

Education Content Created By



Your money adventure

05: Adventure awaits



Facilitator Guide

05: Adventure awaits

Purpose

The purpose of this facilitator guide is to provide an overview for 05: "Adventure awaits." Use this guide in conjunction with the 05 PowerPoint slides and speaker notes to prepare for your final session with participants. This guide includes speaking points to help you ask questions and prompt discussion to generate responses. In addition, there are suggested facilitator notes and a glossary to help maximize the session.

Module description

In this module, participants apply previous session knowledge to a real-world situation. They meet Taylor and help her make decisions. Participants reflect on course experience.

Learning objectives

After completing this module, participants will be able to:

- Identify and ask additional questions, plus contribute thoughts and ideas about investing
- Participate in the 5 Money Musts interactive activity where they analyze real-world situations and help Taylor gain a better understanding of the impact of these decisions on happiness and cash
- Reflect on course experience

What you'll need

To make the most of your time, you should have the following:

- Facilitator computer, LCD projector, 05: "Adventure awaits" PowerPoint slides, presenter script (digital or paper), participant guides (digital or paper), participant computers (depends on instruction being on-site or virtual).

Module time

This module will take approximately 60 minutes. See slide 5 for specific timing breakdown.

Process

Use these prompts and speaking points to help facilitate the discussion.

Slide	Content	Speaking point
8	<p>Question: What questions, thoughts, ideas, do you have about investing?</p>	<p><i>Participant responses will vary.</i></p> <p>Additional questions to pose to generate conversation:</p> <ul style="list-style-type: none"> • What excites you most about investing? • What would hold you back from investing?
10-14	<p>The 5 Money Musts Meet Taylor Taylor is a close family friend, fresh out of college.</p> <p>The interactive activity states that Taylor is your friend; the activity has been modified to include "family friend" with your introduction of Taylor and the game.</p>	<p><i>Facilitator note:</i> Practice using this interactive "game" prior to participants' session to understand flow, pace, and questions participants may have. Participants help Taylor make some smart money choices by using financial knowledge learned during the previous 4 weeks.</p> <p>Directions: Facilitator leads participants through a series of choices. Participants individually decide what Taylor should do by selecting option A, B, or C and putting answers in the chat.</p> <ul style="list-style-type: none"> • Majority rules for selection. • Taylor's stats are located on the right-hand side of the game screen. • Taylor's happiness score is below the smiley face. • Taylor's cash meter shows how much money is left for the month. • The stats adjust accordingly in the game. <p><i>Facilitator note:</i> Switch to the browser when the first question of the game displays, and be sure to share your screen with participants.</p> <ul style="list-style-type: none"> • For your reference, there is information on investing that does not pertain to teens. This appears on the last screen of the game, under Final Score and Play Again. • To see how Taylor fared, focus on the results score. If participants ask about the other displayed products, tell them they are for those aged 18 and older.

Slide	Content	Speaking point	Thumbnail
15	<p>Ask participants to reflect on these 2 questions:</p> <p>Question: What's your biggest takeaway from this class (from the first session to today's session)?</p> <p>Question: What's something you might start doing differently because of what you learned here?</p>	<p>Provide 2 minutes for participants to record their responses on a piece of paper or in an online document.</p> <p><i>Facilitator note:</i> This is an opportunity to gather some qualitative feedback from all participants. Be sure to discuss responses with participants.</p>	15



Thank participants for their participation and let them know they have now earned their "Finance wiz" virtual pin. They have earned the last pin in the adventure and put their financial know-how in action.

Glossary

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Term	Definition
Annual salary	Annual salary is the amount paid pretax for a specific job; part of the overall compensation package.
Cash back	Cash back refers to purchases you make using a credit card, in which the credit card company rewards you for what you spend. Let's say your credit card gives 5% cash back with all purchases. That means you get back \$5 in cash for every \$100 in purchases you make with the card. While some companies will send a check for this amount, others may use it to reduce the amount of your monthly bill. When evaluating a cash-back award, remember not all purchases are treated the same. Sometimes you only earn the full cash back amount with certain types of purchases.
Commute	A commute is the travel between your home and a workplace or school.
Credit card	A credit card is a physical plastic card that acts as a medium of exchange for you to borrow money with the promise to repay.
Emergency fund	An emergency fund is money set aside and readily available to help cover unexpected urgent expenses.
Essential expenses	Essential expenses are the costs of needs, such as food, clothing, shelter, and health care.
Health insurance	Health insurance is where your employer offers an insurance- or job-based health plan. Insurance companies and job-based health plans must provide you with a Summary of Benefits and Coverage. It lists the services covered and how the financial responsibilities will be split between you and the insurance company, in an easy-to-understand summary format.
Employer match	Employer match is money that your company may contribute to your workplace retirement plan. While there are many ways this can be calculated, in general, the employer may "match" up to a certain portion of the money that you save. For example, let's say your job offers a 4% match. If you chose to set aside 4% of your paycheck into your 401(k), your employer would contribute a dollar-for-dollar "match" of that amount.

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