

# FutureSmart

FutureSmart focuses on the important Middle School years by empowering students to become the stewards of their financial futures. This three hour web-based resource educates students on the practicalities of daily financial decisions and the payoffs of long-term planning. Since Middle School is an important period for positive habits to take form and grow, this course is particularly meaningful.

Through a compelling narrative in which students play the Mayor of a town, local citizens are helped with real-life decisions. From weighing opportunity costs, to delaying instant gratification for long-term gain, students face important questions on their way to becoming FutureSmart. At the end of the course, students compose their own blueprint for the future. FutureSmart can be integrated into unit plans and used during class time, as a capstone project, or in a flipped classroom.

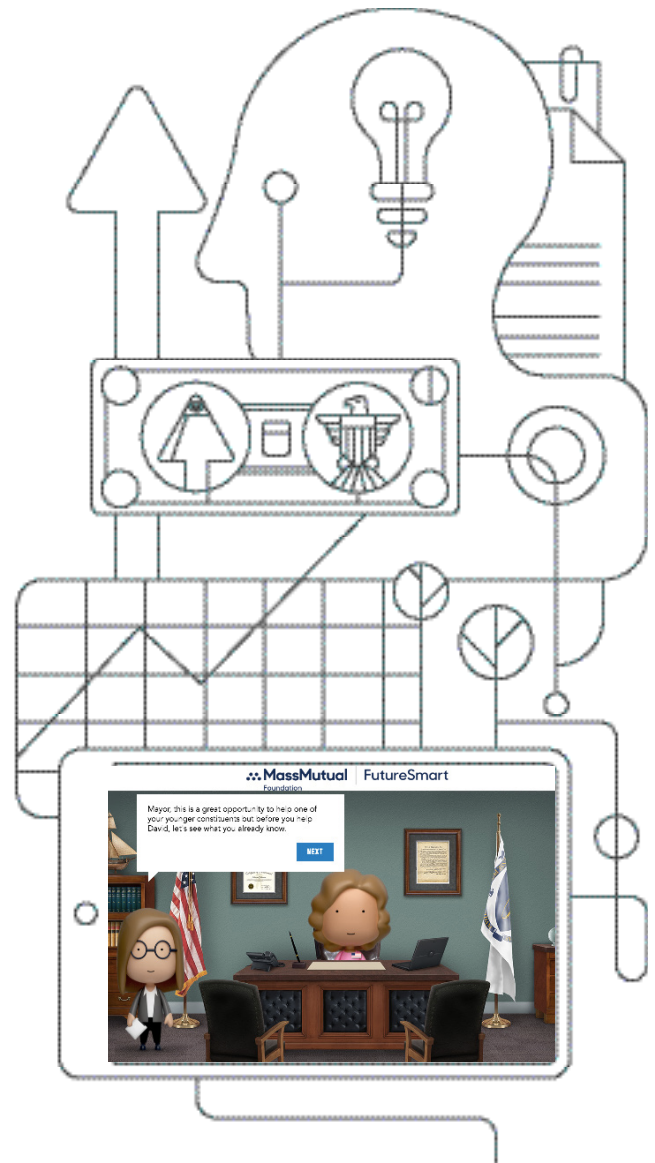
## Key Highlights

### As a teacher you'll receive:

- Supplemental, offline lesson plans
- Detailed standards alignment guide with your state-specific standards
- Answer Keys for all assessments
- Engaging discussion guides

### Your students will receive:

- Knowledge that will help them build financial capability
- Lessons in daily financial decisions that will guide them in their own lives
- Guided practice in constructing a blueprint for the future
- Immersive, interactive learning experience



**Recommended Grade Level** 6–8

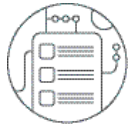
**Total Time** 3–3.5 Hours

**Subject Fit** Social Studies, Business or Economics classes

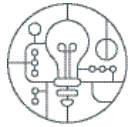
**Standards Alignment** Jump\$tart Coalition's National Standards for K–12 Personal Finance Education, National Curriculum Standards for Social Studies, State Academic Standards

## Course Flow

Each module includes interactive assessments and activities that learners navigate at their own pace:



Pre-Survey  
10 min



Introduction  
1 min



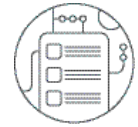
Pre-Assessment  
2 min



Learning Activities  
& Animation  
25 min



Reflection  
Questions & Post-  
Assessment  
2 min



Post-Survey  
10 min

## FutureSmart Digital Elements

Pedagogy based on the Universal Design for Learning (UDL) and Teach for Understanding (TFU) frameworks:

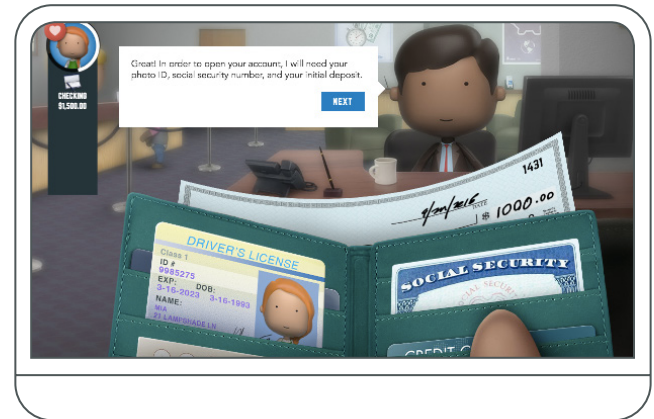
- Engaging multi-media content for all types of learners
- Pre, post and formative assessments for evidence-based learning
- Certificate-based skill development

## Select Course Modules

**Smart Shopping.** The economics of everyday life are full of nuance and complexity. Behind every simple decision are the many factors that must be weighed, balanced and assessed to reach the optimal solution. In this activity, students learn about some of those factors, from supply and demand, to income and expenses. Most importantly, they learn all of this against the backdrop of their own shopping experience as they update interior decor of their childhood room.

**Business and Career Readiness.** There is no greater investment than the one you make in yourself. This is a lesson that should be learned early and often. For every student that feels the pressure to find a path after high school, this activity is a necessary release valve. In this activity, students learn about the many opportunities that exist beyond high school, from trade school to four year institutions.

**For more information about bringing this program to your school or district, visit:**  
[futuresmart.massmutual.com](http://futuresmart.massmutual.com)



EVERFI is the leading education technology company that provides learners of all ages education for the real world, through innovative and scalable digital learning.

EVERFI

3299 K Street NW  
Washington DC, 20007  
202-602-1295  
[www.everfi.com](http://www.everfi.com)