



FutureSmart Facilitator Guide

About the Facilitator Guide

This guide supports educators implementing EVERFI's [FutureSmart](#) in their classes. We know that school looks remarkably different this year and we wanted to ensure you and your students get the most out of FutureSmart, no matter the setting.

This guide provides detailed information about the program, implementation ideas for in-person, hybrid or remote learning, and additional tech-free resources to extend student learning and keep them prepared for a successful future.

How does FutureSmart get students to think like leaders?

By the time adolescents reach middle school, they have already developed the capacity to understand complex economic concepts, make financial judgments, and assign value to purchases and brands. FutureSmart, powered by The MassMutual Foundation, empowers students to effectively manage their finances, make sound decisions, and become stewards of their financial future through interactive exercises and real-life scenarios.



About the Lessons

By assuming the role of Townville’s Mayor and helping the citizens achieve their financial goals, students consider other perspectives and address real-world examples of financial decisions. The result is a fun learning experience that builds healthy financial habits and encourages students to apply a variety of financial skills to many connected decisions, rather than in isolation.

Start with Students’ Favorite Section

Starting a meaningful conversation about financial literacy can be daunting. As a first step in preparing for FutureSmart implementation, we encourage every educator to take the Financial Values Personality Quiz in Lesson 1 of FutureSmart, “Welcome Mayor!” This will help you identify your own financial values and is a great way to engage with your students after they have taken the quiz themselves.

TO ACCESS THE PERSONALITY QUIZ:

1. **Login to your EVERFI Account at everfi.com/login** (No account? Hit Register and select “FutureSmart”)
2. **Find FutureSmart and click “View Course”** (If you can’t find it, click Catalog to add FutureSmart)
3. **Head into Lesson 1, “Welcome Mayor!”**
4. **Answer the questions as honestly as possible**
5. **Record your Financial Personality Type**

What real-world skills will students get out of this?

FutureSmart teaches middle school students the basics of personal finance, but there are so many other topics covered in the lessons!

- Decision Making
- Identifying Personal Values
- College and Career Readiness
- Career Exploration
- Entrepreneurship
- Understanding Insurance

Pro Tip #1

FutureSmart has pre- and post-assessments built into every lesson, so you can easily monitor student progress, boost accountability and even use as grades, if you wish. Check out student scores under the “Reports” tab of your Teacher Dashboard.

Getting Students Registered

Now that you have taken the quiz, you're ready to get students started! Here are [instructions for creating your Class Code](#) to have students self-register.

Does your district use a single-sign-on service like Clever? Check for the EVERFI button on your district's Clever portal for one-click teacher and student registration! More [instructions here](#).

Pro Tip #2

Post the Class Code you created and these [Student Registration Instructions](#) on the platform that you use to communicate with families, so students can work at home.

Introducing FutureSmart and Getting Students Invested (Pun Intended)

Timing	Content	Learning Tips
BEFORE THE LESSON	<p>Discussion Questions:</p> <ul style="list-style-type: none">How many of you have a job or earn money in your spare time? Babysitting? Yardwork? Chores for allowance money?Who can tell me what a budget is? Have you created a budget?Why is it important to learn about how to manage money?Who here usually spends their money as soon as they get it? Who likes to save money? Who likes to save a bit and spend a bit? <p><i>"You all aren't making huge financial decisions now - probably no one here is applying for a credit card, buying a house, or filling out financial aid applications for college. But I guarantee that each and every one of you is making smaller decisions about your money all the time, like whether to spend it on snacks or save up for the new pair of shoes you really want. It's important to learn how to manage your money now so you can create healthy money habits, preparing you to make those bigger decisions in the future."</i></p>	<p>If you can't have an in-person discussion, consider:</p> <ul style="list-style-type: none">Video discussionCreating a shared Google Doc with discussion questions that students must answerPosting on a Social Media site (where appropriate) and asking students to comment in their answers

DURING THE LESSON

“You are about to take a Financial Values Personality Quiz that will tell you your Financial Personality Type. Answer the questions as honestly as possible -- there are no wrong answers here! If you take the quiz and the resulting Personality Type doesn’t seem right to you, try taking it again.”

You may need to remind your students to answer the questions as honestly as possible in writing or via video conferencing.

Consider using a screen recording service to show your students how you went through the quiz and the personality type you were matched with!

AFTER THE LESSON**Discussion Questions:**

- What was your Financial Personality Type? Does that type seem to line up with your values? Why or why not?

Have students take a screenshot of their Financial Personality Type and email it to you with their answers to the discussion questions.

Don’t Miss Out on These Awesome Additional Resources

- **Paper-Based Lessons** – You can use the offline companion lessons included in the resource to help bring the topics to life when you’re learning together. Check them out on the “Resources” button on the Teacher Dashboard. These are great for in-person learning, but could be adapted to be independent work for at-home learning.
- **FutureSmart App** – Are your students at home with limited access to laptops? Students can download the FutureSmart App for extended learning for free! Find it on the App Store of any Smartphone. Tip: Have your students take a screenshot of the level that they’re on and send it to you to promote accountability.
- **Financial Values Personality Type Poster** – Want something to post in your classroom (or on your social media, Google Classroom, etc.)? Check out the poster we created to remind students about the different Financial Personality Types (below)!
- **Extension Lesson** – Use [this worksheet](#) to extend the learning even further! Students help set and maintain the budget for a town, learning more about scarcity and opportunity cost. This is best for in-person instruction, but could be a fun send-home activity to start a conversation about money between parents and students!

Pro Tip #3

Find great lessons and activities under the Resources button. From college/career exploration to budgeting practice and more. Use for a Fun Friday, a College Day, or have ready for a sub.

Discover Your Financial Personality Type

VISIONARY

Spontaneous, Saver



Visionaries have a go-with-the-flow attitude and are always ready to experience something new, even if it doesn't work out exactly how they expected. Visionaries' careful attention to their spending habits means that when things take a wrong turn, their finances can usually withstand the change.

IDEALIST

Planner, Spender



Idealists are full of ideas and possibilities for the future! Their passion for their work is contagious, but it sometimes means that the financial details can fall by the wayside, especially if spending money can help with their next big idea.

ADVENTURER

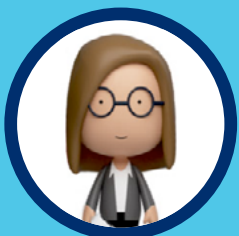
Spontaneous, Spender



Adventurers know that you only live once, and they are planning to make the most of it. Their tendency for living in the moment sometimes means that Adventurers may be tempted to splurge on the next big thing, sometimes leaving their finances to catch up.

ARCHITECT

Planner, Saver



Architects make detailed plans and follow through on them. They keep careful track of how much they're spending, and how much they need to save for the future. Architects' thorough planning and high standards means that they're constantly thinking about how to get the most out of every purchase.

 **MassMutual**
Foundation