

FutureSmartSM

FREE DIGITAL LESSONS



Smart Money Skills for Teens

According to a 2015 study by the Financial Industry Regulatory Authority (FINRA), teaching financial skills to kids before they enter college or the working world is critical to helping them grow into adults who can attain financial security and success.¹

FutureSmart, a MassMutual Foundation program, is a digital program that helps teach students how to plan out their daily finances and guides them in constructing a blueprint for their future. Students will gain knowledge that will help them build financial capability through an immersive, interactive learning experience. [Source¹](#)

THE LEARNING EXPERIENCE

- The self-guided, interactive lessons help students develop simple, actionable strategies.
- Real-world scenarios prime students for long-term behavioral change using problem-solving and self-reflection activities.
- Detailed score reports and offline extension activities help teachers maximize their impact across all students.



FutureSmart

Grade Level: 6th-8th

Total Lessons: 7 digital lessons (approximately 25 minutes each) with optional accompanying offline resources available

Curriculum Fit: Economics, Business or Social Studies, Career Readiness

Standards Alignment: Jump\$tart National Standards in K-12 Personal Finance Education, National Standards for Social Studies, State Academic Standards



EACH LESSON HAS A PRE- AND POST-ASSESSMENT WITH REAL-TIME SCORE REPORTING

Researchers at the University of Massachusetts Donahue Institute found that middle school students who took FutureSmart increased their financial knowledge by 19% more than a control group of their peers, regardless of student demographics.

LESSON SCOPE AND SEQUENCE

- Welcome Mayor!**
Course Introduction, Financial Values & Mindsets
- Smart Shopping**
Opportunity Cost, Creating & Prioritizing a Budget/Spending Plan, Comparison Shopping, Researching Spending Decisions, Analyzing Sources, Budgeting Strategies and Tips
- Ways to Pay**
Earning Income, Payment Types, Costs of the Credit, Savings Strategies, Borrowing Reputation (credit score), Taxes
- Investing In You**
Career Exploration, Education & Training options, Ways to Pay for Higher Education, ROI of Higher Education, Savings Strategies, Opportunity Cost
- Growing a Business**
Depository Accounts (savings, checking, cd), Simple & Compound Interest, Liquidity, Inflation
- Your Financial Future**
Types of Investments, Risk vs. Return, Return on Investment, Risk Management; Insurance, Borrowing Reputation (credit score), Time Value of Money
- Build Your Blueprint**
Financial Values & Goals, Career Exploration, Planning for Higher Education, Future Planning



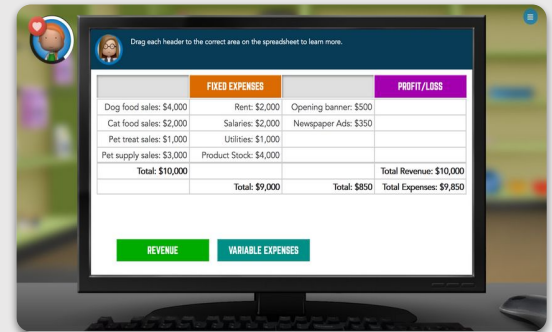
EXTENSION OPPORTUNITIES

Supplemental offline activities, videos, facilitator guide and lesson plans can be accessed on the teacher dashboard.

Additional financial education resources are available for students, educators, and families at: FUTURESMART.MASSMUTUAL.COM

LESSON ACTIVITIES:

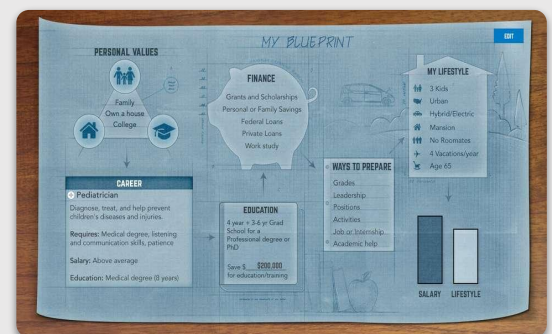
Analyzing Budget



Opening a Savings Account



Building a Blueprint



Ready to Start? Register now at EVERFI.COM/NewTeacher

EVERFI

EVERFI, Inc. empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success - now and in the future. 3 of 5 U.S. school districts use EVERFI's digital resources to teach topics like financial literacy, social-emotional learning, career readiness, and prevention education.

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