



Educator Guide



Helping Students Understand the Return on Investment of Education, Future Careers, and Financial Decisions

Introduction

Imagine yourself at age 25. There’s probably something you wish you could go back and change, right? Maybe you’d spend or borrow less money. Maybe you’d set different goals for yourself (or any goals?). Today’s high school students should feel confident in their choices for the future. They should be able to understand the impact of their decisions before making them.

Now, your students can - with Claim Your Future®.

Claim Your Future is an interactive program that encourages students to explore career pathways, education and training options, and money management, including budgeting and wants versus needs. You can play it in person or by using the [online version](#).

Educators can use Claim Your Future in a variety of settings as either a stand-alone activity or part of a larger unit on careers, education, and financial literacy. The program engages high school students in a discussion about career pathways, postsecondary education and training options, and financial decision-making.

To help you and your students get the most from Claim Your Future, we created this educator’s guide. It includes a detailed lesson plan, optional activities, online resources, and more. **Bolded terms** throughout the guide are defined in the glossary that begins on page 19.

Ready to help your students claim their futures? Let’s get started!

This guide includes:

- **Step-by-step lesson plan, including learning objectives.**
- **Game methodology, sources, and assumptions.**
- **Budget worksheet**
- **Optional activities and assignments**
- **Web-based resources**
- **Glossary of terms**

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Lesson Plan

The objective of this lesson is to help students better understand the connection between the choices they make today and their opportunities in the future. We've designed this lesson plan for in-person use with the Claim Your Future game kit. However, most of it will work with the online game as well.

Enduring Understandings

1. More education leads to higher pay, increased job security, and in some cases, job flexibility, financial stability, or greater opportunity.
2. Doing something you love is important—even if it doesn't pay a lot of money. Students can manage this by living responsibly within a budget and making good choices.
3. Good choices yield more options. Good choices require you to:
 - Distinguish between “needs” and “wants.”
 - Identify your spending priorities within “wants,” and avoid impulse spending.
 - Take the steps to be successful in high school, allowing you more opportunities to achieve your goals after graduation.

Learning Objectives

Students will be able to:

- Have conversations about their goals and aspirations.
- Examine their assumptions about schooling, careers, money, and savings.
- Link today's educational and spending choices to future job options and financial stability.

GRADE LEVELS:
5-12 and beyond

SUBJECTS:

- Math
- Social studies
- Economics
- Financial literacy
- Interdisciplinary
- (career and college aspirations and decision-making)

TIME REQUIRED:

- 45 to 90 minutes
- May be integrated into a larger unit

MATERIALS:

- Claim Your Future game wheels or devices with internet access.
- Budget worksheets
- Pencils
- Calculators (optional)
- Claim Your Future stickers (optional)
- Educator's Guide

- Describe postsecondary options and identify basic vocabulary associated with college exploration.
- Learn about careers they may have never heard of.
- Create a balanced budget.
- Explain how small expenses can add up—especially regular ones!
- Distinguish between wants and needs and learn to prioritize among wants.
- Describe the benefits of saving money.

Learning Standards

[JumpStart National Standards in K-12 Personal Finance Education](#)

Procedure

Step 1: Set the Stage (10-15 minutes)

Ask students to:

- Share what is more important to them – having a career they enjoy or making a lot of money?
- Describe themselves at age 25. Encourage students to share ideas about schooling and careers, as well as financial **goals** (e.g., home, car, savings).
- Share how they define financial stability.
- Explain why they are interested in the potential careers they mention.
- Share what, if anything, they could be doing now to prepare for that career (volunteering, job shadowing, etc.).

Provide students with an overview of the activity.

- Tell students that today they will not be choosing their career. Instead, they will be randomly assigned a career and a monthly **income**, which they will use to develop a monthly **budget**.
- Explain that to “win,” students must have **money** left at the end of the game. If they don’t, they will need to redo the activity.

TEACHING TIP



To limit distractions, pass out the game wheels *after* providing the initial discussion, overview, and instructions.

Discuss benefits of education after high school.

Explain each of the possible **degree** levels (certificate, associate, bachelor's, master's, and Ph.D.), ask students the following questions regarding each level, and cite correct answers:

- How long does it take to complete each degree level if attending full time?
- Where would you go to earn a degree at each level (community college, university, public, or private)?
- What's an example of a school you could attend?
- When discussing doctoral degrees, discuss the fact that students can earn doctoral degrees in virtually any subject (history, English, music, chemistry, and education, to name a few). College professors often have a doctoral degree.

Randomly assign each student a wheel with one of the 50 possible career options.

- Select a mix of wheels (from high school salary positions to high-figure salary positions) to help ensure a range of outcomes.
- Explain each of the important elements on the wheel (career, annual and monthly income, education level, and years in college).
- Discuss annual income and its definition. Focus on monthly income after taxes. Ask why we focus on the monthly numbers (because that is how the bills are paid).
- Explain why **taxes**, **insurance**, and are deducted from monthly income.
- Ask if **borrowing** a student loan to go to school is a good or bad idea (it depends!). Discuss that what matters is what you are borrowing for, how much you are borrowing, and whom you are borrowing from. Most people believe borrowing to purchase a house makes sense but purchasing a \$1 million house you can't afford makes no sense (same with expensive cars).

TEACHING TIP



Methodology, sources, and assumptions can be found on page 11.

TEACHING TIP



If there is a pattern, point that out. Often, those with higher degrees will have more money and find budgeting easier. Some will have the same amount of money to start with, but the result will be very different because of their individual choices.

Step 2: Review the Budget Worksheet (10 minutes)

Explain how the activity works.

- Share with students that budgeting choices will be based on income and on what matters to each individual.
- Let students know that they are required to make a selection for student loans (online only) housing, food, transportation, and communications—give some examples of each.
- Explain to students that 10% of their income must go toward **savings** before they can make any other spending choices.
- Discuss “extras” and explain that these are choices and are optional. Ask them whether some of the items on the list are “wants” or “needs.”
- Ask them whether the number at the bottom needs to be a positive or a negative. Remind them that if it is a negative, they need to go back and make adjustments.

Step 3: Play the Game (15 minutes)

Allow students to complete the activity on their own with assistance as needed.

Depending on the amount of time available, you may let the students go through the entire activity again with a career of their choice.

TEACHING TIP



See pages 15 and 16 for a blank worksheet and sample answer key.

TEACHING TIP



Discuss the impact of smaller purchases over time.

Spending money on things like snacks and sodas can really add up. Use an online calculator to show the impact of spending versus saving.

Step 4: Reflect and Lead Post-assessment (10 minutes)

Discuss the outcomes of the students' budgeting experiences.

- Ask how many students had to make adjustments.
- Ask which students had money left over (maybe more than \$2,000).
- Inquire about their career, degree requirements, and earnings.
- Ask who struggled and had a difficult time making ends meet (maybe had less than \$100 left). Inquire about their career, degree requirements, and earnings.
- Consider offering extra credit to students who get a parent/guardian to sign their budget.

Discuss *wants* versus *needs*.

- Remind students that what they spent matters a lot more than what they earned.
- Ask students to give serious thought to what they really need versus what they just want to have. Encourage students to ask themselves:
 - Do I need all the fancy options on my phone?
 - Can I limit my money spent on snacks and drinks?
 - Can I rent a movie instead of going out?
 - Could I watch for sales on clothes instead of paying full price?
- Most people can't have everything they want. So, it is important to know what truly matters to us. Wasting money on wants limits what we have for our needs. Forgoing some wants can allow us to have money for our other wants that are more important to us.
- Ask students to share some of their wants versus their needs.
- Talk about impulse purchases and buyer's remorse.
- Share how people who look rich could actually be in debt. Even celebrities can go broke— 50 Cent, Mike Tyson, and President Trump have all filed for bankruptcy in the past.

Discuss the benefits of *higher education*.

- Encourage students to discuss the benefits of continuing their education after high school. Ask students the following questions:
 - Did anyone end up with a career they're interested in? (Doing what you love is important.)

- How much more does the average person with a bachelor’s degree earn compared to a person with a high school diploma over the course of a lifetime? (Answer: about \$1 million.)
- Why do college graduates make more money? (Answer: Among many reasons, college graduates typically have more employment opportunities, higher starting salaries, and lower unemployment rates than people with just a high school diploma.)
- What percentage of adults in our state hold a bachelor’s degree? Find this data [here](#).

Discuss the fact that with a degree they will be much more competitive when looking for a job, especially when jobs require a degree. Explain that this is especially true with certain jobs—like engineering—that require very specific skills.

- What does having a bachelor’s degree say about you?
It shows persistence, a willingness to work hard, and an ability to make sacrifices to get an education.
- Ask students, “Is it all about money? What else matters?”
What about doing something you love or something that makes a difference? What about having flexibility, especially if you have a family? Each person’s answers will be different, which is why it is important to give these ideas some thought so that you know what matters to you.

Encourage students to play Claim Your Future online at home.

- Tell students about the online version of Claim Your Future, as most are eager to play the game again.
- Highlight that the online game lets them choose different career options, as opposed to the randomly assigned one during the session.
- Instruct them to complete the online game’s pre- and post-assessments to test (and then re-test) their knowledge.
- Suggest they play with family members and discuss what they’ve learned.

Optional Expense/Savings/Windfall Activity (Classroom Kit Only)

When Life Tells You to Adjust Your Budget

Use the three categories on the back of the wheel to practice adjusting the budget.

- Unexpected Expenses
- Windfalls
- Additional Savings

Spend time reviewing and discussing the various situations in each category, explaining/exploring any that students do not understand. Talk about budget flexibility and the importance of being ready for the unexpected – expenses and income.

Activity Option 1

- Randomly assign the students an unexpected expense or windfall. The whole class could get the same situation, or it can be done by groups, individuals, etc.
- Students can use the bottom of their budget sheet and account for the new information.
- If there is a windfall, adopt an additional savings item after unexpected expenses have been covered.

Activity Option 2

- Using an online number generator or some dice, randomly choose an unexpected expense.
- Students update their budget. If a student cannot afford the unexpected expense, can they make changes to the original budget to manage the new expense?

Activity Option 3

- Using an online number generator or dice, randomly choose a windfall and an additional savings item.
- Students adjust their budgets and arrive at a new bottom line.

Explore and Check for Understanding

- What other situations or events can cause you to adjust your budget?
- Should a budget be rigid or flexible? (no right answer, good question for discussion)
- How can you budget for irregular expenses or income?
- What is an emergency fund?
- What is the connection between unexpected expenses and an emergency fund?
- After completing the budget activity, reflect on why it is important to have savings as the first item on the budget.
- In the short term, is it easier to increase income or reduce expenses?

Supplemental Discussion Questions

Discuss the impact and benefit of saving money over time. Ask students the following questions:

- Why would you want to save money? (Stress the importance of saving and share the concept that emergencies and unexpected expenses happen to everyone.)
- Do you hope to own a car someday? What if that car needs to be inspected but requires four new tires to pass inspection? What happens if you don't have emergency savings?
- What strategies will you use to make saving a regular habit? (Explain the concept of direct deposit and saving automatically—maybe into an account you can't access easily.)
- Do you discuss savings strategies at home? What happens when you get birthday or other money? Do your parents/guardians require you to do anything specific with your money? (Share the idea of splitting up birthday or earned money—put one-third in short-term savings, one-third in long-term savings, and keep the rest for “fun money.”)

Discuss the impact of budget shortfalls, how that can lead to borrowing and debt.

- Cover how people without sufficient savings often turn to **credit** cards when an emergency occurs.
- Discuss the realities of credit cards. Explain that when they use credit cards, they are taking out a loan. With credit cards, a person borrows money that will have to be paid back with interest—a lot of interest, in most cases.
- Review the impact of making only the minimum payment.
- Discuss the impact of borrowing student loans.
- Discuss the concept and provide examples of what is defined as good debt (educational loans) and bad debt (credit cards, car loans).

Methodology, Sources and Assumptions

ANNUAL INCOME

State-level median annual and monthly income figures tabulated using:
U.S. Department of Labor, Bureau of Labor Statistics, *Occupational Employment Statistics* (OES)
Survey by State, May 2022, www.bls.gov/oes.

MILITARY PAY

Military Enlisted/E4 - Most common per Defense Finance and Accounting Service
<https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>

Basic Pay: **\$2,633.50 monthly/\$31,602 annually**

Housing: **\$1,300**

Food/Basic Allowance Sustainance: **\$500**

Total Monthly Before Taxes: **\$4,433.50**

Total Annual Before Taxes: **\$53,202**

Annual Taxes on Base Pay: **\$5,435.54**

Annual After Taxes: **\$47,800**

Monthly After Taxes (rounded): **\$4,000**

Note: No health deduction and 17.2% taxes on base pay only

DEDUCTIONS FROM GROSS MONTHLY PAY

Taxes: Percent for each group are average rates for salary range across two combined IRS brackets for 2023 taxes PLUS 7.65% social security tax.

- Group 1: $11 + 7.65 = 18.65\%$ for incomes \$0 to \$44,725
- Group 2: $23 + 7.65 = 30.65\%$ for incomes \$44,726 to \$182,100
- Group 3: $33.5 + 7.65 = 41.2\%$ for incomes \$182,101 to \$578,125

Health Care and Insurance: \$550 per month, actual CES data for all regions used (health insurance, medical services, drugs, medical supplies, life, and personal insurance)

STUDENT LOAN PAYMENT

Using the maximum aggregate at 6.8% interest, monthly payments were calculated based on:

- **Certificate Program:** one year of college with an estimated federal loan payment of \$100 per month, calculated based on rounded value of \$7,750 in total federal loan debt (25% of 4-year degree).

- **Associate Degree:** two years of college with an estimated federal loan payment of \$175 per month, calculated based on rounded value of \$15,500 in total federal loan debt (50% of 4-year degree).
- **Bachelor's Degree:** four years of college with an estimated federal loan payment of \$350, calculated based on rounded value of \$31,000 in total federal loan debt.
- **Master's Degree:** five years in college with an estimated federal loan payment of \$800, calculated based on rounded value of \$69,250 in total federal loan debt (50% of full aggregate of \$138,500).
- **Professional/Juris Doctor:** seven years in college with an estimated federal loan payment of \$1,600, calculated based on rounded value of \$138,500 in federal loan debt.
- **Medical Degree:** eight years in college with an estimated federal loan payment of \$2,575, calculated based on rounded value of \$224,000 of debt, except in the case of chiropractors and physical therapists, in which case \$1,600 was used.

COST OF LIVING

Housing, Food, Travel, Personal Care, Food Away from Home, Clothing, Charity/Giving: U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey (CES). *Region of Residence: Average Annual Expenditures and Characteristics, Metropolitan Statistical Areas, 2021-2022* Accessed 2/2024.

<https://www.bls.gov/cex/tables.htm#geo>.

- **Personal Care, Clothing, Charity/Giving:** Actual CES data, rounded to nearest 50.
- **Own Home:** Actual CES data (includes owned dwellings, utilities, fuels, public services, household operations, housekeeping supplies, household furnishings and equipment), rounded to nearest 50.
- **Rent:** Actual CES data (includes rented dwellings, utilities, fuels, public services, household operations, housekeeping supplies, household furnishings and equipment), rounded to nearest 50.
- **Rent With Roommate:** 50% of Rent, rounded to nearest 50.
- **With Parents:** 20% of Own Home, rounded to nearest 50.

FOOD

- **Average:** Actual CES food data used (food at home), all values are rounded to the nearest 100.
- **Basic:** 60% of Average.
- **Organic:** No definitive source, 50% higher than Average.
- **Gourmet:** No definitive source, 75% higher than Average.

TRAVEL

- **Public Transportation:** Actual CES data, rounded to nearest 50.
- **Low-Cost Used Car:** 50% of total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 50.

- **Mid-Cost Used Car:** 75% of total average per CES, (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 50.
- **New Car:** Total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), rounded to nearest 100.
- **Luxury Sports Car:** Total average per CES (includes vehicle purchases/net outlay, gasoline and motor oil, and other vehicle expenses), plus 100%, rounded to nearest 100.

COMMUNICATIONS

- **Cell Phone:** \$100. Actual CES data used (cellular phone service), rounded to nearest 50.
- **Internet:** \$100. Internet cost based on typical carrier averages, rounded to nearest 50.
- **Cell and Internet:** \$200.

MONTHLY EXTRAS

- **Personal Care:** Actual CES data used (personal care products and services), rounded to nearest 50.
- **Cable/Streaming Services:** Actual CES data (audio and visual equipment and services and other entertainment supplies, equipment, and services), rounded to nearest 50.
- **Video Games:** Annual cost of a video game console (\$500), two \$60 games, \$100 in digital downloads, and a \$60 gaming subscription. Total: \$580 or \$50 monthly, rounded to nearest 50.
- **Clothing:** Actual CES data used (apparel and services), rounded to nearest 50.
- **Concert/Sporting Event:** \$300, approximate values calculated using estimates derived from regional and national entertainment, sports, and ticket companies.
- **Pets:** \$100, no specific methodology. Value established to reinforce the notion that pets are expensive.
- **Meals Out:** Actual CES data used (food away from home), rounded to nearest 50.
- **Charity/Giving:** Actual CES data used (cash contributions), rounded to nearest 50.



Budget Worksheet

Career	Education	Annual Income \$	Monthly Income \$	
			Expense	Balance
The Basics	SAVINGS (10% of Monthly Income)		-	
	MONTHLY STUDENT LOAN		-	
	MONTHLY HOUSING		-	
	MONTHLY FOOD		-	
	MONTHLY TRANSPORTATION		-	
	MONTHLY COMMUNICATIONS		-	
Extras	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
Bottom Line	WHAT ARE YOUR TOTAL EXPENSES?		=	X
	HOW MUCH SPENDING MONEY DO YOU HAVE?		X	=
Oh no!	UNEXPECTED(S)		-	
Count it!	ADDITIONAL SAVINGS		-	
Oh yeah!	WINDFALL(S)		+	
	HOW MUCH SPENDING MONEY DO YOU HAVE?		X	=



Sample Budget Worksheet

Career	Education	Annual Income \$	Monthly Income \$	
			Expense	Balance
The Basics	SAVINGS (10% of Monthly Income)		-	
	MONTHLY STUDENT LOAN		-	
	MONTHLY HOUSING		-	
	MONTHLY FOOD		-	
	MONTHLY TRANSPORTATION		-	
	MONTHLY COMMUNICATIONS		-	
Extras	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
	EXTRA		-	
Bottom Line	WHAT ARE YOUR TOTAL EXPENSES?		=	X
	HOW MUCH SPENDING MONEY DO YOU HAVE?		X	=
Oh no!	UNEXPECTED(S)		-	
Count it!	ADDITIONAL SAVINGS		-	
Oh yeah!	WINDFALL(S)		+	
	HOW MUCH SPENDING MONEY DO YOU HAVE?		X	=

Optional Activities, Assignments, and Conversation Starters

- Scatter the following words on the board and write “Education” in the center: career, budget, income, happiness (or draw smile face 😊). Ask students to make connections. After student responses, address “Education” being placed in the center. Option: follow-up after CYF activity to see if anyone has different view on the connections.
- After you have completed Claim Your Future, have students arrange themselves across or around the room in a line based on annual income from their career wheel. This activity makes it easier for students to understand the range of careers and incomes. They can also line up by education or other criteria, each bringing its own set of comments. For example, if lined up by education, look at where the trades fit in and how do they do in terms of income.
- Ask students to name three careers they are interested in. For each career, have them research what primary tasks are involved in that activity, the standard educational requirements, and average monthly and annual income.
- Ask students to write down a list of their top three short-term goals and top three long-term goals. Goals can be career-related, educational, personal, or financial. Have students put together a plan that includes three to five action steps toward achieving those goals.
- Encourage students to discuss Claim Your Future and the results of their budgeting activity with a parent/guardian or another adult.
- Ask students to track their expenses (every penny they spend) for a month using a journal, spreadsheet, or online tool or app.
- Encourage students to research a person in history who started out with few resources but became successful due to higher education.
- Ask students to interview someone who is in a career they are interested in. Give them specific questions to ask that bolster college aspirations.
- Ask students to imagine they could plaster the news media with any campaign for a whole day and have them make the materials/commercial.
- Encourage students to research college and postsecondary training options.
- Ask students to research savings account options, student loans, or credit card interest rates.
- Encourage students to consider what financial stability looks like using any medium (drawing, sculpting, writing).

Web-Based College, Career, and Financial Education Resources

- [U.S. Department of Education College Scorecard](#) will help you search and compare colleges, including fields of study, costs, admissions, results, and more.
- [Big Future College Search Tool](#) will help you search for colleges and universities that offer specific degree programs, are in specific locations, or based on overall affordability.
- [Peterson’s College Search Tool](#) will help you find colleges and universities that offer specific degree programs, are in specific locations, or provide great financial aid.
- [The National Center for Education Statistics](#) search tool provides extensive information about colleges and universities throughout the United States.
- [Mapping Your Future](#) provides career, college, and financial literacy information for students and families as well as [CareerShip](#), an online career exploration adventure.
- [Career One Stop](#) is sponsored by the U.S. Department of Labor and helps people find information about career and educational opportunities across the nation. Visit the section titled “Explore Careers” to explore careers and interests.
- The [National Jumpstart Clearinghouse](#) provides a database of curated financial education resource.

Glossary

Borrow: To use something, like money, and return it to its owner at a later time.

Related terms: Credit Card, Default, Interest, Interest Rate, Loan, Mortgage, Principal, Student Loan, Payment

Budget: A plan for how to spend or save money.

Related terms: Spending Plan

Career: A category of jobs that require specific skills and knowledge and that a person can progress through over time.

Related terms: Apprenticeship, Internship, Job, Occupation, Profession, Trade

Credit: Something that allows a person to have goods or services without paying for them until a later date.

Related terms: Borrow, Credit Card, Credit History, Credit Report, Default, Interest, Interest Rate, Loan, Mortgage, Principal, Student Loan, Payment

Degree: An award or recognition that a person has completed requirements to gain knowledge or skills in a particular field. Different types of degrees include certificate program, associate degree, bachelor's degree, master's degree, and doctoral degree.

Related terms: HiSET (GED), Diploma

Goal: Something a person wants and has to put effort toward to achieve. Different types of goals include educational, financial, personal, and professional goals.

Related terms: Aspirations

Higher Education: Knowledge or skills learned beyond high school that tend to be related to a person's career path. Different types of higher education institutions include trade school, community college, college, university, and graduate school.

Related terms: Postsecondary Education, Financial Aid, Scholarships

Income: Money that is earned by working or through some other type of benefit program.

Related terms: Annual Income, Monthly Income, Earned Income, Gross Income, Net Income, Minimum Wage, Paycheck, Salary, Wages, Deduction

Insurance: Protection for things that people own that will pay for some types of damages or replacements. Different types of insurance include automobile, homeowners, rental, property, health, life, and disability insurance.

Related terms: Deductible, Co-payment, Policy, Premium, Risk, Total Loss

Money: Something that is used to buy goods or pay for services.

Related terms: Borrow, Buy, Checking Account, Earn, Expense, Finance, Impulse Buying, Pay, Save, Savings, Savings Account, Spend, Retirement Savings Account, College Savings Account

Need: Something that a person must have to maintain good health and be safe.

Related terms: Necessity, Essential, Requirement

Savings: Money that a person has decided not to spend as part of their monthly budget so that they can use it later for a specific purpose or in case of emergencies.

Related terms: Savings Account, Emergency Savings

Tax: Money that is paid to the state and federal governments to cover the cost of expenses like road repairs, education, and the military. Different types of taxes include property, sales, luxury, and income tax (federal, state, and local).

Related terms: Tax Deduction, Toll

Want: Something that a person doesn't need to maintain their health or be safe but that they would like to have.

Related terms: Extra Expense



Claim Your Future Online

Your students can also play Claim Your Future online at ClaimYourFuture.org. With this version of the game, students choose from 125 unique careers and navigate different spending decisions. They learn career descriptions and key vocabulary and see a visual representation of how the choices they make affect their money.

The website also has several materials for educators, including:

- Training video
- Printable budget worksheet
- [Game kit order form](#)

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