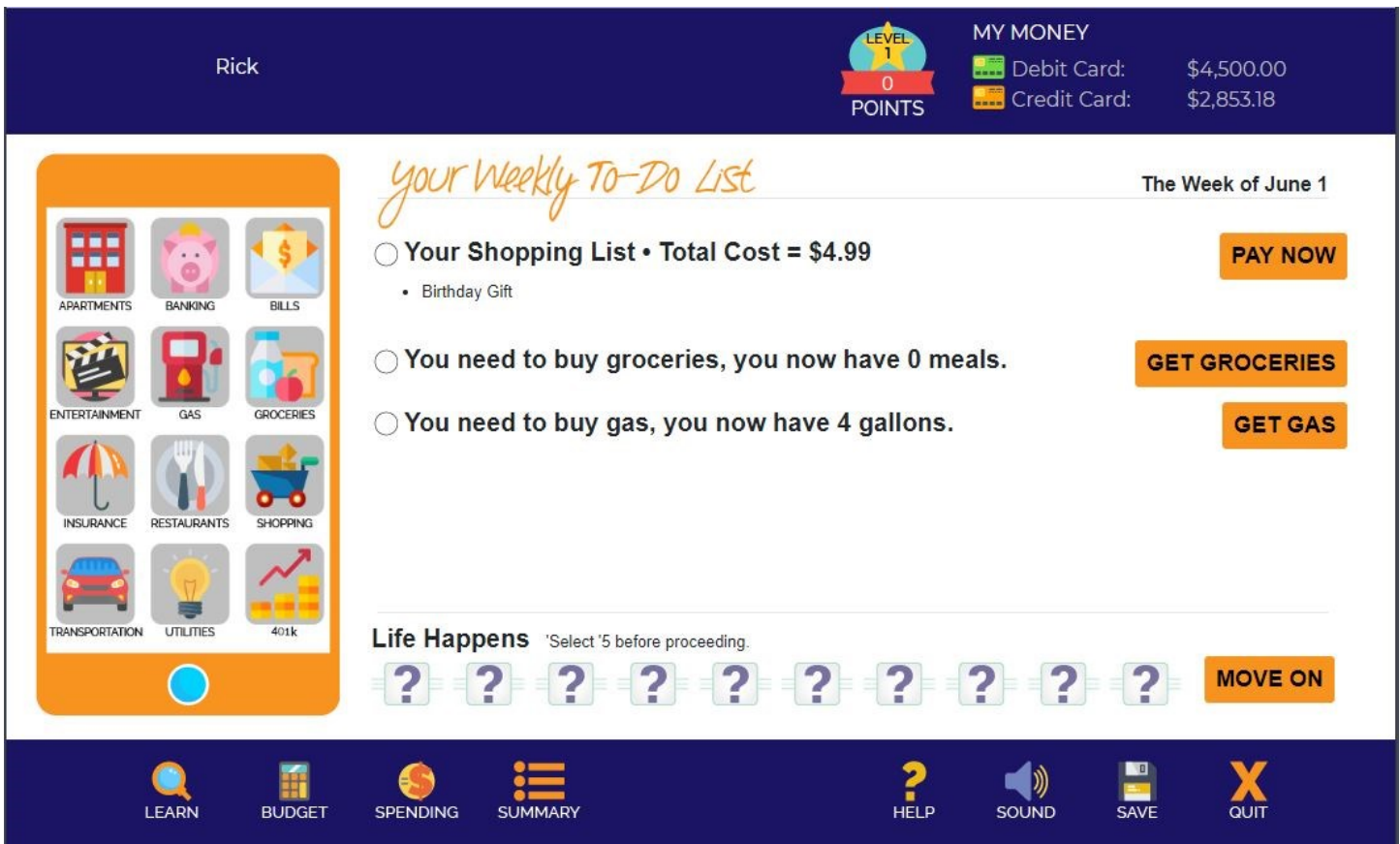
My Money includes a student's debit card and credit card to make payments.

Lifestyle Points keeps a running total of the Lifestyle Points earned during the simulation.

Your Weekly To-Do List are financial activities that must be completed each week.

The 12 Financial Apps allow a student to engage in a variety of financial activities.

Life Happens are unexpected events a student must complete each week.

Learn is a student's in-depth financial information source. (see page 16)

Budget allows a student to construct a budget and revise it each month.

Spending lists a student's spending by category each month.

Summary gives an overview of a student's work at any time during the simulation.

Help gives on screen instructions for using the simulation.

Sound allows a student to turn the sound on and off.

Save allows a student to save their work at any time.

Quit allows a student to leave the simulation at any time.

My Money is used to make payments. When the Debit Card balance is selected, the payment is taken from the student's checking account. When the Credit Card balance is selected, the payment is taken from the student's credit card balance which has a maximum credit limit of $3,000.

MY MONEY
Debit Card: $2,900.00
Credit Card: $2,844.12

Lifestyle Points are our way of measuring utility. In reality, we all spend money to meet our expenses and pay for things we enjoy. In a simulation there has to be another incentive since we can't really enjoy a movie or concert or use an item of clothing or furniture. Earning lifestyle points is that incentive.

LEVEL 1
0 POINTS

Your students earn Lifestyle Points by paying bills, going shopping, paying for hassles and emergencies, increasing their savings, making investments, answering Luck questions, solving math problems, completing a word challenge and making the correct decisions in personal, social and work situations.

For example, they receive 1 Lifestyle Point for each dollar they spend paying bills, making required purchases or buying groceries or gasoline. They receive 2 points for each dollar spent eating out. They receive 3 points for each dollar spent on voluntary shopping and entertainment. They receive 10 points for every dollar deposited in savings, but lose the points when money is withdrawn. Periodically, they are also offered shopping specials for which they can earn up to 10 lifestyle points for every dollar spent.

They receive 200 points for every Luck question they answer correctly. They can earn or lose 100, 300, or 500 points for math problems. They can earn or lose 200 points for a word challenge. And they can earn or lose up to 500 lifestyle points based on the decisions they make in each personal, social and work situation.

Your Weekly To-Do List must be completed by students each week. The list can include:

- Grocery shopping
- Buying gas
- Required shopping
- Paying bills that are due
- And more

Periodically, they are also offered shopping specials for which they can receive up to 10 lifestyle points for every dollar spent.

Your Weekly To-Do List   The Week of June 1

◯ **You need to buy groceries, you now have 0 meals.**   GET GROCERIES

◯ **You need to buy gas, you now have 2 gallons.**   GET GAS

◯ **Your toaster died. Buy a new one.**   Go Shopping

◯ **Buy a ticket to the pop concert.**   Have Fun

◯ **Meet a friend for lunch at a casual dining restaurant.**   Let's Eat

A special offer just for you! Buy a Vacuum Cleaner and earn 7 lifestyle points per dollar spent.

12 Financial Apps let students engage in a variety of financial activities at any time.

- Apartments allows students to rent an apartment and choose to have a roommate or not.

- Banking allows students to open their bank accounts, transfer funds, make loans, etc.

- Bills allows students to pay their bills at any time.

- Entertainment allows students to make entertainment choices.

- Gas allows students to buy gas.

- Groceries allows students to buy groceries.

- Insurance allows students to buy insurance.

- Restaurants allows students to go out to eat.

- Shopping allows students to do voluntary shopping.

- Transportation allows students to trade cars, sell or donate a car or purchase public transportation.

- Utilities allows students to select their utility services.

- 401k allows students to open a retirement account, choose their level of investment risk, view their balance and cash in their account if necessary.
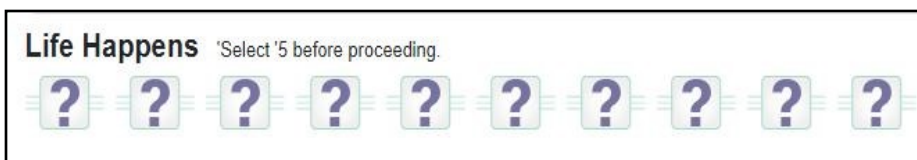
Each week, students must select five of ten Life Happens boxes and deal with the unexpected. This can include:

Nothing .... Nothing unusual happens and there is no cost to the student.
Hassles................ Students must make a small payment.
Decisions .... Students must make a choice.
Luck .... Students receive a payment or must answer a personal finance question.
Math................... Students must solve a related math problem.
(You have the choice of including or excluding the math option in Life Happens. If you choose to include the math option, students will be solving problems uniquely related to their individual financial situations and the choices they make throughout the simulation. No two students will be solving the same problems.)
The Word .... Students must determine the personal finance term that fits a definition.
Emergencies....... Very costly unexpected events.

The Word: Terms and Definitions

Account: You should have one for checking and saving
Annuity: This financial tool will provide you guaranteed income
Apartment: Your rented rooms
Appliances: Your stove and refrigerator
Banking: When you use a financial institution
Bankrupt: When you can't pay your debts
Balance: The amount in your account
Bargains: You get this when you shop the sales
Biweekly: How often you are paid
Borrower: What you are when you get a loan
Brokerage: Your fee for buying a mutual fund
Budgeting: Organizing your money
Capital: You want this gain on your investments
Checkbook: Your checks, deposit slips and register
Checking: Your demand deposit account
Collateral: Security for your loan
Collision: An insurance coverage on your car
Compare: You should always do this with prices
Compound: Better for you than simple interest
Contract: Your apartment lease is this
Cosigner: The person who pays if you default
Creditor: Who you borrow from
Currency: Your paper money
Dealership: You can buy a car here
Deductible: What you pay before your insurance pays
Deductions: Subtractions from your gross pay
Depreciate: You car's value will do this
Deposit: The money you put in your account
Deposits: Additions to your account
Discount: A reduction in the price you pay
Disposable: This is income you can spend as you wish
Diversify: Don't put all your eggs in one basket
Dividends: Your share of your investment's profits
Donation: Your money given to charity
Emergency: You should first save for this
Endorse: Write your name on the back of a check
Expense: Payments you must make
Finances: Handling your money
Furniture: Your couch and chairs
Gasoline: A recurring expense that keeps your car running
Government: Your taxes help pay for this
Groceries: Your food purchases for home
Guarantee: Your warranty on a purchase
Inspect: You should do this before you buy a used car

Insurance: Your protection from loss
Interest: What you pay to borrow money
Internet: This lets you shop from home
Investment: Using your money to make money
Liability: What you have when you are at fault
License: A tax to drive your car
Lifestyle: The way you live
Liquidity: The ease of converting your asset to cash
Location: A major factor in determining your rent
MasterCard: Your old age health care tax
Minimum: The least you can pay on your credit card bill
Mortgage: Your home loan
Motorcycle: This might be your transportation choice
Newspaper: You can find a car for sale here
Nutrition: You should read this label on food packaging
Overdraw: Writing a check for more than your balance
Paycheck: What you get as an employee for working
Payments: You will make these to repay a loan
Pension: Your retirement income
Percentage: Your interest rate on a loan
Periodic: Your occasional expenses
Plastic: Slang for your credit card
Portfolio: All of your investments
Premium: The cost of your insurance
Principal: The amount you borrow
Privilege: Credit is not your right. It is this.
Property: Insurance on your possessions
Repossess: What a creditor can do if you don't make your payments
Retirement: Your longest term savings goal
Revolving: Your credit card is this type of credit
Roommate: Someone who helps to pay your rent
Securities: Your stocks, bond and mutual funds
Shopping: You can do this in stores or online
Spending: What you are not saving
Statement: Monthly listing of your transactions
Taxpayer: What you are to the government when you earn income
Unexpected: An expense that surprises you
Unsecured: Your loan without collateral
Utilities: Your electricity, water and cell phone
Variable: Your expenses that are not fixed.
Wardrobe: Your clothing
Withdrawal: Money removed from your account

Luck: Questions and Answers

1. How many coin denominations are currently in circulation?   6

2. Which of these will not accept a deposit? ....   Finance Company

3. For Deposit Only—John Smith is what type of endorsement? ......   Restrictive

4. Which type of savings plan is actually a loan? ....   Savings Bond

5. Which of these would not be found in a loan contract? ....   A Credit Score

6. How many times is the amount written on a check?   2

7. How many currency denominations are in circulation?   7

8. Who is pictured on the $20 bill? ....   Andrew Jackson

9. Which of these would not be included in a checking account
   statement? ....   Uncleared Checks

10. Who is pictured on the $10 bill? ....   Alexander Hamilton

11. Which of these would not describe a bank loan? ....   A Right

12. Which term does not refer to the cost of a loan? ....   Principal

13. Which of these could not give you a loan? ....   Credit Bureau

14. Which of these means earning interest on interest? ....   Compounding

15. Which of these is not found on our currency? ....   A Hologram

16. Which of these includes both EE and I varieties? ....   Saving Bonds

17. Which of these is the lender of last resort? ....   Finance Company

18. Which of these is a credit to a checking account? ....   A Deposit

19. What is pictured on the obverse of the presidential $1 coins? ....   The Statue of Liberty

20. Who is pictured on the $50 bill? ....   Ulysses S. Grant

21. Which of these would be the least expensive source of credit? ..   Bank

22. Which type of insurance can a lender require you to buy? ....   Property

23. Which of these is not needed to calculate interest on a loan? ....   Equity

24. Which method is most commonly used to calculate credit card
    finance charges? ....   Average Daily Balance

25. Which of these refers to a credit score? ....   FICO

Learn is your students' in-depth financial information resource. You may choose to assign readings to your students periodically as they work through the simulation. Learn is divided

- 401k
- Apartments
- Banking

- Bills
- Budgeting
- Clothing

- Credit
- Food
- Insurance

- Roommates
- Saving
- Taxes

- Transportation
- Utilities

into the following 14

Budget allows students to construct a budget and adjust it once a month during the simulation.

To construct the first budget, students select the **Budget** icon. A budget table will be shown that contains only the taxes that are withheld from paychecks each month. All other categories in the table are set at $0.

At the bottom of the table is listed the Monthly Income, the Total Budgeted and the Budget Difference. The Budget Difference is the amount that must be entered in the various categories to complete your budget.

To enter amounts in the various categories, select **Edit** and the spending categories that can be changed will be highlighted. As amounts are entered in the categories, select **Calculate** which will subtract the total amount entered in the table from the monthly income and also show the percentage of income allotted for that category. The amount left is the Budget Difference. When the budget is completed and the Budget Difference is $0, select **Set**. Select **View Graph** to see a bar graph of the budget. Select **Print** to print the budget. Select **X** to leave the budget.

A budget may adjusted during any week in a month, but only once a month. Throughout the year, any monthly budget may be viewed and/or printed by choosing the appropriate month in the timeline at the left of the budget table.

The Spending Table automatically categorizes spending during the month. The spending table mirrors the budget table so students can compare their actual spending to their budgets. Spending for any month can be viewed and/or printed by choosing the appropriate month in the timeline at the left of the spending table.

The Summary is a dynamic table that provides an overview of a student's work at any time during the simulated. To view and/or print the Summary, select the Summary icon.

Shown below is a sample of a Summary printout.

Your Summary—The Week of August 24

Annual Salary	$41,000 / year
Bi-Weekly Gross Pay	$1,576.92
Bi-Weekly Net Pay	$1,203.19
Unemployment	$0.00
Location:	Des Moines, IA
Apartment Type	One Bedroom
Rent	$983.00 / month
Roommate	No
Car	Kia Soul
Car Payment	$288.75 / month
Public Transportation	None

Insurance:
 Auto

Liability	Yes
Collision	Yes
Comprehensive	Yes
Medical Payments	Yes
Uninsured Motorist	Yes
Health	Yes
Life	No
Property	Yes

My Money:

Debit Card	$1,063.45
Savings	$100.00
Available Credit	$1,869.61
401k	$150.47
Personal Loan / principal	N/A
Personal Loan / payment	N/A
Student Loan / payment	$153.82

Math:	Correct	Incorrect
Level 1	5	0
Level 2	5	0
Level 3	0	1

Lifestyle Points	15,957
Simulation Date	The Week of August 24
Simulation Type	Career
Career Chosen	Accountant
Careers Explored	5
Simulation Completed	No

Help is your students' on screen instructions for using the simulation. To view the instructions, select Help and then select a topic from the menu.

Sound allows students to turn the sound on and off.

Save allows students to save their work at any time. Student work is saved in two ways:

1) As students move from one week to the next, their work is automatically saved.

2) At any other point in the simulating, students must save their work by selecting the Save icon. It is important that students select the Save icon if they must stop work before a week is completed.

Quit allows students to leave the simulation at any time. Students should be sure to save their work before they Quit the simulation.

Unlocking the Student Assessment

When you create a class, all students in the class have access to all the programs available within the portal until you make a program unavailable — **except in the case of the On Your Own Student Assessment**. The assessment is locked until you unlock it for class use or for use by an individual student.

To make the On Your Own Assessment available to your students on their menu, follow these steps.

1) Go to www.cwpubonline.com

2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.

3) Log in with your User Name and Password.

4) Select Classes under the RECORDS MANAGEMENT menu on the left of the screen.

5) Select the pencil ✏ icon (Edit Class) next to the class you wish to activate.

6) Click/touch the box next to *Select simulations available to students in this class*.

7) Click/touch the box next to *On Your Own Assessment*.

8) Click/touch the Update button.

The On Your Own Assessment is now available to the students in the class you selected.

To make the On Your Own Assessment available to individual students, follow these steps.

1) Go to www.cwpubonline.com

2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.

3) Log in with your User Name and Password.

4) Select Students under the RECORDS MANAGEMENT menu on the left of the screen.

5) Select the pencil ✏ icon next to the student you wish to activate.

6) Click/touch the box next to *Customize access to simulations for this student*.

7) Click/touch the box next to *On Your Own Assessment*.

8) Click/touch the Update button.

The On Your Own Assessment is now available on this student's menu.

Overview of the On Your Own Student Assessment

The On Your Own Student Assessment lets you evaluate what your students have learned about living on their own and managing their personal finances.

STUDENT ASSESSMENT

| PART A: DECISIONS | PART B: MATH | PARTS A & B |

The assessment is divided into two parts. You can choose to have your students complete:

Part A   or   Part B   or   A & B

Part A

In Part A, students will be asked to read a statement and decide if it would be a Good Decision or a Bad Decision. Here is an example.

Decision 1
Be sure you have health insurance.

Good Decision   **Bad Decision**

After students make a choice, they are told why it would be a good or bad decision. Here is an example.

Good health insurance is essential to protect you against high medical

You have 3 options for the number of Decisions statements that are included in the assessment.

Select the number of Decision statements.

| 30 | 40 | 50 |

The statements are randomized so no two students will ever have the same set of Decisions statements.

Part B

In Part B, students will be asked to solve personal finance math problems. Here is an example.

Problem 1
Your biweekly gross pay is $2,150. $139.75 is withheld for state income tax. What was the state income tax rate?

| 6.50% | 6.00% |
| 5.50% | 5.75% |

When students choose a wrong answer, they are told the correct answer. Here is an example.

No. The Correct answer is 6.50%

You have 3 options for the number of Math problems that are included in the assessment.

Select the number of Math problems.

| 5 | 10 | 15 |

The problems are randomized so no two students will ever have the same set of problems.

Assessment Scores

At the end of each part of the assessment, students will be given their scores.

FINISH

YOU HAVE COMPLETED THE DECISIONS ASSESSMENT!
Correct Answers: 36 (90%)
Incorrect Answers: 4 (10%)

START MATH
ASSESSMENT

FINISH

YOU HAVE COMPLETED THE MATH ASSESSMENT!
Correct Answers: 8 (80%)
Incorrect Answers: 2 (20%)

END ASSESSMENT

Viewing / Printing Student Scores

You can view/print your students' scores by following these steps.

1) Go to www.cwpubonline.com

2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.

3) Log in with your User Name and Password.

4) Select Classes under the RECORDS MANAGEMENT menu on the left of the screen.

5) Select the green reports 🟩 icon next to the class you wish to view.

6) On the reports screen, click/touch the radio button next to Assessment under On Your Own.

7) From the Select Student drop down menu, select ALL STUDENTS or an individual student.

8) Click/touch the Get Report button.

Select Report:

On Your Own
○ Summary
○ Spending ⎤ SELECT MONTH ⌄
○ Budget ⎦
● Assessment

○ Budget Decisions
○ Career Decisions
○ Credit Decisions
○ Finding A Job Trivia
○ Get Rich With Math
○ Job Search
○ Personal Finance Decisions
○ Personal Finance Trivia
○ Who Would You Fire?
○ Who Would You Hire?
○ Who Would You Promote?

Select Student:
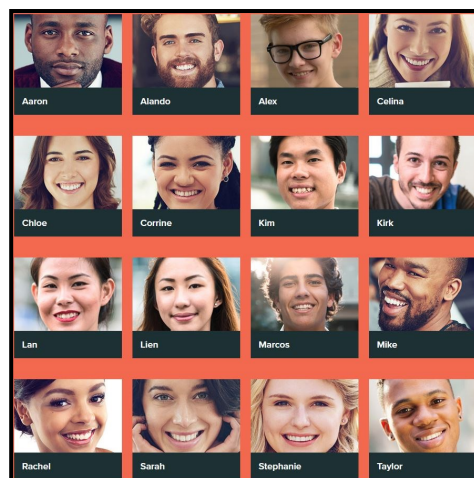** ALL STUDENTS ** ⌄
Get Report   Cancel

Overview of Personal Finance Decisions

n 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.

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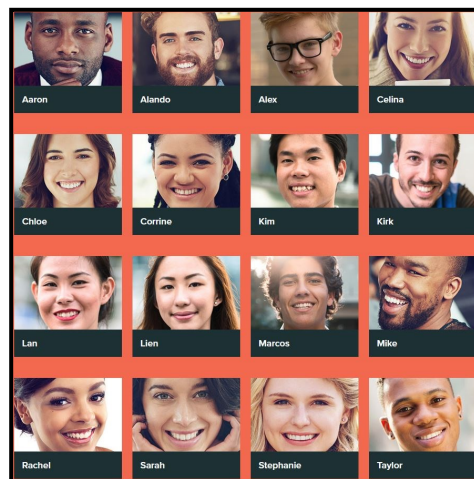
After reading the situation, students must decide if they agree or disagree with the decision by selecting **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

> *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.

How Personal Finance Trivia Challenge Works

The object of Personal Finance Trivia Challenge is to win as much money as possible by correctly answering questions in the five categories on the Big Board including Money, Credit, Insurance, Saving and Investing and Budgeting.

Trivia Challenge includes 3 rounds of 30 questions each. The dollar value of the questions increases in each round. Trivia Challenge can be played by 1 player or by two players challenging each other.

To begin Personal Finance Trivia Challenge, select Start New on the title screen. Next, select the number of players. Enter the name of each player and select an avatar.

To begin play, select a dollar value from any of the five categories. A multiple choice or true/false question will be displayed. Select the answer of your choice. If your answer is correct, your score will increase by the dollar value of the question. If your answer is incorrect, the correct answer will be highlighted in green and your score will decrease by the dollar value of the question. When all 30 questions have been selected, you can move on to the next round.

- To turn the sound off or on, select Sound from the menu bar.

- To view or print your score, select Summary from the menu bar.

- To save your game at any time, select Save from the menu bar.

- To open a saved game, select Load Saved on the title screen.

- To exit the program, select Quit from the menu bar.

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.

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
Literacy in History/Social Studies, Science and Technical Subjects

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.**