



S3QUOYAH FOR SCHOOLS · KENTUCKY DISTRICT PACKET

S3QUOYAH for Schools

Kentucky District Packet · an 18-week financial literacy curriculum for the KRS 158.1411 / HB 342 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 Kentucky, why now.
2	Course at a Glance	The whole 18-week, 6-unit course on one page.
3	Outcomes & Evidence	The KPI system, the live Outcome Dashboard, and the Louisville career-pathway edge.
4	Pilot & Adoption Framework	The terms: pilot year at no cost, pricing only after outcome data exists.
5	Funding Pathways — Kentucky	How districts and diocesan schools pay for adoption without touching the general fund first.
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 KAS 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.



ANATOCISMUS
ANALYZING THE REAL WORLD
ONE CLASS AT A TIME

S3QUOYAH FOR SCHOOLS · KENTUCKY INTRODUCTION

June 2026

Dear Curriculum Director,

I'm writing from Louisville, where I grew up, about House Bill 342.

Beginning with the class of 2029, every Kentucky high school student must pass a one-credit financial literacy course to graduate. Under KRS 158.1411 the course is classified as an **elective** — which means your students won't just need a curriculum, they'll need one they actually choose. 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 one premise: a 16-year-old has to *want* to be in the room. 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. Louisville is where that story starts. I'd like twenty minutes — in person while I'm in town, or by phone after — to walk you through what's already finished and ask what your district actually needs.

Enclosed is the complete Unit 1 package (*Money Itself*, Weeks 1–3) as proof this exists in finished form, not as a promise. Five additional units inherit its structure. A Kentucky Standards Alignment Matrix mapping the curriculum to KAS 9–12 Career Studies & Financial Literacy is included.

The market doesn't have emotions. Neither does an elective slot — it goes to whichever course earns it.

Thank you for your time.

Sincerely,

Weller B.

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

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Angel-Lena Inc. (501(c)(3)) · Anatocismus Global LLC
Conceptual curriculum only · No live transactions · COPPA/FERPA alignment pending counsel review



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 one-credit financial literacy graduation requirement under KRS 158.1411 as amended by HB 342 (students entering grade 9 on or after July 1, 2025), mapped session-by-session to the KAS for Career Studies & Financial Literacy (9–12). A 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
	Branch crossover (branch students in S3QUOYAH)	≥ 50%	Roster match, per term
	FAFSA filed + postsecondary plan on file	≥ 85% / 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 data system (e.g., Cascade in JCPS); rollups are automatic. No teacher maintains a spreadsheet, and the dashboard holds aggregate class data only — never student-level records or student PII.

THE CAREER-PATHWAY EDGE (LOUISVILLE)

Jefferson County already runs the experiential layer: student-operated Class Act FCU branches at Doss (the county's first), Southern, and Jeffersontown, plus the Ballard Bank program. Those branches teach the *operations* of money; S3QUOYAH supplies the *judgment layer* — and the branch-crossover KPI above measures the pairing. Inside an Academies of Louisville pathway, the stack runs: curriculum core → branch experience → work-based learning → Unit 6 capstone → postsecondary bridge. Conceptual guardrails hold throughout — branch hours are the school's program; the curriculum never gives financial advice.

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 Kentucky districts & diocesan schools · prepared June 2026 · verify current cycles before budgeting

HB 342 created the requirement without a dedicated appropriation — which is exactly why our pilot year costs \$0 and the pathways below matter for what comes after.

THE KENTUCKY PICTURE

KRS 158.1411, as amended by HB 342, requires one credit of financial literacy for students entering grade 9 on or after July 1, 2025 — and lets districts count the course as an elective, math, or social-studies credit. The mandate arrived through existing funding streams, so the practical question is which existing dollars fit. Several do:

FEDERAL PATHWAYS

- **ESSA Title IV-A** (Student Support & Academic Enrichment) — financial literacy is an allowable well-rounded-education use, and Title IV-A **equitable services** extend to eligible nonpublic-school students through the district — a live pathway for Archdiocese of Louisville schools.
- **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.

STATE & COMMONWEALTH PARTNERS

- **Kentucky Financial Empowerment Commission (KFEC)**. KFEC works with KDE under KRS 158.1411 to identify qualifying courses, and is the Commonwealth's hub for financial-education partnerships and resources — the right first conversation for implementation support.
- **KDE course-code flexibility**. Districts decide which courses satisfy the requirement so long as the mandatory instructional areas of KRS 158.1411(4) are addressed — meaning adoption is a local decision, not a Frankfort application.

COMMUNITY & PHILANTHROPIC

Louisville's banking sector funds financial education in its assessment areas (Community Reinvestment Act incentives make this durable), and regional community foundations fund economic-mobility work. **Angel-Lena Inc. will co-pursue these sources with partner districts and diocesan schools** — as a 501(c)(3) we can receive and administer grant funds a vendor cannot, and that commitment is in the Pilot & Adoption Framework.

Title I schools, Catholic schools operating on tuition-and-collection budgets, and high-need districts are eligible for reduced-rate or grant-funded adoption post-pilot.



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.