

MONEY WISE EDUCATOR RESOURCES

Money Wise Leaders

Money Markets and Your Future

Companion Teachers Guide

For teaching learners ages 15 to 19

Don D. Brown

Rebell Books

A free resource for teachers, families, homeschool instructors, and youth mentors.

Includes 13 chapter lessons, six reproducible planning pages, a learning check with answers, and a final project.

www.dondbrownbooks.com

Revised companion edition 2026

How to use this guide

Teach this guide alongside Money Wise Leaders Money Markets and Your Future, the revised 2026 student book. Learners will evaluate financial claims, analyze uncertainty and incentives, build a realistic transition budget, and defend a next step. Use the matching chapter number and title to locate the reading in either the paperback or EPUB; page numbers differ by format.

Before each lesson Read the chapter and its Practice and reflection section. Copy only the student pages needed. Gather paper, pencils, pretend money or counters, and an optional calculator. Ask learners to separate fact, model, interpretation, and judgment. Compare competing explanations, identify who bears risk, and state what evidence could change a conclusion.

During the lesson Model one example, let learners try the activity, then use the chapter check and discussion prompt. The teacher answer is printed directly below the check. Ask learners to show how they know, not merely give a number.

After the lesson Keep a brief portfolio of records, comparisons, and revisions. Reuse the learning check before and after the sequence to identify progress; it is a classroom tool, not a standardized test.

Access and participation Offer reading aloud, a partner, larger print, extra time, a calculator, drawing, dictation, or an oral response. Keep the learning goal while adjusting the response method. Extension work adds a changed condition or a request for evidence.

Privacy and practical use Use fictional amounts and names. No learner needs real income, an allowance, a bank account, purchases, investment holdings, or donations. Family activities may use an invented household. Adults remain responsible for household financial decisions.

Educational use Rates, fees, prices, returns, and scenarios are teaching assumptions unless explicitly sourced and dated. Check current provider terms and official guidance before discussing an actual product. This guide offers education, not individualized financial, tax, or legal advice.

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Teaching sequence

Dr. Lee's seminar connects financial systems with individual decisions. Classroom cases and rates are hypothetical unless a source and date say otherwise.

Chapters	Teaching emphasis
1 to 4	Systems markets investing and uncertainty
5 to 8	Enterprise crypto blockchain and DeFi
9 to 13	Personal readiness security ethics and global choices

Suggested pacing

Plan a teaching session of about 50 minutes per chapter after reading, with a second session when a longer chapter or activity needs it. At one chapter weekly, allow 13 weeks plus project time; at two weekly, allow 7 weeks plus project time. These are adaptable schedules, not required course hours.

Stage	Explorers	Builders	Achievers	Leaders
Recall and objective	4 min	5 min	5 min	5 min
Model and clarify	6 min	8 min	10 min	10 min
Activity and comparison	12 min	17 min	20 min	25 min
Check and reflect	8 min	10 min	10 min	10 min

Assessment and discussion

Give up to two points for each learning-check item: one for the correct calculation or key concept, and one for the method, explanation, or necessary qualification. Equivalent reasoning is welcome. For discussion, assess evidence, logic, respectful listening, and revision rather than agreement with a preferred opinion.

Use lesson activity solutions to model a worked answer. Open-ended answers may differ when their assumptions and arithmetic are sound. For a learner who needs support, simplify amounts or use tokens; for an extension, change a price, date, fee, or condition and require a revised answer.

Finding resources Resources A to F can be reused across chapters. Learners may write on a printed page or answer in a notebook or separate document. PDFs are designed for reading and printing; they are not fillable forms.

Chapter 1 Foundations Revisited Money as a System

Read the matching student-book chapter before this session.

Learning objective Analyze money as a system of claims records and institutions.

Teaching focus Treat money as a system involving users, records, institutions, and rules. Distinguish wealth from funds available when a bill is due.

Key words Liquidity: access or conversion into spendable money. Claim: a right or demand established under stated terms.

Map claims and access

1. Give a fictional household a \$500 bill due today, \$100 accessible reserve, and equipment listed at \$600 that cannot be sold today.
2. Draw the household, payer, bank, and seller, labeling claims, records, and available funds.
3. Calculate the immediate gap and identify evidence needed before choosing any response.

Activity answer The immediate gap is \$400. Listed equipment value does not eliminate a timing problem; sale price, time, and costs may differ.

Book check Is owning an asset the same as being able to spend its value immediately?

Answer No. Liquidity concerns access and conversion; selling an asset may take time or involve loss.

Discuss Which assumptions connect public confidence with a functioning payment system?

Listen for Look for trust in records, accepted payment, reliable access, and functioning rules; challenge assumptions with a plausible disruption.

Home or extension Discuss a fictional example of an asset that takes time to convert to cash.

Chapter 2 Understanding Financial Transactions and Market Dynamics

Read the matching student-book chapter before this session.

Learning objective Compare market explanations and transaction incentives.

Teaching focus Distinguish a descriptive market mechanism from a policy judgment. Ask what evidence could change an explanation.

Key words Debt: borrowing under repayment terms. Equity: an ownership interest.

Compare financing incentives

1. A fictional business needs \$100. Compare borrowing \$100 with an obligation to repay \$110 at a stated date against selling a 20% ownership interest for \$100.
2. Identify repayment, control, and risk differences; do not treat the two arrangements as equivalent prices.
3. Use the chapter's \$120 revenue and \$90 costs to calculate a \$30 operating remainder before financing and other obligations.

Activity answer Debt creates repayment obligations under its terms; equity conveys ownership and associated rights or risks. The \$30 operating remainder is not automatically cash available to distribute.

Book check How does debt financing differ from selling equity?

Answer Debt involves a repayment obligation under its terms; equity gives an ownership interest and associated risks or rights.

Discuss What evidence could challenge your preferred economic explanation?

Listen for Credit a testable competing explanation, relevant evidence, and a willingness to revise a conclusion.

Home or extension Identify who gains and who bears risk in an invented financing agreement.

Chapter 3 Principles of Investing

Read the matching student-book chapter before this session.

Learning objective Evaluate allocation costs and investment uncertainty.

Teaching focus Use allocations as classroom assumptions, not recommendations. Evaluate concentration, liquidity, costs, and possible loss.

Key words Asset allocation: division among investment categories. Volatility: variation in an asset's value over time.

Allocation and fee scenarios

1. Allocate a fictional \$10,000 portfolio as 60% Category A and 40% Category B.
2. Apply a hypothetical 10% fall to A and no change to B. Calculate the combined result before fees or taxes.
3. Compare annual fees of 1% and 0.2% on an unchanged separate \$10,000 balance. Explain limits of the model.

Activity answer A holds \$6,000 and B \$4,000. The scenario loses \$600 and ends at \$9,400 before costs. Separate fee examples are \$100 and \$20, an \$80 difference.

Book check How many dollars are in the 40% category?

Answer \$4,000. The allocation is an illustration, not a recommendation.

Discuss What can diversification reduce, and what can it not guarantee?

Listen for Diversification can reduce some concentration risks but cannot guarantee against market losses.

Home or extension Explain why a hypothetical allocation is not a personalized investment recommendation.

Chapter 4 Understanding Risk and Uncertainty in Business and Investing

Read the matching student-book chapter before this session.

Learning objective Use the Knightian distinction as one analytical framework.

Teaching focus Use the chapter's Knightian distinction as one framework. Do not assign invented probabilities to uncertain events merely to make an expected-value calculation.

Key words Scenario: a stated set of possible conditions. Knightian uncertainty: outcomes whose probabilities cannot reliably be assigned.

Risk and uncertainty lab

1. Consider 100 expected sales at \$8 each, \$200 fixed costs, and \$3 cost per unit sold.
2. Calculate results for 110, 100, and 80 sales without assuming any probability for the scenarios.
3. Choose a decision that remains workable across cases and name evidence needed before using probabilities.

Activity answer The remainders are \$350, \$300, and \$200. Revenue minus fixed cost minus unit costs is calculated separately in each case. These are scenarios, not forecasts.

Book check In Knightian terminology, what separates measurable risk from uncertainty?

Answer Risk uses known or estimable probabilities; uncertainty concerns outcomes whose probabilities cannot reliably be assigned. Usage differs across disciplines.

Discuss What decision remains sensible under several plausible scenarios?

Listen for Look for a resilient decision and explicit limits on knowledge; different disciplines use risk terminology differently.

Home or extension Name a planning assumption that is uncertain and a practical backup.

Chapter 5 The Business of Business

Read the matching student-book chapter before this session.

Learning objective Evaluate a business model and its incentive structure.

Teaching focus Use a decision record to examine a business model. Make clear whether a cost changes when volume changes.

Key words Business model: how an enterprise creates value and earns revenue. Stakeholder: someone affected by its decisions.

A business model under pressure

1. Use the chapter case: 100 sales at \$8 and \$500 stated total costs.
2. Reduce sales to 80 while holding the stated \$500 cost constant, then identify which real costs might actually vary.
3. Explain customer value, incentives, stakeholders, and who bears a failed expansion's consequences.

Activity answer The original remainder is \$300; the reduced-sales case leaves \$140. Holding costs fixed is an explicit simplifying assumption.

Book check If only 80 units sell and the stated total cost stays \$500, what remains?

Answer \$140 from \$640 revenue less \$500 costs.

Discuss Who bears the consequences if a growth plan fails?

Listen for Look beyond the owner to workers, customers, lenders, suppliers, and others, with duties tied to actual arrangements.

Home or extension Analyze an invented business claim and identify the evidence needed to test it.

Chapter 6 Into the World of Cryptocurrency

Read the matching student-book chapter before this session.

Learning objective Distinguish a crypto asset from an insured bank deposit.

Teaching focus Keep the lesson analytical. No purchase, wallet, exchange signup, private key, or live trading is required.

Key words Custody: arrangements for holding and controlling an asset. Protocol: the rules followed by a system.

Separate crypto risks

1. Use a hypothetical asset falling from \$100 to \$60. Calculate the percentage loss and gain needed to return to \$100.
2. Sort risks into asset-price, platform, custody, and protocol categories; allow overlap.
3. Evaluate the invented claim Partner bank means every token is insured, using the FDIC resource.

Activity answer The fall is 40%. Returning from \$60 to \$100 requires about 66.7% growth. Crypto assets are not FDIC-insured deposits; a partner-bank reference does not change that.

Book check Does a crypto asset become FDIC-insured because a platform mentions a partner bank?

Answer No. FDIC deposit insurance does not insure crypto assets. Any deposit protection depends on the actual eligible deposit and applicable conditions.

Discuss How would you separate protocol risk from platform and custody risk?

Listen for Look for separate failure mechanisms and evidence about the actual asset, platform, and custody arrangement.

Home or extension Explain why a technology claim does not establish deposit protection or guaranteed value.

Chapter 7 Understanding Blockchain

Read the matching student-book chapter before this session.

Learning objective Explain blockchain security without claiming perfection.

Teaching focus Use a paper analogy with explicit limits. A classroom chain is not a cryptographic implementation and does not prove that recorded claims are true.

Key words Hash: a digest computed from input. Consensus: a system's method for agreeing on accepted records.

A record verification model

1. Write four paper transaction cards with previous-card references. Ask a second team to check whether references still match after an edit.
2. Introduce a false amount at initial entry and show that a consistent chain can still preserve incorrect input.
3. Compare the shared model with an ordinary database; discuss access rules, validation, governance, and correction.

Activity answer Linked records can reveal an inconsistent edit under the checking rules, but do not verify the truth of the original input. Hashing produces a digest; encryption permits authorized recovery of transformed data.

Book check Is hashing the same as encryption?

Answer No. Hashing produces a digest used for checks; encryption transforms data for authorized recovery.

Discuss Would an ordinary database solve the same problem more simply?

Listen for A reasonable comparison considers who may write, who validates, costs, privacy, and correction needs.

Home or extension Explain one situation where a simple shared record could be sufficient.

Chapter 8 Decentralized Finance

Read the matching student-book chapter before this session.

Learning objective Evaluate DeFi incentives and loss mechanisms.

Teaching focus Use fictional collateral figures only. Do not imply an actual protocol's liquidation threshold or invite transactions.

Key words Collateral: an asset pledged under a borrowing arrangement. Oracle: an external-data mechanism used by some protocols.

A DeFi loss pathway

1. Start with \$150 collateral and a \$100 loan. Compute the collateral-to-loan ratio.
2. Lower collateral value to \$120 without changing the loan; recompute. Then list missing terms that would determine consequences.
3. Map potential losses through price changes, code faults, external price feeds, governance, custody, or access failures.

Activity answer The ratio falls from 150% to 120%. These amounts alone do not establish a liquidation trigger. Actual consequences depend on the protocol and loan rules.

Book check If collateral falls to \$120 while the loan stays \$100, what is the ratio?

Answer 120%. Any liquidation depends on the protocol rules; these figures do not specify a real threshold.

Discuss Where do governance decisions and dependencies remain in an automated system?

Listen for Automation still depends on code, governance, external data, and other participants.

Home or extension Identify one rule and one dependency missing from an invented automated-finance claim.

Chapter 9 Personal Financial Mastery

Read the matching student-book chapter before this session.

Learning objective Connect personal readiness with a realistic budget.

Teaching focus Connect personal readiness with a fictional three-month plan. Take-home pay already reflects stated payroll deductions.

Key words Gross pay: earnings before stated deductions. Take-home pay: pay remaining after stated deductions.

A take-home budget

1. Start with \$2,000 take-home monthly income and \$1,850 assigned uses, including planned reserves or saving.
2. Increase transport by \$80 while leaving other figures unchanged. Calculate the monthly and three-month remaining amount.
3. Distinguish gross pay from take-home pay, and test what happens if one month's income falls by \$100.

Activity answer The original remainder is \$150 monthly. After transport rises it is \$70 monthly or \$210 over three identical months. A further \$100 income drop creates a \$30 shortfall for that month.

Book check If transport costs increase \$80 with everything else unchanged, what remains?

Answer \$70. Use take-home pay once; do not subtract the same deductions twice.

Discuss Which assumptions must be checked before signing a real agreement?

Listen for Look for current evidence about costs, income timing, contracts, deductions, and contingencies before a real commitment.

Home or extension Explain a fictional budget without sharing household pay or debts.

Chapter 10 Financial Security and Privacy

Read the matching student-book chapter before this session.

Learning objective Build a response plan for financial security incidents.

Teaching focus Treat recovery as part of security. Do not collect passwords, account details, verification codes, or identifiable incident reports.

Key words Authentication: checking identity or access rights. Recovery: restoring authorized access after a problem.

A security response rehearsal

1. Read a fake urgent message requesting a verification code. Write the safe immediate action and independent contact route.
2. Create a fictional sequence for a lost device: notify a responsible adult where needed, reach the provider through a verified channel, and follow its recovery process.
3. Record only nonsensitive evidence and explain why recovery contact details must stay current.

Activity answer Do not share the code or use the message's links. Verify separately and respond promptly through the relevant provider; an encrypted connection does not establish an honest operator.

Book check Does an encrypted connection prove that a site operator is legitimate?

Answer No. Encryption protects a connection, not the honesty of the operator.

Discuss What reporting and recovery route would you use if access were lost?

Listen for Credit a feasible reporting and recovery route with appropriate adult help and no further exposure of secrets.

Home or extension Discuss where an invented user would find verified recovery instructions.

Chapter 11 Ethics in Finance

Read the matching student-book chapter before this session.

Learning objective Analyze incentives accountability and ethical duties.

Teaching focus In debate, distinguish facts, incentives, judgments, and duties. Grade reasoning rather than agreement with a preferred policy view.

Key words Conflict of interest: another interest that may compromise duty or judgment. Accountability: responsibility supported by review and consequences.

An incentives and ethics hearing

1. Give a fictional adviser a larger sales bonus for Product A than B; provide no evidence that A better fits the customer.
2. Assign customer, adviser, supervisor, and reviewer roles. Identify information needed and possible conflicts.
3. Propose disclosure, review, incentive changes, and a way to test whether the safeguards work.

Activity answer The bonus can conflict with customer interests. Disclosure helps reveal the issue but does not alone ensure a suitable recommendation; evaluate conduct and accountability.

Book check What is a conflict of interest?

Answer A situation in which another interest may compromise, or appear to compromise, a person's duty or judgment.

Discuss Which safeguards would you retain even when participants appear trustworthy?

Listen for A safeguard should remain useful even when participants seem honest, because incentives and mistakes still matter.

Home or extension Analyze a fictional advertisement for a possible conflict, separating evidence from opinion.

Chapter 12 Global Financial Markets

Read the matching student-book chapter before this session.

Learning objective Calculate and interpret a hypothetical cross-border cost.

Teaching focus Specify foreign units clearly. The number 200 refers to units of foreign currency, not \$200 of an unspecified currency.

Key words Currency exposure: sensitivity to exchange-rate changes. Capital flow: movement of investment funds across borders.

A currency sensitivity test

1. Price a purchase at 200 foreign units. Compare \$1.05 per foreign unit with \$1.10 per unit, before fees.
2. Calculate the difference and explain effects on a dollar-paying buyer and a seller receiving the same foreign-unit price.
3. Add a hypothetical \$5 fee and list delivery, tax, timing, or refund facts still missing.

Activity answer The costs are \$210 and \$220, a \$10 increase. With the \$5 fee they are \$215 and \$225. The buyer's dollar cost rises; the seller's stated foreign-unit receipt is unchanged before other effects.

Book check What does it cost at \$1.10 per unit before fees?

Answer \$220, a \$10 increase under the stated assumptions.

Discuss Who gains or loses from a currency movement, and under what conditions?

Listen for Look for a specified perspective, currency, contract, and timing rather than a universal claim that a currency move helps everyone.

Home or extension Explain which party is affected in an invented cross-border purchase.

Chapter 13 Getting Ready for the Real World

Read the matching student-book chapter before this session.

Learning objective Defend a transition plan using evidence and alternatives.

Teaching focus Use a readiness capstone to connect the chapter's concepts with a practical transition. Include education, training, employment, and a realistic three-month budget.

Key words Credential: a qualification awarded under stated requirements. Due diligence: checking relevant facts before a commitment.

An evidence-based transition plan

1. Compare fictional Option A tuition \$600, supplies \$100, and transport \$150 with Option B tuition \$750, supplies included, and transport \$50.
2. Calculate direct stated costs, then list schedule, quality, eligibility, financing, living costs, and credible outcome evidence still needed.
3. Use the capstone to defend a next step with an alternative, contingency, reliable source, and review date.

Activity answer A totals \$850 and B \$800 before unstated costs. Lower advertised tuition does not establish lower total cost or better fit. Neither option is proven preferable without more evidence.

Book check Does the lowest advertised tuition establish the lowest total cost?

Answer No. Include supplies, transport, time, financing, and relevant living costs; compare the actual outcomes and uncertainties.

Discuss What evidence would make you change your proposed next step?

Listen for Credit specific evidence that could change the proposed next step, not certainty about future earnings.

Home or extension Discuss a fictional next-step comparison or ask an adult a general question about checking training claims.

Reproducible resources

Resource A Money record

Name or chosen label _____ Date _____

Use invented amounts. Start with a balance, record each movement once, and check the ending amount against the evidence.

Opening balance _____

Date or step	What happened	Money in	Money out	Balance

Ending balance _____ Checked by _____

Show one calculation or drawing that checks the record.

If the record and evidence disagree, what will you check first?

Resource B A budget that fits

Name or chosen label _____ Date _____

Plan for a fictional week, month, or project. Do not include real family finances. State the period so the figures can be compared.

Period _____ Available money _____

Use of money	Planned amount	Revised amount
Agreed needs or project costs		
Goal saving		
Reserve		
Optional spending		
Voluntary giving if chosen		
Total assigned		
Unassigned money		

Check that assigned uses plus unassigned money equal the amount available. Do not count a reserve in two places.

New condition or changed amount

What will change in your plan and why?

Resource C Compare and choose

Name or chosen label _____ Date _____

Compare two fictional products, services, tools, or next steps. Use the same time period and units.

Question	Option A	Option B
What need or goal does it serve?		
Price or commitment		
Extra charges or costs		
Total stated cost		
Rules access or permission		
What is still unknown?		

My choice and reason

What am I giving up, and what new fact could change my choice?

Resource D My goal and next step

Name or chosen label _____ Date _____

Use a fictional goal or a nonmoney goal. Personal disclosures and real contributions are not required.

My goal and why it matters

Amount needed and amount already available

Amount added each week or another clear action

Number of steps and target date

Someone who can help and the permission needed

What could change and my backup plan

Review date and evidence of progress

Resource E Pause and verify

Name or chosen label _____ Date _____

Paper practice only. Never write a real password, account number, recovery secret, or verification code on this page.

Fictional message URGENT Send your secret code now or lose your prize. Use the link in this message.

What is being requested and what creates pressure?

What should stay private?

What will I avoid doing?

Which trusted adult or independent official contact route can help?

What if I already responded in a real situation?

Teacher reminder A safe response pauses, shares no secret, verifies separately, and seeks appropriate help promptly. A logo, lock symbol, or polished wording is not sufficient proof of honesty.

Resource F Review a plan

Name or chosen label _____ Date _____

Item	Plan	Result
Money received or available		
Costs or assigned uses		
Remainder		

What changed between the plan and the result?

Which part could I influence and which part was outside my control?

What will I do next and why?

What did I learn and when will I review again?

Learning check

Name or chosen label _____ Date _____

Before or after the unit _____ Show or explain how you know. Use only the stated facts. All amounts and rates are fictional.

1. A household owes \$500 today, has \$100 accessible, and owns equipment listed at \$600 that cannot be sold today. Explain the immediate problem.

2. A \$10,000 hypothetical portfolio assigns 60% to A and 40% to B. A falls 10% and B is unchanged. Find the final total before costs.

3. Explain the Knightian distinction between measurable risk and uncertainty, and one limitation of applying it.

4. An asset falls from \$100 to \$60. Find the loss percentage. Does a crypto platform's partner-bank claim make the asset FDIC-insured?

Learning check continued

Name or chosen label _____ Date _____

Before or after the unit _____ Show or explain how you know. Use only the stated facts. All amounts and rates are fictional.

5. Collateral falls from \$150 to \$120 against a \$100 loan. Find both collateral-to-loan ratios. Can you infer a real liquidation threshold?

6. Take-home pay is \$2,000 and assigned uses \$1,850. Transport then rises \$80. Find the new remainder. Should the same payroll deductions be subtracted again?

7. A 200-foreign-unit purchase changes from \$1.05 per unit to \$1.10 per unit. Find the dollar difference before fees and name the buyer's exposure.

8. An adviser earns a larger bonus for recommending A than B, but no evidence shows A better fits the customer. Identify the issue and propose a safeguard.

Learning check answer key

Teacher use. Award up to two points per item: one for the correct calculation or central concept and one for the reasoning, method, or relevant condition. Eight items total sixteen points. Use the pattern of errors to select lessons for review; do not treat the score as a validated proficiency threshold.

1. A \$400 liquidity gap remains. Listed wealth is not the same as immediately available funds.
2. A begins \$6,000 and falls \$600; B remains \$4,000. Final total \$9,400.
3. Risk uses known or estimable probabilities; uncertainty involves probabilities that cannot reliably be assigned. Terms vary across disciplines, and scenario probabilities must not be invented without evidence.
4. The loss is 40%. No: crypto assets are not FDIC-insured deposits; any eligible deposit protection has its own conditions.
5. 150% then 120%. No; consequences depend on actual protocol and loan rules.
6. \$70 remains. No: stated take-home pay already reflects those deductions.
7. Cost rises from \$210 to \$220, a \$10 increase. The dollar-paying buyer is exposed to the stated exchange-rate movement.
8. A potential conflict of interest. Accept disclosure plus an appropriate review, changed incentives, or suitability check with accountability. Reasoning must connect the safeguard to the conflict.

For an oral or drawn response, apply the same concept and reasoning criteria. Accept equivalent approaches; clarify a missing assumption before marking an open-ended answer incorrect.

Final project

A three month transition plan

Name or chosen label _____ Date _____

Use fictional take-home pay of \$2,000 monthly and assigned uses of \$1,850 monthly. Those uses already include a \$100 monthly reserve contribution. Transport rises \$80 in each of the three months. Training A has \$600 tuition, \$100 supplies, and \$150 transport; B has \$750 tuition with supplies included and \$50 transport.

1. Calculate the monthly and three-month unassigned remainder after the transport rise. Do not count the reserve contribution twice.

2. Show how a \$100 income drop in Month 2 changes the plan, then propose a feasible adjustment.

3. Compare training costs and identify at least three missing facts. Do not assume either option can be paid for from this three-month remainder.

4. Defend a next step, alternative, source to verify, contingency, and review date. Address one security or conflict-of-interest concern.

Use Resources A to F or another page for additional calculations, a drawing, or a supporting record.

Final project guidance

Worked guidance Monthly remainder is \$70; three-month remainder \$210. With a \$100 income drop in Month 2, that month has a \$30 shortfall and the three-month total falls to \$110 if nothing else changes. A totals \$850 and B \$800 before unstated costs. Neither fits the stated \$210 remainder without another supported plan. Reserve contributions are already in assigned uses.

Use the same criteria for oral, drawn, written, or supported responses. Score the evidence of learning, not family resources, writing fluency, confidence, or agreement with the teacher.

Criterion	2 points	1 point	0 points
Money record and calculations	Accurate and checked	Partly correct or corrected with support	No usable evidence yet
Decision and evidence	Explains a choice with relevant facts	A plausible choice with limited reasons	No supported choice yet
Changed condition	Revises the plan and explains the effect	Notifies change but needs help revising	Does not yet address change
Responsibility and review	Names appropriate checks help and a review step	Includes some checks or a next step	No practical check or next step yet

Total possible 8 points. Use the criteria to describe strengths and next steps. This rubric is for classroom feedback, not a certified financial-literacy rating.

Feedback record

One demonstrated strength

One next learning step

Support or practice to offer

Date to review

Family and home connection

Dear families and caregivers,

We are using Money Wise Leaders Money Markets and Your Future by Don D. Brown to practice financial decisions with learners ages 15 to 19. Our goal is to help learners evaluate financial claims, analyze uncertainty and incentives, build a realistic transition budget, and defend a next step.

You can join a short conversation without sharing household income, debts, account details, or private experiences. Use a fictional family, a pretend purchase, or a nonmoney goal whenever that is more comfortable. No purchases, donations, accounts, or paid work are required.

Three questions to try

- What choice did the character make, and what did the choice give up?
- What information or calculation would help check the decision?
- What would you do if a price, plan, or message changed?

Ask your learner to explain one activity or show a planning page. Listen for a reason, a check, and willingness to revise. Adults remain responsible for household decisions; children are learning with support.

For digital examples, use paper or invented information. If a real issue arises, contact the relevant provider through a verified official channel and seek appropriate help.

Thank you for helping make money conversations practical and respectful.

Teaching contact or group name _____

Books and free educator resources at www.dondbrownbooks.com

Find the other stages in the Money Wise series: Explorers ages 7 to 9, Builders ages 10 to 12, Achievers ages 13 to 14, and Leaders ages 15 to 19.

Sources and further learning

Primary reading: Don D. Brown, Money Wise Leaders Money Markets and Your Future, Rebell Books, revised 2026 edition. Lesson numbers follow that book's current 13-chapter sequence. This companion provides chapter lessons, worked answers, and reproducible planning pages.

Official resources below were checked in October 2026. Their inclusion does not imply endorsement or curriculum accreditation. Providers can change pages, tools, and terms; an adult should check resources before assigning external reading.

CFPB youth financial education

Optional educator activities and resources. Use the revised Money Wise chapter as the primary reading.

FTC phishing guidance

Supports independent verification and avoiding requests for sensitive information. Use paper examples with learners.

FDIC deposit insurance and crypto companies

Distinguishes eligible bank deposits from nondeposit products including crypto assets.

Investor gov asset allocation and diversification

Explains allocation and concentration, including why a narrow sector fund may not diversify broadly.

Investor gov diversification

Supports the limitation that diversification cannot guarantee protection against market losses.

NIST glossary entries on hashing and encryption

For Chapter 7 terminology, compare the hash function entry with <https://csrc.nist.gov/glossary/term/encryption>. A paper linking activity models checking only; it is not a cryptographic implementation.

Keeping instruction current

Use supplied classroom rates and prices for calculations. If substituting actual information, record its source, date, units, conditions, and any omitted costs. Keep historical descriptions and analytical frameworks distinct from current provider rules and personal recommendations.

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