



Personal Finance Lab



Personal Finance Education Gamified

4 Resources in One

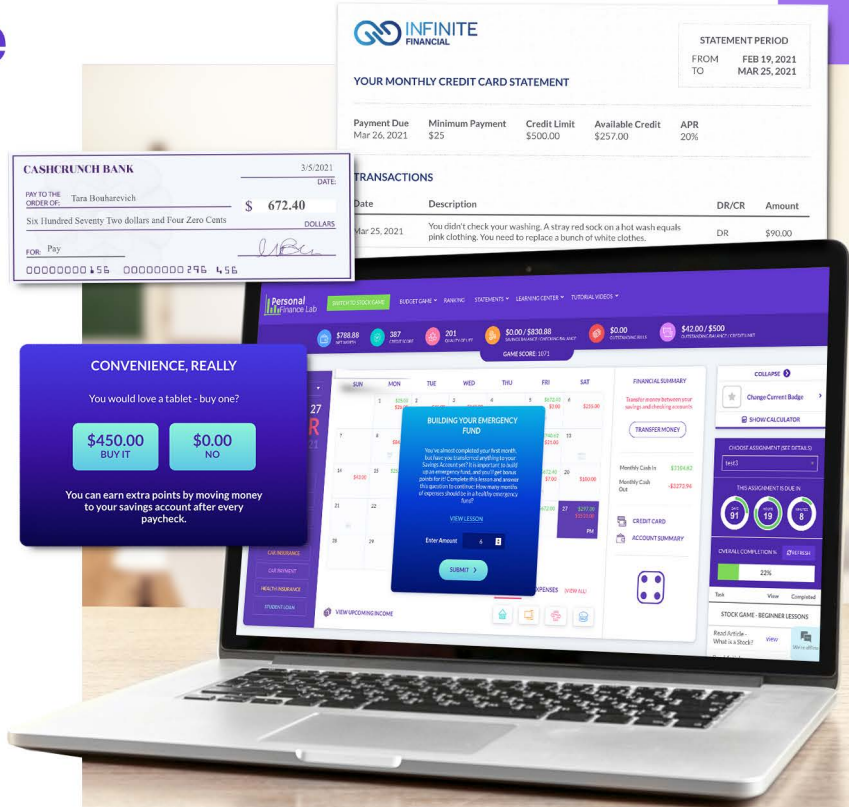
- Personal Budgeting Game
- Stock Market Game
- Embedded Curriculum Aligned to National Standards
- Built-in Assessments for Easy Teacher Use

The Budget Game

The learning begins with PersonalFinanceLab's Personal Budgeting Game. First, the teacher customizes a few of the game's variables to make it more realistic for his/her students.

Then the students are presented with a scenario where they have graduated from school and are living on their own. After establishing a monthly budget and a savings goal, they proceed through the virtual calendar paying their bills and managing their checking account, savings account, and credit card. Everything starts smoothly, and then life happens!

Random events, expenses, and life struggles intervene. They are constantly forced to make decisions all the while trying to maintain their credit score, net worth, and quality of life.



State Standards

- Personal Finance
- Economics
- Business
- Ohio
- California
- Florida
- Indiana
- Texas
- North Carolina

Standard Based

Customizable & Realistic Budgeting Scenarios

EXPECTED CASH OUTFLOW

These are the bills you are expecting in the next month. Knowing your fixed expenses is easy. The hard part of budgeting comes from estimating your variable expenses.

You can see your total expenses from last month below. After you play the game for a few months, you should be able to more accurately predict your variable spending to have a consistent budget.

Bills	\$847.00
Phone	\$94.40
TV/Internet	\$60.00
Energy	\$40.00
Car Payment	\$200.00
Car Insurance	\$75.00
student loan payment	\$350.00
health insurance payment	\$150.00
	\$1856.40
Other Monthly Expenses (Last Month)	\$100.00
Other Monthly Expenses (This Month)	\$150.00
Groceries	\$250.00
Estimate how much you will need to spend on other unplanned expenses	\$0.00
Total Expected Expenses	\$2246.40

OTHER MONTHLY EXPENSES (LAST MONTH) \$990.00

WHAT WOULD YOU LIKE TO DO?

- WORK EXTRA HOURS
- SOCIALIZE
- HOUSEHOLD CHORES
- STUDY
- PROFESSIONAL DEVELOPMENT

You have some extra time this weekend - how will you spend it? There are pros and cons for each choice. Working extra hours helps balance your budget and earn extra money. Socializing can be fun (and earns bonus points). Chores can save you money in the long run, and joining a study group can save you a lot of time and money at school. Remember - if you neglect your chores or studies for too long, there will be consequences...

2 Game Modes: Part-Time & Full-Time Student

Fun, Interactive and Easy to Use

TRADING SETTINGS BUDGET GAME ASSIGNMENT CONFIRMATION

This game involves your students taking on the role of college student with a part-time job, working through 12 simulated months. Student will balance work, study and leisure while trying to build up their credit.

Include Budget Game

Budget Game Dates: 06/25/2020 to 11/25/2020

These are the dates when the budget game will be accessible to your participants. They can see final reports after the end date, but will not be able to make any more progress.

GAME MODE

Part Time Full Time

This determines how the game will be played for your students. Part Time Mode starts your students in college with a part-time job. Expenses are lower, but so is income. If you start in "Part Time", your students will eventually graduate to "Full Time", where they have a full-time job, more bills, and bigger expenses.

Total "Months" the game is played: 12

The length of your budget game. Each month takes about 20 minutes to complete, most classes have students complete at least 12 months.

STARTING POSITION AND INCOME

Starting Position: 1000

Starting Checking Balance: 0

Hourly Wage: 20

Starting Saving Balance:

The Stock Game

PersonalFinanceLab's Stock Game uses real-time prices and streaming rankings to take your class investing unit to a whole new level, with built-in research and trading notes! They can trade from:

U.S. Stocks and ETFs

Mutual Funds

Corporate & Treasury Bonds

And more!

Includes dozens of Customizable Teacher Reports!



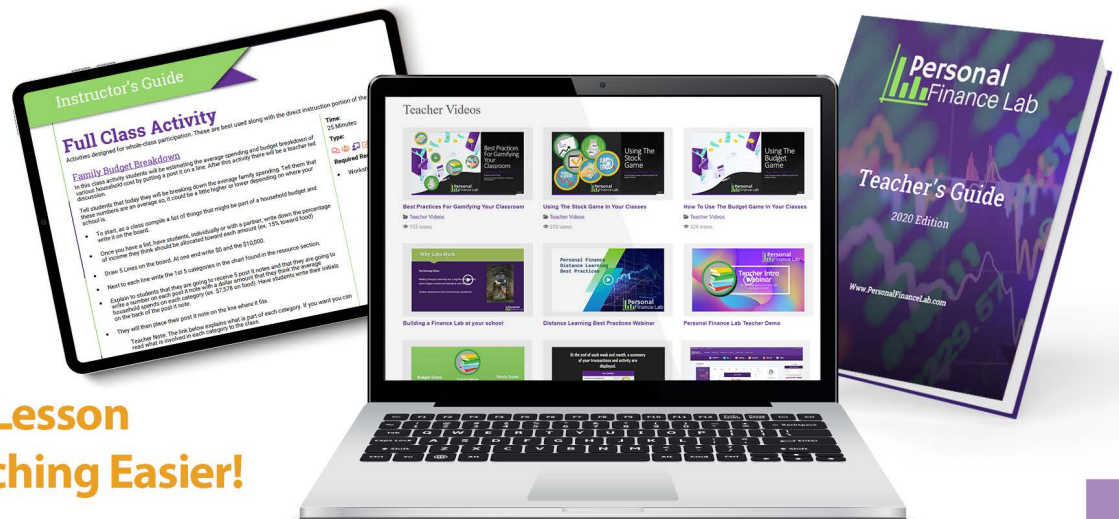
Curriculum

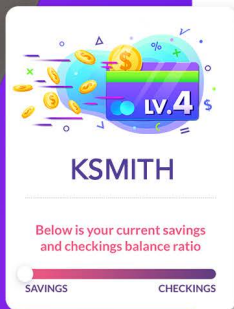
Over 300 standards-aligned lessons with built-in assessments. Mix and match concepts from personal finance, economics, investing, accounting, and entrepreneurship to suit your class, and give students cash bonuses for completing their work on time!

Subjects Include:

- Stock Lessons for Beginners
- Personal Finance Lessons
- Economic Lessons
- Career Prep Lessons
- Accounting, Management and Marketing lessons

We even have full Lesson Plans to Make Teaching Easier!





Badges

PersonalFinanceLab is fully gamified with badges and rewards! Students earn achievements as they progress through the games and lessons, which they can level up by improving their concept mastery!

Students show off their badges on their rankings page too, encouraging exploration and self-improvement.



Teacher Support

Live chat support, and personalized service to help you spend more time teaching.

For more information, to schedule a demo or to order for your school please contact:

Email: sales@PersonalFinanceLab.com

Phone: 1-800-786-8725

Web: www.PersonalFinanceLab.com

