



S3QUOYAH FOR SCHOOLS · CALIFORNIA DISTRICT PACKET

S3QUOYAH for Schools

California District Packet · an 18-week personal finance curriculum for the AB 2927 stand-alone graduation requirement · June 2026

All six units are built in full — 18 weeks · 90 sessions · Units 1 through 6 complete and pilot-ready.

Conceptual curriculum only · no live transactions · COPPA/FERPA alignment pending counsel review.

Everything a curriculum director, principal, or board member needs to evaluate this program is in the pages that follow — built to be passed along.

#	Document	What it answers
1	Introduction Letter	Who we are, why California, why now.
2	Course at a Glance	The whole 18-week, 6-unit course on one page.
3	Outcomes & Evidence	The KPI system and the live Outcome Dashboard your board would read results on.
4	Pilot & Adoption Framework	The terms: pilot year at no cost, pricing only after outcome data exists.
5	Funding Pathways — California	CDE launch grants, block-grant priority, mandate reimbursement, LCFF and federal pathways.
6	Professional Development & Teacher Support	How teachers get ready and stay supported.
7	Student Data & Privacy Stance	What we collect from students: nothing. Stated for your compliance file.
8	About the Digital-Asset Content	The board-level answer to the fair question, with the guardrails in writing.

SUGGESTED READING ORDER, BY ROLE

- Curriculum director? Letter (1), Course at a Glance (2), then Outcomes & Evidence (3).
- Reviewing for adoption or the board? Pilot Framework (4), Funding (5), Privacy (7), Digital-Asset memo (8).
- Principal or teacher lead? Course at a Glance (2) and PD & Support (6).

The full curriculum packages — daily lesson plans, student workbooks, instructor guides, pre/post assessments, and AB 2927 / CA HSS standards matrices for each unit — ship on request, and a working demo of the Outcome Dashboard is available at the first meeting. A pilot-readiness layer ships with the curriculum as well: family letters (English and Spanish), an accessibility supplement, a completion certificate, and an LMS-readiness statement. Contact below; we respond fast, and the pilot year costs your school \$0.



June 2026

Dear Curriculum Director,

I'm writing from Glendale, where I live and where I'm raising my family, about AB 2927.

Beginning with the class of 2030–31, every California public high school student must complete a stand-alone, one-semester personal finance course to graduate — and districts must offer it by 2027–28. The law says the course can't be folded into anything else. So every district is about to build or buy the same thing — and the only real difference between options will be whether a 16-year-old *wants* to be in the room. That's the part most providers don't solve for.

I'm Weller B., founder of Anatocismus Global LLC and curriculum author for **S3QUOYAH for Schools** — an 18-week personal finance curriculum published through Angel-Lena Inc., a 501(c)(3). It's standards-aligned, conceptual-only (no live transactions, no product promotion), and built from the ground up around engagement: students barter snacks across the room to feel why money beats trading chickens. They watch their own 'money' inflate in real time. They walk out with a four-question framework they keep for life. Not worksheets — experience.

I built it because the version of me that didn't have this class paid more for the lesson than he should have. Glendale is where my own kids will use what schools teach them about money. I'd like twenty minutes — in person or by phone — to walk you through what's already finished and ask what your district actually needs.

This packet shows the finished work: the course on one page, the outcome system your board would read results on, the pilot terms (a full year at no cost), funding pathways, and the compliance answers in writing. The complete unit packages — daily lesson plans, student workbooks, instructor guides, pre/post assessments, and standards matrices mapped to AB 2927 and CA HSS Economics — ship on request, as proof this exists in finished form, not as a promise.

The market doesn't have emotions. A mandate can fill the seats — it can't make a 16-year-old care. That part is the curriculum's job.

Thank you for your time.

Sincerely,

Weller B.

Founder, Anatocismus Global LLC
Vice President, Angel-Lena Inc. (501(c)(3))



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
1 · Money Itself 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.
2 · The Four-Question Framework 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.
3 · Building 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.
4 · The New Rails 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.
5 · Defense 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.
6 · Capstone 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.



Outcomes & Evidence

The Outcome Dashboard, the KPI system, and how every number is produced

We publish our targets before we have data — and hand your board the live instrument it will read the results on.

TIER	KPI	TARGET	SOURCE INSTRUMENT
1 • Implementation is it being run?	Average daily attendance	≥ 92%	District SIS
	Delivery fidelity (five beats run as written)	100%	Teacher log, per session
	Unit completion	≥ 90%	Roster, per unit
2 • Learning is it working?	PRE → POST growth (26-pt instrument)	≥ 40%	04a / 04b, every unit
	Unit-test mastery (students ≥ 70%)	≥ 75%	Unit assessments
	Four-question framework proficiency	≥ 80%	Capstone rubric, Unit 6
3 • Trajectory does it change paths?	Pathway persistence (year over year)	≥ 85%	Roster match, annual
	FAFSA / CADAA filed	≥ 85%	Counselor record, by graduation
	Postsecondary plan on file	100%	Counselor record, by graduation
	Teach-it capstone complete	≥ 90%	Capstone rubric, end of course

THE OUTCOME DASHBOARD

Every KPI above rolls up into the **S3QUOYAH Outcome Dashboard** — a live, educator-facing board showing program-level and section-level views: tier-by-tier results against targets, PRE → POST growth, unit-by-unit mastery trend, and the metric no one else reports — **family reach**: the share of students who taught the four-question framework to someone at home (target ≥ 60%) and how many people each student reached. The capstone question is “can you teach this to someone else?” — so we measure whether they actually did. A working demo is available at the first meeting.

HOW THE NUMBERS GET THERE

Teachers enter scores once, at the instrument level, through the district’s existing student data system; rollups are automatic. No teacher maintains a spreadsheet, and the dashboard holds aggregate class data only — never student-level records or student PII. Where a school runs a career pathway or student banking/credit-union program, the Tier 3 persistence KPI ties the course to it — the curriculum supplies the judgment layer beside the school’s experiential one.

Stated plainly: the dashboard today displays targets and illustrative projections — the 2027–28 pilot fills it with your students’ real numbers. We will not dress up data we do not have; after one pilot year, you take results — not a sales pitch — to your board.



Pilot & Adoption Framework

Terms for partner schools and districts considering S3QUOYAH for Schools · 2027–28 pilot year forward

We pilot before we price.

S3QUOYAH for Schools is a finished curriculum that has not yet been classroom-tested. Pricing a curriculum before it has measurable outcome data is a fast way for a school to overpay and a fast way for a publisher to overpromise. Both sides deserve better. What follows is how we propose to do this honestly.

THE PILOT YEAR (2027–28)

Pilot partner schools receive full curriculum access at no cost for one academic year. The complete Unit 1 package is finished today; Units 2–6 are built on the same template and delivered through the pilot year. In exchange, partner schools agree to:

- Administer the pre/post assessment as designed, and share anonymized results so we can validate the engagement claims with real data.
- Provide structured feedback at three checkpoints during the year — what landed, what didn't, what teachers actually changed mid-lesson.
- Allow the partnership to be referenced (school name and outcome data, never student data) in case studies and future district outreach.

WHAT EARLY PARTNERS GET BEYOND THE PILOT

- **Voice in what gets built.** Units 2–6 are not yet locked. Pilot partners shape what those units become — case studies that fit Kentucky students, examples that resonate locally, scope decisions still in flight.
- **Founding-partner pricing** on post-pilot adoption. Set well below general district pricing, locked for the first three years of paid use.
- **Direct line to the curriculum author** — not a support ticket queue. While we are small, that access is real.

POST-PILOT PRICING (2028–29 FORWARD)

We will not quote a per-pupil or per-school number before we have outcome data to support it. What we will tell you now: pricing is configured to **five variables** — number of schools, number of teachers, level of professional-development support, whether full session decks are built out across all units, and whether the curriculum is updated annually as new digital-asset case material develops. Pricing scales with what you actually use.

Nonprofit delivery, nonprofit pricing. Angel-Lena Inc. is a 501(c)(3). The pricing model is built to sustain the work, not to maximize margin. Title I schools, Catholic schools operating on tuition-and-collection budgets, and high-need districts are eligible for reduced-rate or grant-funded

adoption. We are willing to co-pursue funding sources where it makes adoption possible.

WHAT THIS MEANS FOR YOU

A pilot year carries no budget risk for the school. The curriculum is finished and the materials ship now. After the pilot year you have **data, not a sales pitch**, to take to your board: how your students actually scored, how the teachers actually rated it, whether the engagement claims actually held up in your rooms. Then we talk about what it costs to keep it.

Sincerely,

Weller B.

Founder, Anatocismus Global LLC

Vice President, Angel-Lena Inc. (501(c)(3))



How Districts Pay for This

Funding pathways for California districts · prepared June 2026 · verify current cycles before budgeting

The pilot year costs \$0. The pathways below are for what comes after — so adoption never has to touch the general fund first.

STATE PATHWAYS (AB 2927 IMPLEMENTATION)

- **CDE personal finance implementation grants.** The state has announced launch grants of \$3,500 per school offering a stand-alone course, and up to \$35,000 for districts launching at 10+ schools (announced for 2025–26 launches — confirm the current cycle with CDE).
- **Arts, Music & Instructional Materials Discretionary Block Grant.** Financial literacy instructional materials and professional development are a named priority area; remaining funds are encumberable through FY 2025–26 — check your district's unspent balance.
- **State-mandate reimbursement.** AB 2927 itself provides that if the Commission on State Mandates determines the requirement imposes state-mandated costs, reimbursement follows the statutory process.
- **LCFF supplemental & concentration funds.** A personal finance course serving unduplicated pupils maps cleanly to LCAP goals for high-need students — a natural local funding home.

FEDERAL PATHWAYS

- **ESSA Title IV-A** (Student Support & Academic Enrichment) — financial literacy is an allowable well-rounded-education use.
- **Title I schoolwide programs** — eligible where the course is part of the schoolwide plan.
- **Perkins V** — where the course lives inside a business/finance CTE pathway.

COMMUNITY & PHILANTHROPIC

Banks and credit unions fund financial education in their assessment areas (Community Reinvestment Act incentives make this durable, not charity-of-the-month), and community foundations fund economic-mobility work. **Angel-Lena Inc. will co-pursue these sources with partner districts** — that commitment is in the Pilot & Adoption Framework, and as a 501(c)(3) we can receive and administer grant funds a vendor cannot.

Title I schools and high-need districts are eligible for reduced-rate or grant-funded adoption post-pilot. The pricing model exists to sustain the work, not to maximize margin.



Professional Development & Teacher Support

How teachers get ready, stay supported, and never teach alone · 2027–28 pilot year forward

A curriculum a teacher can't run is a binder on a shelf. S3QUOYAH for Schools is built turnkey first, trained second.

TURNKEY BY DESIGN — THE GUIDE IS THE PD

Every one of the 90 sessions is scripted to the minute across the same five beats (Hook → Active → Teach → Framework Callback → Exit Ticket). The per-unit Instructor Guide carries timing, answer keys, discussion prompts, and “watch for” notes on where students stumble. Sessions are tagged by engagement load (High-energy / Discussion / Making) so no teacher faces three loud days in a row, and every week ends in a flex/assessment day that absorbs schedule disruptions. A credentialed teacher can run Day 1 from the materials alone.

LAUNCH WORKSHOP (HALF-DAY, ON-SITE OR VIRTUAL)

Before the first bell, teachers run the signature demos *as participants* — barter snacks across the room, watch fake money inflate in real time. The fastest way to learn the method is to feel it the way students will. The workshop covers the five-beat spine, the four-question framework, classroom-management notes for the active elements, and the assessment protocol.

SUPPORT ACROSS THE YEAR

- **Three structured checkpoints** (aligned to the Pilot & Adoption Framework): what landed, what didn't, what teachers changed mid-lesson — and we adjust materials between units, not between years.
- **A mid-year working session** before the back half of the course, focused on Units 4–6 and the capstone.
- **A direct line to the curriculum author** — email and phone below, not a ticket queue. While we are small, that access is real.

WHAT WE ASK OF TEACHERS

Run the pre/post assessments as designed, keep the five beats in order, and tell us the truth at the checkpoints. Teachers are the co-authors of what Units 2–6 become — that is a feature of piloting with a small team, not a risk of it.

Cost during the pilot year: \$0. Launch workshop, checkpoints, and author access are included for pilot partner schools. Post-pilot, professional-development level is one of the five published pricing variables — schools pay only for the support they actually use.



Student Data & Privacy Stance

What we collect from students: nothing. What that means in practice, below.

Zero student data leaves the building.

HOW THE CURRICULUM IS DELIVERED

S3QUOYAH for Schools is delivered on paper and teacher projection. There are no student accounts, no logins, no student-facing apps or platforms, and no devices required. Students never enter a name, an email, or a click into anything we operate.

WHAT WE COLLECT, STORE, OR TRANSMIT

- **Student personally identifiable information:** none. We have no technical means of receiving it.
- **Assessments:** scored by the classroom teacher, retained by the school. The answer key ships teacher-only and is never included in school-facing packets.
- **Pilot outcome data:** anonymized, aggregate-level only (class growth, not student scores), shared by the school on the school's terms under the Pilot & Adoption Framework. Student-level data is never requested and would be declined if offered.
- **The Outcome Dashboard:** educator-facing only. Teachers enter scores at the instrument level through the district's existing data system; the dashboard displays aggregate class rollups. It holds no student names, IDs, or student-level records.
- **Tracking:** no ad networks, no analytics, no third-party data sharing. There is nothing to share.

WHY THIS IS A DESIGN CHOICE, NOT AN ACCIDENT

Much free curriculum is free because the platform, not the school, is the customer — engagement data, behavioral profiles, and marketing pipelines pay the bill. Our model is the opposite: a 501(c)(3) delivering a closed curriculum whose only product is the curriculum. When the business model doesn't need student data, the privacy review gets very short.

COPPA / FERPA, STATED PLAINLY

The curriculum is designed toward COPPA/FERPA alignment, and because no student data is collected, the practical exposure surface is minimal. Even so, final compliance language is pending review by specialist counsel before pilot — and until that review is complete, we will say "pending," not "compliant." Districts deserve the same discipline from vendors that we teach students to demand from markets.

For your technology and privacy office: there is no data-processing agreement to negotiate because there is no data processing. We are glad to put that in writing for your compliance file — contact below.



About the Digital-Asset Content

A plain-language note for boards, curriculum committees, and concerned parents

The fair question first: why does a personal finance course mention crypto at all — and why is it written by someone from that industry?

WHAT THE COURSE ACTUALLY IS

Five of the six units are core personal finance: what money is, how to evaluate anything before spending, how wealth compounds, how people lose money, and a capstone where students teach what they learned. One unit — Unit 4, *The New Rails* — addresses blockchain and digital assets, because students already meet these products on their phones, and at 18 nothing stands between them and an exchange account except what someone taught them first.

THE HARD RULES, CARRIED IN EVERY FILE

- **Conceptual only.** No live trading, no wallet creation, no transactions, no simulated purchases of real assets.
- **No named assets as buys.** No coins, tickers, or projects are recommended — ever. New rails (e.g., stablecoins) are named as concepts, never as purchases.
- **Historical and analogical only.** The centerpiece digital-asset lesson is the 2022 UST collapse — taught as a failure students learn to recognize, not an opportunity they missed.
- **A closed curriculum.** No consumer product, subscription, tier, or pricing is promoted to students, in any unit, in any file.
- **Compliance honesty.** Designed toward COPPA/FERPA alignment; final compliance language is pending specialist counsel review before pilot. We will not claim compliance we have not had verified.

WHY THIS AUTHOR

The curriculum's operating standard is the author's professional one: "*The market doesn't have emotions.*" That is a discipline argument, not a speculation argument — you cannot beat an emotionless market with emotion, so students are taught to run four questions (Fundamentals → Differentiation → Use Case → Value-Add) before any money moves, on every asset class, traditional or digital. Industry experience here works the way it does in drivers' education: the person who knows the road best is the one teaching defense.

The bottom line for a board: omitting digital assets does not protect students — it just guarantees their first teacher is an influencer. This course teaches the defense, under guardrails printed in every file, reviewable by any committee on request.