








Personal Financial Literacy BUNDLE

Instructor Guide

VERSION 1.0

About

A bundle of resources to help you teach the basics of personal financial literacy to youth and adults. Includes 2 to 25 hours of learning and activity time.

Resource	Time
 eBook	2 hours
 Your Story Simulation	1 to 2 hours
 eWorkbook	2 to 5 hours
 Activities	28 Activities 20-45 minutes each
 Test Bank	Contact us to request this resource

This BUNDLE is a small subset of resources from the GoVenture LIFE & MONEY program that includes a comprehensive and highly-realistic simulation of life and money — find out more at GoVentureLife.com

Getting Started

The resources in the BUNDLE are designed to be easy to deploy and use.

Students do not create personal accounts and do not use logins.

Internet is NOT used.

These STUDENT resources should be installed on school or student computers for easy access by students:

eBook	Adobe PDF file
Your Story Simulation	Software files and folders run on Windows or Macintosh computers. To install, copy the program folder to your desired location. Double-clicking the PLAY.html file will open the app in the default Internet browser. Consider creating a shortcut to this file.
eWorkbook	Same as above

These INSTRUCTOR resources **should NOT be accessible to students** except under the direction of the instructor:

Activities	Adobe PDF files
Test Bank	Microsoft Word file available upon request
Instructor Guide	Adobe PDF file

Playing Over Multiple Sessions

The **Your Story Simulation** and **eWorkbook** do NOT save student progress. To use these resources over multiple sessions, students should be directed to manually record the slide number they have progressed to prior to quitting the program. When students return to continue playing, they can use the progress bar at the bottom of the screen to jump to the last slide they completed.

Curriculum Guide

Recommended approach:

- Start with the **Your Story Simulation** and play until complete.
- Alternate between the **eWorkbook** and **Activities**. Select **Activities** based on meeting your education standards and the amount of curriculum time that you have available.
- Assign **Test Bank** as preferred.
- Use the **eBook** as a reference.

Resources



eBook

Helps students learn the fundamental concepts of personal financial literacy. The 80-page book is easy to read with large text in Adobe PDF format.



Your Story Simulation

An engaging text-only story-based simulation. The ideal first activity to introduce students to basic financial literacy concepts. 1 - 2 hours to complete.

1-3

1.1 Life Plan

What do you want out of life? Health, happiness, financial freedom?

This a question that only you can answer.

We may want much out of life, but living well costs money. How you manage your money will influence what you can do in life because money gives you more choices and more time.

GoVenture eWORKBOOK LEARN MORE CONTENTS

eWorkbook

An interactive workbook that introduces students to the basics of life and money. Content is presented in an easy-to-read summary format, supported with brief practice exercises at the end of each section. 2 to 5 hours to complete.

GoVenture® Business TEST BANK Version 1.0

01 Business Basics

- What is a business?
 - An organization that sells goods
 - An organization that sells a service
 - An organization that sells a product
 - All of the above
- What do you call a company that provides parts that another company will assemble into a final product?
 - A producer
 - A provider
 - A supplier
 - All of the above
- What is a consumer?
 - Someone who is consumed by business
 - Someone who purchases products from a business
 - Someone who buys businesses
 - None of the above
- What is the purpose of a store?
 - A place where consumers can view and purchase products
 - A place where consumers can sit down and eat a meal
 - A place where consumers go to travel on an airplane
 - All of the above
- What does the term Direct Sales indicate?
 - Retailers will sell everything that is on display
 - All sales are final
 - The company that creates the products with their products directly to consumers
 - All of the above
- In what way is a customer different from a consumer?
 - A customer may not be the end-user of the product they purchase
 - A customer is always a person and never a business
 - A customer always pays with cash
 - All of the above
- Which of the following is not an Organization?
 - A company
 - Anyone with a university degree in business

Test Bank

A collection of multiple-choice questions aligned with the main sections of the eBook. The quiz is available in a document where you can copy and paste questions to build your own printable test. Contact us to request the latest version of this resource at GoVenture.net

GoVenture® ACTIVITY

19K3 Knowledge Test | Credit Report and Score

YOUR NAME: _____
 DATE DUE: _____
 GRADE: _____

Answer questions about credit reports and score.

CREDIT REPORT

Number of Accounts: 3	Delinquent Accounts: 1
Total Balance Amount: \$5,000	Average Open Balance: \$3,000

Very Bad	Bad	Fair	Good	Excellent
300-499	500-649	650-699	700-749	750-850

Credit scores range from 300-850 and the higher the score, the better. Most people score in the 600 and 700. For most lenders, credit scores above 700 are a sign of good financial health. Scores below 600 indicate high risk and could lead to higher interest rates on reported credit applications.

Activities

28 printable exercises in Adobe PDF format that support the content in the eBook and eWorkbook. 20 to 45 minutes each to complete. See list on next page.

eBook Section	Activity
1. Your Life Goals	01D1 Define Key Terms Your Life Goals 01K1 Knowledge Test Setting Goals 01K2 Knowledge Test Needs and Wants
2. Spending Money	02D1 Define Key Terms Spending Money 02K1 Knowledge Test Paying for a Postsecondary Education 02K2 Knowledge Test Comparing the Costs of Education 02K3 Knowledge Test Retirement 02K4 Knowledge Test Own Versus Rent Home 02K5 Knowledge Test Own Versus Lease a Car
3. Making Money	03D1 Define Key Terms Making Money 03L1 Listen & Speak Key Investment Concepts 03L2 Listen & Speak Mutual Funds 03K1 Knowledge Test Analysing a Pay Stub 03R1 Read & Write Key Investment Concepts 03R2 Read & Write Calculating ROI
4. Managing and Protecting Money	04D1 Define Key Terms Managing and Protecting Money 04K1 Knowledge Test Reconcile Bank Statement 04K2 Knowledge Test Write Checks 04K3 Knowledge Test Debit and Credit Cards 04K4 Knowledge Test Consumer Protection
5. Borrowing Money	05D1 Define Key Terms Borrowing Money 05K1 Knowledge Test Credit Report and Score 05R1 Read & Write Costs of Borrowing 05R2 Read & Write Liabilities
6. Monitoring Your Money	06D1 Define Key Terms Monitoring Your Money 06K1 Knowledge Test Net Worth 06K2 Knowledge Test Cash Flow & Income 06K3 Knowledge Test Budget

Performance Evaluation and Grading

eBook

The eBook can be used to learn about subject matter and as a reference, but has no grading system. The Activities can be used to assess and grade students on the subject matter.

Your Story Simulation

This is a good introductory learning resource but it does not have any assessment included within it. Students read through the story and make a few simple choices. Instructors may consider having a discussion or debrief with students about the experience.

eWorkbook

The eWorkbook requires students to read a section and then successfully complete a brief practice exercise. Each exercise can be repeated until successful. Attempts are not recorded or graded. Students that have fully completed the eWorkbook have demonstrated some level of competency in the subject matter.





Activities

The instructor can determine the grading system to use for the Activities based on the number of Activities that will be assigned and other resources that will be used in the curriculum.

Test Bank

The instructor can determine the grading system to use for tests.

Sample Grading Rubric

Resource	Goal	Grade 100%
	Your Story Simulation	Completion 15
	eWorkbook	Completion 30
	Activities	Completion and Accuracy 30
	Test Bank	Accuracy 25

Next Steps

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