



# Curriculum Guide

This **Curriculum Guide** helps instructors with the **scope and sequence** of course planning. The duration and sequence of GoVenture resources are presented with options for matching 5, 10, 20, 40+, and 110+ hours of curriculum time.

Review the **Instructor Guide** for additional guidance.

## How to use this guide

- GoVenture can be used as a supplement to enhance existing curriculum for 5, 10, or 20 hours, or it can be used as the core of a curriculum for a course that requires 40-50 hours or over 110 hours of time. Each option is included in the table below.
- Items or groups of items in the table below are segmented into time increments of 40-60 minutes — each individual time period is shown with a 🕒
- The numbers under each column represent the sequential order in which to do each item in order to meet the total curriculum time in the column header.
- Testing and assessment time is not included in the table below. Refer to the Instructor Guide §*Performance Evaluation and Grading*.
- This guide is provided as a helpful resource — instructors may choose to use any resources in any sequence desired to best match their instructional objectives. Time allocated to each activity can be expanded using additional resources (Videos, Learning Guide, and more).
- Investing only — when using GoVenture for an investing-only experience, in the table below, jump directly to the section entitled *Investing Simulation*. You may choose to do the entire module as sequenced or do one or more of the individual investing simulations.

# GoVenture® Curriculum Guide

TIME	TYPE	RESOURCE	5 HRS	10 HRS	20 HRS	40+ HRS
		 Items grouped with this icon require 45-60 minutes of time				
		<b>Videos</b> 1 HOUR Begin with a lite overview of personal financial literacy.				
	VIDEO	<b>Your Life Your Money</b>			1	1
		<b>eWorkbook, Videos, and Activities (Mo Money)</b> 4-12 HOURS Start with the self-directed eWorkbook to gain fundamental knowledge. Add videos to enhance the learning. Apply learning by doing activities using the Mo Money profile.				
	eWORKBOOK	1. Your Life Goals		1	2	2
	ACTIVITY ONLINE	2. My Money Profile - <i>Mo Money</i>			2	2
	ACTIVITY ONLINE	1. Life Plan - <i>Mo Money</i>			3	3
	eWORKBOOK	2. Spending Money §2.1-2.5		1	4	4
	ACTIVITY ONLINE	5. Buy & Sell - <i>Mo Money</i>			4	4
	eWORKBOOK	2. Spending Money §2.6-2.10		1	5	5
	ACTIVITY ONLINE	7. Career & Education - <i>Mo Money</i>			5	5
	eWORKBOOK	3. Making Money §3.1-3.3		2	6	6
	ACTIVITY ONLINE	6. Job Income - <i>Mo Money</i>			6	6
	eWORKBOOK	3. Making Money §3.4-3.12		2	7	7
	VIDEO	Rule of 72   Introduction To The 401(K)			7	7
	ACTIVITY ONLINE	9. Investing & ROI - <i>Mo Money</i>				
	eWORKBOOK	4. Managing and Protecting Money §4.1-4.3		2	8	8
	VIDEO	Field Trip to the Money Factor   Banking and Money   <i>select additional videos</i>			8	8
	eWORKBOOK	4. Managing and Protecting Money §4.4-4.6		3	9	9
	VIDEO	Life Insurance   What is a Pyramid Scheme?   What is a Ponzi Scheme?   Money Laundering   This is what happens when you reply to spam email   Personal Bankruptcy			9	9
	eWORKBOOK	5. Borrowing Money		3	10	10
	ACTIVITY ONLINE	8. Loans - <i>Mo Money</i>			10	10
	eWORKBOOK	6. Monitoring Your Money §6.1		4	11	11
	ACTIVITY ONLINE	4. Budget and Cash Flow - <i>Mo Money</i>			11	11
	eWORKBOOK	6. Monitoring Your Money §6.2		4	12	12
	ACTIVITY ONLINE	3. Net Worth - <i>Mo Money</i>			12	12
	ACTIVITY ONLINE	10. Retirement - <i>Mo Money</i>				
		<b>Video Lecture</b> 1 HOUR High-level review of main topics				
	VIDEO	<b>Video Lecture – Basics of Personal Finance and Planning</b>				13
		<b>Your Story Simulation</b> 2 HOURS				
	TEXT SIMULATION	Your Story Simulation				14
		<i>resume playing</i>				15
		<i>resume playing</i>				16

		Activities Online (Student Personal Profile) 4 HOURS				
		Students repeat each activity using their own personal profiles.				
	ACTIVITY ONLINE	2. My Money Profile - <i>Student Personal Profile</i>				17
	ACTIVITY ONLINE	1. Life Plan - <i>Student Personal Profile</i>				
	ACTIVITY ONLINE	5. Buy & Sell - <i>Student Personal Profile</i>				
	ACTIVITY ONLINE	7. Career & Education - <i>Student Personal Profile</i>				18
	ACTIVITY ONLINE	6. Job Income - <i>Student Personal Profile</i>				
	ACTIVITY ONLINE	9. Investing & ROI - <i>Student Personal Profile</i>				
	ACTIVITY ONLINE	8. Loans - <i>Student Personal Profile</i>				19
	ACTIVITY ONLINE	4. Budget and Cash Flow - <i>Student Personal Profile</i>				
	ACTIVITY ONLINE	3. Net Worth - <i>Student Personal Profile</i>				20
	ACTIVITY ONLINE	10. Retirement - <i>Student Personal Profile</i>				
		Life & Money Simulation (Investing OFF) 3 HOURS				
	VIDEO	Simulation Tutorial Video				21
	SIMULATION	Simulation - <i>In-Game Tutorial - select your preference</i>				
		<i>resume playing</i>				22
		<i>resume playing</i>				23
		Investing Simulation 3-12 HOURS				
		Learn about an investment option and then play an investing-only simulation to practice. Turn ON each new investment type when teaching that topic, until all investment types are turned on (e.g., start with Bonds only, then Bonds and Stocks, then Bonds and Stocks and Mutual Funds, etc.).				
	LEARNING GUIDE	Bonds §13.1-13.4			13	24
	VIDEO	Bonds <i>select your preference</i>				
	ACTIVITY PDF	Bonds §13.9				
	SIMULATION	Investing Simulation - Bonds				25
	LEARNING GUIDE	Stocks §14.1-14.6			13	26
	VIDEO	Stocks <i>select your preference</i>				
	ACTIVITY PDF	Stocks§14.11				
	SIMULATION	Investing Simulation - Stocks				27
	LEARNING GUIDE	Mutual Funds §15.1-15.4			13	28
	VIDEO	Mutual Funds <i>select your preference</i>				
	ACTIVITY PDF	Mutual Funds §15.5				
	SIMULATION	Investing Simulation - Mutual Funds				29
	LEARNING GUIDE	Other Equity Investments §16.1-16.5			13	30
	VIDEO	Real Estate and Precious Metals <i>select your preference</i>				
	ACTIVITY PDF	Other Equity Investments §16.6				
	SIMULATION	Investing Simulation - Real Estate & Gold				31
	SIMULATION	Investing Simulation - All Investments On			14	32
		<i>resume playing</i>			15	33

## GoVenture® Curriculum Guide

		<b>Life &amp; Money Simulation (Investing ON)</b> 4-5 HOURS Capstone activity - play the full simulation with all options enabled.				
🕒	SIMULATION	<i>Simulation - In-Game Tutorial - select your preference</i>	1	5	16	34
🕒		<i>resume playing</i>	2	6	17	35
🕒		<i>resume playing</i>	3	7	18	36
🕒		<i>resume playing</i>	4	8	19	37
🕒		<i>resume playing</i>		9		38
		<b>Activities Online (Student Personal Profile)</b> 2 HOURS Students repeat the life planning activities now that they have more knowledge and experience -- compare if plans have changed.				
🕒	ACTIVITY ONLINE	<i>2. My Money Profile - Student Personal Profile</i>				39
	ACTIVITY ONLINE	<i>7. Career &amp; Education - Student Personal Profile</i>				
🕒	ACTIVITY ONLINE	<i>1. Life Plan - Student Personal Profile</i>	5	10	20	40
END OF CURRICULUM						

For a curriculum that is **110** or more hours, you may follow the sequence above for 40+ hours and, in between, direct students to review the full **Learning Guide** while completing the 70+ **Activities PDF** and watching additional **Videos**. You may also play additional **Simulations**.

- The **Learning Guide** add 10 to 20 hours of reading time.
- Each **Activity PDF** requires a few minutes to over an hour to complete, for an estimated 30 to 50 hours of time.
- **Videos** can be included for many more hours of learning time.
- Playing additional **Simulations** can add several more hours of learning time.

# eWorkbook

## TABLE OF CONTENTS

An online workbook that introduces students to the basics of life and money. Content is presented in an easy-to-read summary format, supported with brief practice exercises at the end of each section (which must be completed correctly to continue). There are 14,000 words of text plus activities, generally requiring 2 to 5 hours to complete.

### **1. Your Life Goals**

- 1.1 Life Plan
- 1.2 Goal Setting
- 1.3 Needs and Wants
- 1.4 Your Money Personality

### **2. Spending Money**

- 2.1 Lifestyle
- 2.2 Health
- 2.3 Home
- 2.4 Commuting
- 2.5 Buying and Selling
- 2.6 Family
- 2.7 Education
- 2.8 Vacation
- 2.9 Donations
- 2.10 Retirement

### **3. Making Money**

- 3.1 Job and Career
- 3.2 Managing a Paycheck
- 3.3 Saving
- 3.4 Gambling
- 3.5 Time Value of Money
- 3.6 Economy
- 3.7 Risk and Return
- 3.8 Return on Investment
- 3.9 Rate of Return
- 3.10 Investing
- 3.11 Retirement Plans
- 3.12 Taxes

### **4. Managing and Protecting Money**

- 4.1 Paying Bills
- 4.2 Banking
- 4.3 Risk
- 4.4 Insurance
- 4.5 Consumer Protection
- 4.6 Bankruptcy

### **5. Borrowing Money**

- 5.1 Debt and Interest
- 5.2 Credit Report and Score
- 5.3 Credit Cards and Revolving Credit
- 5.4 Loans
- 6. Monitoring Your Money
  - 6.1 Budget and Cash Flow
  - 6.2 Net Worth, Assets, Liabilities

# Learning Guide

## TABLE OF CONTENTS

A comprehensive online guide to personal financial literacy and investing. Over 70,000 words.  
The end of each section includes printable Activities in PDF format.

### 1. You

- 1.1 What Do You Want Out of Life?
- 1.2 Goal Setting
- 1.3 Needs and Wants
- 1.4 The Economics of Spending
- 1.5 Activities

### 2. Your Personal Finances

- 2.1 Cash Flow
- 2.2 Assets, Liabilities, and Net Worth (Equity)
- 2.3 Sources of Income
- 2.4 Financial Planning
- 2.5 Activities

### 3. Your Assets

- 3.1 Cash
- 3.2 Investment Securities
- 3.3 Capital Assets
- 3.4 Investment Property or Personal Use Property
- 3.5 Activities

### 4. Your Liabilities

- 4.1 Borrowing, Debt, Loans, and Credit — What Are They?
- 4.2 Why Do People Borrow?
- 4.3 Interest Payments
- 4.4 Credit Ratings
- 4.5 Revolving Credit and Loans
- 4.6 Rents and Leases
- 4.7 Family Loans and Loan Guarantees
- 4.8 Consumption, Income, and Wealth Taxes
- 4.9 Activities

### 5. Your Lifestyle

- 5.1 Basic Living Expenses
- 5.2 Home
- 5.3 Life Partner
- 5.4 Children and Dependents
- 5.5 Education
- 5.6 Job and Career
- 5.7 Commuting
- 5.8 Automobile
- 5.9 Health
- 5.10 Vacation
- 5.11 Retirement
- 5.12 Activities

### 6. Managing Your Assets and Liabilities

- 6.1 Setting Goals and Planning
- 6.2 Monitoring Your Financial Health
- 6.3 Insuring Your Life and Assets
- 6.4 Living and Retiring Comfortably
- 6.5 Charitable Contributions
- 6.6 Estate Planning
- 6.7 The Financial System
- 6.8 Cash Management Tools
- 6.9 Activities

### 7. Key Investment Concepts

- 7.1 Time Value of Money
- 7.2 Return on Investment (ROI)
- 7.3 Rate of Return
- 7.4 Risk and Return
- 7.5 Economic Influences
- 7.6 Economic Indicators
- 7.7 Activities

### 8. Making Your Money Grow

- 8.1 Definition of Saving, Investing and Gambling
- 8.2 Savings and Debt Investments
- 8.3 Equity Investments
- 8.4 Gambling
- 8.5 Qualified Retirement Plans
- 8.6 Summary
- 8.7 Activities

### 9. The Investment Timetable

- 9.1 How Your Investment Strategy May Change Over Time
- 9.2 Activities

### 10. Calculating the Return on Investment

- 10.1 Comparing Investments and Rates of Return
- 10.2 Simple Rates of Return
- 10.3 Compound Rates of Return
- 10.4 Activities

### 11. Banking

- 11.1 Checking Accounts.
- 11.2 Savings Accounts
- 11.3 Term Deposits
- 11.4 Electronic Banking Services
- 11.5 Risks and Benefits — Bank Accounts
- 11.6 Activities

### 12. Money Market Instruments

- 12.1 Money Market Securities
- 12.2 Money Markets
- 12.3 Buying and Selling Money Market Instruments
- 12.4 Risks and Benefits — Money Market Instruments
- 12.5 Activities

### 13. Bonds

- 13.1 What is a Bond?
- 13.2 Return on Bonds
- 13.3 Why People Buy Bonds
- 13.4 Bond Characteristics
- 13.5 Special Types of Bonds
- 13.6 Bond Ratings
- 13.7 Buying and Selling Bonds
- 13.8 Risks and Benefits — Bonds
- 13.9 Activities

### 14. Stocks

- 14.1 Why Companies Sell Stock
- 14.2 Why People Buy Stock
- 14.3 Which Companies Issue Stock
- 14.4 Issuing and Owning Stock
- 14.5 Classes of Stock
- 14.6 Stock Options and Warrants
- 14.7 Dilution and Stock Splits
- 14.8 Categories of Stock
- 14.9 Buying and Selling in the Stock Market
- 14.10 Risk and Benefits — Stocks
- 14.11 Activities

### 15. Mutual Funds

- 15.1 Types of Mutual Funds.
- 15.2 Buying and Selling Mutual Funds
- 15.3 Ownership
- 15.4 Risks and Benefits — Mutual Funds
- 15.5 Activities

### 16. Other Equity Investments

- 16.1 Derivatives
- 16.2 Commodities
- 16.3 Precious Metals
- 16.4 Capital Assets as Investments
- 16.5 Risks and Benefits — Other Equity Investments
- 16.6 Activities

### 17. Annuities and Types of Life Insurances as Investments

- 17.1 Annuities
- 17.2 Term Insurance
- 17.3 Whole Life Insurance
- 17.4 Term Insurance versus Whole Life Insurance
- 17.5 Activities

### 18. Insuring and Protecting

- 18.1 Risk Management
- 18.2 Insurance Basics
- 18.3 Types of Insurance
- 18.4 Consumer Protection
- 18.5 Activities

### 19. Credit and Borrowing

- 19.1 Purpose and Importance of Credit
- 19.2 Sources of Credit
- 19.3 Types of Credit
- 19.4 Creditworthiness
- 19.5 Impacts of Credit Decisions
- 19.6 Credit Report and Score
- 19.7 Cost of Borrowing
- 19.8 Managing Debt
- 19.9 Bankruptcy
- 19.10 Credit Laws
- 19.11 Activities

### 20. Education and Training

- 20.1 Educational and Career Opportunities
- 20.2 Factors in Choosing a Career
- 20.3 Evaluating Benefits and Costs of Different Choices
- 20.4 The Relationship Between Education, Economics, and Earning
- 20.5 Paying for Education & Training
- 20.6 Activities

### 21. Taxes

- 21.1 Direct and Indirect Taxes
- 21.2 Sales Tax
- 21.3 Income Tax
- 21.4 Real Estate Tax (Property Tax)
- 21.5 Estate Tax
- 21.6 Tax Shelters
- 21.7 Activities

### 22. Managing a Paycheck and Taxes

- 22.1 Wages and Income
- 22.2 Tax Deductions
- 22.3 Gross and Taxable Income
- 22.4 Tax Documentation
- 22.5 Activities



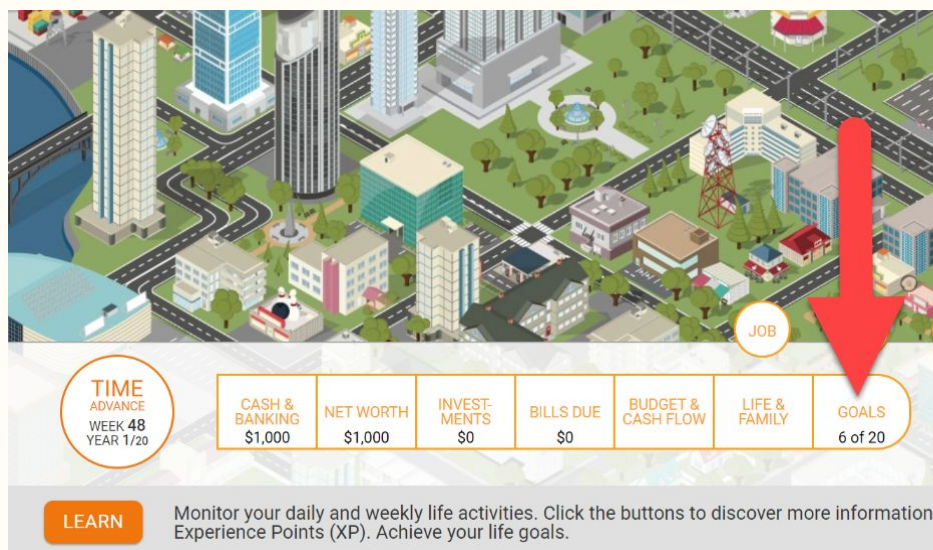
# Simulation Goals

The Simulation can be set up with specific life and money goals that students must achieve. The full list of goals available are listed on the next page.

- **Goals are set by the instructor** when you create a new GROUP. To save instructors time, pre-customized goal lists are available to choose from — create a GROUP to see the options available.

SELECTED	NOT SELECTED
<b>ASSETS</b>	
<b>REQUIRED</b>	Own items valued at \$100 or more (excludes home and automobile) by YEAR 1 WEEK 40
<b>CREDIT</b>	
<b>REQUIRED</b>	Achieve CREDIT SCORE of 70 or higher by YEAR 1 WEEK 47
<b>DURATION OF PLAY</b>	
<b>REQUIRED</b>	Play simulation to YEAR 1 WEEK 48 or longer
<b>OPTIONAL</b>	Play simulation to YEAR 2 WEEK 48 or longer
<b>EDUCATION</b>	
<b>REQUIRED</b>	Register for College Diploma by YEAR 1 WEEK 32
<b>EXPERIENCE POINTS</b>	

- **Goals are visible to students** while they play the simulation (by clicking the GOALS button in the main menu).



- **Each goal can have points assigned** that will be awarded to the student, if achieved. Students can monitor goals and points in real time.

	GOAL	POINTS	DATE ACHIEVED
✓	<b>REQUIRED</b> Donate \$40 or more	4 / 4	Y1 W34
	<b>REQUIRED</b> Buy BOND by YEAR 1 WEEK 5	0 / 4	
	<b>REQUIRED</b> Save \$200 or more in an EMERGENCY FUND for 6 weeks or longer	0 / 4	
✓	<b>REQUIRED</b> Hold a PART-TIME JOB for 10 weeks or longer	5 / 5	Y1 W48
✓	<b>REQUIRED</b> BASIC LIVING EXPENSES set to COMFORTABLE for 10 weeks or more	4 / 5	Y3 W42
✓	<b>REQUIRED</b> BASIC LIVING EXPENSES set to THRIFTY for 12 weeks or more	4 / 4	Y2 W34

- **Collectively, the goals and points can form the basis of a grading rubric.** Instructors can monitor student progress and achievement in real time.
- **Goals can be set to be required or optional.** Optional goals can be used to award bonus points. Required goals that are not achieved have no negative effect in the simulation, other than that students will not be awarded the points assigned to the goal.
- **Each goal can have up to 500 points awarded.** Instructors may consider assigning higher points for more important goals. For example, a DURATION OF PLAY goal can be assigned 100 points while a TAKE A VACATION goal can be assigned 5.
- **Most goals also have a target achievement date,** based on years and weeks played in the simulation. If a goal is achieved late (past the target date), points awarded may be reduced. For example, if a goal has 10 points assigned to it, for each week the goal is late, the points awarded will be reduced by 1 (or whatever number the instructor chooses). If this goal is achieved 3 weeks late, the student will be awarded  $10 - 3 = 7$  points. At 10 weeks late,  $10 - 10 = 0$  points will be awarded.
- **Instructors can choose which goals to include** and the goal details and points to be awarded.
- **It is recommended that a DURATION OF PLAY goal always be included** so that students earn points for participating in the simulation. Playing the simulation over multiple years requires engagement from the student, even if goals are not achieved.
- **Some goals can be repeated** to allow students to earn points for further progress in the simulation or for taking on additional challenges. For example, up to three DURATION OF PLAY goals can be included so that students are awarded more points the more they play. Up to four ADD CHILD goals can be added to require or reward students for managing the finances of a larger family. Goals that can be repeated are displayed multiple times in the list below.



## GOALS

*The blanks shown below are values set by the instructor.*

### DURATION OF PLAY

Play simulation to YEAR \_\_\_\_ WEEK \_\_\_\_ or longer

Play simulation to YEAR \_\_\_\_ WEEK \_\_\_\_ or longer

Play simulation to YEAR \_\_\_\_ WEEK \_\_\_\_ or longer

### LIFE AND FAMILY

BASIC LIVING EXPENSES set to THRIFTY  
for \_\_\_\_ weeks or more

BASIC LIVING EXPENSES set to COMFORTABLE  
for \_\_\_\_ weeks or more

BASIC LIVING EXPENSES set to LIVING WELL  
for \_\_\_\_ weeks or more

BASIC LIVING EXPENSES set to LUXURY  
for \_\_\_\_ weeks or more

Add LIFE PARTNER

Add CHILD

Add CHILD

Add CHILD

Add CHILD

Take a VACATION

Take a VACATION

Take a VACATION

### EDUCATION

Register for a College Diploma, Trade Diploma,  
or Bachelor's Degree

Register for Trade Diploma

Register for College Diploma

Register for Bachelor's Degree

Register for Master's Degree

Register for PhD

Graduate with a College Diploma, Trade Diploma,  
or Bachelor's Degree

Graduate with a College Diploma

Graduate with a Trade Diploma

Graduate with a Bachelor's Degree

Graduate with a Master's Degree

Graduate with a PhD

Complete a Certificate

Complete a Certificate

Complete a Certificate

### INCOME AND NET WORTH

Hold a PART-TIME JOB for \_\_\_\_ weeks or longer

Hold a FULL-TIME JOB for \_\_\_\_ weeks or longer

Save \$ \_\_\_\_ or more in an EMERGENCY FUND  
for \_\_\_\_ weeks or longer

DONATE \$ \_\_\_\_ or more

Achieve NET WORTH of \$ \_\_\_\_ or more

Achieve NET WORTH of \$ \_\_\_\_ or more

Achieve NET WORTH of \$ \_\_\_\_ or more

### ASSETS

Buy HOME

Buy AUTOMOBILE

Own items valued at \$ \_\_\_\_ or more  
(excludes home and automobile)

### CREDIT

Achieve CREDIT SCORE of \_\_\_\_ or higher

Be approved for a LOAN of \$ \_\_\_\_ or higher

### INVESTING

Buy BOND

Sell BOND

Buy STOCK

Sell STOCK

Buy MUTUAL FUND

Sell MUTUAL FUND

Buy PRECIOUS METAL (GOLD)

Sell PRECIOUS METAL (GOLD)

Buy REAL ESTATE

Sell REAL ESTATE

INVESTMENT PORTFOLIO value of \$ \_\_\_\_ or more

### EXPERIENCE POINTS

Earn LIFE XP of \_\_\_\_ or higher

Earn EDUCATION XP of \_\_\_\_ or higher




Earn JOB XP of \_\_\_\_ or higher

Earn HEALTH XP of \_\_\_\_ or higher

*On average, a player may earn the following XP  
each week: 3 Hxp, 4 Exp, 6 Jxp, and 6 Lxp*

# Student Monitoring

Student progress is automatically monitored and provided on the instructor dashboard under VIEW PERFORMANCE REPORTS. Sample summary report for a Group (class) is shown below. On the next page is a sample detailed Performance Report for a specific student.

 MENU
 
 DISTRICT INSTRUCTOR
 

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## Performance Reports

6th Period

## Investing

This report will be available once students have started playing the simulation.

## Life & Money

NAME ▲	USERNAME	PERIOD	GAIN/LOSS	CASH	INVESTMENTS	LIABILITIES	NET WORTH	ROI
Student 1	STUDENT1	Y7 W5	\$59,669	\$22,918	\$39,388	\$0	\$62,416	244.38%
Student 2	STUDENT2	Y5 W43	\$40,779	\$35,835	\$8,944	\$33,333	\$11,693	208.23%
Student 3	STUDENT3	Y4 W18	\$11,912	\$6,436	\$9,476	\$0	\$16,022	88.24%
Student 4	STUDENT4	Y12 W18	\$136,028	\$134,091	\$5,887	\$14,583	\$128,804	298.96%
Student 5	STUDENT5	Y6 W11	\$39,618	\$40,768	\$2,850	\$35,556	\$16,148	189.41%
Student 6	STUDENT6	Y2 W41	\$5,725	\$5,484	\$4,278	\$40,000	-\$36,891	77.19%
Student 7	STUDENT7	Y8 W42	\$32,655	\$22,922	\$10,718	\$0	\$33,640	103.67%
Student 8	STUDENT8	Y3 W41	\$53,334	\$17,664	\$38,464	\$15,000	\$41,576	467.16%
Student 9	STUDENT9	Y3 W29	\$6,805	\$3,326	\$6,616	\$40,000	-\$29,618	65.33%

## eWorkbook

NAME ▲	USERNAME	PAGE # (OF 324)	LAST DATE ADVANCED	COMPLETED
Student 1	STUDENT1	323 (100%)	Sep 25, 2019 10:55 am	NO
Student 2	STUDENT2	323 (100%)	Sep 25, 2019 10:58 am	NO
Student 3	STUDENT3	323 (100%)	Sep 25, 2019 10:55 am	NO
Student 4	STUDENT4	323 (100%)	Sep 25, 2019 10:58 am	NO
Student 5	STUDENT5	323 (100%)	Oct 1, 2019 11:09 am	NO
Student 6	STUDENT6	323 (100%)	Sep 25, 2019 10:56 am	NO
Student 7	STUDENT7	323 (100%)	Sep 25, 2019 10:58 am	NO

## Your Story Simulation

NAME ▲	USERNAME	PAGE # (OF 324)	LAST DATE ADVANCED	COMPLETED
Student 1	STUDENT1	323 (100%)	Sep 25, 2019 10:55 am	NO
Student 2	STUDENT2	323 (100%)	Sep 25, 2019 10:58 am	NO
Student 3	STUDENT3	323 (100%)	Sep 25, 2019 10:55 am	NO
Student 4	STUDENT4	323 (100%)	Sep 25, 2019 10:58 am	NO
Student 5	STUDENT5	323 (100%)	Oct 1, 2019 11:09 am	NO
Student 6	STUDENT6	323 (100%)	Sep 25, 2019 10:56 am	NO
Student 7	STUDENT7	323 (100%)	Sep 25, 2019 10:58 am	NO

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 DISTRICT INSTRUCTOR
 **LIFE & MONEY SIMULATION**

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 Performance Reports
 6th Period

Amelia Thedinger - 8296986-199

SIM WEEKS PLAYED	546 (Y12 W18)
DATE & TIME	November 15, 2019 3:22 pm
SIMULATION TYPE	Life and Money
SIMULATION DURATION	20 Years

GOAL	POINTS	DATE ACHIEVED
✓ REQUIRED Donate \$2,000 or more	20 / 20	Y9 W33
✓ REQUIRED Hold a PART-TIME JOB for 100 weeks or longer	40 / 40	Y5 W33
✓ REQUIRED Register for a College Diploma, Trade Diploma, or Bachelor's Degree by YEAR 3 WEEK 48	20 / 20	Y3 W30
✓ REQUIRED Buy PRECIOUS METAL (GOLD) by YEAR 5 WEEK 1	15 / 15	Y1 W6
✓ REQUIRED Buy MUTUAL FUND by YEAR 5 WEEK 1	15 / 15	Y4 W31
✓ REQUIRED Buy STOCK by YEAR 5 WEEK 1	15 / 15	Y1 W3
✓ REQUIRED Buy BOND by YEAR 5 WEEK 1	15 / 15	Y1 W1
REQUIRED BASIC LIVING EXPENSES set to COMFORTABLE for 200 weeks or more	0 / 45	
✓ REQUIRED Play simulation to YEAR 5 WEEK 48 or longer	25 / 25	Y5 W47
✓ REQUIRED Save \$2,500 or more in an EMERGENCY FUND for 250 weeks or longer	20 / 20	Y10 W31
✓ REQUIRED Buy AUTOMOBILE by YEAR 7 WEEK 48	30 / 30	Y6 W45
✓ REQUIRED Add LIFE PARTNER by YEAR 7 WEEK 48	30 / 30	Y7 W38
✓ REQUIRED Take a VACATION by YEAR 8 WEEK 48	15 / 15	Y8 W12
✓ REQUIRED Sell PRECIOUS METAL (GOLD) by YEAR 9 WEEK 1	15 / 15	Y1 W11
✓ REQUIRED Sell MUTUAL FUND by YEAR 9 WEEK 1	15 / 15	Y6 W36
✓ REQUIRED Sell STOCK by YEAR 9 WEEK 1	15 / 15	Y1 W9
✓ REQUIRED Sell BOND by YEAR 9 WEEK 1	15 / 15	Y7 W47
✓ REQUIRED Add CHILD by YEAR 9 WEEK 48	30 / 30	Y9 W23
✓ REQUIRED Graduate with a College Diploma, Trade Diploma, or Bachelor's Degree by YEAR 9 WEEK 48	50 / 50	Y7 W30
✓ REQUIRED Play simulation to YEAR 10 WEEK 48 or longer	50 / 50	Y10 W47
REQUIRED Hold a FULL-TIME JOB for 500 weeks or longer	0 / 40	
✓ REQUIRED Add CHILD by YEAR 11 WEEK 48	30 / 30	Y11 W25
✓ REQUIRED Take a VACATION by YEAR 12 WEEK 48	15 / 15	Y12 W2
✓ REQUIRED Complete a Certificate by YEAR 14 WEEK 24	10 / 10	Y11 W43
✓ REQUIRED Buy HOME by YEAR 15 WEEK 48	40 / 40	Y1 W27
REQUIRED Take a VACATION by YEAR 16 WEEK 48	0 / 10	
REQUIRED Own items valued at \$10,000 or more (excludes home and automobile) by YEAR 18 WEEK 48	0 / 30	
✓ REQUIRED Earn HEALTH XP of 400 or higher by YEAR 19 WEEK 48	20 / 20	Y3 W45
✓ REQUIRED Earn JOB XP of 1,000 or higher by YEAR 19 WEEK 48	20 / 20	Y9 W3
✓ REQUIRED Earn EDUCATION XP of 500 or higher by YEAR 19 WEEK 48	20 / 20	Y2 W36
✓ REQUIRED Earn LIFE XP of 1,000 or higher by YEAR 19 WEEK 48	20 / 20	Y3 W22
✓ REQUIRED Achieve CREDIT SCORE of 80 or higher by YEAR 19 WEEK 48	30 / 30	Y2 W41
OPTIONAL Achieve NET WORTH of \$200,000 or more by YEAR 19 WEEK 48	0 / 25	
✓ OPTIONAL Achieve NET WORTH of \$100,000 or more by YEAR 19 WEEK 48	25 / 25	Y11 W9
✓ REQUIRED Achieve NET WORTH of \$50,000 or more by YEAR 19 WEEK 48	20 / 20	Y3 W29
REQUIRED Play simulation to YEAR 20 WEEK 48 or longer	0 / 150	

#### CASH & BANKING

Cash	\$41
Checking Account	\$111,402
Savings Account	\$14,648
Emergency Fund	\$8,000

#### NET WORTH

Assets	
Cash & Savings	\$134,091
Investments	\$5,867
Other Assets	\$3,410
Total	\$143,368
Liabilities	
Bills Due	\$0
Credit Card	\$0
Loans	\$14,583
Total	\$14,583
Net Worth	
Total	\$128,804

INCOME STATEMENT		
Money In (Income)		
Job Income		\$422,009
Investment Income		\$1,800
Total		\$423,809
Money Out (Expenses)		
Housing		\$68,600
Living		\$3,500
Transport		\$9,300
Education		\$521
Savings		\$31,552
All Other		\$13,257
Total		\$126,730
Cash Flow		
Total		\$297,079

BASIC LIVING EXPENSES		
LifeStyle Type	Duration	Total
ESSENTIALS	Y2 W39 to Y12 W18	(Total 9Y 27W )
FRUGAL	Y1 W25 to Y2 W38	(Total 1Y 13W )
LIVING AT HOME	Y1 W1 to Y1 W24	(Total 0Y 23W)

LIFE PARTNER	
Added Y7 W38 (Total 4Y 28W)	

CHILDREN	
Karson Added Y9 W23 (Total 2Y 43W)	
reese Added Y11 W25 (Total 0Y 41W)	

JOB HISTORY						
Job Title	Start Date	End Date	Gross Income	Income Tax Paid	Payroll Tax Paid	Net Income
Dentist	W32 Y10		\$256,250	\$108,906	\$12,813	\$134,531
Journalist or Writer	W31 Y7	W32 Y10	\$195,000	\$32,818	\$9,750	\$152,431
Military Service	W30 Y3	W31 Y7	\$64,000	\$80	\$3,200	\$60,721
Security Guard	W33 Y1	W30 Y3	\$72,833	\$4,287	\$3,642	\$64,905
Security Guard	W3 Y1	W33 Y1	\$9,500	\$0	\$475	\$9,025
Food Preparation	W1 Y1	W3 Y1	\$417	\$0	\$21	\$396

ASSETS						
Asset Name	Buy Date	Buy Price	Current Value	Change In Value	Sell Date	Sell Price
Notebook Computer	W1 Y1	\$1,100	\$110	90%		
Used Car	W45 Y6	\$8,800	\$2,200	75%		
Dog	W6 Y12	\$1,100	\$1,100	0%		

VACATION HISTORY				
Vacation Purchased	Vacation Period	Cost	Taxes Paid	Total Cost
SKIING	W2 Y12	\$4,000	\$400	\$4,400
OCEAN CRUISE	W12 Y8	\$3,000	\$300	\$3,300





Proclamation 2019 Correlations

**113.49. Personal Financial Literacy** (One-Half Credit)

Adopted 2016

GoVenture meets 100% of the Texas TEKS and ELPS. GoVenture includes many more resources and activities than are required to meet the standards. The table below identifies the specific resources that were reviewed by the Texas State Review Panel to determine correlation with the standards.

**173** Texas Essential Knowledge and Skills (TEKS): Student/Teacher Material

**36** English Language Proficiency Standards (ELPS) – Student Material

**45** English Language Proficiency Standards (ELPS) – Teacher Material

LEARNING GUIDE SECTION	ACTIVITY ONLINE THESE ACTIVITIES ARE ACCESSIBLE FROM THE LEARNING GUIDE	TEKS	ELPS STUDENT	ELPS TEACHER
1. You	<a href="#">01D1 Define Key Terms   You</a> <a href="#">01K1 Knowledge Test   Setting Goals</a> <a href="#">01K2 Knowledge Test   Needs and Wants</a>	✓ ✓ ✓	✓ ✓ -	✓ ✓ -
2. Your Personal Finances	<a href="#">02D1 Define Key Terms   Your Personal Finances</a> <a href="#">02L1 Listen &amp; Speak   Your Personal Finances</a> 02R1 Read & Write   Compensation from Employment <a href="#">02K1 Knowledge Test   Net Worth</a> <a href="#">02K2 Knowledge Test   Cash Flow &amp; Income</a>	- - ✓ ✓ ✓	✓ ✓ - - -	✓ ✓ - - -
3. YourAssets	<a href="#">03D1 Define Key Terms   Assets</a> <a href="#">03L1 Listen &amp; Speak   Assets</a>	- -	✓ ✓	✓ ✓
4. Your Liabilities	<a href="#">04D1 Define Key Terms   Liabilities</a> <a href="#">04L1 Listen &amp; Speak   Liabilities</a> 04R1 Read & Write   Liabilities	- - -	✓ - ✓	- - ✓
5. Your Lifestyle	<a href="#">05D1 Define Key Terms   Your Lifestyle</a> <a href="#">05K1 Knowledge Test   Own vs Rent a Home</a> <a href="#">05K2 Knowledge Test   Own vs Lease a Car</a>	- ✓ ✓	- - ✓	- - ✓
6. Managing Your Assets and Liabilities	<a href="#">06D1 Define Key Terms   Managing Your Assets and Liabilities</a> <a href="#">06L1 Listen &amp; Speak   Managing Your Assets and Liabilities</a> 06R1 Read & Write   Managing Your Assets and Liabilities 06R2 Read & Write   Estate Planning Tools 06R3 Read & Write   Impact of Unplanned Spending <a href="#">06K1 Knowledge Test   Charitable Giving</a>	- - - ✓ ✓ ✓	- ✓ - - - -	- ✓ - - - -

## GoVenture® Curriculum Guide

	06K2 Knowledge Test   The Financial System 06K3 Knowledge Test   Retirement 06K4 Knowledge Test   Budget 06K5 Knowledge Test   Cash Management Tools	✓ ✓ ✓ ✓	✓ ✓ - -	✓ - - -
7. Key Investment Concepts	07D1 Define Key Terms   Key Investment Concepts 07L1 Listen & Speak   Key Investment Concepts 07R1 Read & Write   Key Investment Concepts	- - ✓	- - ✓	- - -
8. Making Your Money Grow	08D1 Define Key Terms   Making Your Money Grow 08L1 Listen & Speak   Making Your Money Grow 08R1 Read & Write   Making Your Money Grow	- ✓ ✓	- - -	- - -
9. The Investment Timetable	09D1 Define Key Terms   The Investment Timetable 09L1 Listen & Speak   The Investment Timetable 09R1 Read & Write   The Investment Timetable	- - -	- - -	- - -
10. Calculating the ROI	10D1 Define Key Terms   Calculating the ROI 10L1 Listen & Speak   Calculating the ROI 10R1 Read & Write   Calculating the ROI	- ✓ ✓	- - -	- - -
11. Banking	11D1 Define Key Terms   Banking 11L1 Listen & Speak   Banking 11R1 Read & Write   Evaluate Savings Options 11K1 Knowledge Test   Reconcile Bank Statement 11K2 Knowledge Test   Write Checks 11K3 Knowledge Test   Debit and Credit Cards	- - ✓ ✓ - ✓	- - - - ✓ -	- - - - ✓ -
12. Money Market Instruments	12D1 Define Key Terms   Money Market Instruments	-	-	-
13. Bonds	13D1 Define Key Terms   Bonds 13L1 Listen & Speak   Bonds	- ✓	- ✓	- ✓
14. Stocks	14D1 Define Key Terms   Stocks 14L1 Listen & Speak   Stocks	- ✓	- ✓	- ✓
15. Mutual Funds	15D1 Define Key Terms   Mutual Funds 15L1 Listen & Speak   Mutual Funds	- ✓	- -	- -
16. Other Equity Investments	16D1 Define Key Terms   Other Equity Investments	-	-	-
17. Annuities and Types of Life Insurance as Investments	17D1 Define Key Terms   Annuities and Types of Life Insurance as Investments	-	-	-
18. Insuring and Protecting	18D1 Define Key Terms   Insuring and Protecting 18R1 Read & Write   Apply Risk Management Strategies 18K1 Knowledge Test   Consumer Protection 18K2 Knowledge Test   Automobile Insurance	✓ ✓ ✓ ✓	- - - -	- - - -



## GoVenture® Curriculum Guide

	18K3 Knowledge Test   Types, Benefits, Costs of Insurance	✓	-	-
19. Credit and Borrowing	19D1 Define Key Terms   Credit and Borrowing	-	-	-
	19L1 Listen & Speak   Bankruptcy	✓	✓	✓
	19R1 Read & Write   Costs of Borrowing	✓	-	-
	19K1 Knowledge Test   Credit Worthiness	✓	-	-
	19K2 Knowledge Test   Credit Decisions	✓	✓	-
	19K3 Knowledge Test   Credit Report and Score	✓	-	-
	19K4 Knowledge Test   Alternative Methods of Payment	✓	-	-
20. Education and Training	20D1 Define Key Terms   Education and Training	-	-	-
	20K1 Knowledge Test   Paying for a Postsecondary Education	✓	-	-
	20K2 Knowledge Test   Comparing the Costs of Education	✓	-	-
21. Taxes	21D1 Define Key Terms   Taxes	-	-	-
22. Managing a Paycheck & Taxes	22D1 Define Key Terms   Managing a Paycheck and Taxes	-	-	-
	22K1 Knowledge Test   Analysing a Pay Stub	✓	✓	✓

Listed below are specific sections of the [Learning Guide](#) that were reviewed by the Texas State Review Panel to determine correlation with the standards.

1.2 Goal Setting  
1.3 Needs and Wants

2.1 Cash Flow  
2.2 Assets, Liabilities, Net Worth (Equity)  
2.3 Sources of Income

3.0 Your Assets

4.0 Your Liabilities

5.2 Home  
5.8 Automobile

6.1 Setting Goals and Planning  
6.2 Monitoring Your Financial Health  
6.4 Living and Retiring Comfortably  
6.5 Charitable Contributions  
6.6 Estate Planning  
6.7 The Financial System  
6.8 Cash Management Tools

7.3 Rate of Return

11.1 Checking Accounts  
11.2 Savings Accounts  
11.4 Electronic Banking Services

12. Money Market Instruments

13. Bonds

14. Stocks

15. Mutual Funds

18.1 Risk Management  
18.2 Insurance Basics  
18.3 Types of Insurance  
18.4 Consumer Protection

19. Credit and Borrowing

19.3 Types of Credit  
19.4 Creditworthiness  
19.5 Impact of Credit Decisions  
19.6 Credit Report and Score  
19.7 Cost of Borrowing  
19.9 Bankruptcy

20.1 Educational and Career Opportunities  
20.3 Evaluating Benefits and Costs of Different Choices  
20.4 The Relationship Between Education, Economics, and Earning  
20.5 Paying for Education and Training

22.2 Tax Deductions  
22.2 Tax Deductions > FICA  
22.3 Gross and Taxable Income