S3QUOYAH FOR SCHOOLS · COMPONENT 1 OF 5

Unit 1 — Daily Lesson Plans

Money Itself · Weeks 1–3 · 15 sessions · 5×50-min model (block-compatible)

Anchor question: What actually is money, and who decides?
Delivery vehicle: Angel-Lena Inc. (501(c)(3))
Curriculum author: Weller B., Founder — Anatocismus Global LLC
Standards: AB 2927 personal finance foundations; CA HSS Economics 12.1, 12.2, 12.6
Version: Unit 1 v1.0 · Template-defining build · Pilot target Spring 2027

HOW EVERY SESSION IS BUILT — the locked template

Every one of the 15 sessions follows the same five beats, in order. This is the reusable spine that Units 2–6 inherit:

① **Hook** (story/provocation, before content) → ② **Active Element** (game/sim/build that teaches better than lecture) → ③ **Teach Moment** (name what they just felt) → ④ **Framework Callback** (seeds the four questions) → ⑤ **Exit Ticket** (30-second formative check).

Each session carries an **Engagement load** tag — High-energy / Discussion / Making — so a teacher never stacks three loud days back-to-back. Attention is the scarcest resource in the room; it's budgeted at the structural level.

Block-schedule note: sessions pair into 90-min blocks (S1+S2, S3+S4) with S5 as a flex/assessment day — one curriculum serves both daily-period and block districts.

WEEK 1

Money, Defined — barter, commodity, fiat

WEEK 1 · SESSION 1

"The $100 Sneaker That Wasn't"

	50 min · 5×50 model	**Engagement:** High-energy	Block A (pairs with S2)

Anchor	What actually is money?
Objective	Students explain that money has value only because of shared agreement, and identify the three jobs money does (medium of exchange, store of value, unit of account).
Standards	AB 2927 – personal finance foundations; CA HSS Econ 12.1
Materials	1 real $100 bill (or convincing prop), 1 hyped sneaker/box, 30 "item" cards, projector
Prep	5 min — shuffle and deal one item card per student face-down before class.

① HOOK · before any content

"Would you take this?" (7 min)

Hold up the $100 bill in one hand and the boxed sneakers in the other. *"I'll pay you for a week of work in ONE of these. Which do you take — and why?"* Take a quick vote, hands up. Then twist it three times: *"What if we were stranded on an island? What if it were 1850? What if every store stopped taking cash tomorrow — the way a lot of places already went card-only?"* Watch the hands change. The point lands before a single definition: **the bill is only worth something because everyone agrees it is.**

② ACTIVE ELEMENT · they do, then they get it

The Barter Floor (23 min)

Each student flips their card — they now "own" a random item (a chicken, 3 hours of tutoring, a concert ticket, a bag of rice, a phone charger, a haircut). **Goal:** trade your way to something you'd actually want. No money allowed. Run Round 1 for 8–10 min — it gets loud, people get stuck, someone always can't find a match (the kid holding 'accordion lessons' will struggle, and that's the lesson). **Debrief (5 min):** Why was that so hard? What would've made it easy? Guide them to it: *one thing everyone will accept.* **Round 2 (6 min):** hand out a single "TOKEN everyone accepts" and re-run. Night and day. They just *discovered* money instead of being told about it.

③ TEACH MOMENT · name what they felt

Naming what just happened (15 min)

Now vocabulary lands on lived experience, each term tied to a moment from the floor:

- **Medium of exchange** — the token everyone took in Round 2 (vs. the chicken nobody wanted).
- **Store of value** — could you 'save' your bag of rice for next week? What happens to it?
- **Unit of account** — how many haircuts equal one concert ticket? Hard to say without a common ruler.

Define **barter** and the "double coincidence of wants" (they just lived it). Put the anchor question on the board: *Money is a story everyone agreed to believe.*

④ FRAMEWORK CALLBACK

Seeds **Use Case**. The token won Round 2 because it solved a real problem the chicken couldn't — "who actually needs this, and why?" Students just answered it with their hands.

⑤ EXIT TICKET

One sentence: *"The hardest part of trading without money was _____."*

DIFFERENTIATION

Support: pre-label a few cards with pictures for EL/IEP students. **Stretch:** ask early finishers to find the 'worst' item to own and defend why.

WEEK 1 · SESSION 2

"Who Got to Write the Story?"

	50 min · 5×50 model	Engagement: Discussion	Block A (pairs with S1)

Anchor	Who decides what counts as money?
Objective	Students trace money's evolution from commodity to representative to fiat and explain who backs each form.
Standards	AB 2927 foundations; CA HSS Econ 12.1, 12.2
Materials	Image set (cowrie shells, gold coin, Rai stones of Yap, a dollar, a screen showing a bank balance), projector
Prep	3 min — queue the image slideshow.

① HOOK · before any content

"This rock is worth a house." (6 min)

Show the Rai stones of Yap — giant stone discs, some too big to move, one famously sunk at the bottom of the ocean and *still owned and traded. "How can money you literally cannot touch or move still be money?"* Let them argue for two minutes. (It works for the same reason a number in their banking app is money: everyone agrees who owns it.)

② ACTIVE ELEMENT · they do, then they get it

'Make It Money' gallery walk + ranking (22 min)

Five stations around the room, each with an image: cowrie shells, a gold coin, Rai stone, a paper dollar, a phone showing a bank balance. In teams of 3–4, students rotate (3 min/station) and score each on a workbook grid: *Easy to carry? Hard to fake? Will it last? Will people accept it?* Teams then rank all five from 'best money' to 'worst' and post their ranking. **Compare rankings across teams** — disagreement is the discussion engine.

③ TEACH MOMENT · name what they felt

The three eras (16 min)

Walk the timeline using their own rankings:

- **Commodity money** — the thing has value itself (gold, salt, cowrie). Why salt? ('Salary' comes from it.)
- **Representative money** — paper that's a *claim* on something real (gold-backed dollars).
- **Fiat money** — valuable because a government says so and everyone agrees. The U.S. left the gold standard in 1971 — your dollar is backed by trust, not metal.

Land it: *every era, SOMEONE decided what counts. The question is always who — and whether you trust them.*

④ FRAMEWORK CALLBACK

Seeds **Fundamentals**. The scoring grid (carry / fake / last / accept) is the first version of "what is this thing, actually?" Students built evaluation criteria before being handed any.

⑤ EXIT TICKET

Pick one: *Which form of money would you trust most if the internet went down for a month? Why?*

DIFFERENTIATION

Support: sentence starters on the grid. **Stretch:** ‘what would the 6th station be in 50 years?’

WEEK 1 · SESSION 3

"The Island Bank Heist"

	50 min · 5×50 model	**Engagement:** High-energy	Block B (pairs with S4)

Anchor	What makes good money GOOD?
Objective	Students apply the properties of good money (durability, portability, divisibility, uniformity, limited supply, acceptability) to design and defend their own currency.
Standards	AB 2927 foundations; CA HSS Econ 12.1
Materials	6 'currency kits' (sticky notes, paper clips, candy, monopoly bills, drawn-on cards, dried beans), tape, markers
Prep	8 min — assemble six numbered kits, one per team.

① HOOK · before any content

"Your plane crashed. Invent money by Friday." (6 min)

Set the scene: 30 survivors, one island, no rescue for a year. People are already trading fish for firewood and it's chaos. *"Your team has 30 minutes to invent the island's official money — and convince everyone else to use YOURS instead of theirs."*

② ACTIVE ELEMENT · they do, then they get it

Currency Design Challenge + pitch (24 min)

Each team gets a kit of random materials and must design a currency, then pass the **6-property stress test** (printed in the workbook): durable, portable, divisible, uniform, limited supply, accepted. (18 min design, then 1-min pitches.) **The twist that teaches scarcity:** the team using candy will realize people just eat the money (no store of value) and the team that can draw unlimited bills will get accused of cheating (no limited supply). Class votes on the winning currency — *but not your own.*

③ TEACH MOMENT · name what they felt

Why the winner won (14 min)

Decode the vote against the six properties. The candy currency failed 'store of value'; the unlimited-bills team failed 'limited supply' — set up the word **inflation** for next week ("what happens when there's suddenly way more money?"). Connect to the real world: gold is rare (limited supply) and doesn't rust (durable) — that's WHY it became money for 5,000 years. Bitcoin's pitch, conceptually, is 'digital gold' with a hard supply cap — name it once, lightly, and move on. (Conceptual only — no trading, no wallets.)

④ FRAMEWORK CALLBACK

Seeds **Differentiation**. The winning pitch had to answer "what does ours do that theirs doesn't?" — the exact question they'll later ask of any asset.

⑤ EXIT TICKET

Name the ONE property your currency was weakest on — and how you'd fix it.

DIFFERENTIATION

Support: give a half-filled property checklist. **Stretch:** add a counterfeiting rule — how do you stop fakes?

WEEK 1 · SESSION 4

“The Trust Machine”

	50 min · 5×50 model	Engagement: Making	Block B (pairs with S3)

Anchor	If money is trust, what happens when trust breaks?
Objective	Students produce a one-page visual explaining money as a trust system and predict the consequence of broken trust.
Standards	AB 2927 foundations; CA HSS Econ 12.2
Materials	Workbook ‘infographic’ template, colored markers, one short clip on hyperinflation (Weimar/Zimbabwe — wheelbarrow of cash)
Prep	4 min — cue clip (2 min max).

① HOOK · before any content

“A wheelbarrow of cash for one loaf of bread.” (6 min)

Play the 2-minute clip: people in 1920s Germany hauling literal wheelbarrows of money to buy bread, kids building blocks out of cash because it was cheaper than toys. *“The paper didn’t change. What changed?”* (Trust evaporated.)

② ACTIVE ELEMENT · they do, then they get it

Make the ‘Trust Machine’ infographic (24 min)

Students design a single visual that explains to a 5th-grader why a $20 bill is ‘worth’ $20. Required elements (workbook checklist): show the three jobs of money, show WHO backs the dollar, and show one thing that could break the trust. This is a **make-not-take** session — they’re building a teaching artifact, which previews the Capstone (‘can you teach it?’). Gallery-walk the last 5 min: sticky-note one infographic that explained it best.

③ TEACH MOMENT · name what they felt

Debrief: money is a network (14 min)

Pull the thread: money works like a group chat everyone has to stay in. The moment people leave (stop trusting), it collapses — fast. Define **hyperinflation** as the extreme case, and preview Week 2: “you don’t need a wheelbarrow situation to lose money to inflation — it happens to you quietly, every year.”

④ FRAMEWORK CALLBACK

Seeds **Value-Add**. A trustworthy money ‘solves a problem that wasn’t solved before’ — it lets strangers trade without knowing each other. Their infographic had to show that problem being solved.

⑤ EXIT TICKET

Finish the line: *“Money is really just _____.”* (One metaphor, your own.)

DIFFERENTIATION

Support: provide icon stickers to place rather than draw. **Stretch:** add a ‘what fixes a broken currency?’ panel.

WEEK 1 · SESSION 5

“Defend Your Take”

	50 min · 5×50 model	Engagement: Discussion	Flex / assessment day

Anchor	Pulling Week 1 together.
Objective	Students synthesize Week 1 by taking and defending a position on what money should be, using vocabulary from the week.
Standards	AB 2927 foundations; CA HSS Econ 12.1, 12.2
Materials	4 corner signs (Gold / Cash / Bank app / ‘Make my own’), Week-1 review workbook spread
Prep	3 min — post corner signs.

① HOOK · before any content

“The class is starting a country.” (6 min)

“New nation, blank slate. You get to pick the official money. You have four options. Go stand by your choice — you have 60 seconds.”

② ACTIVE ELEMENT · they do, then they get it

Four-Corners debate (24 min)

Corners: Gold / Physical cash / Digital bank money / Invent something new. Students cluster, then each corner gets 2 min to prep a 30-second argument using at least three Week-1 vocab words (medium of exchange, store of value, limited supply, etc.). Run two rebuttal rounds. **Allow switching corners** if someone’s argument changes your mind — movement = thinking made visible. Tally who persuaded whom.

③ TEACH MOMENT · name what they felt

Synthesis (14 min)

There’s no single right corner — each form trades off the six properties differently. Build the master chart together on the board: each money type scored on the properties. This chart IS their Week-1 study guide. Reinforce the anchor: *money is a shared story, and every society chooses which story to believe.*

④ FRAMEWORK CALLBACK

Full proto-framework rehearsal: each corner’s best argument quietly hit one of the four questions. Point this out explicitly — “you’ve been using a tool all week. Next unit, we name it.”

⑤ EXIT TICKET

Week-1 quick-check (in workbook): 5 items — 3 vocab match, 1 short answer, 1 ‘explain to a friend’.

DIFFERENTIATION

Support: vocab word-bank card for the debate. **Stretch:** argue a corner you DON’T personally agree with.

WEEK 2

Inflation & Purchasing Power — the cost of doing nothing

WEEK 2 · SESSION 1

"The Shrinking Dollar"

	50 min · 5×50 model	**Engagement:** High-energy	Block A (pairs with S2)

Anchor	Why does a dollar buy less than it used to?
Objective	Students experience inflation in real time and define inflation, purchasing power, and real vs. nominal value.
Standards	AB 2927 – saving/inflation; CA HSS Econ 12.2
Materials	Candy/tokens as 'money', a 'store' price board, projector
Prep	6 min — set up the classroom 'store' with priced items (real snacks if budget allows).

① HOOK · before any content

"Your grandparent's movie ticket cost a quarter." (6 min)

Put up a slide: 1970 movie ticket ~$1.55, gallon of gas ~$0.36, a house ~$23k. Today's prices next to them.

"Did everything get more expensive — or did your money get weaker? Those are NOT the same sentence."

② ACTIVE ELEMENT · they do, then they get it

The Inflation Store — live (24 min)

Every student gets the same amount of 'money' (say 10 tokens). Open the class store; they shop Round 1 at posted prices. Then — **without warning** — you 'print' more money and hand everyone 20 extra tokens. Everyone's rich! Re-open the store... but now you quietly double every price. Run Round 2. The realization hits: *more money, same stuff, higher prices — I'm not actually richer.* Run a Round 3 where prices rise but their token count doesn't — they feel purchasing power erode directly.

③ TEACH MOMENT · name what they felt

Naming the squeeze (14 min)

- **Inflation** — prices rising over time (the store proved it).
- **Purchasing power** — what your money can actually BUY, not the number on it.
- **Nominal vs. real** — your $20 looks the same; what it buys shrank.

Tie to the hook: a 1970 dollar and a 2026 dollar are both 'a dollar' — totally different power. Quick mention: this is WHY people invest — cash sitting still quietly loses to inflation. (Sets up Week 3 + Unit 3.)

④ FRAMEWORK CALLBACK

Seeds **Use Case**. Anything you put money into has to beat inflation to be worth it — "who needs this and why?" now includes 'because doing nothing loses.'

⑤ EXIT TICKET

"In the store, I felt richer when _____, but I was actually _____."

DIFFERENTIATION

Support: token tracker sheet. **Stretch:** calculate the % price increase between rounds.

WEEK 2 · SESSION 2

“Sneakers, Tickets, and the Price of Cool”

	50 min · 5×50 model	Engagement: Discussion	Block A (pairs with S1)

Anchor	What really drives prices up?
Objective	Students connect supply, demand, and scarcity to prices they personally care about, and distinguish inflation from individual price changes.
Standards	AB 2927 saving/inflation; CA HSS Econ 12.2, 12.3
Materials	Real price examples (sneaker resale, concert ticket surge pricing, game skins), workbook supply/demand grid
Prep	4 min.

① HOOK · before any content

“Why did that ticket cost $900?” (6 min)

Show a real example: a concert face-value ticket vs. its resale price, or a limited sneaker drop reselling for 4x. *“Nobody printed more money to make that ticket cost $900. So what happened?”*

② ACTIVE ELEMENT · they do, then they get it

‘Price Detective’ case sort (23 min)

Teams get 8 real cards: a sneaker that 10x’d, gas going up after a storm, a game skin that crashed in value, milk costing more this year, a vintage card selling for thousands, etc. Sort each into **WHY the price moved**: more demand / less supply / inflation / hype-then-crash. Some cards fit two — that’s the debate. Teams defend their sort to the class.

③ TEACH MOMENT · name what they felt

Two different forces (15 min)

Separate the ideas cleanly:

- **Supply & demand / scarcity** moves the price of ONE thing (the sneaker, the ticket).
- **Inflation** moves the price of NEARLY EVERYTHING at once (your whole grocery bill).

Both make things ‘cost more,’ but for different reasons — and the fix is different. Plant a flag for Unit 4/5: hype-driven spikes (‘the price of cool’) are exactly how people get burned chasing trends.

④ FRAMEWORK CALLBACK

Seeds **Fundamentals + Differentiation**. A scarce thing isn’t automatically valuable — ask ‘what is it actually, and what makes it different?’ before paying the hype price.

⑤ EXIT TICKET

Name something YOU’VE wanted to buy whose price was driven by hype. Was it worth it?

DIFFERENTIATION

Support: pre-sorted example to model. **Stretch:** find a current real example on the way home, bring it tomorrow.

WEEK 2 · SESSION 3

"The Cost of Doing Nothing"

	50 min · 5×50 model	Engagement: Making	Block B (pairs with S4)

Anchor	What happens to money you just... leave alone?
Objective	Students calculate how inflation erodes idle cash over time and explain the opportunity cost of doing nothing.
Standards	AB 2927 saving/investing; CA Math Financial Algebra
Materials	Calculators/phones, workbook 'time machine' worktable, projector
Prep	3 min.

① HOOK · before any content

"$1,000 under the mattress." (6 min)

"Your aunt hides $1,000 in a shoebox in 2026 and forgets it. She opens it in 2036. Same ten $100 bills. Did she keep her money — or lose some without anyone touching it?" Take a vote. (Most say 'she kept it.' They're about to find out otherwise.)

② ACTIVE ELEMENT · they do, then they get it

The Money Time Machine (24 min)

Workbook worktable: students compute what $1,000 'buys' after 1, 5, and 10 years at a 3% inflation rate (numbers scaffolded — this is Financial Algebra, story-first). Then they run a second column: the same $1,000 earning 0% in a shoebox vs. a few percent in a basic account. **The visual punch:** they graph the two lines diverging. Doing nothing isn't neutral — it's a slow leak. Pairs check each other's math (peer teaching).

③ TEACH MOMENT · name what they felt

Opportunity cost, made real (14 min)

Define **opportunity cost**: the cost of doing nothing is everything your money COULD have done. Reframe the unit catchphrase territory: this is why 'safe' cash isn't actually safe from inflation. Be careful and conceptual — this is NOT 'you must invest in X.' It's 'standing still has a price, and now you can calculate it.' Sets up Unit 3 (compound interest) directly.

④ FRAMEWORK CALLBACK

Seeds **Value-Add**. Any place you put money should add value beyond the shoebox. The worktable IS a value-add test — 'does this beat doing nothing?'

⑤ EXIT TICKET

"The shoebox lost ____ in 10 years. The thing that surprised me was _____."

DIFFERENTIATION

Support: pre-filled formula cells, students plug numbers. **Stretch:** try a 7% inflation year — what changes?

WEEK 2 · SESSION 4

“Read the Headline, Find the Spin”

	50 min · 5×50 model	Engagement: Discussion	Block B (pairs with S3)

Anchor	Who benefits when you don’t understand inflation?
Objective	Students critically read financial headlines and advertising, spotting misleading framing around money and inflation.
Standards	AB 2927 consumer protection; CCSS-ELA critical reasoning; CA HSS Econ 12.3
Materials	5–6 real (lightly edited) headlines/ads about prices, raises, ‘inflation-proof’ products
Prep	4 min — print headline cards.

① HOOK · before any content

“You got a 3% raise. Are you richer?” (6 min)

“Your boss gives you a 3% raise and seems like a hero. Inflation that year was 5%. Did you get a raise — or a pay cut with a smile?” Let the gasp happen.

② ACTIVE ELEMENT · they do, then they get it

Spin Detector workshop (23 min)

Teams get real-world headline and ad cards (‘Wages hit record high!’, ‘This gold scheme is inflation-proof!’, ‘Prices stabilize — increases slow to 4%’). For each, mark: **What it WANTS you to feel / what’s actually true / who benefits if you don’t look closer.** This is the first real ‘guru ≠ fundamentals’ muscle — a core curriculum value, age-appropriate. Teams present the sneakiest one they found.

③ TEACH MOMENT · name what they felt

Real vs. nominal, in the wild (15 min)

Tie every headline back to **real vs. nominal** from S1. ‘Record high wages’ in nominal dollars can still be a real cut. ‘Inflation-proof’ is a sales word, not a financial fact. Introduce the habit: *when money talks, ask ‘compared to what?’* Reinforce: emotional, hype language is a flag — echoing “the market doesn’t have emotions,” which they’ll meet head-on in Unit 3.

④ FRAMEWORK CALLBACK

Seeds **Differentiation + Value-Add**. ‘Inflation-proof!’ claims a difference and a benefit — students now know to demand proof of both before believing it.

⑤ EXIT TICKET

Rewrite one misleading headline so it tells the HONEST version.

DIFFERENTIATION

Support: a 3-question decoder strip. **Stretch:** write your own fake-but-believable misleading ad, swap with a partner to debunk.

WEEK 2 · SESSION 5

"The Inflation Survivor"

	50 min · 5×50 model	**Engagement:** High-energy	Flex / assessment day

Anchor	Pulling Week 2 together.
Objective	Students apply inflation, purchasing power, and opportunity cost concepts to make decisions under changing conditions.
Standards	AB 2927 saving/inflation; CA HSS Econ 12.2; CA Math Financial Algebra
Materials	Game slides or printed scenario cards, team scoreboards
Prep	5 min — load the game deck.

① HOOK · before any content

"Survive 10 years. Keep your money's power." (5 min)
Frame it as a survival game: each team starts with the same 'wealth.' Inflation, raises, and price shocks will hit. Whoever protects their purchasing power best, wins.

② ACTIVE ELEMENT · they do, then they get it

Inflation Survivor (game, 26 min)
Ten 'years' (rounds). Each round flips an event card: '5% inflation,' 'you got a 2% raise,' 'gas spikes,' 'you left it all in cash,' 'you put some in an account earning 4%.' Teams make a choice each round and track their real wealth on a scoreboard. The team that just hoards cash watches inflation grind them down; the team making informed moves pulls ahead. **Competition drives the review** — every event card is a Week-2 concept in disguise.

③ TEACH MOMENT · name what they felt

Why the winners won (14 min)
Debrief the scoreboard against the vocabulary: every winning move was 'beat inflation / manage purchasing power / weigh opportunity cost.' Crown the winners, then the real point: *this game runs in real life whether you play or not.* Transition to Week 3: "so where does money actually GO, and who moves it? Meet the rails."

④ FRAMEWORK CALLBACK

Full proto-framework rehearsal under pressure: winning teams instinctively asked 'is this worth it / does it beat doing nothing?' each round. Name it: that instinct becomes the framework in Unit 2.

⑤ EXIT TICKET

Week-2 quick-check (in workbook): 5 items — 2 vocab, 2 short scenarios, 1 mini-calculation.

DIFFERENTIATION

Support: simplified 2-choice cards. **Stretch:** a 'wildcard' round where they invent the event.

WEEK 3

Banks, the Fed & Rails — how money moves

WEEK 3 · SESSION 1

"Where Does Your Money Actually Sleep?"

	50 min · 5×50 model	**Engagement:** Discussion	Block A (pairs with S2)

Anchor	What does a bank actually DO with your money?
Objective	Students explain fractional-reserve banking in plain language and trace where a deposited dollar goes.
Standards	AB 2927 financial systems; CA HSS Econ 12.2
Materials	Workbook 'follow the dollar' flow map, projector
Prep	3 min.

① HOOK · before any content

"Your $100 isn't in the building." (6 min)

"You deposit $100 cash at the bank. You drive home. Is your exact $100 sitting in a drawer with your name on it, waiting for you?" Most assume yes. *"It's already gone — loaned to someone buying a car. And somehow your balance still says $100. How?"*

② ACTIVE ELEMENT · they do, then they get it

Follow the Dollar — human chain (23 min)

Act it out. One student is 'You,' one is the 'Bank,' several are 'Borrowers' and 'other depositors.' Pass a single paper '$100' through the chain as the bank lends it out, the borrower spends it, it gets re-deposited, lent again. Students track on the workbook flow map how '$100' of cash supports hundreds of dollars of activity. The room SEES the multiplication. **Pause point:** 'what happens if everyone shows up wanting their cash at once?' (bank run — seed it.)

③ TEACH MOMENT · name what they felt

Fractional-reserve banking, plainly (15 min)

Banks keep a fraction on hand and lend the rest — that's the engine of the whole system. It's not a scam; it's how credit and growth happen — AND it's why trust (again) is everything. Define **deposit, loan, interest, reserve**. Connect back to Unit 1: the bank app balance is the 'Rai stone' — a number everyone agrees you own.

④ FRAMEWORK CALLBACK

Seeds **Fundamentals**. 'What is a bank, actually?' Most students never knew. Understanding the real mechanism is step one of evaluating ANY financial institution or product.

⑤ EXIT TICKET

"The most surprising thing about what banks do with my money is _____."

DIFFERENTIATION

Support: role cards with lines. **Stretch:** ‘why do governments insure deposits?’ — research prompt.

WEEK 3 · SESSION 2

“Who Controls the Faucet?”

	50 min · 5×50 model	Engagement: Discussion	Block A (pairs with S1)

Anchor	Who decides how much money exists?
Objective	Students explain the Federal Reserve’s basic role and how interest rates act as a thermostat on the economy.
Standards	AB 2927 financial systems; CA HSS Econ 12.2, 12.6
Materials	Simple ‘economy thermostat’ visual, scenario cards, projector
Prep	3 min.

① HOOK · before any content

“There’s a thermostat for the whole economy. Who’s holding it?” (6 min)

Callback to Week 2’s inflation store: *“Remember when ‘printing’ more tokens made prices jump? In real life, somebody actually controls that faucet. Who — and how do they decide?”*

② ACTIVE ELEMENT · they do, then they get it

‘You’re the Fed’ decision game (24 min)

Teams ARE the Federal Reserve. Each round presents the economy’s ‘temperature’: ‘prices rising too fast (overheating),’ ‘jobs disappearing (too cold).’ Their only two dials: raise or lower interest rates. They decide, then flip the outcome card. Raise rates to cool inflation — but oops, borrowing slows and some lose jobs. Lower rates to boost jobs — but inflation creeps back. **They feel the trade-off the Fed actually faces.** No perfect answer — that’s the insight.

③ TEACH MOMENT · name what they felt

The Fed, demystified (14 min)

Plain-language roles: the central bank manages the money supply and sets interest rates to balance **inflation** vs. **employment**. Higher rates = borrowing costs more = economy cools. Lower rates = borrowing is cheap = economy heats. Connect to their lives: this is WHY car loans, credit cards, and one day their mortgage cost what they cost. Keep it non-partisan and mechanical — it’s a thermostat, not a politics debate.

④ FRAMEWORK CALLBACK

Seeds **Use Case**. Interest rates have a job — ‘who needs this lever and why?’ Students now see the purpose behind a number that used to be background noise.

⑤ EXIT TICKET

“If I were the Fed and prices were rising fast, I’d _____, but the risk is _____.”

DIFFERENTIATION

Support: 2-option decision cards with hints. **Stretch:** add a ‘both problems at once’ round (stagflation, lightly).

WEEK 3 · SESSION 3

“The Rails Beneath Everything”

	50 min · 5×50 model	Engagement: Making	Block B (pairs with S4)

Anchor	How does money actually MOVE from one place to another?
Objective	Students define payment ‘rails’ and trace how a transaction travels, identifying friction points (time, fees, middlemen).
Standards	AB 2927 financial systems; CA HSS Econ 12.6
Materials	Workbook ‘payment journey’ map, sticky notes, stopwatch/timer visual
Prep	4 min.

① HOOK · before any content

“You tapped your phone. 7 companies just got involved.” (6 min)

“You buy a $3 drink with a tap. Felt instant, right? Behind that one tap, your money passed through a chain of middlemen, and the store won’t even get paid for two days. Let’s expose the hidden machine.”

② ACTIVE ELEMENT · they do, then they get it

Map the Payment Journey (24 min)

Teams build the journey of a single tap-to-pay on the workbook map, placing sticky notes for each stop: card network, your bank, the store’s bank, processors, fees skimmed at each step, days to settle. Then a second map: sending $200 to family in another country — the fees and days balloon. **The aha:** ‘instant’ isn’t instant, and every middleman takes a cut. Introduce **rails** as the word for these underlying tracks money runs on.

③ TEACH MOMENT · name what they felt

Rails — old and new (15 min)

Define the system: cash, cards, ACH, wires — each a different ‘rail’ with different speed and cost. Cross-border is slow and expensive because it rides old rails (sets up ISO 20022 / stablecoins in Unit 4 — name them as ‘newer rails being built,’ conceptual only). Land the big idea of the whole unit: *money isn’t a thing, it’s a system of agreements and tracks — and whoever builds better tracks changes everything.*

④ FRAMEWORK CALLBACK

Seeds **Value-Add** + **Differentiation**. A new payment rail only matters if it does something the old one can’t (faster/cheaper). That’s the exact lens for evaluating new financial tech later.

⑤ EXIT TICKET

“The biggest friction point in moving money is _____. A better rail would fix it by _____.”

DIFFERENTIATION

Support: pre-printed stops to arrange in order. **Stretch:** design the ‘ideal’ rail — what would it remove?

WEEK 3 · SESSION 4

"Build the Whole Map"

	50 min · 5×50 model	Engagement: Making	Block B (pairs with S3)

Anchor	How does the whole money system fit together?
Objective	Students synthesize the entire unit by building a visual system map connecting money's forms, value, and movement — and rehearse teaching it.
Standards	AB 2927 financial systems; CA HSS Econ 12.1, 12.2, 12.6
Materials	Large poster paper, markers, Unit-1 vocabulary card deck, workbook capstone-prep page
Prep	5 min — set out poster materials per team.

① HOOK · before any content

"Three weeks ago you bartered a chicken. Look how far you've come." (5 min)
Flash a 5-image recap: the barter floor → the inflation store → the Fed thermostat → the payment rails.
"You've learned the whole life of money. Today you prove you can SEE the whole thing at once."

② ACTIVE ELEMENT · they do, then they get it

The Master Money Map (26 min)
Teams build one big poster connecting every Unit-1 concept: what money is (3 jobs, 6 properties) → what changes its value (inflation, supply/demand) → where it lives (banks) → who controls it (Fed) → how it moves (rails). They must use the vocabulary deck and draw the connections (arrows, not just boxes). **This is direct Capstone rehearsal** — the unit's 'can you teach it?' ethic in action. Last 6 min: each team does a 45-second 'tour' of their map to another team (teach-back).

③ TEACH MOMENT · name what they felt

One system, your words (14 min)
Walk one strong map for the class and narrate the throughline: *money is a shared story (Week 1), that story's value can be quietly eaten or protected (Week 2), and it lives in and moves through a system of trusted rails (Week 3).* Preview Unit 2 explicitly: *"You've been instinctively asking four questions all unit. Next, we name them — and they become your superpower for evaluating ANYTHING."*

④ FRAMEWORK CALLBACK

Reveal the proto-framework in full: post the four questions for the first time and have teams find where each one showed up in their map. The hand-off into Unit 2 is now seamless.

⑤ EXIT TICKET

On your map, star the ONE concept you could confidently teach a family member tonight.

DIFFERENTIATION

Support: a partially-started map skeleton. **Stretch:** add a 'what breaks this system?' red-arrow layer.

WEEK 3 · SESSION 5

“Prove It / Teach It”

	50 min · 5×50 model	Engagement: Discussion	Flex / unit assessment day

Anchor	Unit 1 mastery + bridge to the framework.
Objective	Students demonstrate Unit-1 mastery on the post-assessment and articulate the four-question framework they’ve been building.
Standards	AB 2927 foundations + financial systems; CA HSS Econ 12.1, 12.2, 12.6; CCSS-ELA
Materials	Unit-1 post-assessment, ‘teach-back’ ticket slips
Prep	3 min.

① HOOK · before any content

“Same test as Day 1. Watch yourself level up.” (5 min)

Remind them they took this exact assessment on Week 1, Day 1 and (probably) guessed half of it. *“Today you’ll see in black and white how much you actually own now. This isn’t my proof — it’s yours.”*

② ACTIVE ELEMENT · they do, then they get it

Post-assessment + Teach-Back (28 min)

First 18 min: students take the Unit-1 post-assessment (mirror of the pre-assessment) independently. Last 10 min: **30-second teach-backs** — each student draws one concept slip (inflation, rails, fiat, fractional reserve, opportunity cost) and explains it to a partner as if to a 12-year-old. Partner scores clarity on a simple thumb scale. This previews the Capstone rubric: *could someone who knew nothing walk away understanding?*

③ TEACH MOMENT · name what they felt

Close the unit (12 min)

Reveal pre/post growth as a class (anonymized) — the spike is the motivation. Formally introduce the **Four-Question Framework** as the spine of everything ahead: **Fundamentals** → **Differentiation** → **Use Case** → **Value-Add.** Show them the callback tags from all 15 sessions — ‘you’ve already used each one.’ End on the unit’s emotional anchor and the catchphrase they’ll carry into Unit 3: *“The market doesn’t have emotions.”*

④ FRAMEWORK CALLBACK

The framework is no longer proto — it’s named and owned. Every future unit opens with it. Unit 1’s job was to make it feel earned, not assigned. Done.

⑤ EXIT TICKET

Unit-1 post-assessment (collected) + one line: *“The four question I’ll use first is _____ because _____.”*

DIFFERENTIATION

Support: read-aloud option, extended time per IEP/504. **Stretch:** teach-back to a 6-year-old level (harder).