

EPISODE 06 · TEACHER LESSON PACK

Your Money Quest Map: Pick Your First Path

Five mentors. Five paths. One pass that opens all of them.



Audience: grades 1-12 (Squire 6-9 / Knight 10-13 / Champion 14-16)

Lesson length: 50-minute single block, with extension and homework options

Format: 5E lesson plan with formative + summative assessment, IEP/504/ELL mods, family-connection take-home

The Money Lessons Schools Skip. Taught as an Adventure, Not a Lecture.

STANDARDS ALIGNMENT

All codes are real and current. Verify against your district's adopted standards before use.

Section	Code / Strand	Description
CCSS Math + ELA	CCSS.ELA-LITERACY.SL.6.1	Engage effectively in a range of collaborative discussions - applied to the family-path conversation.
CCSS Math + ELA	CCSS.ELA-LITERACY.SL.6.4	Present claims and findings in a focused, coherent manner.
CCSS Math + ELA	CCSS.MATH.CONTENT.6.RP.A.3	Use ratio and rate reasoning to solve real-world percent problems - applied to allocation decisions.
CCSS Math + ELA	CCSS.ELA-LITERACY.W.6.1	Write arguments to support claims with clear reasons and relevant evidence.
Jump\$tart National Standards (2025 edition)	Financial Decision Making: Standard 1	Recognize the responsibilities associated with personal financial decisions.
Jump\$tart National Standards (2025 edition)	Financial Decision Making: Standard 6	Use a personal financial decision-making process.

(continued content condensed)

LESSON OBJECTIVE + ESSENTIAL QUESTION

Objective:

Students will (1) name all five tracts and the lead mentor of each, (2) self-select a 'first path' tract with a 60-second written rationale, and (3) draft one personal money goal aligned with that tract.

Essential question:

Five mentors stand at five doors. Which door makes YOU lean forward? That's your first path.

Vocabulary you must front-load:

Mentor, Path, Pillar, Goal, Habit, Capstone

5E LESSON PLAN

Phase	Teacher move	Time
ENGAGE	Show all five mentor avatars side by side. Ask: 'Which face would you walk over to first if they were standing in a room?' That is your first path.	5 min
EXPLORE	Each student visits five 'station' posters around the room - one per tract - and writes one sentence about what they would learn there.	12 min
EXPLAIN	Anchor the names of all five tracts and their core skill. Connect each tract back to one of the five jars, the risk-vs-reward axis, the hourglass, the paycheck stub, and the make-sell-stand-behind loop from EP01-EP05.	10 min
ELABORATE	Each student picks a 'first path' tract and writes one personal money goal aligned to that tract.	13 min
EVALUATE	Exit ticket: students answer in 3 sentences - 'I picked ____ because ____ and my first goal is ____.'	10 min

PERFORMANCE TASK

Each student creates a 1-page 'Money Quest Map' for themselves: 5 tract icons in a circle, with a personal goal written under their chosen first-path tract and an honest sentence about which tract scared them or excited them most. Bring home for a 5-minute family conversation. Returns signed.

Criterion	1 - Emerging	2 - Approaching	3 - Proficient	4 - Mastery
Concept accuracy	Major errors in vocabulary or math.	Minor errors; concept partial.	Concept and math correct.	Correct AND extends concept to a new context.
Reasoning quality	Reasoning absent.	One-sentence reasoning, weak.	Clear reasoning per claim.	Reasoning anticipates a counter-claim.
Communication	Unclear; missing details.	Some details missing.	Clear and complete.	Clear, complete, and persuasive.
Personal connection	No connection drawn.	Generic connection.	Specific personal connection.	Specific connection PLUS proposed action.

EXIT TICKET + EXTENSION

Exit ticket (5 minutes):

Exit ticket: students answer in 3 sentences — 'I picked ____ because ____ and my first goal is ____.'

Gifted extension:

Pick TWO tracts and write a 1-page essay on how the two skill-sets compound when held together. Example: Investor Lab plus Business World — how does owning a business AND investing the proceeds compound across 30 years?

EQUITY + TRAUMA-INFORMED DELIVERY

Money is not a neutral topic. Some students in your room may have lived eviction, food insecurity, lost a parent's job, or absorbed shame from family money struggles. The Pillars curriculum is built so that the language is hopeful and the activities are choice-rich. Below are deliberate equity moves you can make.

Move	How
Anonymize	Never reference a specific student's family income, account balance, or known financial event.
Choice-rich	All performance tasks accept multiple expression modes (oral, written, recorded, sketched). Honor that.
No-shame language	Replace 'rich/poor' with 'income brackets' or 'income levels.' Replace 'mistake' with 'choice that didn't go where I wanted.'
Fictional protagonists	All worked examples use fictional characters and fictional dollar amounts. Keep it that way.
Family-shape neutrality	Family-chat prompts work for single-parent, multigenerational, foster, blended, and non-traditional households. Do not assume a 2-parent default.
Free options	When you cite the master pass, also offer the free 2-minute video-only option. The hook is free; only the deep-dive costs.
Cultural variation	Save / spend / give weights vary across cultures. Honor variation rather than enforcing one ratio.
Confidentiality	Self-check pages and reflection journals are private. Do not require students to share answers.

FIRST-YEAR MONEY-SKILLS CHECKPOINT (running tally)

If you teach all 6 Pillars episodes across a semester, this checkpoint maps which skill anchors at which episode. Use it as a grade-period tracker.

Episode	By the end, the student can...
EP01 - 5 Jars	Can allocate \$100 across 5 jars with reasoning.
EP02 - Risk vs Reward	Can sort 5 risks into chase / pay-away with rationale.
EP03 - Hourglass	Can compute Rule of 72 and explain compound vs simple interest.
EP04 - Taxes	Can read a paystub and identify 5 line items; can explain marginal vs effective rate.
EP05 - Make-Sell-Stand	Can compute cost / price / margin for a real product and pitch it for 30 seconds.
EP06 - Quest Map	Can name all 5 tracts and defend a personal first-path choice.

NCAA / transcript note: Delivered as a year-long financial-literacy elective, this 6-episode Pillars series plus 1 deep-dive tract (12 episodes) easily exceeds the 60-instructional-hour bar for a 1-credit course. The Transcript Kit (inside the master pass) provides ready-to-paste course descriptions, syllabus, and standards alignment for high-school transcripts.

COMMON STUDENT MISCONCEPTIONS - AND HOW TO ADDRESS THEM

Each line is a real wrong-belief students bring to this lesson. The right column is what to say first.

Student misconception	Teacher response
Picking a tract means abandoning the others.	All five tracts are inside one pass. Pick a starting path; the others wait.
Money is one big topic.	Money is FIVE topics. Each tract handles one. That is why a 12-year-old can hold this.
This is for kids who like math.	Math is one tract. The other four are about decisions, habits, conversation, and confidence.

5-DAY PACING VARIANT (FOR A WEEK-LONG UNIT)

If you have a full week, expand the single-block plan into a 5-day arc. Each day is one block.

Day	Plan
Day 1 - HOOK	Watch the 2-minute Pillars video. Run the Engage + Explore phases of the 5E plan. Front-load vocabulary.
Day 2 - EXPLORE	Run the Explore + Explain phases. Anchor the math or framework on the board. Begin guided practice.
Day 3 - APPLY	Run the Elaborate phase. Pair work on the performance task. Formative check-in.
Day 4 - CRITIQUE	Peer-critique the performance task drafts using the rubric. Revise.
Day 5 - DEFEND	Final 60-90-second oral defense + exit ticket + family-connection take-home.

SAMPLE STUDENT EXEMPLAR (Mastery-level response)

Use the box below as a model when norming with grade-level peers. Cover the response and ask students to draft first.

Exemplar topic: My first path is Investor Lab

I picked Investor Lab because the hourglass episode lit me up. My first goal: open a custodial Roth and put my first \$50 in by my 13th birthday. Second goal: read one company's annual report cover to cover. I am parking Insurance Genius for after I get a paycheck because I do not have stuff to insure yet.

PARENT LETTER TEMPLATE (cut, paste, send home)

Adapt and send. Personalize the [bracketed] fields. Sign with your name.

Dear families,

This week our class is exploring [Your Money Quest Map: Pick Your First Path], a 2-minute hook video from the CashQuest Kids Money Pillars series. In one 50-minute block we will watch, discuss, and apply the lesson — and your child will bring home a workbook and a family-chat prompt.

Why this matters: financial habits set before age 14 stick into adulthood. Most US classrooms allocate fewer than 10 hours of personal-finance instruction per year. This series is designed to add a high-leverage 10 minutes of dinner-table conversation per week.

What to expect this week: your child will arrive home with a workbook page and a family-chat prompt. Please take 10 minutes — even on a busy weeknight — to listen to their answer. The 6 Pillars episodes work as a series, and the dinner-table conversation is what makes them stick.

Want to go deeper? The full curriculum lives at <https://www.cashquestkids.com> for \$49.99 lifetime all-access. It includes the full 12-episode All 5 tracts arc plus four other tracts.

Warmly,

[Your name]

[Your school / classroom]

DIFFERENTIATION + INCLUSION

IEP / 504 modifications:

- Provide a pre-printed Money Quest Map template with mentor avatars for students with fine-motor or executive-function needs.
- Allow oral or recorded responses for the exit ticket.
- Pair color-coded mentor avatars with the station posters for visual processing supports.
- Permit extended time on the family-conversation assignment.

ELL / multilingual learner supports:

- Pre-teach 'tract', 'mentor', 'capstone', 'all-access' with bilingual sentence-frame practice.
- Provide a sentence frame: 'I picked ____ because ____ and my first goal is ____.'
- Allow the family-conversation assignment to be conducted in the home language.
- Pair with a stronger English speaker for the station-poster activity.

Gifted extension:

Pick TWO tracts and write a 1-page essay on how the two skill-sets compound when held together. Example: Investor Lab plus Business World — how does owning a business AND investing the proceeds compound across 30 years?

ASSESSMENT ITEM BANK (15 questions)

Use these to build summative assessments, exit tickets, or formative checks. Mix item types.

Type	Item
MC	Money that comes IN from work is called... (a) interest (b) income (c) inventory (d) insurance
MC	Which habit makes compound growth strongest? (a) starting early (b) starting big (c) waiting (d) luck
MC	Insurance exists to... (a) grow money (b) move big risks off your family (c) skip taxes (d) fun
SA	Match each money area to its big question: Earning, Saving, Investing, Business, Protecting.
SA	Why is picking ONE first path more powerful than trying all five at once?
SA	Name one money skill your family already uses at home. How do you know?
CR	Pick your first path. Write a 100-word case for the choice.
CR	Sketch your own Money Quest Map with the five money areas. Mark which one lit you up.
CR	Argue: which money skill should be a national high-school requirement?
PA	Interview a grown-up: 'Which money skill do you wish you had learned at my age?' Record it.
PA	Run a family vote on which money skill to practice first this month. Tally and decide.
PA	Set a 90-day goal aligned to your chosen first path. Sign a contract with yourself.
MC	A capstone is... (a) the first lesson (b) the final project that proves your skills (c) a quiz (d) a trophy
SA	Write a 60-second explanation of compound growth for a friend.
CR	Design a poster that teaches the five money skills to a 7-year-old.

EXTENSION LESSON IDEAS (3 follow-up blocks)

If your students caught fire, here are three follow-up blocks. Each is a self-contained 50-minute lesson.

Block	Concept	Quick activity
Block 1	Tract-pairing analysis	Pick 2 tracts and write a 1-page case for the pairing.
Block 2	Personal financial roadmap	Build a 5-year roadmap by tract. Defend in 60 seconds.
Block 3	Curriculum design critique	Critique the order of the 5 tracts. Propose a reordering with rationale.

RESEARCH BASIS + FURTHER READING

The CashQuest Kids curriculum draws on multiple lines of established research and standards. Below are anchor sources that informed this episode and that you can cite in your own lesson documentation.

- Jump\$tart Coalition for Personal Financial Literacy — National Standards in K-12 Personal Finance Education (current edition).
- Council for Economic Education — National Standards for Financial Literacy.
- Common Core State Standards — Math + ELA codes referenced explicitly above.
- OECD/INFE — 2020 International Survey of Adult Financial Literacy (background on adult knowledge gaps).
- Holden, Karen and Kalish, Charles — 'The Importance of Money in Children's Lives' (developmental psychology of money concepts).
- Federal Reserve Bank of St. Louis — Page One Economics: classroom-ready economic education briefs.
- Annamaria Lusardi — research on the lifetime cost of financial-illiteracy errors.
- EVERFI / Next Gen Personal Finance — implementation evidence from K-12 districts.

FAMILY CONNECTION TAKE-HOME

Send the Kids Adventure Workbook home with the family-chat page paper-clipped to the front. Encourage students to do at least one family-chat prompt at the dinner table and bring back a one-line reflection. Inclusivity note: the prompts are intentionally written so they work for any household configuration — single-parent, multigenerational, foster, blended, and non-traditional family structures.

Family-chat prompts:

- Which of the five mentors did each of us connect with most?
- If we picked one tract to start tonight, which one wins — and why?
- What is the ONE money skill we as a family want most before next year?

TEACHER GLOSSARY

Word	Plain meaning
Tract	A 12-episode learning track inside CashQuest. There are five.
Mentor	A character whose job is to teach — not to lecture.
Capstone	The final episode of a tract — the moment everything connects.
Curriculum	The whole plan of what gets taught and in what order.
All-access	One pass that unlocks every tract, pack, and resource.
Transcript Kit	The portable proof-of-learning packet — kid and parent friendly.
Certificate	The document the kid earns when they complete a tract.
Path	The first tract the kid chooses — usually the one that lit them up.

SAMPLE HOMEWORK ASSIGNMENT + GRADING GUIDE

Cut, paste, send. Adjust the point values to match your gradebook.

Assignment (due next class):

After watching the PILLARS_EP06 video and finishing the workbook, complete the following:

1. Reflection paragraph (5 points): In 100-150 words, explain in your own words what you learned. Use at least 3 vocabulary words from the glossary.
2. Performance task (10 points): Complete the Performance Task described in the lesson plan. Bring your 1-page artifact AND be prepared to defend it in 60 seconds.
3. Family chat (5 points): Pick ONE family-chat prompt. Have the conversation at home. Bring back ONE sentence summarizing what you learned from your family member.
4. Self-check (no points — for your own benefit): Tick the self-check boxes in the workbook honestly.

Grading rubric (20 points total):

Criterion	Mastery (5)	Proficient (4)	Approaching (2-3)	Emerging (1)
Vocabulary use	3+ used correctly	2-3 used correctly	1 used; some confusion	Vocabulary missing or wrong
Reasoning	Clear, persuasive	Clear, complete	Partial reasoning	Reasoning absent
Personal connection	Specific + actionable	Specific connection	Generic connection	No connection
Family conversation	Reflective summary	Summary present	Brief / vague	Missing

STANDARDS CROSSWALK - DETAILED MATRIX

Expanded view of which lesson activity hits which standard. Use to defend the lesson in your district.

Activity	CCSS / Jump\$tart	How
Engage hook (video)	CCSS.ELA-LITERACY.SL.6.1	Direct connection between visual and quantitative reasoning.
Explore (manipulatives)	CCSS.ELA-LITERACY.SL.6.4	Apply ratio / proportional reasoning to a real allocation problem.
Explain (anchor)	CCSS.MATH.CONTENT.6.RP.A.3	Front-load vocabulary; connect to abstract math.
Elaborate (pair work)	Financial Decision Making: Standard 1 - Recognize the responsibilities associated with personal financial decisions.	Apply consumer / decision standards via collaboration .
Evaluate (exit ticket)	Financial Decision Making: Standard 6 - Use a personal financial decision-making process.	Demonstrate transfer of vocabulary and concept.
Performance task	Spending and Saving: Standard 1 - Develop a plan for spending and saving.	Synthesize: defend an allocation / claim with reasoning.

IMPLEMENTATION TIPS FROM THE FIELD

Field-tested tactics from teachers who have run this lesson with K-12 cohorts. Adapt to your context.

Topic	Tactic
Pacing	The 2-minute video is a hook, not a substitute for instruction. Aim for the video at minute 0-3 and again at minute 35-37 as a recap.
Tone	Resist the urge to lecture. The mentor in the video does NOT lecture. Mirror that energy.
Vocabulary	Front-load 4-6 vocabulary words on the board before the video. Children's recall doubles.
Manipulatives	Physical tokens or paper jars or a real hourglass turn an abstract concept into a concrete memory. Use them whenever possible.
Scaffolding	For mixed-grade rooms, run the Squire prompts as openers and the Champion prompts as exit tickets - keeps the same hook for everyone.
Family connection	Send the workbook home and ASK families to send back one line. The reply rate is the leading indicator of internalization.
Equity	Use anonymized examples (no real names, no real account balances). Money trauma is real and a kid in your room may be carrying it.
Assessment	Mix item types from the bank - multiple choice for confidence, short answer for reasoning, performance task for transfer.

RESOURCES + WHAT'S NEXT

This Pillars episode is a hook lesson. The full deep-dive lives inside one of five tracts. Send your students (and their families) to the master pass for the complete CashQuest Kids curriculum.

Master all-access — \$49.99 once:

Enroll in the full curriculum at [cashquestkids.com](https://www.cashquestkids.com) — \$49.99 lifetime all-access. Includes 60+ episodes, K/P/T teaching packs, Transcript Kit, and Certificate of Completion across all 5 tracts: Money Smarts, Insurance Genius, Investor Lab, What's a Tax, and Business World.

Enroll: <https://www.cashquestkids.com>

Tracts inside the pass:

Money Smarts (5 Jars). Insurance Genius (SHIELD). Investor Lab (IVY). What's a Tax (LEDGER). Business World (FORGE).

This material aligns with NCAA-acceptable financial-literacy elective coursework when delivered as a year-long block — see the Transcript Kit included in the master pass.

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