

Personal Finance Trivia Challenge Teacher Guide

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Personal Finance TRIVIA? CHALLENGE ROUND 1

John \$0 YOUR TURN Alexis \$0

Money	Credit	Insurance	Saving and Investing	Budgeting
\$100	\$100	\$100	\$100	\$100
\$200	\$200	\$200	\$200	\$200
\$300	\$300	\$300	\$300	\$300
\$400	\$400	\$400	\$400	\$400
\$500	\$500	\$500	\$500	\$500
\$600	\$600	\$600	\$600	\$600

HELP SUMMARY SOUND SAVE QUIT



Student Login

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

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

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

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

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

User Name: Enter your user name.

Password: Enter your password.

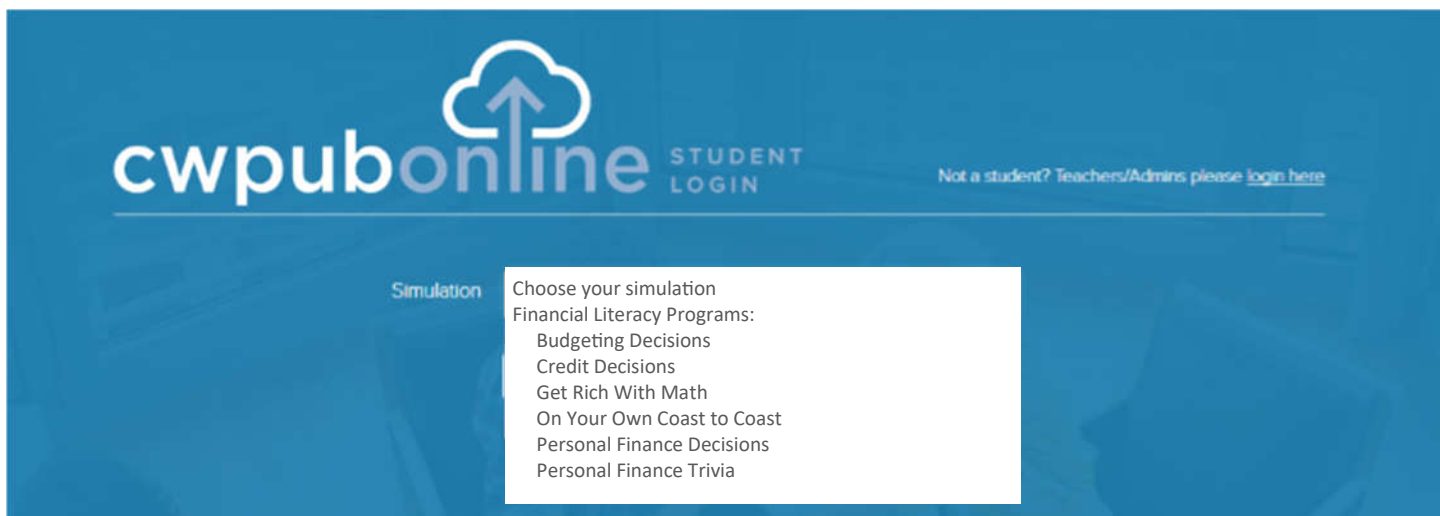
Log in: Click the **LOGIN** button.

Tip: If you check the box next to Remember my school, you will not need to fill in the drop down boxes on your next visit.

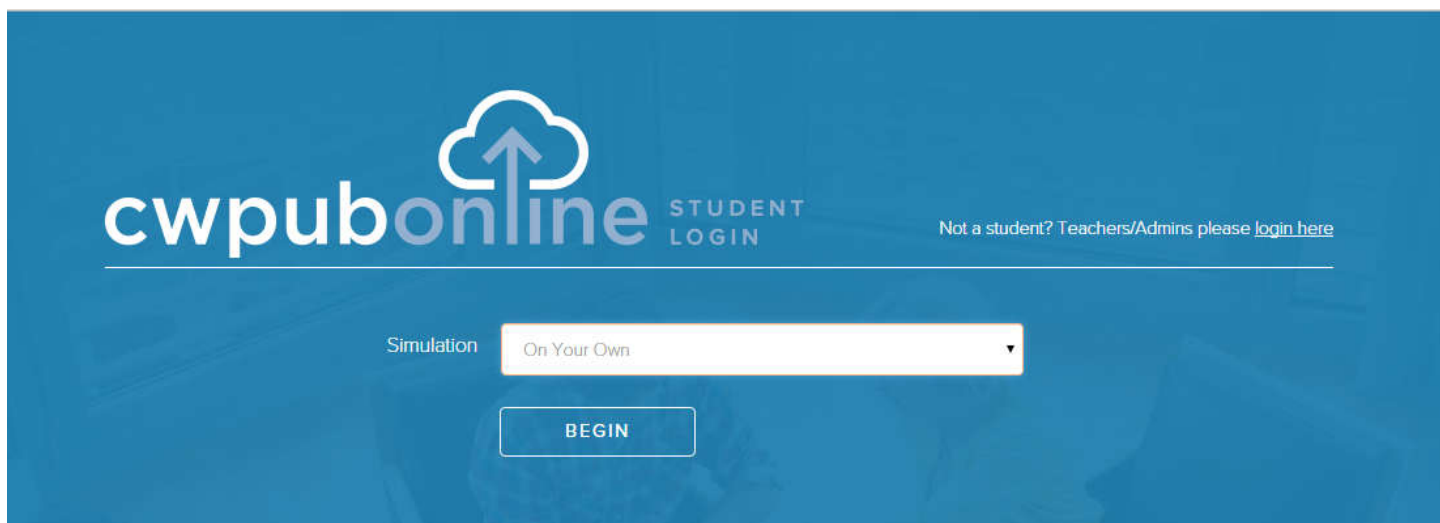
A screenshot of the Student Login page on cwpubonline.com. The page has a blue background with a faint image of a person reading. At the top left is the cwpubonline logo. To its right, the text "STUDENT LOGIN" is displayed. Further right, there is a link: "Not a student? Teachers/Admins please [login here](#)". Below this is a horizontal line. The main form area contains several input fields: "State" (dropdown menu showing "Illinois"), "District" (dropdown menu showing "Demo District"), "School" (dropdown menu showing "Demo School"), a checkbox labeled "Remember my school" which is checked, "User Name" (text input field with placeholder "your user name"), and "Password" (text input field with placeholder "your password"). At the bottom of the form is a "LOG IN" button and a "Help" link.



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



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



The Simulations Work Best in Full Screen Mode

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

Windows: F11

Mac: Command + Shift + F

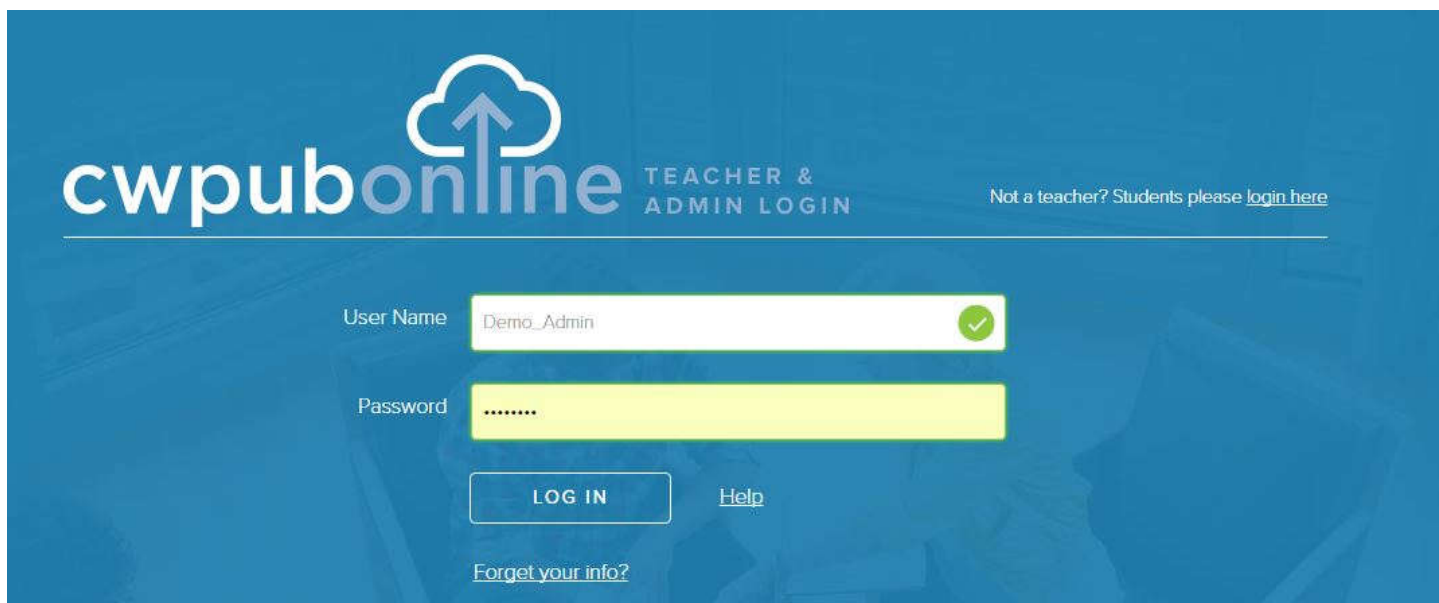
Chromebook: Full Screen key

Teachers/Admin Login

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

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

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



The screenshot shows the login interface for cwpubonline. At the top left is the cwpubonline logo. To its right, it says 'TEACHER & ADMIN LOGIN'. Further right, there is a link: 'Not a teacher? Students please [login here](#)'. Below this, there are two input fields: 'User Name' with the value 'Demo_Admin' and a green checkmark icon, and 'Password' with '*****'. Below the fields are two buttons: 'LOG IN' and 'Help'. At the bottom, there is a link: 'Forget your info?'.

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

Minimum System Requirements

Reliable Broadband Internet Connection

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

Microsoft Windows 7 / Windows 8 / Windows 10

Mac OS X 10.6 or higher

Chrome OS

Monitor

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

Sound Capability

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

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

Generating Student Reports

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

To create the reports for one or more students:

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

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 Summary
 Spending
 Budget

On The Job Personnel File

August

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 Simulation Availability to Students

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

Limiting Individual Students:

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

Limiting Your Entire Class to One or More Simulations:

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



Personal Finance TRIVIA? CHALLENGE ROUND 1

John \$0 YOUR TURN

Alexis \$0

Money	Credit	Insurance	Saving and Investing	Budgeting
\$100	\$100	\$100	\$100	\$100
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How The Program 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.

- 1) To begin, select Start New on the title screen.
- 2) Next, select the number of players.
- 3) Then 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.

**Category 1: Money**

- A check must be signed.
- Our newest large portrait currency includes a portrait within an oval frame.
- Your monthly account statement will show all the checks you wrote during the month.
- A bank can pay interest on the balance in a checking account.
- All of our currency includes the portrait of a past president.
- A smart card could be described as electronic money.
- Our newest large portrait currency has multiple colors.
- Your bank receives your checks in the order in which you wrote them.

Category 2: Credit

- A bank credit card is a revolving charge account.
- Using a credit card is one of the least expensive ways to borrow.
- It is always best to make only the minimum payment on your credit cards.
- Most new car loans have a term of 2-3 years.
- A retail installment contract would be used by a bank to give a loan.
- A home loan is an amortized loan.
- Your credit score is determined by your lender.
- The term of a loan is its length.

Category 3: Insurance

- The type of car you drive affects your auto insurance premium.
- No matter what the cost, your insurance company will pay your liability from a car accident.
- If you live in a no-fault state, you do not need to buy auto insurance.
- Pre-existing conditions are never covered by a health insurance policy.
- An HMO is a prepaid medical service.
- The face value of a life insurance policy is the amount of coverage the policyholder buys.
- Term, whole life and endowment are types of life insurance.
- A renter should always have liability coverage.



Category 4: Saving and Investing

- Banks pay interest on savings accounts.
- A mutual fund pools the money of many investors.
- EE bonds are a type of government saving bonds.
- Mutual funds buy only stocks.
- You can buy a certificate of deposit for any amount of money.
- A bull market is a growing market.
- A certificate of deposit has very high liquidity.
- Savings accounts are demand deposits.

Category 5: Budgeting

- What you make is what you get to spend.
- Most families spend only what they earn.
- Gross income minus deductions equals net income.
- Your net income is your disposable income.
- Most utility bills are variable expenses.
- Most credit payments are monthly expenses.
- Unexpected expenses are the most difficult to budget.
- Food is a major expense in a family's budget.

The Current Curriculum Library

Current Curriculum is a library of real world activities in PDF format. The library is divided into the following categories:

- 1) Careers
- 2) Financial Literacy
- 3) Real World Math

Each category includes hundreds of pages of activities that you can download to print or use electronically.

To access the library, follow these steps:

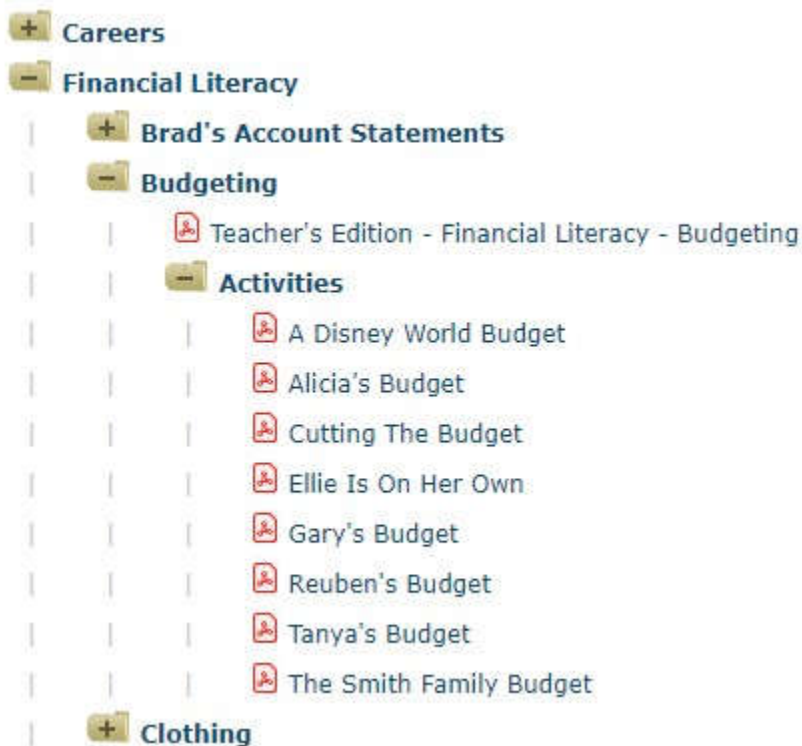
- 1) Go to www.cwpubonline.com.
- 2) Select Teachers/Admin Login and log in with your cwpubonline user name and password.
- 3) Select Current Curriculum Library from the menu bar.



4) Select any of the three categories.



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






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 Mathematics

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

Standards for Mathematical Practice

-  1. Make sense of problems and persevere in solving them.
-  2. Reason abstractly and quantitatively.
- 3. Construct viable arguments and critique the reasoning of others.
-  4. Model with mathematics.
-  5. Use appropriate tools strategically.
-  6. Attend to precision.
-  7. Look for and make use of structure.
-  8. Look for and express regularity in repeated reasoning.