



# The Whole Course on One Page

S3QUOYAH for Schools · 18 weeks · 6 units · grades 11–12 · one semester

One curriculum, two schedules: 5 × 50-minute sessions per week, architected to pair into 90-minute blocks. Every session runs the same five beats — Hook → Active Element → Teach Moment → Framework Callback → Exit Ticket — so the first thing students do is never take notes.

UNIT · WEEKS	ANCHOR QUESTION	WHAT HAPPENS IN THE ROOM
<b>1 · Money Itself</b> Weeks 1–3	What actually is money, and who decides?	Barter floor on Day 1. A live inflation store where fake money loses value in real time. A “you’re the Fed” rate game. The four-question framework is planted as instinct, then revealed on the last day.
<b>2 · The Four-Question Framework</b> Weeks 4–6	How do I evaluate anything before I put money in it?	The framework — Fundamentals → Differentiation → Use Case → Value-Add — run explicitly on real asset classes, ending in a Pitch Lab where students evaluate something they actually want to buy and peer-review each other.
<b>3 · Building</b> Weeks 7–9	How does wealth compound — and what gets in the way?	The Engine (how compounding works), The Headwinds (fees, debt, inflation, behavior), Make It Compound (putting the engine to work). Story-first, math-second.
<b>4 · The New Rails</b> Weeks 10–12	What is blockchain, and why does it matter in your lifetime?	How payment rails are changing — taught conceptually and historically only. The 2022 UST collapse as a case study in how people lose money. No live assets, no trading, no wallets — ever.
<b>5 · Defense</b> Weeks 13–15	How do people lose money — and how do I not be one of them?	Scams, hype, leverage, and the psychology that makes smart people easy targets. Students learn the patterns before someone else profits from them not knowing.
<b>6 · Capstone</b> Weeks 16–18	Can you teach this to someone else?	Students teach the framework to a real audience. Mastery is measured the honest way: if you can explain it to your family, you own it.

**The spine:** one four-question framework — **Fundamentals** → **Differentiation** → **Use Case** → **Value-Add** — applied to every asset class across all 18 weeks, and the operating standard that goes with it: “*The market doesn’t have emotions.*” Growth is measured with an identical 26-point pre/post instrument in every unit, and every result rolls up to a live **Outcome Dashboard** — targets published before the pilot, results reported against them.

**Standards:** Built for the AB 2927 stand-alone personal finance graduation requirement (class of 2030–31; courses offered by 2027–28), with mapping to CA HSS Economics 12.1, 12.2 and 12.6. A session-by-session Standards Alignment Matrix ships with every unit.

**Compliance, in one line:** conceptual only — no live trading, no wallet creation, no transactions; digital-asset content is historical/analogical only; no consumer product is promoted. Designed toward COPPA/FERPA alignment; final compliance language pending specialist counsel review before pilot.