

EASY FINANCIAL EDUCATION FOR ADULTS

FOUNDATIONS

Make It. Sell It. Stand Behind It.

The entrepreneur cheat code, in seven words.

LESSON 5 · STUDY GUIDE

Making financial education easy.

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STANDARDS ALIGNMENT

All codes are real and current. Verify against your district's adopted standards before use.

CCSS Math + ELA

Code	Description
CCSS.MATH.CONTENT.6.RP.A.3	Use ratio and rate reasoning — applies to cost/price/margin calculations.
CCSS.MATH.CONTENT.7.RP.A.3	Use proportional relationships to solve multistep ratio and percent problems.
CCSS.ELA-LITERACY.SL.6.4	Present claims and findings in a coherent manner — applied to the customer pitch.
CCSS.ELA-LITERACY.W.6.7	Conduct short research projects to answer a question — applied to the cost/customer research.

Jump\$tart National Standards (2025 edition)

Strand : Standard
Employment and Income: Standard 1 — Explore career options.
Employment and Income: Standard 3 — Analyze how career choice, skills, and economic conditions affect income.
Spending and Saving: Standard 1 — Develop a plan for spending and saving.
Financial Decision Making: Standard 1 — Recognize the responsibilities associated with personal financial decisions.

LESSON OBJECTIVE + ESSENTIAL QUESTION

Objective:

Students will (1) compute cost, price, and margin for a sample micro-business, (2) draft a 30-second customer pitch, and (3) propose how they would stand behind a refund request.

Essential question:

What is one thing you could MAKE this weekend that someone would actually pay for?

Vocabulary you must front-load:

Make, Sell, Stand behind, Cost, Price, Margin, Customer, Reputation

5E LESSON PLAN

Phase	Teacher move	Time
ENGAGE	Show a real teen-business success (lemonade-empire kid, Etsy keychain seller, 5-min-care kid). Ask: 'What is the one	5 min
EXPLORE	Pairs invent a 1-weekend micro-business. Compute total cost, set a price, projected margin for 10 units sold. Build the m	12 min
EXPLAIN	Anchor cost / price / margin / reputation. Walk through one real cost-and-pricing example on the whiteboard. Introduc	10 min
ELABORATE	Each pair writes a 30-second customer pitch and rehearses with another pair. Then each pair drafts a 'refund-request	10 min
EVALUATE	Exit ticket: students present their micro-business plan in 60 seconds. Teacher scores cost/price math + pitch + stand-	10 min

PERFORMANCE TASK

Each student designs a 1-page 'Weekend Loop' brief: what they'll make, what it costs, what they'll price it at, the customer they'll approach first, and one refund/repair policy in plain language. Optional homework: actually run the loop and report back.

RUBRIC (4-LEVEL)

Criterion	1 - Emerging	2 - Approaching	3 - Proficient	4 - Mastery
Concept accuracy	Major errors in vocabulary or math.	Minor errors; concept partial.	Concept and math correct.	Correct AND extends concept to a new context.
Reasoning quality	Reasoning absent.	One-sentence reasoning, weak.	Clear reasoning per claim.	Reasoning anticipates a counter-claim.
Communication	Unclear; missing details.	Some details missing.	Clear and complete.	Clear, complete, and persuasive.
Personal connection	No connection drawn.	Generic connection.	Specific personal connection.	Specific connection PLUS proposed action.

EXIT TICKET + EXTENSION

Exit ticket (5 minutes):

Exit ticket: students present their micro-business plan in 60 seconds. Teacher scores cost/price math + pitch + stand-behind plan.

Gifted extension:

Model unit-economics for scaling the micro-business from 10 units to 100 units. Identify which cost line ITEM grows linearly and which scales sub-linearly. Defend a 1-minute talk on whether to scale, raise price, or pivot.

EQUITY + TRAUMA-INFORMED DELIVERY

Money is not a neutral topic. Some students in your room may have lived eviction, food insecurity, lost a parent's job, or absorbed shame from family money struggles. The Pillars curriculum is built so that the language is hopeful and the activities are choice-rich. Below are deliberate equity moves you can make.

Move	How
Anonymize	Never reference a specific student's family income, account balance, or known financial event
Choice-rich	All performance tasks accept multiple expression modes (oral, written, recorded, sketched). H
No-shame language	Replace 'rich/poor' with 'income brackets' or 'income levels.' Replace 'mistake' with 'choice tha
Fictional protagonists	All worked examples use fictional characters and fictional dollar amounts. Keep it that way.
Family-shape neutrality	Family-chat prompts work for single-parent, multigenerational, foster, blended, and non-traditi
Free options	When you cite the master pass, also offer the free 2-minute video-only option. The hook is fre
Cultural variation	Save / spend / give weights vary across cultures. Honor variation rather than enforcing one ra
Confidentiality	Self-check pages and reflection journals are private. Do not require students to share answers

FIRST-YEAR MONEY-SKILLS CHECKPOINT (running tally)

If you teach all 6 Pillars episodes across a semester, this checkpoint maps which skill anchors at which episode. Use it as a grade-period tracker.

Episode	By the end, the student can...
EP01 - 5 Jars	Can allocate \$100 across 5 jars with reasoning.
EP02 - Risk vs Reward	Can sort 5 risks into chase / pay-away with rationale.
EP03 - Hourglass	Can compute Rule of 72 and explain compound vs simple interest.
EP04 - Taxes	Can read a paystub and identify 5 line items; can explain marginal vs effective rate.
EP05 - Make-Sell-Stand	Can compute cost / price / margin for a real product and pitch it for 30 seconds.
EP06 - Quest Map	Can name all 5 tracts and defend a personal first-path choice.

NCAA / transcript note: Delivered as a year-long financial-literacy elective, this 6-episode Pillars series plus 1 deep-dive tract (12 episodes) easily exceeds the 60-instructional-hour bar for a 1-credit course. The Transcript Kit (inside the master pass) provides ready-to-paste course descriptions, syllabus, and standards alignment for high-school transcripts.

COMMON STUDENT MISCONCEPTIONS — AND HOW TO ADDRESS THEM

Each line is a real wrong-belief students bring to this lesson. The right column is what to say first.

Student misconception	Teacher response
You need a great idea before you start.	You need any idea you can finish by Friday. Five small loops beat one big plan.
Pricing should match what other people charge.	Pricing should match cost plus margin plus value to the customer.
Refunds = lost money.	Refunds = retained customer + reputation. Cheaper than ads.

5-DAY PACING VARIANT (FOR A WEEK-LONG UNIT)

If you have a full week, expand the single-block plan into a 5-day arc. Each day is one block.

Day	Plan
Day 1 - HOOK	Watch the 2-minute Pillars video. Run the Engage + Explore phases of the 5E plan. Front-load v
Day 2 - EXPLORE	Run the Explore + Explain phases. Anchor the math or framework on the board. Begin guided pra
Day 3 - APPLY	Run the Elaborate phase. Pair work on the performance task. Formative check-in.
Day 4 - CRITIQUE	Peer-critique the performance task drafts using the rubric. Revise.
Day 5 - DEFEND	Final 60-90-second oral defense + exit ticket + family-connection take-home.

SAMPLE STUDENT EXEMPLAR (Mastery-level response)

Use the box below as a model when norming with grade-level peers. Cover the response and ask students to draft first.

Exemplar topic: Lemonade weekend loop

Cost: lemons \$3, sugar \$1, cups \$2 = \$6. I made 24 cups so cost per cup is 25 cents. Price: \$1 per cup. Margin: 75 cents per cup; 24 cups = \$18. Stand-behind: I refunded a customer whose ice melted before they got home and gave them a fresh cup. She told three neighbors. Next weekend I sold 40 cups.

DIFFERENTIATION + INCLUSION

IEP / 504 modifications:

- Provide a pre-printed cost/price/margin worksheet for students with math anxiety or processing needs.
- Allow the customer pitch to be pre-recorded on a tablet for students with social-anxiety supports.
- Use a graphic organizer to visualize the make-sell-stand-behind loop.
- Permit extended time on the performance task.

ELL / multilingual learner supports:

- Pre-teach 'cost', 'price', 'margin' with bilingual cognate cards (margen, costo, precio).
- Provide a pitch sentence frame: 'Hi, I'm _____. I made _____. Would you like one for \$_____?'
- Allow the pitch to be delivered in the home language with a one-line English summary.
- Pair with a stronger English speaker for the customer-pitch rehearsal.

Gifted extension:

Model unit-economics for scaling the micro-business from 10 units to 100 units. Identify which cost line ITEM grows linearly and which scales sub-linearly. Defend a 1-minute talk on whether to scale, raise price, or pivot.

ASSESSMENT ITEM BANK (15 questions)

Use these to build summative assessments, exit tickets, or formative checks. Mix item types.

Type	Item
MC	Margin equals... (a) cost + price (b) price - cost (c) price x 2 (d) cost x 2
MC	Stand-behind-it means... (a) hide (b) stay accountable when something goes wrong (c) sell more (d) q
MC	Reputation is... (a) free advertising (b) what people say when you are not in the room (c) a price (d) a
SA	Define margin and use it in a sentence about a real product.
SA	Explain why 5 small loops beat 1 big launch.
SA	Why is 'pricing on cost' a mistake?
CR	Design a 1-weekend micro-business with cost / price / margin / refund policy.
CR	Write a 30-second customer pitch and a 30-second refund script.
CR	Argue: at what point should the loop become a real business?
PA	Run the loop for real. Make. Sell. Stand-behind. Report back with cost / margin / lessons.
PA	Interview a local small-business owner about their first sale. Write a 1-page reflection.
PA	Sketch the unit-economics of one product at 10 / 50 / 100 units.
MC	If cost is 25 cents and price is \$1, margin is... (a) 25c (b) 75c (c) \$1.25 (d) 0
SA	What is one cost line that scales sub-linearly with volume?
CR	Build a one-page business pitch. Include the make-sell-stand-behind loop.

EXTENSION LESSON IDEAS (3 follow-up blocks)

If your students caught fire, here are three follow-up blocks. Each is a self-contained 50-minute lesson.

Block	Concept	Quick activity
Block 1	Unit economics at scale	Project margins at 10 / 100 / 1,000 / 10,000 units.
Block 2	Brand and reputation	Audit 3 local businesses on stand-behind-it behavior.
Block 3	Pricing strategies	Compare cost-plus, value-based, competitor-benchmarked pricing.

RESEARCH BASIS + FURTHER READING

The EFEA curriculum draws on multiple lines of established research and standards. Below are anchor sources that informed this episode and that you can cite in your own lesson documentation.

- Jump\$tart Coalition for Personal Financial Literacy — National Standards in K-12 Personal Finance Education (current edition).
- Council for Economic Education — National Standards for Financial Literacy.
- Common Core State Standards — Math + ELA codes referenced explicitly above.
- OECD/INFE — 2020 International Survey of Adult Financial Literacy (background on adult knowledge gaps).
- Holden, Karen and Kalish, Charles — 'The Importance of Money in Children's Lives' (developmental psychology of money concepts).
- Federal Reserve Bank of St. Louis — Page One Economics: classroom-ready economic education briefs.
- Annamaria Lusardi — research on the lifetime cost of financial-illiteracy errors.
- EVERFI / Next Gen Personal Finance — implementation evidence from K-12 districts.

FAMILY CONNECTION TAKE-HOME

Send the Kids Adventure Workbook home with the family-chat page paper-clipped to the front. Encourage students to do at least one family-chat prompt at the dinner table and bring back a one-line reflection. Inclusivity note: the prompts are intentionally written so they work for any household configuration — single-parent, multigenerational, foster, blended, and non-traditional family structures.

Family-chat prompts:

- What is one micro-business each of us could run for one weekend?
- What is one thing we bought recently where the seller did NOT stand behind it? What did that teach us?
- If we ran a family loop this month, who would do MAKE, who would do SELL, and who would do STAND-BEHIND?

TEACHER GLOSSARY

Word	Plain meaning
Make	Create or produce — a thing, a service, an experience.
Sell	Trade what you made for money or value.
Stand behind	Stay accountable when something goes wrong. Fix it. Refund it. Improve it.
Cost	What you spend to make one unit.
Price	What the customer pays for one unit.
Margin	Price minus cost — what's left for you.
Customer	The person who pays for what you made.
Reputation	What people say about you when you are not in the room.

SAMPLE HOMEWORK ASSIGNMENT + GRADING GUIDE

Cut, paste, send. Adjust the point values to match your gradebook.

Assignment (due next class):

After watching the PILLARS_EP05 video and finishing the workbook, complete the following:

1. Reflection paragraph (5 points): In 100-150 words, explain in your own words what you learned. Use at least 3 vocabulary words from the glossary.
2. Performance task (10 points): Complete the Performance Task described in the lesson plan. Bring your 1-page artifact AND be prepared to defend it in 60 seconds.
3. Family chat (5 points): Pick ONE family-chat prompt. Have the conversation at home. Bring back ONE sentence summarizing what you learned from your family member.
4. Self-check (no points — for your own benefit): Tick the self-check boxes in the workbook honestly.

Grading rubric (20 points total):

Criterion	Mastery (5)	Proficient (4)	Approaching (2-3)	Emerging (1)
Vocabulary use	3+ used correctly	2-3 used correctly	1 used; some confusion	Vocabulary missing or wrong
Reasoning	Clear, persuasive	Clear, complete	Partial reasoning	Reasoning absent
Personal connection	Specific + actionable	Specific connection	Generic connection	No connection
Family conversation	Reflective summary	Summary present	Brief / vague	Missing

STANDARDS CROSSWALK — DETAILED MATRIX

Expanded view of which lesson activity hits which standard. Use to defend the lesson in your district.

Activity	CCSS / Jump\$tart	How
Engage hook (video)	CCSS.MATH.CONTENT.6.RP.A.3	Direct connection between visual and quantitative reasoning.
Explore (manipulatives)	CCSS.MATH.CONTENT.7.RP.A.3	Apply ratio / proportional reasoning to a real allocation problem
Explain (anchor)	CCSS.ELA-LITERACY.SL.6.4	Front-load vocabulary; connect to abstract math.
Elaborate (pair work)	Employment and Income: Standard 1 — Explain consumption	Apply consumption decision standards via collaboration.
Evaluate (exit ticket)	Employment and Income: Standard 3 — Analyze household income, skills, and economic conditions affecting	Analyze household income, skills, and economic conditions affecting
Performance task	Spending and Saving: Standard 1 — Develop a plan for spending and saving	Synthesize spending and saving claim with reasoning.

IMPLEMENTATION TIPS FROM THE FIELD

Field-tested tactics from teachers who have run this lesson with K-12 cohorts. Adapt to your context.

Topic	Tactic
Pacing	The 2-minute video is a hook, not a substitute for instruction. Aim for the video at minute 0-3 and age
Tone	Resist the urge to lecture. The mentor in the video does NOT lecture. Mirror that energy.
Vocabulary	Front-load 4-6 vocabulary words on the board before the video. Children's recall doubles.
Manipulatives	Physical tokens or paper jars or a real hourglass turn an abstract concept into a concrete memory. U
Scaffolding	For mixed-grade rooms, run the Squire prompts as openers and the Champion prompts as exit ticket
Family connection	Send the workbook home and ASK families to send back one line. The reply rate is the leading indic
Equity	Use anonymized examples (no real names, no real account balances). Money trauma is real and a k
Assessment	Mix item types from the bank — multiple choice for confidence, short answer for reasoning, performa

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Stated assumptions, not forecasts.

Any growth rates, returns, prices, or dollar figures used in examples are clearly labeled stated assumptions chosen to make the math easy to follow. They are not forecasts, projections, or promises of any result. Historical figures, tax thresholds, and contribution limits change - always confirm current numbers with official sources such as irs.gov before acting.

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