

# Vault

## Understanding Money

*Vault - Understanding Money* empowers students to be smart financial decision makers while they are early in their cognitive development. By leveraging performance-based games, *Vault* immerses students in real-life financial scenarios that focus on skill building and responsible decision making.

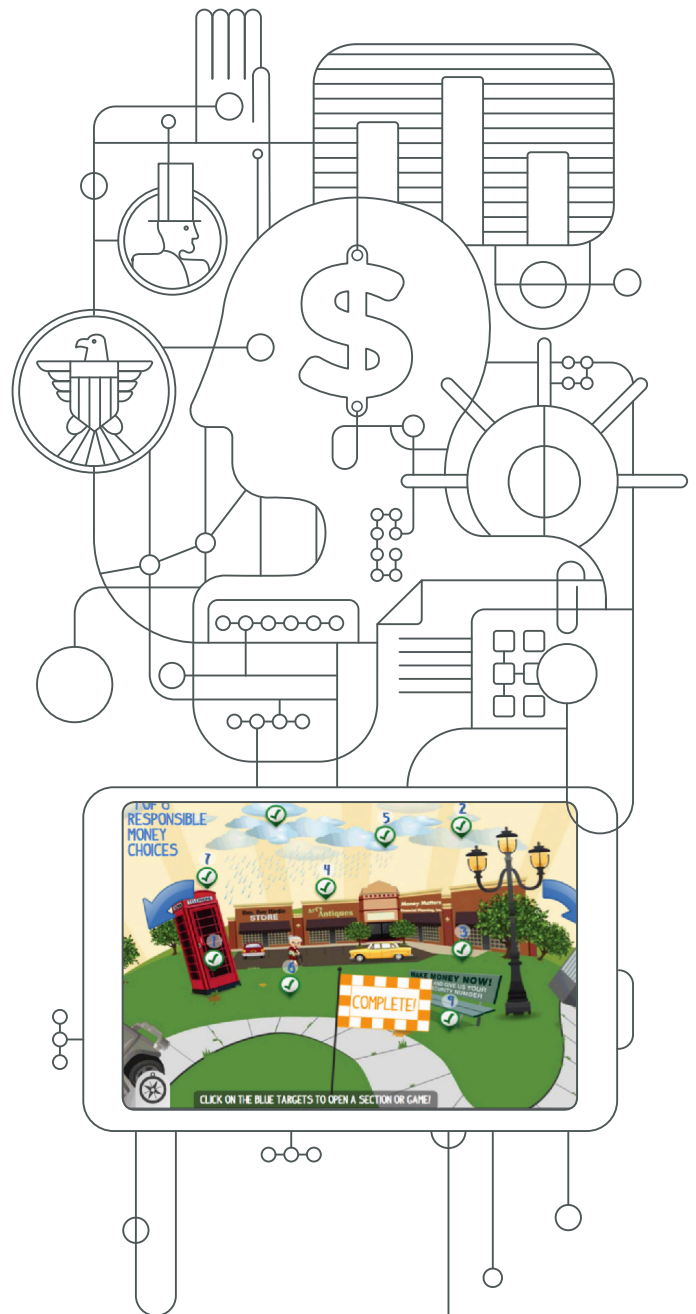
Covering everything from goal setting to making a budget, *Vault* delivers critical financial concepts in an engaging and fun way. *Vault* can be integrated into unit plans and used during class time, as a capstone project, or in a flipped classroom.

### Course Highlights

- Real-time student score reports on your teacher dashboard
- Supplemental lesson plans
- Detailed standards alignment guide with your state-specific standards
- Answer Keys for all assessments
- Engaging discussion guides

### Course Topics

- Responsible Money Choices
- Income and Careers
- Planning & Money Management
- Credit & Borrowing
- Insurance & Safety Management
- Savings & Investing



**Recommended Grade Level:** 4-6

**Total Lessons:** 6 (20-30 minutes each)

**Total Time:** 2-3 hours

**Subject Fit:** Math, Social Studies, Technology

**Standards Alignment:** Jump\$tart Standards, U.S. State Financial Literacy Standards

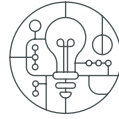
## Course Flow



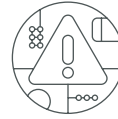
**Lesson 1**  
Pre-Survey



**Lesson 2**  
Prediction/ Pre-  
Assessment



**Lesson 3**  
Learning Activities &  
Animation



**Lesson 4**  
Conclusion/Post-  
Assessment



**Lesson 5**  
Post-Survey

## Learning Activity Highlights

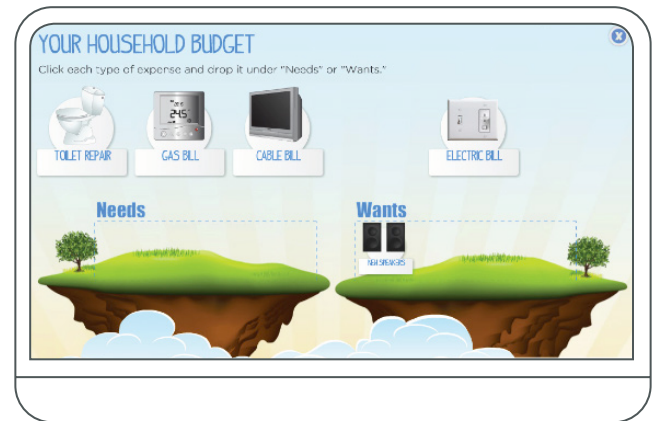
### What's the Difference Between Needs and Wants? -

Whether it's food, rent, or internet, every household has many different expenses they must cover. How do you figure out which are the most important? In this activity, students explore the difference between needs and wants, and learn the importance of opportunity cost.

**Borrowing and Credit** - When you look at the price tag for a house or car, you may wonder: how will I ever earn enough cash to pay for that? The answer is, most people don't usually pay for these items in cash, but use credit instead. In this module, students learn how and when credit is used, and when it might be a smart financial decision.

**Good and Bad Money Decisions** - Some decisions are easier to make than others. When it comes to money, how do you evaluate which decision is a good one? In this activity, students look at real-life budgetary decisions, and explore what the consequences might be.

For more information about bringing this program to your school or district, visit [everfi.com/k-12](http://everfi.com/k-12)



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