

6-8

Facilitator's Guide

Middle School Money Mission

A Teach Children to Save Lesson



WELCOME

Thank you for being a Teach Children to Save volunteer! It is because of volunteers like you that this program has been a success for over 2 decades. Children need bankers like yourself to share important financial lessons and help them on the road to financial success. Whether you are a seasoned volunteer or just getting started, you can be sure that your time and effort will pay off!

This guide contains everything you will need to deliver a high-quality lesson that helps kids test their personal finance skills. The lesson begins with a brief introduction before students are split into teams. Then, they'll learn how to play the interactive, animated game show called Middle School Money Mission – where they'll put their knowledge to the test. You'll start and stop the video to lead the students through the game. At the end, the team with the most prize money in the bank wins the competition.

As you review this guide, be sure to add your own notes and personalize the lesson as you see fit. The scripts and directions are provided as a guide, but you have the ability to make it your own based on your own delivery style.

What's Your Why?

Before stepping in front of a group of children, it can help to remind yourself of WHY you are doing this. Think about your own experiences learning about money (or not) as a young person and what you've seen as an adult. Why is this lesson important for children to have?

Rather than a traditional lesson, Middle School Money Mission serves as a review of concepts middle school students may already be familiar with. Check in with the teacher ahead of time to determine which topics are appropriate for their class to review.



IN THIS GUIDE

This Facilitator Guide has information to help you prepare for and deliver the lesson, handouts, and other materials to use when teaching it, and information for you to give to the teacher or host. Here's a breakdown of what you'll find and the purpose of each section.

Overview

This section includes background information to help you understand what will be covered in this lesson.

- **Lesson Summary:** A description of the lesson, including what students will do and learn
- **Recommended Grade Levels:** The grades this lesson targets, although there is some flexibility
- **Time Required:** Guidance about the amount of time the lesson should take to present
- **Objectives:** What students should be able to do at the end of the lesson
- **Key Terms:** Kid-friendly definitions for banking terms you might use during the lesson

Preparation

Get ready to teach the lesson by reviewing the information in this section and preparing any materials you will need.

- **Delivery Options:** Choices you should make ahead of the lesson about how to deliver certain portions
- **Materials:** What you will need in order to conduct the lesson

Delivery

The lesson itself is divided into the following sections with slide-by-slide guidance on what to do or say, but you are welcome to customize it to your presentation style. Consider adding notes before you teach the lesson.

- **Introduction:** Introducing yourself and the lesson to the students
- **Split into Teams and Get Started:** Creating student teams, then playing the beginning of the video
- **Play Middle School Money Mission:** Facilitating the game show to test their knowledge
- **Conclusion:** Wrapping up the lesson and thanking the students for their time and attention
- **Virtual Adaptations:** Suggestions for adapting the lesson to a virtual environment

Coordinating with the Teacher or Host

It is important to connect with the teacher or host ahead of time to ensure you are both on the same page and provide details about the lesson.

- **Questions to Ask:** Topics to address ahead of the lesson to make sure it goes well
- **Information for the Teacher or Host:** Details to share, including topics covered in the game

OVERVIEW

Lesson Summary

In this lesson, students will watch the “Middle School Money Mission” video, which is an interactive, animated game show based on topics they’ve learned about in their financial education thus far. As the facilitator, you can decide whether to play the entire video, or skip around to the sections that best suit the needs of your audience. There are optional scripted pieces in this lesson that you can use to help inform your presentation.

Recommended Grade Level

Grades 6-8.

Time Required

20 to 40 minutes

Objectives

At the end of this lesson, students will be able to:

- Test their financial knowledge based on what they’ve learned over the years — through Teach Children to Save programs and beyond.
- Understand the importance of learning about money early in life.

Key Terms

- **Earning Income:** Money you receive from working.
- **Net Income:** Total money earned after taxes are taken out.
- **Saving:** Setting something aside – such as money – to use in the future.
- **Interest:** The cost of borrowing money.
- **Rule of 72:** A simple way to determine how many years it takes to double your money from interest.
- **Managing Credit:** Building and maintaining a good credit score.
- **Credit Score:** A number that represents and predicts your trustworthiness to pay back loans.
- **Credit Card:** A payment card that lets you borrow funds from a financial institution.
- **Managing Risk:** Making smart decisions about finances.
- **Identity Theft:** Using someone else’s personal information as your own.
- **Spending:** Paying money to make purchases.
- **Budget:** A plan for how to spend your money, manage it, and make smart decisions.
- **Debit Card:** A payment card that deducts money from a checking account.
- **Investing:** Buying something with the expectation that it will increase your profits.
- **Mutual Fund:** A type of pooled investment.
- **Compound Interest:** Interest calculated on both principal and previously accumulated interest.

My Notes

Come back and add notes about how this lesson went after you deliver it. That way you'll have them to look back on if/when you have the opportunity to teach it again.

PREPARATION

Delivery Options

This lesson offers several delivery options. Review the presentation steps and decide what will work best for you based on your personal preferences, where you will conduct the lesson, and the time you have available.

Middle School Money Mission

The lesson begins with an introduction to how the gameshow is structured. How teams should submit their answers, what the categories will be, and the goal of the game – to be the team with the most prize money in their bank at the end. This can be conducted in person or virtually, so long as you have the ability to play, start, and stop the video when instructed.

Materials

“Middle School Money Mission” gameshow video (enable visual and sound).

Paper, whiteboard or chat box to keep track of team scores.

Information for the Teacher or Host (Bring a copy or provide the electronic version.)

DELIVERY | Introduction

STEP 1

Introduce yourself to the class. Say, **“Hello. My name is Ms./Mrs./Mx./Mr. ____”**
(Students generally address the adults in school settings as Ms./Mrs./Mx./Mr. Most use their last name.)

Say, **“I’m here today as a volunteer from (Bank Name). I’m excited to be with you today, because we’re going to put our financial knowledge to the test with a gameshow called ‘Middle School Money Mission’.**

Queue up “Middle School Money Mission”, allowing some time for the video to load if necessary.



Take Note

Have you noticed that the lesson’s script is in bold and in quotations? Feel free to use this during the lesson or make it your own. You can adjust what you say to fit your personal style of speaking or presenting.

DELIVERY | Split into Teams and Get Started

STEP 2

Split the kids into teams so they can work together to answer questions. Smaller groups will make it easier for all students to have a chance to speak up during team huddles. You can do this by numbering off all of the students and asking them to sit with their teams.

Once the students are all in teams, get everyone's attention to continue the lesson.

STEP 3

Say, **“Alright, let’s get the game started!”**

Play the video from the beginning so the students understand the basic structure of the game. The video explains how the game works.

Pause the video at 1:49 (right after, “Now it’s time to play Middle School Money Mission!”)

Say, **“When the teams in the video huddle together to figure out an answer, we’ll pause the gameshow so you can all do the same.”**

Say, **“Designate a captain to write down your team’s answer. I’ll keep track of how much ‘money’ has been deposited into your team’s bank account when you get an answer right.”**

The banker can keep score, or ask for help.

Say, **“I’ll give you a warning when I’m about to press ‘play’ on the video... I need to have your answers by then!”**

Say, **“Does anyone have any questions about the rules before we get to the first question?”**

Answer any questions that come up about the game.

To start with the Earning Income category, press **‘play’** on the video to continue.

If you want to skip to different categories, you can scroll through the video to get to one of these time stamps (you can watch the whole video, or pick and choose categories):

- **Earning Income: 2:00**
- **Saving: 4:30**
- **Managing Credit: 7:40**
- **Managing Risk: 11:14**
- **Spending: 14:00**
- **Investing: 16:30**

DELIVERY | Play Middle School Money Mission

STEP 4

When STASH, the animated gameshow host, says something like **“Take a moment with your team to figure out the answer,”** take these steps:

Pause the video while the animated kids are in a team huddle.

Say, **“Time to talk with your teams to come up with an answer! You’ll have _____ minutes to give me your team’s answer.”** (Give them 1-2 minutes to think of the answer, and adjust that timeframe based on how the groups interact. Don’t leave too much downtime.)

Verbally give a warning to let the teams know when they’re almost out of time.

Get everyone’s attention by pressing **‘play’** on the video to reveal the answer.

After the virtual gameshow host reveals the right answer and announces whether the virtual team earned a \$500 deposit into their bank account, feel free to pause the video to make any clarifications, or expand upon the answer in any way you see fit.

DELIVERY | Conclusion

STEP 5

If you're screening the entire video in full:

- **Pause at 19:50** right after the animated host says **“Wow! What a game! Check your team’s account to see how much money is in the bank!”**
- Reveal how much money is in each team’s bank account to determine the winner.
- Then, press **‘play’** to finish out the video.

If you're only screening certain parts of the video:

- **Skip to 19:50** and then pause right after the animated host says **“Wow! What a game! Check your team’s account to see how much money is in the bank!”**
- Reveal how much money is in each team’s bank account to determine the winner.
- Then, press **‘play’** to finish out the video.

Thank the students and teacher or host for inviting you to spend time with them.

Say, **“I’m happy I had the chance to spend time with you all today, and I hope to see you at the bank one day soon! Let me know if you ever have questions.”**

DELIVERY | Virtual Adaptations

This section provides suggestions for delivering this lesson in a virtual format in which the banker is presenting the lesson using a video conferencing tool such as Microsoft Teams or Zoom. The recommendations presume that the students are together with the teacher in a classroom and they can view both the banker and the presentation on a screen or television. Ideally, a camera should also be focused on the classroom so the banker can see the students. Further adaptations will be required if everyone (presenter, teacher, and students) participates virtually from their own location.

Section Virtual Adaptation

Introduction Step 1

If you are facilitating virtually, double check to ensure the sound is enabled. Show the video by sharing your screen on a video conferencing platform (e.g. Zoom).

Split into Teams and Get Started Step 2–3

You can create student groups by assigning them virtual breakout rooms.

Pause the video at 1:49 (right after, “Now it’s time to play Middle School Money Mission!”)

Then, say, “**Designate a captain to private chat me your team’s answer so the other teams can’t see your answer. I’ll keep track of how much ‘money’ has been deposited into your team’s bank account when you get an answer right.**” You may also indicate that the teacher will keep score if you’d prefer to focus on hosting.

Say, “**I’ll give you a warning when I’m about to press ‘play’ on the video... I need to have your answers by then!**”

Say, “**Does anyone have any questions about the rules before we get to the first question?**”

Play Middle School Money Mission Step 4

When STASH, the animated gameshow host, says something like “**Take a moment with your team to figure out the answer,**” take these steps:

Pause the video while the animated kids are in a team huddle.

Say, “**Time to split into your groups to come up with an answer! You’ll have _____ minutes to private chat me your team’s answer.**” (Give them enough time to think of the answer, while keeping in mind your overall timetable for the lesson.)

Send out a warning to let the teams know when they’re almost out of time.

Bring the students back together in the large group, and press ‘**play**’ on the video to reveal the answer.

Conclusion Step 5

No adaptations are needed.

Question and Answer Key

Category: Earning Income [2:00]

1. What is one thing you can do to earn more money?

- a. Quit your job
- b. Go on vacation
- c. Get a college education**
- d. Slack off at work

2. What is net income?

- a. Total money earned after taxes are taken out**
- b. Total wages and salaries before taxes are taken out
- c. Cash found on the street
- d. Money you save for college

3. In which season do Americans file their taxes?

- a. Winter
- b. Fall
- c. Summer
- d. Spring**

Category: Saving [4:30]

1. What is compound interest?

- a. Interest based on the stock market
- b. Interest computed using only the principle
- c. Interest calculated on both principal and previously accumulated interest**
- d. Interest you earn by saving money at a bank

2. Where is the safest place to save your money?

- a. A friend's house
- b. Your pocket
- c. At the bank**
- d. In your locker

3. What is the Rule of 72?

a. Simple way to determine how many years to double your money from interest

- b. The number of days before interest is paid on a savings account
- c. The total amount you should pay yourself first each month
- d. Math formula that determines the percentage of your paycheck for savings

Category: Managing Credit [7:40]

1. Credit cards usually have this type of interest rate:

a. High

- b. Low
- c. Slow
- d. Fast

2. What does NOT help you build good credit?

- a. Never over-drawing bank accounts

b. Paying your credit card late

- c. Keep the amount of debt you owe low
- d. Pay back all loans

3. We know that a high credit score is a good credit score. Which of these would likely give you the best credit score?

a. Long history of paying bills on time, minimal debt

- b. Large debt, low income, all payments on time
- c. Late payments, high debt
- d. Just starting out with a clean slate

Category: Managing Risk [11:14]

1. Which is NOT something that can cause financial loss?

- a. Losing a job
- b. A hospital visit
- c. A tornado, earthquake or hurricane

d. A promotion at work

2. Which of these is a risk?

- a. Wearing a life jacket
- b. Wearing a seat belt

c. Waiting until you are older to learn about personal finance

- d. Looking both ways before crossing the street

3. What is identity theft?

- a. Making comments about someone on social media
- b. Having the same name as somebody else

c. Using someone else's personal information as your own

- d. Asking to use your guardian's credit card

Category: Spending [14:00]

1. What can a budget help you do?

- a. Keep track of how much money is spent on needs vs. wants
- b. Delay gratification to save up for a new video game
- c. Set spending goals

d. All of the above

2. What is a debit card?

- a. Another name for a credit card

b. A payment card that deducts money from a checking account

- c. A gift card
- d. Free money

3. How does someone make an informed purchase decision?

- a. Compare prices
- b. Read customer reviews
- c. Make sure the seller is legitimate

d. All of the above

Category: Investing [16:30]

1. What is a mutual fund?

- a. **A type of pooled investment**
- b. A type of checking account
- c. When two people share one bank account
- d. An investment with zero risk

2. How much money do you need to invest?

- a. \$10,000
- b. **Any amount**
- c. \$2,000
- d. \$400

3. What is the best way to compound wealth when investing?

- a. **Regularly invest in diverse funds over long periods of time**
- b. Don't invest very often
- c. Never invest
- d. Expect to get rich quick

Questions to Ask

Coordinating with the Teacher or Host

Connect ahead of time to get answers to the questions below.

GENERAL QUESTIONS

How many students do you expect to participate?

Would you like me to send you a copy of the lesson and the educator materials in advance?

What is the best way for me to show the Middle School Money Mission video (i.e., send it to you in advance, bring it on a jump drive, connect my own laptop, etc.)

If students lose focus, how would you like me to get their attention? Should I use a call-and-response phrase such as “1-2-3 eyes on me” or will you step in?

Would you like me to facilitate the entire gameshow, or just specific topic sections? Feel free to circle the topics you think your students would benefit from being quizzed on:

Earning Income, Saving, Managing Credit, Managing Risk, Spending, Investing.

Will your students have a basic understanding of these topics ahead of time?

This game requires students to be divided into teams. How would you like to do this? I can also take the lead the day-of.

ANSWERS

Information for the Teacher or Host

Thank you for hosting a Teach Children to Save lesson!

The information below provides additional background information for you as the educator or program leader.

Middle School Money Mission — Lesson for Grades 6-8

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