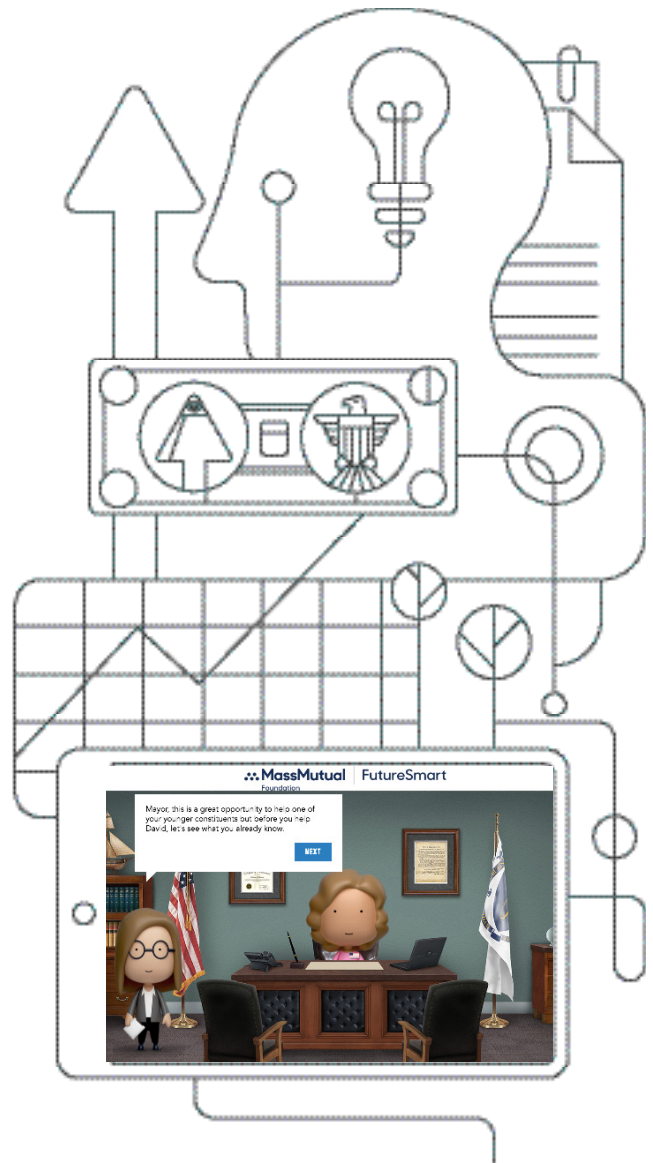


# FutureSmart

FutureSmart focuses on the important Middle School years by empowering students to become the stewards of their financial futures. This three hour web-based resource educates students on the practicalities of daily financial decisions and the payoffs of long-term planning. Since Middle School is an important period for positive habits to take form and grow, this course is particularly meaningful.

Through a compelling narrative in which students play the Mayor of a town, local citizens are helped with real-life decisions. From weighing opportunity costs, to delaying instant gratification for long-term gain, students face important questions on their way to becoming FutureSmart. At the end of the course, students compose their own blueprint for the future. FutureSmart can be integrated into unit plans and used during class time, as a capstone project, or in a flipped classroom.



## Key Highlights

### As a teacher you'll receive:

- Supplemental, offline lesson plans
- Detailed standards alignment guide with your state-specific standards
- Answer Keys for all assessments
- Engaging discussion guides

### Your students will receive:

- Knowledge that will help them build financial capability
- Lessons in daily financial decisions that will guide them in their own lives
- Guided practice in constructing a blueprint for the future
- Immersive, interactive learning experience

**Recommended Grade Level** 6–8

**Total Time** 3–3.5 Hours

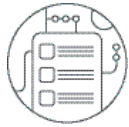
**Subject Fit** Social Studies, Business or Economics classes

**Standards Alignment** Jump\$tart Coalition's National Standards for K–12 Personal Finance Education, National Curriculum Standards for Social Studies, State Academic Standards

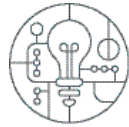


## Course Flow

Each module includes interactive assessments and activities that learners navigate at their own pace:



Pre-Survey  
10 min



Introduction  
1 min



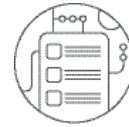
Pre-Assessment  
2 min



Learning Activities  
& Animation  
25 min



Reflection  
Questions & Post-  
Assessment  
2 min



Post-Survey  
10 min

## FutureSmart Digital Elements

Pedagogy based on the Universal Design for Learning (UDL) and Teach for Understanding (TFU) frameworks:

- Engaging multi-media content for all types of learners
- Pre, post and formative assessments for evidence-based learning
- Certificate-based skill development

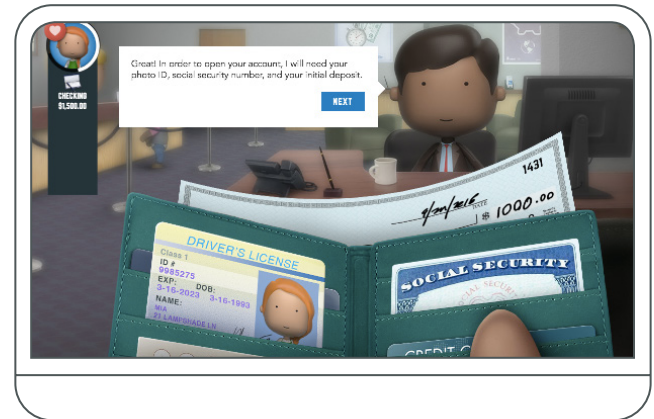
## Select Course Modules

**Smart Shopping.** The economics of everyday life are full of nuance and complexity. Behind every simple decision are the many factors that must be weighed, balanced and assessed to reach the optimal solution. In this activity, students learn about some of those factors, from supply and demand, to income and expenses. Most importantly, they learn all of this against the backdrop of their own shopping experience as they update interior decor of their childhood room.

**Business and Career Readiness.** There is no greater investment than the one you make in yourself. This is a lesson that should be learned early and often. For every student that feels the pressure to find a path after high school, this activity is a necessary release valve. In this activity, students learn about the many opportunities that exist beyond high school, from trade school to four year institutions.

**For more information about bringing this program to your school or district, visit:**

[futuresmart.massmutual.com](http://futuresmart.massmutual.com)



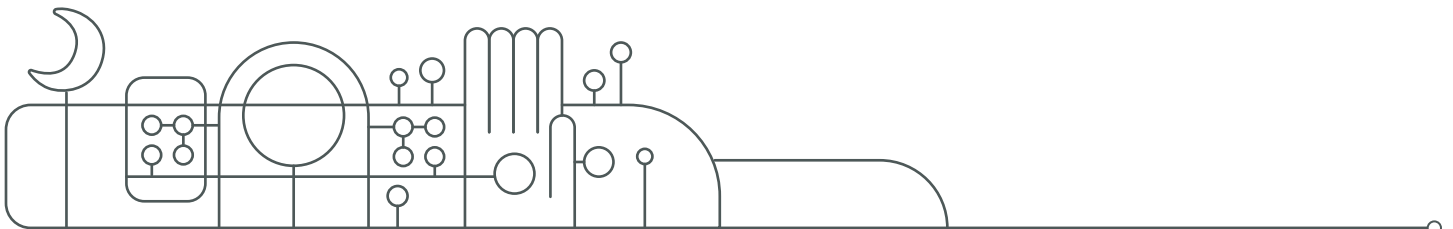
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Course Outline

Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
<b>Welcome Mayor!</b>	<ul style="list-style-type: none"> <li>○ Course introduction</li> <li>○ Financial values &amp; mindsets</li> </ul>	<p>Students are introduced to the course storyline and the different features available. Students take a "Financial Personality Test," and reflect on their own personal financial priorities, habits and mindsets.</p>	<ul style="list-style-type: none"> <li>○ Identify and reflect on their personal values, financial habits and mindsets.</li> <li>○ Understand the goals and features of the course.</li> </ul>	<p>Key concepts include customized user feedback on how they can improve their current financial habits and behaviors (i.e. tracking their spending, building an emergency fund, etc.)</p>
<b>Smart Shopping</b>	<ul style="list-style-type: none"> <li>○ Opportunity cost</li> <li>○ Creating &amp; prioritizing a budget/spending plan</li> <li>○ Comparison shopping</li> <li>○ Researching spending decisions</li> <li>○ Analyzing sources</li> <li>○ Budgeting strategies &amp; tips</li> </ul>	<p>Students help a character that has a limited budget redecorate his room. Students must prioritize his budget, use comparison-shopping methods to decide which specific items to buy, research upcoming spending decisions, and make smart choices about when to spend or save.</p>	<ul style="list-style-type: none"> <li>○ Define and identify opportunity cost in a given scenario.</li> <li>○ Describe and prioritize the components of a budget based on an individual's preferences.</li> <li>○ Prioritize and differentiate between an individual's needs and wants.</li> <li>○ Apply comparison shopping methods, such as gathering price &amp; quality information and comparing unit prices.</li> </ul>	<p>Opportunity cost, needs, wants, budget, income, expenses (fixed, variable, discretionary), charitable giving, comparison shopping, unit price, sales tax, emergency fund</p>
<b>Ways to Pay</b>	<ul style="list-style-type: none"> <li>○ Earning income</li> <li>○ Payment types</li> <li>○ Costs of credit</li> <li>○ Savings strategies</li> <li>○ Borrowing reputation (credit score)</li> <li>○ Taxes</li> </ul>	<p>Students help a character save up for a trip, while managing his day-to-day expenses. Students must help him select a job, review his paycheck and credit card statement, and help him make decisions about when to utilize different payment types.</p>	<ul style="list-style-type: none"> <li>○ Choose when to use different available payment methods (cash, debit, credit, mobile, online, direct deposit, prepaid cards).</li> <li>○ Assess the benefits and costs of using credit.</li> <li>○ Understand the importance of a credit score, and recognize the components that affect your score.</li> <li>○ Describe different sources of income, including wages, salaries, stipends, and benefits.</li> </ul>	<p>Spending plan, income (wage, salary, stipend, benefits), expenses (fixed, variable), debit card, credit card (APR/Interest rate, minimum payment, Credit CARD Act, fees, authorized user, grace period), credit score, taxes (social security, Medicare, state/federal income tax), net pay, payday loan</p>



Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
<b>Investing in You</b>	<ul style="list-style-type: none"> <li>○ Career exploration</li> <li>○ Education &amp; training options</li> <li>○ Ways to pay for higher education</li> <li>○ Roi of higher education</li> <li>○ Savings strategies</li> <li>○ Opportunity costw</li> </ul>	<p>Students advise a character on her future career path she'd like to pursue. Students must help her narrow down the career path she'd like to pursue – by examining the required skills and interests, income potential, and education and training requirements. Afterwards, students help the character find various ways to reduce the out-of-pocket cost of her first year of higher education.</p>	<ul style="list-style-type: none"> <li>○ Match personal skills and interests to various career options.</li> <li>○ Compare the costs of post-secondary education with the potential increase in income and lifetime earnings from a career choice.</li> <li>○ Devise a strategy to minimize the costs of post-secondary education.</li> </ul>	<p>Educational paths/Types of Degrees (Associate, Bachelor's, Master's, Doctoral, Professional, Military service, Vocational training), opportunity cost, economy, economic indicators, supply, demand, labor market, price/wages, scholarship, grant, work-study, internship, community/junior college, FAFSA, financial aid, 529 College Savings Plans, Expected Family Contribution (EFC)</p>
<b>Growing a Business</b>	<ul style="list-style-type: none"> <li>○ Depository accounts (savings, checking, cd)</li> <li>○ Simple &amp; compound interest</li> <li>○ Liquidity</li> <li>○ Inflation</li> </ul>	<p>Students help a business owner calculate her monthly profit and loss, and devise a strategy to save up for new capital for her business. Students must help the business owner open savings and checking accounts, grow her money faster with a certificate of deposit, make monthly transaction decisions, and</p>	<ul style="list-style-type: none"> <li>○ Analyze a budget to calculate revenue, expenses, and profit/loss.</li> <li>○ Compare different interest-bearing accounts, based on their interest rate, liquidity, minimum balance requirements and fee structure.</li> <li>○ Summarize the effect of inflation and deflation on the price of goods and purchasing power over time.</li> </ul>	<p>Revenue, expenses (fixed, variable), net income, profit, loss, account balance, checking account, savings account, simple interest, compound interest, term, certificate of deposit, minimum balance, FDIC/NCUA Insurance, inflation, deflation, market basket, purchasing power</p>
<b>Your Financial Future</b>	<ul style="list-style-type: none"> <li>○ Types of investments</li> <li>○ Risk vs. Return</li> <li>○ Return on investment</li> <li>○ Risk management; insurance</li> <li>○ Borrowing reputation (credit score)</li> <li>○ Time value of money</li> </ul>	<p>Students assist a character as they go through a "life simulation," helping them make insurance and investment decisions at critical life milestones. Students help the character select different insurance policies (and experience how random, unexpected occurrences can lead to financial loss), and help the character adjust his investment portfolio as he nears retirement age.</p>	<ul style="list-style-type: none"> <li>○ Categorize the kinds of expenses that typical auto, renters', homeowners' and health insurance policies cover.</li> <li>○ Describe the differences between a premium, deductible, copayment, and coinsurance.</li> <li>○ Describe and compare stocks, bonds, and mutual funds based on their typical risk and return levels.</li> <li>○ Suggest appropriate investment types for people based on their risk tolerance and investment growth timeframe.</li> </ul>	<p>Premium, deductible, copay, coinsurance, coverage, types of insurance (auto, health, life, renters', homeowners'), liability insurance, 401(k), 403(b), IRA, risk, return, stock, bond, mutual fund, stock exchange</p>

Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
<b>Build Your Blueprint</b>	<ul style="list-style-type: none"> <li>○ Financial Values &amp; Goals</li> <li>○ Career Exploration</li> <li>○ Planning for Higher Education</li> <li>○ Future Planning</li> </ul>	<p>Using their knowledge and experience from the course, students set their own financial goals and make plans for the future. The students' answers create a portfolio piece – their “Blueprint” – that can be printed or shared with others. This personalized document details the student's future career interests, plans for higher education, and next action steps.</p>	<ul style="list-style-type: none"> <li>○ Understand that attitudes and values affect financial decisions.</li> <li>○ Apply systematic decision making to setting and achieving financial goals.</li> <li>○ Construct and prioritize personal financial goals.</li> <li>○ Give examples of how decisions made today can affect future opportunities.</li> </ul>	<p>This module reviews key concepts from previous modules and encourages the student to apply them directly to their lives</p>