

MONEY WISE EDUCATOR RESOURCES

Money Wise Builders

Smart Money Skills

Companion Teachers Guide

For teaching learners ages 10 to 12

Don D. Brown

Rebell Books

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

Includes 16 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 Builders Smart Money Skills, the revised 2026 student book. Learners will build and revise a budget, compare full costs, explain borrowing, and plan supervised enterprise. 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. Read independently or in pairs, then compare calculations and defend a choice. Provide counters, number lines, or a calculator when needed.

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

Jamie Carter, Sophia, Kai, Marcus, and Olivia learn in Ms. Rodriguez's classroom. Jamie Carter is a different fictional learner from Jamie Martinez in Achievers.

Chapters	Teaching emphasis
1 to 4	Money earning and budgeting
5 to 8	Saving banking and shopping
9 to 12	Math credit and enterprise
13 to 16	Community safety and next steps

Suggested pacing

Plan a teaching session of about 40 minutes per chapter after reading, with a second session when a longer chapter or activity needs it. At one chapter weekly, allow 16 weeks plus project time; at two weekly, allow 8 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 Money in Your World

Read the matching student-book chapter before this session.

Learning objective Identify cash and payment tools.

Teaching focus Jamie Carter and the Builders classroom use cards and digital tools, but the underlying balance still matters. Do not require learners to have accounts.

Key words Debit: a payment from account funds. Credit: borrowing with an obligation to repay.

Payment tool or money

1. Show paper cards labeled cash, debit card, credit card, and phone. Sort physical money from tools that instruct or arrange payments.
2. Begin a fictional debit-account record at \$20. Subtract \$6, then \$4.
3. Compare the record with two paper receipts and identify what should be checked before accepting the balance.

Activity answer The balance is \$10. A debit card accesses account funds; a credit card involves borrowing under its terms.

Book check What balance remains after a further \$4 purchase?

Answer \$10.

Discuss How will you check a payment record?

Listen for Look for matching amounts and dates to receipts while keeping account numbers private.

Home or extension Explain a payment tool to an adult using a drawing, not a real card.

Chapter 2 Money Through Time

Read the matching student-book chapter before this session.

Learning objective Compare ways societies record and exchange value.

Teaching focus Use a classroom market to explore money through time. Describe history as varied across places, not a single universal timeline.

Key words Medium of exchange: something accepted in payment. Barter: direct exchange without money.

A paper trading market

1. Give teams paper item cards and a desired item. Allow participants to decline swaps.
2. Try direct swaps, then introduce accepted classroom tokens and repeat the exchange.
3. List what the model explains and what it leaves out, including trust and rules about who accepts a token.

Activity answer Tokens can reduce the need for a matching direct swap. Their usefulness still depends on acceptance; the exercise does not prove that every society developed money the same way.

Book check Why might money make an exchange easier than a direct swap?

Answer It can provide an accepted medium of exchange, reducing the need for a matching direct trade.

Discuss What limits can a simplified history model leave out?

Listen for Credit explanations that identify missing places, time periods, institutions, or other ways to exchange.

Home or extension Ask about an older payment method, or invent questions for a museum display.

Chapter 3 Earning Power

Read the matching student-book chapter before this session.

Learning objective Plan safe supervised earning.

Teaching focus Connect creativity with customer value, explicit costs, permission, and supervision.

Key words Revenue: money received from sales. Expense: a cost of doing the work.

An earning idea workshop

1. Invent a supervised service with four jobs at \$6 each. State that supplies cost \$5 total.
2. List the customer need, work required, adult supervision, and one possible cancellation.
3. Calculate the remainder, then remove one job while keeping the supply cost unchanged.

Activity answer Four jobs produce \$24 and leave \$19. Three jobs produce \$18 and leave \$13, before other costs or taxes.

Book check Four \$6 tasks use \$5 in supplies altogether. What remains?

Answer \$19 before other costs or taxes.

Discuss Which adult should help check safety and permission?

Listen for Learners should name an adult who checks safety and permission before real work.

Home or extension Describe a helpful skill and the supervision it would need. A paper plan is sufficient.

Chapter 4 Smart Money Plans

Read the matching student-book chapter before this session.

Learning objective Allocate income without double counting.

Teaching focus Make the money available and every allocation explicit in the spending plan.

Key words Budget: a plan for available money. Allocate: assign money to a purpose.

A budget blueprint

1. Assign a fictional \$15: \$4.50 saving, \$3 giving, and the remainder spending.
2. Write the three amounts on Resource B and check that their sum is exactly \$15.
3. Reduce income to \$12. Revise the allocations without assigning the same dollar twice; giving remains voluntary in personal examples.

Activity answer The first spending amount is \$7.50. One revised plan is \$4 saving, \$2 giving, and \$6 spending. Other plans totaling at most \$12 are valid.

Book check A \$15 plan assigns \$4.50 saving and \$3 giving. What remains for spending?

Answer \$7.50.

Discuss How would you revise a plan after lower income?

Listen for An effective revision names which use changes rather than assuming additional income.

Home or extension Plan a fictional low-cost outing with a fixed limit.

Chapter 5 Saving Strategies

Read the matching student-book chapter before this session.

Learning objective Match saving to a purpose and time.

Teaching focus Use a staircase to model repeated saving deposits. Separate savings for a known goal from money held for surprises.

Key words Reserve: money held for an unexpected need. Target date: the planned completion date.

Build a savings staircase

1. Choose a \$40 goal with \$10 already saved. Draw five \$6 steps.
2. Calculate the remaining amount and number of deposits needed.
3. Set aside \$6 for an unexpected expense instead of the goal one week. Compare a revised completion date with a smaller goal.

Activity answer \$30 remains; five \$6 deposits meet the goal. Diverting one deposit leaves \$34 after five weeks, so one more \$6 deposit reaches \$40.

Book check A \$40 goal has \$10 saved. At \$6 a week, how many more weeks are needed?

Answer Five weeks if the amount and price stay the same.

Discuss How is a reserve different from a planned purchase fund?

Listen for A reserve handles unplanned needs; a purchase fund is for an identified goal.

Home or extension Draw separate labels for a fictional goal fund and reserve fund.

Chapter 6 Banking Basics

Read the matching student-book chapter before this session.

Learning objective Compare account features.

Teaching focus Use invented account descriptions. Fees, eligibility, access, and protection must be checked for actual products.

Key words Minimum balance: an amount a provider requires under stated rules. Fee: a charge for a service.

Compare fictional accounts

1. Account A has a \$3 monthly fee and no stated minimum. Account B has a \$0 fee only when a stated \$100 balance condition is met; otherwise it charges \$5 monthly.
2. Calculate annual fees for A and for B when the condition is always met or never met.
3. Identify information still needed, including eligibility, withdrawal rules, and applicable deposit protection.

Activity answer A costs \$36 annually. B costs \$0 if the condition is met every month or \$60 if it is never met. These are incomplete fictional offers.

Book check What is the annual cost of a \$3 monthly fee?

Answer \$36, excluding other charges.

Discuss What terms besides fees should you check?

Listen for Accept questions about age or adult arrangements, access, fees, minimums, and applicable protections.

Home or extension Explain why zero advertised monthly fee is not a complete account comparison.

Chapter 7 The Digital Money World

Read the matching student-book chapter before this session.

Learning objective Check digital payment instructions.

Teaching focus Use a digital red-flag exercise to examine payment permissions and records without making a real transfer.

Key words Permission: authorization to act. Transaction: a movement or exchange involving money.

Check before sending

1. Create a paper payment screen for a fictional \$7 purchase from a \$25 balance.
2. Check recipient, amount, purpose, adult permission, and whether the invented tool permits that type of payment.
3. Add a message asking for a one-time code. Rehearse stopping and using a known contact route.

Activity answer The balance after an authorized \$7 payment is \$18. Access to a tool does not establish permission for every transaction.

Book check Does access to a personal payment service automatically permit business payments?

Answer No. Eligibility and permitted transactions depend on the actual service terms.

Discuss What information should stay off a shared worksheet?

Listen for Private worksheets should not contain passwords, codes, real account numbers, or family financial details.

Home or extension Write a three-step pause-and-check rule with an adult or a fictional helper.

Chapter 8 Smart Shopping Skills

Read the matching student-book chapter before this session.

Learning objective Compare the total cost of offers.

Teaching focus Include shipping and suitability in a product comparison, not only the largest discount.

Key words Total cost: all stated charges combined. Unit price: cost per equal unit of quantity.

The wise shopper comparison

1. Offer A costs \$25 plus \$6 shipping. Offer B costs \$30 with free shipping. State that tax and all other features are identical and excluded.
2. Calculate delivered prices, then decide which is cheaper under those assumptions.
3. Give B a return restriction while A permits returns. Ask what additional facts would affect a real choice.

Activity answer A totals \$31 and B \$30. B is \$1 cheaper on the initial stated facts; return rights and suitability can affect the final judgment.

Book check Is a \$25 item with \$6 shipping cheaper than a \$30 item with free shipping?

Answer No. The totals are \$31 and \$30 before any other charges.

Discuss When can a loyalty reward encourage unnecessary spending?

Listen for A reward is unhelpful if obtaining it causes spending that does not serve the learner's needs or goals.

Home or extension Compare two invented offers using total price and one nonprice feature.

Chapter 9 Money Math Matters

Read the matching student-book chapter before this session.

Learning objective Use percentages in a stated scenario.

Teaching focus Use explicitly assumed rates. The order of calculations and rounding should be visible.

Key words Percent: an amount per hundred. Base amount: the quantity to which a percentage is applied.

Discount and tax lab

1. Start with a \$40 item and a 25% discount. Find the discount and discounted price.
2. Apply a hypothetical 8% tax to the discounted \$30 price.
3. Calculate the final total and explain why adding 8% to the original \$40 would use the wrong base for this case.

Activity answer The discount is \$10; discounted price is \$30; assumed tax is \$2.40; final total is \$32.40. This is a classroom tax assumption.

Book check Find a 25% discount on \$40 and the price after that discount.

Answer The discount is \$10; the resulting price is \$30 before other charges.

Discuss Why should an interest example specify a time period?

Listen for An interest example must name a period because the rate alone does not establish a dollar result.

Home or extension Make a pretend receipt showing price, discount, assumed tax, and total.

Chapter 10 Understanding Credit

Read the matching student-book chapter before this session.

Learning objective Compare cash price with total payments.

Teaching focus Keep borrowing comparisons concrete. Total extra dollars are not an annual percentage rate.

Key words Principal: the amount borrowed. Repayment: paying back a borrowing obligation.

Cash price or payments

1. Compare a fictional \$50 kit with five fixed payments of \$11 and no other charges.
2. Calculate total payments and extra dollars over the cash price.
3. Suppose only \$8 is available each payment period. Explain why a low-looking payment may still be unaffordable.

Activity answer Payments total \$55, or \$5 extra. The \$11 payment exceeds the \$8 available by \$3 each period. The facts do not establish APR.

Book check How much extra is paid compared with the \$50 cash price?

Answer \$5, under the stated fixed-payment assumptions. This is not an APR calculation.

Discuss Who must help arrange any real borrowing agreement?

Listen for Any real borrowing for a child needs appropriate adult involvement and applicable eligibility checks.

Home or extension Explain the difference between total price and payment size using an invented offer.

Chapter 11 Family Money Matters

Read the matching student-book chapter before this session.

Learning objective Respect different household circumstances.

Teaching focus Use family conversation prompts about a fictional household. Do not request income, debts, or personal account records.

Key words Household: people sharing living arrangements and resources. Privacy: control over personal information.

A private family budget case

1. Give a fictional household \$50 for an outing: transport \$12, activity \$18, and food \$5.
2. Calculate the unassigned amount. Add a \$10 cost increase and revise the plan.
3. Practice a respectful conversation explaining a tradeoff without blame.

Activity answer The initial remainder is \$15. Keeping all costs after the \$10 increase leaves \$5. Different revisions may also fit the \$50 limit.

Book check Must a learner disclose real family income to complete a budget exercise?

Answer No. Use hypothetical amounts and respect privacy.

Discuss How can a household discuss choices without blame?

Listen for Look for listening, a shared limit, and practical alternatives rather than assumptions about a family's choices.

Home or extension Use a fictional family or ask a general question about planning; personal disclosure is optional.

Chapter 12 Entrepreneurship Adventures

Read the matching student-book chapter before this session.

Learning objective Distinguish revenue from profit.

Teaching focus Connect a business idea to the costs of making products, including unsold inventory.

Key words Entrepreneur: someone organizing an enterprise under uncertainty. Profit: revenue minus all relevant expenses.

A small business snapshot

1. Plan five sales at \$6 with \$8 total costs. Identify a customer need and an honest advertising statement.
2. Calculate revenue and the remainder before other costs and taxes.
3. If only three sales occur and costs stay \$8, revise the result and decide one improvement to test.

Activity answer Five sales bring \$30 and leave \$22. Three sales bring \$18 and leave \$10. A change in sales does not automatically change every cost.

Book check Five sales at \$6 and \$8 total costs leave what remainder?

Answer \$22 before other costs or taxes.

Discuss What evidence would support changing a price?

Listen for Look for evidence such as costs, customer feedback, or comparable offers before changing a price.

Home or extension Describe a business that solves a problem, using public information or an invented example.

Chapter 13 Giving and Community

Read the matching student-book chapter before this session.

Learning objective Plan a voluntary giving project.

Teaching focus Plan a community project without required cash or personal donations. The record must show how money is used.

Key words Accountability: explaining and checking how resources were used. Voluntary: freely chosen.

A voluntary community plan

1. Give a pretend project \$30 and a stated \$22 supply cost.
2. Calculate remaining funds, assign noncash helper roles, and agree who may approve later spending.
3. Write a short report separating funds received, spending, and money still held.

Activity answer \$8 remains under the stated assumptions. Reporting it as already spent or automatically available for personal use would be incorrect.

Book check Does someone have to give money to contribute to a community project?

Answer No. Time, skills, and other support can be useful; participation should be voluntary.

Discuss How will you report what happened to project funds?

Listen for Time, organizing, drawing, checking, and other skills can contribute. Participation and giving should be voluntary.

Home or extension Suggest one noncash way to help a cause or fictional group.

Chapter 14 Money Safety and Security

Read the matching student-book chapter before this session.

Learning objective Recognize pressure and verify a request.

Teaching focus Use a paper scam example. A lock symbol or encrypted connection does not establish an honest operator.

Key words Phishing: a deceptive request for sensitive information. Verification: checking a claim using reliable evidence.

Spot pressure and verify

1. Read an invented urgent message requesting a one-time code to prevent a fee.
2. Identify the pressure, request for a secret, and need for independent verification.
3. Write a safe response plan using a known official contact route and adult help; do not reply through the message.

Activity answer Pause, share no secret, and verify separately. A polished appearance or HTTPS does not make the message trustworthy.

Book check Does HTTPS prove that a website operator is honest?

Answer No. It encrypts the connection; a deceptive site can use encryption too.

Discuss What would your first step be after a suspicious transaction?

Listen for A sound first step after a suspected transaction is prompt adult help and contact with the provider through a verified route.

Home or extension Explain one scam warning sign without opening any suspicious site.

Chapter 15 Planning for Goals

Read the matching student-book chapter before this session.

Learning objective Write a goal with an amount and a date.

Teaching focus Build a goal ladder tied to a stated amount, start, contribution, and review date.

Key words Milestone: a checkpoint toward a goal. Assumption: a condition used when planning.

A milestone map

1. Choose a \$70 goal with \$10 saved and \$10 added weekly.
2. Calculate the six additional deposits and draw the checkpoints.
3. After two deposits, increase the price to \$80. Recalculate what remains and update the date.

Activity answer Initially \$60 remains, requiring six weeks. After two deposits, savings are \$30; the new \$80 goal needs \$50 more, or five additional weeks.

Book check A \$70 goal has \$10 saved. At \$10 a week, how long remains?

Answer Six weeks, assuming unchanged conditions.

Discuss What would make the date unrealistic?

Listen for Look for changed prices, missed income, or a target that does not fit the possible saving amount.

Home or extension Create a goal for an invented purchase or a nonmoney project.

Chapter 16 Your Money Future

Read the matching student-book chapter before this session.

Learning objective Demonstrate and review a practical money plan.

Teaching focus Use a habit tracker and mistake-to-lesson chart as evidence of progress. Assess reasoning as well as arithmetic.

Key words Portfolio: a collection showing learning. Revision: a change made after review.

A money skills portfolio

1. Allocate \$40 as \$16 saving, \$18 spending, and \$6 giving. Check the total.
2. Choose a prior record, comparison, or goal plan. Explain one revision made after new information.
3. Write one habit to practice before Achievers and decide when to review it.

Activity answer The allocations total \$40. A useful review identifies a specific action, evidence of practice, and a possible adjustment.

Book check Do these three assignments use more than the \$40 available?

Answer No. They total exactly \$40.

Discuss Which skill will you strengthen before Achievers?

Listen for Accept an individually chosen next skill; learners need not have a bank account or paid work.

Home or extension Show an adult a fictional plan and explain one lesson learned.

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 \$25 balance pays for a \$7 item and a \$4 item. What remains?

2. A \$30 budget assigns \$9 to saving and \$6 to giving. How much remains for spending? Show the total check.

3. Offer A is \$18 plus \$5 shipping. Offer B is \$24 with free shipping. Ignore tax and other differences. Which costs less and by how much?

4. A \$50 item has a 20% discount. An assumed 10% tax applies to the discounted price. Find the final total.

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. A \$60 item can be bought with six fixed \$11 payments and no other charges. Find total payments and extra dollars. Is the extra amount the APR?

6. Five supervised jobs bring \$8 each. Total supplies cost \$12. Find revenue and the remainder before other costs or taxes.

7. A message demands a one-time code today and shows a lock symbol. Give a safe action and explain why the symbol is not enough.

8. A group has \$35 and plans \$30 spending. A necessary cost rises \$8. Explain the problem and one possible revision.

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. \$14 remains: $\$25 - \$7 - \$4$.
2. \$15 remains, and $\$9 + \$6 + \$15 = \$30$.
3. A totals \$23 and B \$24. A is \$1 cheaper under these assumptions.
4. The discount is \$10, the discounted price \$40, assumed tax \$4, and total \$44.
5. Total \$66; extra \$6. Extra dollars alone are not APR.
6. Revenue \$40; remainder \$28 before other costs or taxes.
7. Do not share the code. Verify through a known official route with adult help. Encryption does not establish the operator's honesty.
8. Costs become \$38, a \$3 shortfall. A valid revision reduces other costs by at least \$3 or changes the plan with authorization; do not assume extra money.

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 class event budget

Name or chosen label _____ Date _____

A fictional class has \$60. Snacks cost \$18, materials \$16, games \$12, and a reserve is \$6. Purchases remain on paper.

1. Calculate assigned uses and the unassigned amount.

2. Compare the \$16 materials offer with an alternative costing \$13 plus \$5 delivery.

3. Increase snacks by \$10 and revise the plan to stay within \$60. Explain a tradeoff.

4. Describe permission, record-checking, and two noncash helper roles.

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

Final project guidance

Worked guidance Assigned uses are \$52 and unassigned money \$8. Alternative materials cost \$18, so the original \$16 offer is \$2 cheaper on the stated facts. After snacks rise \$10, original uses total \$62. A valid revision saves at least \$2 elsewhere; protect or explicitly justify any change in reserve.

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 Builders Smart Money Skills by Don D. Brown to practice financial decisions with learners ages 10 to 12. Our goal is to help learners build and revise a budget, compare full costs, explain borrowing, and plan supervised enterprise.

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 Builders Smart Money Skills, Rebell Books, revised 2026 edition. Lesson numbers follow that book's current 16-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.

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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