



Educator's Guide



Captivate your students!

Introduction

Imagine yourself at age 25. There’s probably something you wish you could go back and change, right? Maybe you’d spend or borrow less money. Maybe you’d set different goals for yourself (or any goals?). Today’s kids should feel confident in their choices for the future. They should be able to understand the impact of their decisions before making them.

Now, your students can—with Claim Your Future®.

Claim Your Future is an interactive program that encourages students to explore career pathways, education and training options, and money management, including budgeting and wants versus needs. You can play it in person or by using the [online version](#).

Educators can use Claim Your Future in a variety of settings as either a stand-alone activity or part of a larger unit on careers, education, and financial literacy. The program works great with elementary and middle school students, and it can also engage high school students in a discussion about career pathways and postsecondary education and training options.

To help you and your students get the most from Claim Your Future, we created this educator’s guide. It includes detailed lesson plans, homework activities, online resources, and more. **Bolded terms** throughout the guide are defined in the glossary that begins on page 19.

Ready to help your students claim their futures? Let’s get started!

This guide includes:

- Step-by-step lesson plan, including learning objectives
- Game methodology, sources and assumptions
- Budget worksheet
- Optional activities and assignments
- Web-based resources
- Glossary of terms



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Lesson Plan

The objective of this lesson is to help students better understand the connection between the choices they make today and their opportunities in the future. We've designed this lesson plan for in-person use with the Claim Your Future game kit. However, most of it will work with the online game as well.

Enduring Understandings

1. More education leads to higher pay, increased job security, and in some cases, job flexibility, financial stability, or greater opportunity.
2. Doing something you love is important—even if it doesn't pay a lot of money. Students can manage this by living responsibly within a budget and making good choices.
3. Good choices yield more options. Good choices require you to:
 - Distinguish between “needs” and “wants.”
 - Identify your spending priorities within “wants,” and avoid impulse spending.
 - Take the steps to be successful in middle school, allowing you more opportunities to achieve your goals in high school and beyond.

Learning Objectives

Students will be able to:

- Have conversations about their goals and aspirations.
- Examine their assumptions about schooling, careers, money, and savings.
- Link today's educational and spending choices to future job options and financial stability.

Grade Levels

- 3 to 12+

Time Required

- 45 to 90 minutes
- May be further integrated into a larger unit

Subjects

- Math
- Social studies
- Economics
- Financial literacy
- Interdisciplinary (career and college aspirations and decision-making)

Materials

- Claim Your Future game wheels
- Budget worksheets
- Pencils
- Calculators (optional)
- Computers with internet access (optional)
- Claim Your Future reward stickers
- Educator's Guide

- Describe postsecondary options and identify basic vocabulary associated with college exploration.
- Learn about careers they may have never heard of.
- Create a balanced budget.
- Explain how small expenses can add up—especially regular ones!
- Distinguish between wants and needs and learn to prioritize among wants.
- Describe benefits of saving money.

Learning Standards

[JumpStart National Standards in K-12 Personal Finance Education](#)

Procedure

Step 1: Set the Stage (10-15 minutes)

Get students to:

- Raise their hands if they know what they want to be when they grow up.
- Share what, if anything, they could be doing now to prepare for that career (volunteering, doing homework, etc.).

Ask all students (not just those who raised their hands) to:

- Describe themselves at age 25. Encourage students to share ideas about schooling and careers, as well as financial **goals** (e.g., home, car, savings).
- Explain why they are interested in the potential careers they mention.
- Share **career** information about relatives or people whom they know.

Provide students with an overview of the activity.

- Tell students that today they will not be choosing their career. Instead, they will be randomly assigned a career and a monthly **income**, which they will use to develop a monthly **budget**.
- Explain that to “win,” students must have **money** left at the end of the game. If they don’t, they will need to redo the activity.

TEACHING TIP



To limit distractions, pass out the game wheels *after* providing the initial discussion, overview, and instructions.

Discuss benefits of education after high school.

Explain each of the possible **degree** levels (certificate, associate, bachelor's, master's, and Ph.D.), ask students the following questions regarding each level, and cite correct answers:

- How long does it take to complete each degree level if attending full time?
- Where would you go to earn a degree at each level (community college, university, public, or private)?
- What's an example of a school you could attend?
- When discussing doctoral degrees, discuss the fact that students can earn doctoral degrees in virtually any subject (history, English, music, chemistry, and education, to name a few). College professors often have a doctoral degree.

Randomly assign each student a wheel with one of the 50 possible career options.

- Select a mix of wheels (from high school salary positions to high-figure salary positions) to help ensure a range of outcomes.
- Explain each of the important elements on the wheel (career, annual and monthly income, education level, and years in college) once everyone has a wheel.
- Discuss annual income and its definition. Focus on monthly income after taxes. Ask why we focus on the monthly numbers (because that is how the bills are paid).
- Explain why **taxes**, **insurance**, and student loan payments (where applicable) are deducted from monthly income.
- Ask if **borrowing** a student loan to go to school is a good or bad idea (it depends!). Discuss that what matters is what you are borrowing for, how much you are borrowing, and whom you are borrowing from. Most people believe borrowing to purchase a house makes sense, but purchasing a \$1 million house you can't afford makes no sense (same with expensive cars).
- Ask them to name a job that they can't imagine having and why.

TEACHING TIP



Methodology, sources, and assumptions can be found on page 11.

TEACHING TIP



If there is a pattern, point that out. Often, those with higher degrees will have more money and find budgeting easier. Some will have the same amount of money to start with, but the end result will be very different because of their individual choices.

- Ask them to name a job that they think is interesting and why. Often someone will mention a job they can't imagine doing, while another person might be interested in the job.
- Discuss the fact that in real life they are fortunate to be able to choose their career, and that it is important to think about what they want to be so they can make the right decisions to ensure they get there.

Step 2: Review the Budget Worksheet (10 minutes)

Explain how the activity works.

- Share with students that budgeting choices will be based on income and on what matters to each individual.
- Let students know that they are required to make a selection for housing, food, transportation, and communications—give some examples of each.
- Explain to students that 10% of their income must go toward **savings** before they can make any other spending choices.
- Discuss “extras” and explain that these are choices and are optional. Ask them whether some of the items on the list are “wants” or “needs.”
- Ask them whether the number at the bottom needs to be a positive or a negative. Remind them that if it is a negative, they need to go back and make adjustments.

Step 3: Play the Game (15 minutes)

Allow students to complete the activity on their own with assistance as needed. The average time for fifth graders to complete the activity is approximately 15 minutes.

Depending on the amount of time available, you may let the students go through the entire activity again with a career of their choice.

TEACHING TIP



See pages 15 and 16 for a blank worksheet and sample answer key.

TEACHING TIP



Discuss the impact of smaller purchases over time.

Spending money on things like snacks and sodas can really add up. Use the online calculator [*Break the Starbucks Habit*](#) to show the impact of spending versus saving.

Step 4: Reflect and Lead Post-assessment (10 minutes)

Discuss the outcomes of the students' budgeting experiences.

- Ask how many students had to make adjustments.
- Ask which students had money left over (maybe more than \$2,000).
- Inquire about their career, degree requirements, and earnings.
- Ask who struggled and had a difficult time making ends meet (maybe had less than \$100 left). Inquire about their career, degree requirements, and earnings.
- Consider offering extra credit to students who get a parent to sign their budget.

Discuss *wants* versus *needs*.

- Remind students that what they spent matters a lot more than what they earned.
- Ask students to give serious thought to what they really need versus what they just want to have. Encourage students to ask themselves:
 - Do I need all the fancy options on my phone?
 - Can I limit my money spent on snacks and drinks?
 - Can I rent a movie instead of going out?
 - Could I watch for sales on clothes instead of paying full price?
- Most people can't have everything they want. So, it is important to know what truly matters to us. Wasting money on wants limits what we have for our needs. Forgoing some wants can allow us to have money for our other wants that are more important to us.
- Ask students to share some of their wants versus their needs.
- Talk about impulse purchases and buyer's remorse.
- Share how people who look rich could actually be in debt. Even celebrities can go broke—50 Cent, Larry King, and President Trump have all filed for bankruptcy in the past.

Discuss the benefits of *higher education*.

- Encourage students to discuss the benefits of continuing their education after high school. Ask students the following questions:
 - Did anyone end up with a career they're interested in? (Doing what you love is important.)

- How much more does the average person with a bachelor’s degree earn compared to a person with a high school diploma over the course of a lifetime? (Answer: about \$1 million.)
- Why do college graduates make more money? (Answer: Among many reasons, college graduates typically have more employment opportunities, higher starting salaries, and lower unemployment rates than people with just a high school diploma.)
- What percentage of adults in our state hold a bachelor’s degree? (Find this data [here](#). Enter your state in the “Community Facts” box, then select “Education Attainment” from the “Education” menu.)

Discuss the fact that with a degree they will be much more competitive when looking for a job, especially when jobs require a degree. Explain that this is especially true with certain jobs—like engineering—that require very specific skills.

- What does having a bachelor’s degree say about you?
It shows persistence, a willingness to work hard, and an ability to make sacrifices to get an education.
- Ask students, “Is it all about money? What else matters?”
What about doing something you love or something that makes a difference? What about having flexibility, especially if you have a family? Each person’s answers will be different, which is why it is important to give these ideas some thought so that you know what matters to you.

Encourage students to play Claim Your Future online at home.

- Tell students about the online version of Claim Your Future, as most are eager to play the game again.
- Highlight that the online game lets them choose different career options, as opposed to the randomly assigned one during the session.
- Instruct them to complete the online game’s pre- and post-assessments to test (and then re-test) their knowledge.
- Suggest they play with family members and discuss what they’ve learned.

Optional Savings and Debt Activities

Using the information on the back of the wheel, discuss the importance of saving and the impact of debt.

Spend time reviewing and discussing the various savings options displayed on the wheel. Review and explain each type of savings vehicle. Ask students to look carefully at the total savings over time. Discuss the impact and benefit of saving money over time. Ask students the following questions:

- Why would you want to save money? (Stress the importance of saving, and share the concept that emergencies and unexpected expenses happen to everyone.)
- Do you hope to own a car someday? What if that car needs to be inspected but requires four new tires to pass inspection? What happens if you don't have emergency savings?
- What strategies will you use to make saving a regular habit? (Explain the concept of direct deposit and saving automatically—maybe into an account you can't access easily.)
- Do you discuss savings strategies at home? What happens when you get birthday or other money? Do your parents require you to do anything in particular with your money? (Share the idea of splitting up birthday or earned money—put one-third in short-term savings, one-third in long-term savings, and keep the rest for “fun money.”)

Spend time reviewing and discussing the various types of debt displayed on the wheel. Review and explain each type of debt. Ask students to look carefully at the impact of borrowing over time. Explain the following:

- Cover how people without sufficient savings often turn to **credit** cards when an emergency occurs.
- Discuss the realities of credit cards. Explain that when they use credit cards they are taking out a loan. With credit cards, a person borrows money that will have to be paid back with interest—a lot of interest, in most cases.
- Review the impact of making only the minimum payment.
- Discuss the impact of borrowing student loans. Review the accrual of interest on the wheel.
- Discuss the concept and provide examples of what is defined as good debt (educational loans) and bad debt (credit cards).

Methodology, Sources and Assumptions

ANNUAL INCOME

State-level median annual and monthly income figures tabulated using:

U.S. Department of Labor, Bureau of Labor Statistics, *Occupational Employment Statistics (OES) Survey by State*, May 2017, www.bls.gov/oes.

MILITARY PAY

Most common per Defense Finance and Accounting Service

<https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>

Basic Pay: \$2,139.00

Housing: \$618.60

Food/Sustenance: \$369.39

Clothing: \$331.86

Total Monthly: \$3,458.85

Total Annual: \$41,506.00

Deductions (no health deduction and 30% taxes on base pay only): \$7,700.00

MONTHLY DEDUCTIONS

Taxes — A flat 30% tax rate was used for all income levels.

Student Loan Payment

- Using maximum aggregate at 6.8% interest
- Certificate: \$100 (rounded value from \$7,750 of debt, 25% of 4-year degree)
- Associate: \$175 (rounded value from \$15,500 of debt, 50% of 4-year degree)
- Bachelor's: \$350 (rounded value from \$31,000 of debt)
- Master's: \$800 (rounded value from \$69,250 of debt, 50% of full aggregate of \$138,500)
- Grad/Professional: \$1,600 (rounded value from \$138,500 of debt)
- Grad/Medical: \$2,575 (rounded value from \$224,000 of debt), except in the case of chiropractors and physical therapists, in which case \$1,600 was used.

Health Care and Insurance — \$400 per month, actual CES data for all regions used (health insurance, medical services, drugs, medical supplies, life and personal insurance)

COST OF LIVING

Housing, Food, Travel, Personal Care, Food Away From Home, Clothing, Charity/Giving:

U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey (CES).

Region of Residence: Average Annual Expenditures and Characteristics, Consumer

Expenditure Survey, 2015-2016 and Metropolitan Statistical Areas, 2015-2016. Accessed

May 4, 2018. <https://www.bls.gov/cex/tables.htm>

ADDITIONAL CALCULATIONS

Personal Care, Clothing, Charity/Giving: Actual CES data, rounded to nearest 50.

Own Home: Actual CES data (includes owned dwellings, utilities, fuels, public services, household operations, housekeeping supplies, household furnishings and equipment), rounded to nearest 50.

Rent: Actual CES data (includes rented dwellings, utilities, fuels, public services, household operations, housekeeping supplies, household furnishings and equipment), rounded to nearest 50.

Rent With Roommate: 50% of Rent, rounded to nearest 50.

With Parents: 20% of Own Home, rounded to nearest 50.

Food

- **Average:** Actual CES food data used (food at home), all values are rounded up to nearest 100.
- **Basic:** 50% of Average.
- **Organic:** No definitive source, 50% higher than Average.
- **Gourmet:** No definitive source, 75% higher than Average.

Travel

- **Public Transportation:** Actual CES data, rounded to nearest 50.
- **Low-Cost Used Car:** 50% of total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 50.
- **Mid-Cost Used Car:** 75% of total average per CES, (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 50.
- **New Car:** Total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 100.
- **Luxury Sports Car:** Total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), plus 100%, rounded to nearest 100.

Communications

- **Cell Phone:** \$75 — Federal Communications Commission (FCC), Annual Report and Analysis of Competitive Market Conditions with Respect to Mobile Wireless, Including Commercial Mobile Services. September 2017. CHART III.A.1: Average of Monthly Unlimited Postpaid Prices for Top 4 Services Providers. Accessed May 4, 2018, <https://www.fcc.gov/document/fcc-releases-20th-wireless-competition-report-0>.
- **Cell and Landline:** \$100 (\$25 for landline). Landline cost based on typical carrier averages.

- **Cell and Internet:** \$125 (\$50 for internet). Internet cost based on typical carrier averages.
- **Cell, Internet, Landline:** \$150

MONTHLY EXTRAS (not included in expenditure data)

Personal Care: Actual CES data used (personal care products and services), rounded to nearest 50.

Cable: \$70 — Federal Communications Commission (FCC), Statistical Report on Average Rates for Basic Service, Cable Programming Service, and Equipment. DA-16-1166. Table I. October 2016. Accessed May 4, 2018, <https://www.fcc.gov/document/report-average-rates-cable-programming-service-and-equipment-4>.

Video Games: Annual cost of a video game console (\$300), two \$60 games, \$100 in digital downloads, and a \$60 gaming subscription. Total: \$580 or \$50 monthly, rounded to nearest 50.

Clothing: Actual CES data used (apparel and services), rounded to nearest 50.

Concert/Sporting Event: \$100, approximate values calculated using estimates derived from regional and national entertainment, sports, and ticket companies.

Pets: \$100, no specific methodology. Value established to reinforce the notion that pets are expensive.

Meals Out: Actual CES data used (food away from home), rounded to nearest 50.

Charity/Giving: Actual CES data used (cash contributions), rounded to nearest 50.

Optional Savings and Debt Activity

Methodology

Savings calculations were calculated by FAME. Debt calculations were derived from www.bankrate.com.

Savings Account

- Monthly contribution: \$100
- Interest rate: 2%
- Time: 5, 10, 20 years
- Calculation reflects total saved

College Savings

- Monthly contribution: \$200
- Interest rate: 6%
- Time: 5, 10, 20 years
- Calculation reflects total saved

Retirement Savings

- Monthly contribution: \$500
- Interest rate: 6%
- Time: 5, 10, 20 years
- Calculation reflects total saved

Home Purchase

<http://www.bankrate.com/calculators/mortgages/amortization-calculator.aspx>

- Principal: \$100,000
- Interest rate: 6%
- Time: 5, 10, 20 years
- Calculation reflects total paid (with principal and interest)

Credit Card

<http://www.bankrate.com/calculators/credit-cards/credit-card-payoff-calculator.aspx?MSA=&&>

- Principal: \$10,000
- Interest rate: 12%
- Time: 5, 10, 20 years
- Calculation reflects total paid (with principal and interest)

Student Loans

<http://www.bankrate.com/calculators/college-planning/loan-calculator.aspx>

- Principal: \$31,000 (cap on undergraduate borrowing)
- Interest rate: 6%
- Time: 5, 10, 20 years
- Calculation reflects total paid (with principal and interest)



Budget Worksheet

Education Level	Career	Annual Income \$	Monthly Income \$
MONTHLY EXPENSES & SAVINGS	SAVINGS (10% OF MONTHLY INCOME)		-
	MONTHLY HOUSING		-
	MONTHLY FOOD		-
	MONTHLY TRANSPORTATION		-
	MONTHLY COMMUNICATIONS		-
	SUBTOTAL		=
	EXTRAS	EXTRA	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
SPENDING MONEY	HOW MUCH SPENDING MONEY DO YOU HAVE?		= \$



Sample Budget Worksheet

Education Level	Career	Annual Income	Monthly Income
High School Diploma	Customer Service Representative	\$ 50,688	\$ 2,807
MONTHLY EXPENSES & SAVINGS	SAVINGS (10% OF MONTHLY INCOME)		- 280
	MONTHLY HOUSING		- 625
	MONTHLY FOOD		- 400
	MONTHLY TRANSPORTATION		- 450
	MONTHLY COMMUNICATIONS		- 125
	SUBTOTAL		= 927
	EXTRAS	EXTRA	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
EXTRA		-	
SPENDING MONEY	HOW MUCH SPENDING MONEY DO YOU HAVE?		= \$457

Optional Activities and Assignments

1. Ask students to name three careers they are interested in. For each career, have them research what primary tasks are involved in that activity, the standard educational requirements, and average monthly and annual income.
2. Ask students to write down a list of their top three short-term goals and top three long-term goals. Goals can be career-related, educational, personal, or financial. Have students put together a plan that includes three to five action steps toward achieving those goals.
3. Encourage students to discuss Claim Your Future and the results of their budgeting activity with a parent or relative.
4. Ask students to track their expenses (every penny they spend) for a month using a journal, spreadsheet, or online tool or app.
5. Encourage students to research a person in history who started out with few resources but became successful due to higher education.
6. Ask students to interview someone who is in a career they are interested in. Give them specific questions to ask that bolster college aspirations.
7. Ask students to imagine they could plaster the news media with any campaign for a whole day, and have them make the materials/commercial.
8. Encourage students to research college and postsecondary training options.
9. Ask students to research savings account options, student loans, or credit card interest rates.
10. Encourage students to consider what financial stability looks like using any medium (drawing, sculpting, writing).

Web-Based Resources

Planning for College and Educational Opportunity Resources

- KnowHow2Go offers age-targeted information that helps students understand the value of higher education, gives them tools to prepare, and provides resources to help them determine what they want to do: www.knowhow2go.org.
- Peterson's lets students search for colleges and universities that offer specific degree programs, are in specific locations, or provide great financial aid: www.petersons.com.
- The National Center for Education Statistics lists statistics that exist about education: <https://nces.ed.gov/collegenavigator/>.

Career-Related Resources

- Mapping Your Future provides career, college, and financial literacy information for students and families as well as *CareerShip*, an online career exploration adventure: www.mappingyourfuture.org.
- Career One Stop is sponsored by the U.S. Department of Labor and helps people find information about career and educational opportunities across the nation. Visit the section titled "Explore Careers" to explore careers and interests: www.careeronestop.org.

Financial Literacy Resources

- The Jump\$tart Coalition is a national coalition of organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth by providing advocacy, research, standards, and educational resources: www.jumpstart.org.

Glossary

Borrow: To use something, like money, and return it to its owner at a later time.

Related terms: Credit Card, Default, Interest, Interest Rate, Loan, Mortgage, Principal, Student Loan, Payment

Budget: A plan for how to spend or save money.

Related terms: Spending Plan

Career: A category of jobs that require specific skills and knowledge and that a person can progress through over time.

Related terms: Apprenticeship, Internship, Job, Occupation, Profession, Trade

Credit: Something that allows a person to have goods or services without paying for them until a later date.

Related terms: Borrow, Credit Card, Credit History, Credit Report, Default, Interest, Interest Rate, Loan, Mortgage, Principal, Student Loan, Payment

Degree: An award or recognition that a person has completed requirements to gain knowledge or skills in a particular field. Different types of degrees include certificate program, associate degree, bachelor's degree, master's degree, and doctoral degree.

Related terms: HiSET (GED), Diploma

Goal: Something a person wants and has to put effort toward to achieve. Different types of goals include educational, financial, personal, and professional goals.

Related terms: Aspirations

Higher Education: Knowledge or skills learned beyond high school that tend to be related to a person's career path. Different types of higher education institutions include trade school, community college, college, university, and graduate school.

Related terms: Postsecondary Education, Financial Aid, Scholarships

Income: Money that is earned by working or through some other type of benefit program.

Related terms: Annual Income, Monthly Income, Earned Income, Gross Income, Net Income, Minimum Wage, Paycheck, Salary, Wages, Deduction

Insurance: Protection for things that people own that will pay for some types of damages or replacements. Different types of insurance include automobile, homeowners, rental, property, health, life, and disability insurance.

Related terms: Deductible, Co-payment, Policy, Premium, Risk, Total Loss

Money: Something that is used to buy goods or pay for services.

Related terms: Borrow, Buy, Checking Account, Earn, Expense, Finance, Impulse Buying, Pay, Save, Savings, Savings Account, Spend, Retirement Savings Account, College Savings Account

Need: Something that a person must have to maintain good health and be safe.

Related terms: Necessity, Essential, Requirement

Savings: Money that a person has decided not to spend as part of their monthly budget so that they can use it later for a specific purpose or in case of emergencies.

Related terms: Savings Account, Emergency Savings

Tax: Money that is paid to the state and federal governments to cover the cost of expenses like road repairs, education, and the military. Different types of taxes include property, sales, luxury, and income tax (federal, state, and local).

Related terms: Tax Deduction, Toll

Want: Something that a person doesn't need to maintain their health or be safe but that they would like to have.

Related terms: Extra Expense

Play Claim Your Future Online



Your students can also play Claim Your Future online at ClaimYourFuture.com. With this version of the game, students choose from 125 unique careers and navigate different spending decisions. They learn career descriptions and key vocabulary, and see a visual representation of how the choices they make affect their money.

The website also has a number of materials for educators, including:

- Training video
- Printable budget worksheet
- [Game kit order form](#)

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