



## FutureSmart<sup>SM</sup>

FutureSmart<sup>SM</sup> focuses on the important Middle School years by empowering students to become the stewards of their financial futures. This three hour web-based resource educates students on the practicalities of daily financial decisions, and the payoffs of long-term planning. Since Middle School is an important period for positive habits to take form and grow, this course is particularly meaningful.

Through a compelling narrative in which students play the Mayor of a town, local citizens are helped with real-life decisions. From weighing opportunity costs, to delaying instant gratification for long-term gain, students face important questions on their way to becoming FutureSmart<sup>SM</sup>. At the end of the course, students compose their own blueprint for the future. FutureSmart<sup>SM</sup> can be integrated into unit plans and used during class time, as a capstone project, or in a flipped classroom.

**Grade Level:** 6-8

**Total Modules:** 7 (30-35 minutes each)

**Total Time:** 3.5-4 hours

**Subject Fit:** Social Studies, Business or Economics classes

**Standards Alignment:** Jump\$tart Standards, National Curriculum Standards for Social Studies, State Academic Standards

**Available Languages:** English and Spanish

## Key Highlights

As a teacher, you receive:

- Real-time student score reports on your teacher dashboard
- Supplemental, offline lesson plans
- Detailed standards alignment guide with your state-specific standards
- Answer Keys for all assessments
- Engaging discussion guides

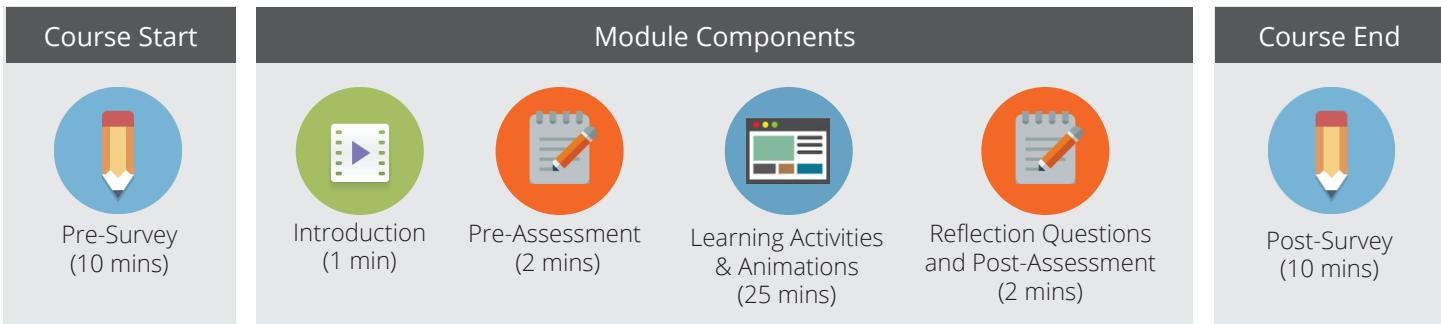
Your students will receive:

- Knowledge that will help them build financial capability
- Lessons in daily financial decisions that will guide them in their own lives
- Access to a companion mobile app, FutureSmart, with 14 levels of supplemental content, including the opportunity to earn badges
- Immersive, interactive learning experience



Supply and Demand Interactive Slider

## FutureSmart<sup>SM</sup> Course Flow



# EverFi Course Elements

Pedagogy based on the **Universal Design for Learning (UDL)** and **Teach for Understanding (TFU)** frameworks:



Engaging multi-media content for all types of learners



Pre, post, and formative assessments for evidence-based learning



Certificate-based skill development

## Course Module Topic Areas:

- Financial Values & Goal-Setting
- Budgeting and Opportunity Costs
- Saving and Investing
- Payment Types
- Banking
- Risk vs. Return
- Planning for the Future

## Select Course Modules

**Smart Shopping**- The economics of everyday life are full of nuance and complexity. Behind every simple decision are the many factors that must be weighed, balanced, and assessed to reach the optimal solution. In this activity, students learn about some of those factors, from supply and demand, to income and expenses. Most importantly, they learn all of this against the backdrop of their own shopping experience, as they update interior decor of their childhood room.

**Investing in You** - There is no greater investment than the one you make in yourself. This is a lesson that should be learned early and often. For every student that feels the pressure to find a path after high school, this activity is a necessary release valve. In this activity, students learn about the many opportunities that exist beyond high school, from trade school to four year institutions.



Interactive Graph of Inflation Over Time



Massachusetts Mutual Life Insurance Company  
(MassMutual), Springfield, MA 01111-0001