

EASY FINANCIAL EDUCATION FOR ADULTS

FOUNDATIONS

Your Money Quest Map: Pick Your First Path

Five mentors. Five paths. One pass that opens all of them.

LESSON 6 • 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.ELA-LITERACY.SL.6.1	Engage effectively in a range of collaborative discussions — applied to the family-path
CCSS.ELA-LITERACY.SL.6.4	Present claims and findings in a focused, coherent manner.
CCSS.MATH.CONTENT.6.RP.A.3	Use ratio and rate reasoning to solve real-world percent problems — applied to allocati
CCSS.ELA-LITERACY.W.6.1	Write arguments to support claims with clear reasons and relevant evidence.

Jump\$tart National Standards (2025 edition)

Strand : Standard
Financial Decision Making: Standard 1 — Recognize the responsibilities associated with personal financial decisions.
Financial Decision Making: Standard 6 — Use a personal financial decision-making process.
Spending and Saving: Standard 1 — Develop a plan for spending and saving.
Employment and Income: Standard 1 — Explore career options.

LESSON OBJECTIVE + ESSENTIAL QUESTION

Objective:

Students will (1) name all five tracts and the lead mentor of each, (2) self-select a 'first path' tract with a 60-second written rationale, and (3) draft one personal money goal aligned with that tract.

Essential question:

Five mentors stand at five doors. Which door makes YOU lean forward? That's your first path.

Vocabulary you must front-load:

Tract, Mentor, Capstone, Curriculum, All-access, Transcript Kit, Certificate, Path

5E LESSON PLAN

Phase	Teacher move	Time
ENGAGE	Show all five mentor avatars side by side. Ask: 'Which face would you walk over to first if they were standing in a room'.	5 minutes
EXPLORE	Each student visits five 'station' posters around the room — one per tract — and writes one sentence about what they	12 minutes
EXPLAIN	Anchor the names of all five tracts and their core skill. Connect each tract back to one of the five jars, the risk-vs-reward	10 minutes
ELABORATE	Each student picks a 'first path' tract and writes one personal money goal aligned to that tract.	13 minutes
EVALUATE	Exit ticket: students answer in 3 sentences — 'I picked ___ because ___ and my first goal is ___.'	1 minute

PERFORMANCE TASK

Each student creates a 1-page 'Money Quest Map' for themselves: 5 tract icons in a circle, with a personal goal written under their chosen first-path tract and an honest sentence about which tract scared them or excited them most. Bring home for a 5-minute family conversation. Returns signed.

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 answer in 3 sentences — 'I picked ____ because ____ and my first goal is ____.'

Gifted extension:

Pick TWO tracts and write a 1-page essay on how the two skill-sets compound when held together. Example: Investor Lab plus Business World — how does owning a business AND investing the proceeds compound across 30 years?

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
Picking a tract means abandoning the others	All five tracts are inside one pass. Pick a starting path; the others wait.
Money is one big topic.	Money is FIVE topics. Each tract handles one. That is why a 12-year-old can hold the
This is for kids who like math.	Math is one tract. The other four are about decisions, habits, conversation, and con

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: My first path is Investor Lab

I picked Investor Lab because the hourglass episode lit me up. My first goal: open a custodial Roth and put my first \$50 in by my 13th birthday. Second goal: read one company's annual report cover to cover. I am parking Insurance Genius for after I get a paycheck because I do not have stuff to insure yet.

DIFFERENTIATION + INCLUSION

IEP / 504 modifications:

- Provide a pre-printed Money Quest Map template with mentor avatars for students with fine-motor or executive-function needs.
- Allow oral or recorded responses for the exit ticket.
- Pair color-coded mentor avatars with the station posters for visual processing supports.
- Permit extended time on the family-conversation assignment.

ELL / multilingual learner supports:

- Pre-teach 'tract', 'mentor', 'capstone', 'all-access' with bilingual sentence-frame practice.
- Provide a sentence frame: 'I picked ____ because ____ and my first goal is ____.'
- Allow the family-conversation assignment to be conducted in the home language.
- Pair with a stronger English speaker for the station-poster activity.

Gifted extension:

Pick TWO tracts and write a 1-page essay on how the two skill-sets compound when held together. Example: Investor Lab plus Business World — how does owning a business AND investing the proceeds compound across 30 years?

ASSESSMENT ITEM BANK (15 questions)

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

Type	Item
MC	How many tracts are inside EFEA? (a) 3 (b) 4 (c) 5 (d) 6
MC	Which tract teaches compound interest? (a) Money Smarts (b) Investor Lab (c) Business World (d) W
MC	How much is the master all-access pass? (a) \$49 (b) \$99 (c) \$149 (d) \$199
SA	Match each mentor to a tract: IVY, SHIELD, LEDGER, FORGE, CASH-team.
SA	Why is picking ONE first path more powerful than trying all five at once?
SA	Which two tracts compound when held together? Defend the pairing.
CR	Pick your first path. Write a 100-word case for the choice.
CR	Sketch a Money Quest Map with 5 mentor icons. Annotate which one lit you up.
CR	Argue: which tract should be a national high-school requirement?
PA	Watch all 6 Pillars videos in one weekend. Record one insight per episode.
PA	Run a family vote on which tract everyone wants first. Tally and decide.
PA	Set a 90-day goal aligned to your chosen first-path tract. Sign a contract with yourself.
MC	Capstone is... (a) the first episode (b) the final episode of a tract (c) a quiz (d) a refund
SA	Write a 60-second pitch to a friend on why EFEA is worth \$149/year.
CR	Design a poster that teaches all 5 tracts to a 7-year-old in one image.

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	Tract-pairing analysis	Pick 2 tracts and write a 1-page case for the pairing.
Block 2	Personal financial roadmap	Build a 5-year roadmap by tract. Defend in 60 seconds.
Block 3	Curriculum design critique	Critique the order of the 5 tracts. Propose a reordering with rationale.

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:

- Which of the five mentors did each of us connect with most?
- If we picked one tract to start tonight, which one wins — and why?
- What is the ONE money skill we as a family want most before next year?

TEACHER GLOSSARY

Word	Plain meaning
Tract	A 12-episode learning track inside EFEA. There are five.
Mentor	A character whose job is to teach — not to lecture.
Capstone	The final episode of a tract — the moment everything connects.
Curriculum	The whole plan of what gets taught and in what order.
All-access	One pass that unlocks every tract, pack, and resource.
Transcript Kit	The portable proof-of-learning packet — kid and parent friendly.
Certificate	The document the kid earns when they complete a tract.
Path	The first tract the kid chooses — usually the one that lit them up.

SAMPLE HOMEWORK ASSIGNMENT + GRADING GUIDE

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

Assignment (due next class):

After watching the PILLARS_EP06 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.ELA-LITERACY.SL.6.1	Direct connection between visual and quantitative reasoning.
Explore (manipulatives)	CCSS.ELA-LITERACY.SL.6.4	Apply ratio / proportional reasoning to a real allocation problem
Explain (anchor)	CCSS.MATH.CONTENT.6.RP.A.3	Front-load vocabulary; connect to abstract math.
Elaborate (pair work)	Financial Decision Making: Standard 1 —	Apply to times, possibilities associated with personal financial
Evaluate (exit ticket)	Financial Decision Making: Standard 6 —	Use a personal financial decision-making process.
Performance task	Spending and Saving: Standard 1 — Develop a plan for spending and saving.	Synthesize spending allocation 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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