

MONEY WISE EDUCATOR RESOURCES

Money Wise Achievers

Real World Money Skills

Companion Teachers Guide

For teaching learners ages 13 to 14

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 Achievers Real World Money Skills, the revised 2026 student book. Learners will compare tools and total costs, distinguish contributions from growth, test a plan, and justify a decision. 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. Use fictional cases, paired calculations, and short explanations of tradeoffs. Encourage learners to identify assumptions and revise a decision after new information.

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 Martinez, Sophia Williams, Kai, and Marcus work through realistic teen decisions with adult guidance. Jamie Martinez is not Jamie Carter from Builders.

Chapters	Teaching emphasis
1 to 4	Money tools spending and goals
5 to 8	Costs conversions planning and growth
9 to 12	Enterprise investing borrowing and safety
13 to 16	Teaching projects revision and decisions

Suggested pacing

Plan a teaching session of about 45 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 The Evolution of Money

Read the matching student-book chapter before this session.

Learning objective Distinguish a payment method from the money it moves.

Teaching focus Jamie Martinez and Sophia Williams belong to the Achievers story. Distinguish the balance, the payment instruction, and the device; these are not interchangeable.

Key words Payment method: a way of making a payment. Account balance: the amount recorded in an account.

Money and its delivery tools

1. Draw a fictional account holding \$10 and two different devices displaying that same account.
2. Move the payment instruction from one device to the other without adding or spending funds.
3. Ask pairs to explain the unchanged balance, then list questions about access, permission, and reliability.

Activity answer The balance remains \$10, not \$20. Two displays of one balance do not create separate funds.

Book check Does a new payment device by itself increase an account balance?

Answer No. A device or card is a tool, not a source of extra funds.

Discuss What questions would you ask about an unfamiliar payment method?

Listen for Useful questions identify the operator, funding source, costs, eligibility, and recovery route.

Home or extension Explain the difference between an account balance and a payment tool using a paper diagram.

Chapter 2 Digital Money Basics

Read the matching student-book chapter before this session.

Learning objective Verify a payment before sending it.

Teaching focus Practice on a paper transfer screen. Speed is useful only after the payment details and permission are checked.

Key words Funding source: where payment money comes from. Recipient: the person or organization receiving it.

A transfer rehearsal

1. Give a fictional \$30 balance and a proposed \$12 transfer to a named classroom recipient.
2. Check the recipient, amount, purpose, funding source, fees, and applicable permission before marking the instruction approved.
3. Change one digit in the recipient information. Explain why the changed instruction should not be confirmed.

Activity answer The approved \$12 transfer leaves \$18 if no other charges apply. A recipient mismatch requires checking before proceeding.

Book check What should you verify before confirming a transfer?

Answer The recipient, amount, purpose, funding source, and applicable fees or terms; seek adult help where needed.

Discuss Why can a pause matter more than speed?

Listen for Pausing permits verification and may prevent an incorrect or unauthorized transfer.

Home or extension Create a paper checklist for checking payments. Do not use a real account.

Chapter 3 Smart Spending in a Digital World

Read the matching student-book chapter before this session.

Learning objective Compare needs and total spending costs.

Teaching focus Connect emotions and values with fictional purchase records. A learner can recognize pressure without reporting personal spending.

Key words Recurring charge: a payment repeated under an agreement. Opportunity cost: the best alternative given up.

A digital spending audit

1. Provide four \$3 purchases spread across a fictional week. Total them and identify which purposes they serve.
2. Add a \$9 monthly subscription. Separate the one-time purchases from a recurring commitment.
3. Choose one expense to pause and write the tradeoff using Resource C.

Activity answer The four purchases cost \$12. Including one month of the subscription uses \$21. Later subscription charges require separate planning.

Book check At \$3 each, how much do four small purchases cost?

Answer \$12 before any other charges.

Discuss What spending pattern would you like to understand better?

Listen for Look for a pattern, trigger, or repeated cost the learner could examine without self-blame.

Home or extension Discuss an invented advertisement and the feeling it tries to create.

Chapter 4 Building Your Money Future

Read the matching student-book chapter before this session.

Learning objective Match financial choices to goals and risk.

Teaching focus Compare risk conditions rather than assigning investments a fixed ranking. Multiple companies can share a sector risk.

Key words Time horizon: time before money is needed. Concentration: exposure clustered in a narrow area.

Goals and concentration

1. Invent two goals: supplies next month and an optional studio several years away.
2. Compare a fictional fund holding only technology companies with a fund spread across several industries; neither has guaranteed results.
3. Write what information is still needed about holdings, fees, access, loss, and adult arrangements.

Activity answer A technology-only fund can remain concentrated despite holding many companies. A near-term goal may be harmed if assets fall when money is needed.

Book check Does a technology-only fund necessarily diversify across industries?

Answer No. Multiple companies in one sector can share similar risks.

Discuss What information is missing before any real investment decision?

Listen for Look for missing information and uncertainty, rather than a named investment recommendation.

Home or extension Explain why two goals might need different approaches using fictional examples.

Chapter 5 Choosing Digital Money Tools

Read the matching student-book chapter before this session.

Learning objective Compare permitted tools and their full cost.

Teaching focus Compare payment tools by their task, cost, and conditions. Compare a complete task and eligibility, not a familiar brand.

Key words Eligibility: meeting a provider's requirements. Full cost: all charges relevant to the intended use.

A tool comparison lab

1. Invent Tool A charging \$1.50 per transfer and Tool B charging \$4 monthly for four included transfers. State no other fees for this exercise.
2. Calculate twelve-month cost at two transfers monthly, then four transfers monthly.
3. Add a rule that one tool does not permit the proposed business use. Explain how that changes the comparison.

Activity answer At two transfers monthly, A costs \$36 and B \$48 annually. At four, A costs \$72 and B \$48. A tool that forbids the use is not an eligible option.

Book check At four such transfers monthly, what is the annual cost?

Answer \$72 under the stated assumptions.

Discuss What would you do before using a tool for business payments?

Listen for Check actual permitted use, age arrangements, charges, and an exit or recovery route before any real use.

Home or extension Write three questions to ask before choosing a fictional payment tool.

Chapter 6 Money Across Borders

Read the matching student-book chapter before this session.

Learning objective Calculate a stated currency conversion.

Teaching focus State the direction of every conversion rate. No classroom rate represents a current market quote.

Key words Exchange rate: the conversion between currencies. Transfer fee: a charge for moving money.

A cross-border comparison

1. Offer A charges \$1.10 per foreign unit plus a \$2 fee for a 20-unit purchase.
2. Offer B charges \$1.08 per unit plus a \$3 fee for the same purchase. Compare total dollar costs.
3. List other conditions that could matter, such as delivery, refunds, or an additional provider charge.

Activity answer A costs \$24. B costs \$24.60. The lower per-unit rate does not produce the lower final cost in this example.

Book check At that same assumed rate, what do 10 units cost before fees?

Answer \$11. The rate is hypothetical, not a current quote.

Discuss Which additional purchase costs might matter?

Listen for Expect learners to identify additional fees or purchase conditions and name the currency units.

Home or extension Explain an invented conversion to someone using units on every amount.

Chapter 7 Your First Realistic Money Plan

Read the matching student-book chapter before this session.

Learning objective Build a plan that fits the available income.

Teaching focus Build a teen budget with a modest fictional income and a plan for a lower-income week.

Key words Reserve: money held for surprises. Cash flow: money coming in and going out over time.

A realistic weekly plan

1. Allocate \$15 weekly as \$4 spending, \$2 reserve, and \$9 goal saving.
2. Calculate the time to a \$90 goal, starting at zero and assuming unchanged deposits.
3. Reduce one week's income to \$10. Choose a revised allocation and explain how it affects the goal date.

Activity answer The original goal takes ten weeks. One lower-income plan is \$3 spending, \$1 reserve, and \$6 saving; after ten weeks the goal fund is \$87, requiring \$3 more.

Book check How long does a \$90 goal take at \$9 a week from zero?

Answer Ten weeks if the assumptions remain unchanged.

Discuss How could you handle a week with less income?

Listen for An effective plan revises a use or date rather than counting on income that is not available.

Home or extension Make a fictional plan or choose a nonmoney goal. No allowance or job is required.

Chapter 8 The Power of Compound Growth

Read the matching student-book chapter before this session.

Learning objective Separate contributions from compound growth.

Teaching focus The chapter's monthly case assumes \$100 initially, \$20 deposited at each month's end for 60 months, and a nominal 6% annual rate compounded monthly. It is a model, not a forecast.

Key words Compounding: growth calculated on earlier growth as well as the initial amount. Contribution: money added.

Contributions and growth

1. Calculate total contributions as \$100 plus sixty \$20 deposits.
2. Use the chapter's approximate ending value of \$1,530.29 to separate contributions from modeled growth.
3. Apply a 20% gain and then a 20% loss to a separate \$100 example. Explain why the percentages do not cancel.

Activity answer Contributions total \$1,300; modeled growth is about \$230.29. The gain-and-loss case ends at \$96 because the loss is applied to \$120. Fees and taxes are excluded.

Book check What does \$100 become after a 20% gain followed by a 20% loss?

Answer \$96: $\$100 \times 1.20 \times 0.80$.

Discuss Which assumptions should accompany a growth chart?

Listen for Growth charts should state starting money, contributions and timing, period, assumed rate, and omitted costs.

Home or extension Explain why adding money is different from earning a return.

Chapter 9 A Small Business That Adds Up

Read the matching student-book chapter before this session.

Learning objective Evaluate a small enterprise using revenue costs and time.

Teaching focus Combine a customer need with a business plan for the chapter's supervised visit case. Count time as well as cash costs.

Key words Fixed cost: a cost unchanged within the stated scenario. Variable cost: a cost that changes with activity.

A micro-business snapshot

1. Plan eight visits at \$12, with \$4 cost per visit and a \$10 monthly tool.
2. Calculate revenue and the remainder before other costs and taxes. List time required and necessary adult supervision.
3. Reduce visits to seven. Keep the tool cost fixed and recalculate; decide whether expansion is justified by the evidence.

Activity answer Eight visits leave \$54 from $\$96 - \$32 - \$10$. Seven leave \$46 from $\$84 - \$28 - \$10$. Net earnings per hour also require time information.

Book check Seven \$12 visits, \$28 visit costs, and a \$10 tool leave what?

Answer \$46 before other costs and taxes.

Discuss When might waiting to expand be sensible?

Listen for Waiting may be sensible when demand, supervision, time, or costs are uncertain.

Home or extension Identify a customer problem and a truthful description of a fictional service.

Chapter 10 Saving and Investing for Different Goals

Read the matching student-book chapter before this session.

Learning objective Distinguish diversification from a guarantee.

Teaching focus Teach time horizon, access, costs, and possible loss together. Diversification does not promise protection from every loss.

Key words Diversification: spreading exposure across investments. Liquidity: ability to access or convert an asset into spendable money.

Match a tool to a goal

1. Compare a \$100 project purchase due next month with an optional long-term goal.
2. Using an unchanged hypothetical \$1,000 balance, compare an annual fee of 1% with 0.2%. State that this isolates fees only.
3. Write a decision record explaining why the near-term goal may need access and preservation rather than a hoped-for market gain.

Activity answer The modeled annual fees are \$10 and \$2, a difference of \$8. Actual charges depend on the product and account value.

Book check What is 0.2% of \$1,000?

Answer \$2. Actual fees depend on the product and account value.

Discuss Why might a near-term goal need a different approach from a long-term one?

Listen for Look for consequences of a loss at the time funds are needed, along with access and costs.

Home or extension Ask a general question about saving versus investing or use a fictional adult mentor.

Chapter 11 Borrowing and the Total Cost

Read the matching student-book chapter before this session.

Learning objective Compare total borrowing cost and affordability.

Teaching focus Preserve the distinction between fixed total cost, affordability, and APR. The stated payment totals do not determine APR.

Key words Affordability: whether obligations fit available resources. APR: an annualized measure of borrowing cost under applicable rules.

Look beyond the payment

1. Compare a \$100 cash price with twelve \$10 payments plus a \$5 setup fee.
2. Calculate total payments and extra dollars, then test a fictional monthly available amount of \$8.
3. List missing terms: timing, interest, other fees, consequences of missed payments, eligibility, and adult involvement.

Activity answer The total is \$125, or \$25 more than cash. A \$10 payment exceeds the \$8 available by \$2. No APR can be inferred from these totals alone.

Book check How much more is that than a \$100 cash price?

Answer \$25. These totals alone do not give an APR.

Discuss What should be checked before accepting monthly payments?

Listen for Look for both the entire obligation and a feasible payment schedule.

Home or extension Explain a fictional payment offer without accepting or applying for credit.

Chapter 12 Subscriptions Scams and a Cooling Off Habit

Read the matching student-book chapter before this session.

Learning objective Check renewals and recognize suspicious requests.

Teaching focus Use a pause routine to examine fear of missing out and emotional spending. Pair renewal tracking with independent verification of suspicious requests.

Key words Renewal: continuation of a service under its terms. Phishing: a deceptive attempt to obtain sensitive information.

A cooling-off calendar

1. Record three \$9 monthly subscriptions and their fictional renewal dates on Resource B or a calendar.
2. Calculate the monthly and annual total, then cancel one in the paper simulation before renewal.
3. Read an urgent fake code request and write the safe verification route; no real links are used.

Activity answer Three subscriptions cost \$27 monthly and \$324 annually. Two cost \$18 and \$216, saving \$108 yearly if prices stay unchanged. Verify any actual cancellation terms.

Book check What is their twelve-month cost at unchanged prices?

Answer \$324.

Discuss What is your verified route for reporting a suspicious message?

Listen for A known official contact route is independent of the suspicious message; urgency is a reason to pause.

Home or extension Create a fictional renewal reminder and name someone who could help check a suspicious request.

Chapter 13 Teaching One Useful Skill

Read the matching student-book chapter before this session.

Learning objective Teach one skill and check understanding.

Teaching focus Use a short peer lesson instead of asking young teens to act as financial advisers. Understanding is shown by a new example.

Key words Feedback: information used to improve. Teach-back: a learner explaining or applying what was taught.

Teach one useful skill

1. Choose goal planning or a discount calculation. Prepare a two-minute explanation using a fictional amount.
2. Teach a partner, then ask the partner to solve a different example and explain it back.
3. If a question exceeds your knowledge, practice saying you do not know and identifying a reliable adult or source.

Activity answer Examples: \$12 saved at \$3 weekly takes four weeks; a 25% discount on \$20 leaves \$15. Correct explanation and learner feedback matter more than presentation polish.

Book check A 25% discount on \$20 leaves what price before tax?

Answer \$15 because one quarter of \$20 is \$5.

Discuss How will you respond when you do not know an answer?

Listen for Look for honesty about limits and a plan to find an answer rather than guessing.

Home or extension Teach an adult a simple fictional calculation and ask for an explanation back.

Chapter 14 A Community Project with a Budget

Read the matching student-book chapter before this session.

Learning objective Account for a project budget.

Teaching focus Link a cause or need to the chapter's notebook project. Keep remaining money under the project's agreed authorization rules.

Key words Authorization: permission to take an action. Unassigned funds: money not yet allocated to a use.

A project with a budget

1. Allocate a \$60 budget to twenty \$2 notebooks, \$5 delivery, a \$5 reserve, and an unassigned remainder.
2. Compare an alternative \$36 order plus \$12 delivery with the original delivered order.
3. Assign purchasing, checking, and reporting roles; explain who approves any use of unspent funds.

Activity answer The original delivered order is \$45. Reserve and \$10 unassigned complete the \$60 plan. The alternative totals \$48 and is \$3 more expensive.

Book check Does a \$36 order with \$12 delivery beat a \$40 order with \$5 delivery?

Answer No. The delivered costs are \$48 and \$45.

Discuss Who should authorize use of remaining project funds?

Listen for Authorization should follow the group's agreed rules or responsible adult, not a volunteer's unilateral choice.

Home or extension Suggest a noncash role in a fictional project and how its result would be reported.

Chapter 15 When a Plan Needs Repair

Read the matching student-book chapter before this session.

Learning objective Analyze differences between a plan and actual results.

Teaching focus Use a mistake-to-lesson activity to review differences between plans and results. Differences between estimates and outcomes require analysis rather than blame.

Key words Variance: difference between a plan and a result. Controllable factor: something a person can directly influence.

Repair the plan

1. Write planned revenue \$80 and costs \$30; compare actual revenue \$60 and costs \$35.
2. Calculate both remainders and explain the gap using separate revenue and cost changes.
3. Revise the next plan with one controllable action, a reserve, or a changed goal date. Do not assume a guaranteed improvement.

Activity answer The planned remainder is \$50 and actual remainder \$25. The \$25 shortfall consists of \$20 less revenue and \$5 more costs.

Book check How far below the planned remainder is the actual result?

Answer \$25: \$20 less revenue plus \$5 more costs.

Discuss Which part of the next plan can you control?

Listen for Accept actions within the learner's control, such as checking supplies or arranging a backup, while acknowledging uncontrollable weather or demand.

Home or extension Discuss an invented plan that changed and one useful next step.

Chapter 16 Your Next Money Decisions

Read the matching student-book chapter before this session.

Learning objective Defend a personal decision with evidence.

Teaching focus Connect goals with actions and assess a reasoned decision rather than personal wealth or confidence alone.

Key words Evidence: information supporting a conclusion. Decision record: a note of options, reasons, and review conditions.

A decision portfolio

1. Allocate a fictional \$120: \$30 agreed expense, \$25 goal, \$15 reserve, and \$20 optional spending.
2. Calculate the unassigned amount, then reduce income to \$95 while keeping the same \$90 assignments.
3. Choose two portfolio examples, explain a revision, and set one habit and a review date using Resource D.

Activity answer The original plan leaves \$30; the reduced-income plan leaves \$5. A defended decision includes evidence, an alternative, a condition that could change it, and a review point.

Book check If income is \$95 and assignments remain \$90, what remains?

Answer \$5.

Discuss What will you review a month from now?

Listen for Look for a specific next review action rather than a promise of perfect future decisions.

Home or extension Share a fictional decision record and ask what new fact could change the choice.

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 tool charges \$1.25 per transfer. Four transfers occur each month for twelve months. Find annual transfer fees.

2. A purchase costs 30 foreign units at an assumed \$1.20 per unit plus a \$3 fee. Find the total dollar cost.

3. A model starts with \$100 and adds \$20 at each month's end for 60 months. It ends at about \$1,530.29. Find total contributions and modeled growth.

4. What does \$100 become after a 20% gain followed by a 20% loss? Why do they not cancel?

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 \$100 cash item has twelve fixed \$10 payments plus a \$5 fee. Find the extra cost. What is missing before judging affordability?

6. Three \$9 monthly subscriptions continue for a year at unchanged prices. Find the annual total and the savings if one is canceled before all twelve renewals.

7. A project has \$60. Twenty notebooks at \$2 each plus \$5 delivery and a \$5 reserve are planned. What remains unassigned, and who may decide its use?

8. A fictional goal needs money next month. A friend recommends a fund containing only technology companies because it holds many shares. Name two questions or concerns.

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. \$60: $\$1.25 \times 4 \times 12$.
2. \$39: $30 \times \$1.20 + \$3$. The rate is hypothetical.
3. Contributions \$1,300; modeled growth about \$230.29. The chapter assumes nominal 6% annual interest compounded monthly and excludes fees and taxes.
4. \$96: \$100 becomes \$120, then loses \$24. The percentages apply to different bases.
5. Total \$125; extra \$25. Need payment timing, available income, other obligations and terms. This is not an APR calculation.
6. Annual total \$324. One subscription costs \$108 yearly, so cancellation saves \$108 under the stated assumptions.
7. \$10 remains unassigned. Use follows agreed project authorization, not an individual volunteer's preference.
8. Accept near-term loss and access needs, sector concentration, fees, actual holdings, eligibility, and adult arrangements. Many holdings do not necessarily diversify across industries.

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 supervised service plan

Name or chosen label _____ Date _____

A fictional supervised service expects eight visits at \$12 each. Each visit costs \$4 in supplies and travel. A monthly tool costs \$10. Set aside \$10 of the remainder as a reserve and plan \$30 toward a goal.

1. Calculate revenue, stated costs, remainder, and money left after the reserve and goal.

2. Reduce visits to seven, keeping the \$10 tool cost. Recalculate and revise if needed.

3. Compare the tool with a fictional \$1.50 charge per visit and no monthly fee. State when the comparison changes.

4. Explain supervision, permitted use, an honest marketing claim, and a review date.

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

Final project guidance

Worked guidance Eight visits: $\$96 - \$32 - \$10 = \$54$; after reserve and goal, \$14 remains. Seven visits: $\$84 - \$28 - \$10 = \$46$; after allocations, \$6 remains. Per-visit tool costs \$12 at eight visits or \$10.50 at seven, compared with \$10 monthly. At six visits the alternative costs \$9 and is cheaper. This compares stated tool charges only.

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 Achievers Real World Money Skills by Don D. Brown to practice financial decisions with learners ages 13 to 14. Our goal is to help learners compare tools and total costs, distinguish contributions from growth, test a plan, and justify a decision.

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 Achievers Real World 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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