



S3QUOYAH FOR SCHOOLS · COMPONENT 2 OF 5

Unit 1 — Student Workbook

Money Itself · This is YOURS. Write in it. Draw in it. Argue in it.

Name: _____ Period: _____

The one question this whole unit answers: What actually is money — and who decides?

START HERE — read this part, it's 20 seconds

This isn't a textbook and it's not a packet of worksheets. It's a field notebook for figuring out how money actually works — the stuff nobody explained to you before someone tried to sell you something. By the end you'll have a 4-question move you can run on *anything* before you spend a dollar on it. Fill the blanks, sketch the boxes, take the side you actually believe. Let's go.



W1 WEEK 1 — What even IS money?

Session 1 - The Barter Floor

Quick gut-check before we start: I'll pay you for a week of work in ONE of these. Circle your pick and say why.

- A crisp \$100 bill
- The hyped sneakers everyone wants

Why?

You're on the trading floor. Your item: _____. After Round 1 (no money allowed):

What did you WANT?	Could you get it? Y/N	What got in the way?

Round 2 changed everything. One token everyone accepts. In your own words — why was Round 2 so much easier?

LOCK IT IN — the 3 jobs money does

Match each to a moment from the floor today:

Medium of exchange = the thing everyone will take. *Your example:* _____

Store of value = holds its worth for later. *Your example:* _____

Unit of account = a shared ruler for 'how much.' *Your example:* _____



Session 2 - Make It Money (gallery walk)

Score each kind of money. ✓ = yes, ✗ = no, ~ = kind of. Then rank them 1 (best) to 5 (worst).

Type of money	Easy to carry?	Hard to fake?	Will it last?	People accept it?	RANK
Cowrie shells					
Gold coin					
Rai stone					
Paper dollar					
Bank-app balance					

The big idea: money went from *commodity* (worth something itself) → *representative* (a claim on something) → *fiat* (valuable because we all agree). The U.S. dropped the gold standard in **1971**.

Trust test: Which money would you trust most if the internet died for a month? Why?



Session 3 - Invent Your Island Currency

Your team designs money for 30 island survivors. Run it through the 6-property stress test — check every box you can honestly check.

<input type="checkbox"/> Durable — won't fall apart / rot	<input type="checkbox"/> Portable — easy to carry
<input type="checkbox"/> Divisible — can make change	<input type="checkbox"/> Uniform — every unit the same
<input type="checkbox"/> Limited supply — can't just make infinite	<input type="checkbox"/> Accepted — others will take it

Sketch your currency here:

draw it — name it — show what one unit looks like

Weakest property + your fix:



Session 4 - The Trust Machine

In 1920s Germany, people hauled **wheelbarrows of cash to buy one loaf of bread**. The paper didn't change. **Trust** did. Build a one-page infographic that explains to a 5th grader why a \$20 bill is worth \$20.

Your infographic MUST show: the 3 jobs of money WHO backs the dollar one thing that could break the trust

your Trust Machine infographic



Finish the line (your own metaphor): "Money is really just _____."



Session 5 - Defend Your Take + Week-1 Check

New country, you pick the money. Go to your corner, then write your best 30-second argument using at least 3 vocab words.

My corner: _____

My argument:

WEEK 1 QUICK-CHECK

1. Match: *medium of exchange* / *store of value* / *unit of account* to: (a) a shared ruler for value ____ (b) the thing everyone accepts ____ (c) holds worth for later ____
2. 'Fiat money' means money is valuable because _____.
3. Name one of the 6 properties of good money: _____
4. **Short answer:** Why is money called 'a story everyone agrees to believe'?
5. **Explain to a friend:** In one sentence, what makes a \$20 bill worth \$20?



W2

WEEK 2 — Why your dollar shrinks

Session 1 - The Inflation Store (live)

Then vs. now. Fill what you can — guess if you have to:

Item	-1970 price	Today price	Did the THING change, or the MONEY?
Movie ticket	\$1.55		
Gallon of gas	\$0.36		
A house	\$23,000		

In the store game: when the teacher 'printed' more tokens, you felt rich. Then prices doubled. Finish:

"I felt richer when _____, but I was actually _____."

3 WORDS THAT RUN YOUR WHOLE LIFE

Inflation = prices rising over time.

Purchasing power = what your money can actually BUY (not the number on it).

Nominal vs. real = the number stays the same; the power shrinks.



Session 2 - The Price of Cool

A \$90 concert ticket resells for \$900. Nobody printed money to do that. So what moved the price? Sort each into the real reason:

What happened	More demand	Less supply	Inflation	Hype → crash
Limited sneaker resells for 4x				
Gas jumps after a storm				
Game skin everyone wanted tanks				
Whole grocery bill up this year				

The split that matters: supply/demand moves the price of *one thing*. Inflation moves *nearly everything* at once.

Something YOU wanted where the price was pure hype — was it worth it?



Session 3 - The Cost of Doing Nothing

Your aunt hides **\$1,000** in a shoebox. Inflation \approx 3% a year. Fill in what that \$1,000 can still BUY over time (we'll do the math together):

Year	Shoebox (0% growth) — real buying power	If it earned ~4% instead
Today	\$1,000	\$1,000
5 years		
10 years		

Graph the two paths (shoebox vs. earning). Watch them split apart:

x = years, y = buying power. Plot both lines.

Opportunity cost = everything your money **COULD** have done. Finish: "The shoebox lost about _____ in 10 years. What surprised me: _____."



Session 4 - Spin Detector

"You got a 3% raise!" Inflation was 5%. Did you get a raise — or a pay cut with a smile? For each headline, expose the spin:

Headline / Ad	What it WANTS you to feel	What's actually true	Who benefits?
'Wages hit record high!'			
'Inflation-proof gold scheme!'			
'Increases slow to just 4%'			

The habit: **when money talks, ask "compared to what?"**

Rewrite one misleading headline so it tells the HONEST version:



Session 5 - Inflation Survivor + Week-2 Check

Track your team's real wealth across 10 'years.' Each event card is a concept in disguise.

Round	Event card	Your move	Real wealth now
1			
2			
3			
4			
5			
...			

WEEK 2 QUICK-CHECK

1. Inflation means _____.
2. 'Purchasing power' is different from the number on your money because _____.
3. **Scenario:** You get a 4% raise; inflation is 6%. Richer or poorer? Why?
4. **Scenario:** A sneaker resells for 5x face value. Inflation or supply/demand? Why?
5. **Mini-calc:** If \$100 loses ~3% buying power a year, roughly what can it buy after 1 year? \$_____



W3

WEEK 3 — Where money lives & how it moves

Session 1 - Follow the Dollar

You deposit \$100. It's already gone — loaned out — but your balance still says \$100. Trace where it goes:

You → Bank → Borrower → spent → re-deposited → ... draw the chain

Fractional reserve = banks keep a fraction, lend the rest. What happens if EVERYONE wants their cash at once?

Most surprising thing about what banks do with my money:



Session 2 - You're the Fed

You control the economy's thermostat. Your only two dials: **raise** or **lower** interest rates. Make the call each round:

Economy's problem	Your move (raise/lower rates)	The risk you accept
Prices rising too fast (overheating)		
Jobs disappearing (too cold)		

Higher rates → borrowing costs more → economy **cools**. Lower rates → borrowing is cheap → economy **heats**. This is why your future car loan costs what it costs.

"If prices were rising fast, I'd _____, but the risk is _____."



Session 3 - The Rails Beneath Everything

You tap to pay \$3. Felt instant. It wasn't — and the store waits ~2 days to get paid. Map every hidden stop + who takes a cut:

Tap → card network → your bank → store's bank → processor → ... (note fees + days)

Now map sending \$200 to family in another country. What balloons?

Rails = the tracks money runs on (cash, cards, ACH, wires — and newer ones being built). Biggest friction point + how a better rail would fix it:



Session 4 - Build the Whole Map

Three weeks ago you bartered a chicken. Now connect the WHOLE system on one map: what money is → what changes its value → where it lives → who controls it → how it moves. Use arrows, not just boxes.

THE MASTER MONEY MAP — use your vocab deck, draw the connections

★ Star the ONE concept you could teach a family member tonight.



Session 5 - Prove It / Teach It

THE SUPERPOWER YOU'VE BEEN BUILDING ALL UNIT

You've been asking these four questions instinctively for three weeks. Now they have names. This is the move you'll run on *any* money decision for the rest of your life:

1. **Fundamentals** — what is this thing, actually?
2. **Differentiation** — what does it do that nothing else does?
3. **Use Case** — who actually needs this, and why?
4. **Value-Add** — what problem does it solve that wasn't solved before?

Draw a concept slip, teach it to your partner like they're 12. Which did you teach? How'd it go?

Finish the unit: "The first of the four questions I'll use is _____ because _____."

CARRY THIS INTO UNIT 3

"The market doesn't have emotions." You can't fight an emotionless thing with emotion. Discipline beats feelings — in money and in life. Remember where you started: trading a chicken. Look how far you got.