

TM

Teen Money Independence

Build your foundation. Own your future.

HOMESCHOOL ACTIVITY PACK

Teen Money Independence

Build your foundation. Own your future.

Homeschool Activity Pack

"TMI: Because when it comes to your financial future, there is no such thing as too much information."

18

Activities

8

Units

Ages
13–18

20–90

Min Each

No Prep

Needed

WHAT'S INSIDE

1

Money
Fundamentals

2

Budgeting

3

Saving &
Emergency

4

Credit
& Debt

5

Taxes

6

Investing
& Wealth

7

Housing &
Insurance

8

College
& Career

Homeschool Activity Pack

Teen Money Independence

18 hands-on activities designed for you and your teen

18 Activities Do them together	All 8 Units Full curriculum	Ages 13–18 Any household	No prep needed Just show up
--	---------------------------------------	------------------------------------	---------------------------------------

HOW TO USE THIS PACK

Each activity is designed for a family of 2–3 people — no classroom, no teams of 25, no facilitator training required. You and your teen are playing together, not against each other as teacher and student. Most activities take 20–45 minutes and need nothing more than paper, a phone, and some conversation.

Activities are ordered by unit but can be done in any order. The best time for each activity is right after completing the matching lesson in the app — the concepts are fresh and the activity makes them real. If your teen seems reluctant, just start playing. The engagement usually follows.

ACTIVITY INDEX

The Barter Challenge Unit 1 <i>Competitive</i>	1	20 min
Pay Stub Shock Unit 1 <i>Hands-on</i>	2	25 min
Budget Battle Unit 2 <i>Competitive</i>	3	45 min
Subscription Audit Unit 2 <i>Hands-on</i>	4	30 min
Grocery Store Math Race Unit 2 <i>Competitive</i>	5	45 min
The Envelope Challenge Unit 2 <i>Challenge</i>	6	1 week

Savings Goal Race Unit 3 <i>Competitive</i>	7	
		20 min
Emergency Fund Math Challenge Unit 3 <i>Hands-on</i>	8	
		25 min
Credit Card Debt Calculator Duel Unit 4 <i>Competitive</i>	9	
		30 min
Build Your Credit Score Plan Unit 4 <i>Hands-on</i>	10	
		30 min
Paycheck Surprise Game Unit 5 <i>Competitive</i>	11	
		25 min
Tax Receipt Scavenger Hunt Unit 5 <i>Hands-on</i>	12	
		45 min
Compound Interest Race Unit 6 <i>Competitive</i>	13	
		20 min
Index Fund vs. Stock Picker Unit 6 <i>Challenge</i>	14	
		4 weeks
Financial Life Simulation All Units <i>Capstone</i>	15	
		90 min
Crypto or Scam? Unit 6 <i>Competitive</i>	16	
		35 min
Apartment Hunt — The Real Cost Unit 7 <i>Real money</i>	17	
		45 min
Salary Negotiation Role Play Unit 8 <i>Role-play</i>	18	
		30 min

Activity 1 The Barter Challenge

Unit 1 · Competitive · 20 min · 2+ people

Before money, people traded. Collect 5 household items each and negotiate trades — no cash allowed. The goal is to end up with the items YOU want most, using only your persuasion and trading skills.

WHAT YOU NEED

- 5 household items each (pillows, snacks, books, phone chargers — anything goes)
- A timer

HOW TO PLAY

1. Each person grabs 5 items from around the house. Set a 2-minute timer to find your items.
2. Everyone reveals what they have. No trades yet — just look.
3. Open trading: negotiate freely for 10 minutes. You can trade one item for one item, or offer deals ("I'll give you two things for that one").
4. When time is up, everyone shows what they ended up with.
5. Talk about it: who got what they wanted? Who had to compromise?

TALK ABOUT IT

- Was it easier or harder than just buying something? Why?
- What made some items easier to trade than others?
- How did you decide what something was worth if there was no price tag?
- This is how economies worked before money — what problems does money solve?

Tip for Parents

The best moment happens when someone desperately wants something the other person doesn't value at all. Let that negotiation play out — it perfectly illustrates why money (a universal medium of exchange) exists.

Activity 2 Pay Stub Shock

Unit 1 · Hands-on · 25 min · Parent + teen

Pull out a real pay stub (yours or a sample) and decode every line together. Most teens — and many adults — have never actually studied one. The goal is to understand exactly where the money goes before it hits the bank.

WHAT YOU NEED

- A real pay stub (parent's, or download a sample from the app's Resources section)
- Calculator or phone

HOW TO PLAY

1. Find a pay stub. If you're not comfortable sharing yours, use the sample in the app.
2. Together, identify: gross pay, federal tax, state tax, Social Security, Medicare, any other deductions.
3. Calculate: what percentage of gross pay actually lands in the bank?
4. Use the Tax Simulator in the app to check your math.
5. Look at the YTD (year-to-date) column if visible — calculate how much has been withheld so far this year.

TALK ABOUT IT

- Were you surprised by how much is withheld before you even see the money?
- What would your life look like if you budgeted based on gross pay instead of net pay?
- Where does the withheld money actually go?
- If your teen gets a job, how will they know what to expect on their first pay stub?

Tip for Parents

This activity hits hardest when the teen sees your actual numbers — or when they calculate what \$15/hour actually looks like after tax. It makes the gross/net lesson viscerally real in a way no worksheet can.

Activity 3 Budget Battle

Unit 2 · Competitive · 45 min · 2–3 people

Everyone gets the same \$2,000 monthly take-home. Everyone builds a different budget independently. Then you compare — whose budget is most realistic? Most balanced? Most honest about what they actually spend?

WHAT YOU NEED

- Paper and pen for each person (or use the Budget Lab in the app)
- A reference list of common expenses (rent, food, transport, phone, fun)

HOW TO PLAY

1. Everyone starts with \$2,000/month take-home pay. Build your own complete monthly budget — every dollar must be allocated.
2. Rules: include rent/housing, food, transport, and savings. Everything else is up to you.
3. Work independently for 15 minutes. No peeking.
4. Reveal and compare. Go line by line.
5. Vote: whose budget is most realistic? Whose savings rate is most impressive? Whose fun money is most honest?

TALK ABOUT IT

- Where did your budgets disagree most? Why?
- Which budget would be hardest to actually live by?
- How does the 50/30/20 rule compare to what you each built?
- What would you have to give up if your income dropped to \$1,500?

Tip for Parents

The most revealing moment is when a teen's budget has \$0 for rent because they're "living at home." Gently ask: what does that cost in real money, and what will it cost when they move out? This is also a great moment to share what housing actually costs in your area.

Activity 4 Subscription Audit

Unit 2 · Hands-on · 30 min · Whole family

Pull up your bank and credit card statements and find every single recurring charge. The goal is to see subscription creep in real life — and decide together what's worth keeping.

WHAT YOU NEED

- Bank or credit card app (or printed statement)
- Pen and paper to list findings

HOW TO PLAY

1. Open the last two months of statements. Go line by line looking for recurring charges.
2. List every subscription: name, monthly cost, who uses it, how often.
3. Calculate the annual cost of each and the total.
4. Rate each one: Keep / Cancel / Reduce (e.g., downgrade the plan).
5. Estimate annual savings if you make the cuts you agreed on.

TALK ABOUT IT

- Were there any charges you had forgotten about?
- What's the total annual cost of all your subscriptions?
- Which ones are genuinely worth the money and which are just habits?
- If you cut one subscription, what would you do with that money instead?

Tip for Parents

It's normal to find \$30–80/month in forgotten or barely-used subscriptions. The goal isn't to cut everything — it's to make conscious choices. Even one cancellation makes the lesson stick.

Activity 5 Grocery Store Math Race

Unit 2 · Competitive · 45 min · 2–3 people

Everyone gets a \$75 weekly grocery budget and a list of 10 required items. Shop — in real life or online — and try to stay under budget while getting everything on the list. The person who stays under budget with the most money remaining wins.

WHAT YOU NEED

- A grocery store (or the store's website/app)
- The "required items" list: bread, milk, eggs, chicken or protein, fruit, vegetables, pasta or rice, snacks, juice or drinks, one treat

HOW TO PLAY

1. Everyone reviews the required items list. You must get all 10 categories — brands and specific choices are up to you.
2. Set a \$75 budget. Shop independently (or together but separately tracking).
3. In-store: use your phone to calculate running total. Online: build a cart.
4. Compare final totals. Who stayed under? Who made the best trade-offs?
5. Discuss the strategies each person used.

TALK ABOUT IT

- What choices did you make to stay under budget?
- Where did generic vs. name brand make the biggest difference?
- How does this \$75 compare to what your family actually spends weekly on groceries?
- What would you cut first if the budget was \$60?

Tip for Parents

Let your teen lead in the store. Resist the urge to redirect them to your preferred brands. Their choices — and the reasoning behind them — are more educational than watching you shop efficiently.

Activity 6 The Envelope Challenge

Unit 2 · Challenge · 1 week · Whole family

Go cash-only for one week. Before the week starts, divide your cash into labeled envelopes — one per spending category. At the end of the week, compare what actually happened to what you planned. Almost every family is surprised by the result.

WHAT YOU NEED

- 5–6 envelopes (or folded paper works fine)
- Cash for the week
- A pen to label the envelopes
- Optional: a small tracking sheet to record each purchase

HOW TO PLAY

1. Day 1: Decide your spending categories together. Suggested: Food, Transport, Fun, Household/Miscellaneous, Savings.
2. Calculate how much each category gets for one week based on your normal spending.
3. Withdraw the total in cash. Label and fill each envelope.
4. Rule: every purchase this week comes from the correct envelope. No cards for these categories.
5. If an envelope runs out: either stop spending in that category, or make a conscious decision to transfer from another envelope — and talk about why.
6. Day 7: Count what remains in each envelope. Compare to the plan.

TALK ABOUT IT

- Which envelope emptied fastest? Did that surprise you?
- Did you make any different spending decisions because you could see the cash running low?
- Would you spend differently if you always used cash? Why or why not?
- What would your ideal envelope budget look like for next month?

Tip for Parents

The most powerful moment is usually Day 3 or 4 when the Fun envelope starts running low. Most families make genuinely different choices when they can physically see the money disappearing. That moment of hesitation — that brief pause before spending — is the entire lesson. Let it do the work.

Activity 7 Savings Goal Race

Unit 3 · Competitive · 20 min · 2–3 people

Everyone picks a real savings goal. Then you race — on paper — to calculate who reaches their goal first based on different saving strategies. The math is real; the competition makes it engaging.

WHAT YOU NEED

- Calculator or phone
- Paper and pen

HOW TO PLAY

1. Everyone names a real savings goal with a specific dollar amount (e.g., \$800 laptop, \$300 AirPods, \$1,500 car fund).
2. Each person picks a saving strategy: (A) \$50/month, (B) \$100/month, (C) 20% of income, or (D) save every windfall (gifts, odd jobs).
3. Calculate months to goal for your chosen strategy.
4. Now calculate what happens if you increase contributions by 25%. How many months do you save?
5. Build a simple month-by-month savings tracker on paper.

TALK ABOUT IT

- What's the difference in months between saving \$50/month vs \$100/month?
- What would you have to give up to increase your savings by \$50/month?
- What counts as a "windfall" in your life right now?
- What would motivate you to save more consistently?

Tip for Parents

The most powerful moment is when a teen realizes their goal is only 4 months away if they save consistently — instead of feeling like it's forever. Make it concrete: if they save \$X per week from their job, they reach their goal by [specific date].

Activity 8 Emergency Fund Math Challenge

Unit 3 · Hands-on · 25 min · Parent + teen

Calculate your family's actual emergency fund target — together. Most families have never done this math explicitly. Your teen will see what a real financial safety net looks like and why it matters.

WHAT YOU NEED

- Calculator or phone
- Access to rough monthly expense numbers (doesn't need to be exact)

HOW TO PLAY

1. List your family's essential monthly expenses: housing, food, utilities, transport, insurance, minimum debt payments. Round numbers are fine.
2. Add them up — this is your monthly essential expenses number.
3. Calculate 3-month and 6-month targets.
4. Look up: what does your savings account currently hold?
5. Calculate how many months of coverage you currently have, and how long it would take to reach a full 3-month fund saving \$X per month.

TALK ABOUT IT

- Were you surprised by the 3-month target number?
- What would happen to your family if income stopped for one month? Three months?
- Where would the emergency fund be kept — and why does account type matter?
- What's the single biggest financial risk your family faces right now?

Tip for Parents

This activity asks you to share real financial information with your teen. Share as much as you're comfortable with — even rough numbers are more instructive than hypotheticals. This is one of the most impactful conversations you can have with a teenager.

Activity 9 Credit Card Debt Calculator Duel

Unit 4 · Competitive · 30 min · 2–3 people

Start with the same \$1,200 credit card balance at 24% APR. Everyone picks a different payoff strategy. Calculate who pays the least in interest and pays it off fastest. The math is sobering — that's the point.

WHAT YOU NEED

- Calculator or phone
- Paper to track each strategy

HOW TO PLAY

1. Everyone starts with: \$1,200 balance, 24% APR (2% monthly interest).
2. Pick a strategy: (A) minimum payment only (\$30/month), (B) \$75/month, (C) \$150/month, (D) pay it all off in 3 months.
3. Calculate: monthly interest charge first ($\$1,200 \times 2\% = \24). Then principal reduction (payment minus interest).
4. Project out until the balance hits \$0. How many months? Total interest paid?
5. Compare all strategies side by side.

TALK ABOUT IT

- What was the total cost of Strategy A vs Strategy C?
- At minimum payment, how long does it take to pay off \$1,200?
- What does 24% APR actually mean in dollars per month on this balance?
- What's the real cost of buying something on credit if you only pay the minimum?

Tip for Parents

Strategy A (minimum only) takes over 5 years and costs nearly \$700 in interest on a \$1,200 purchase. Let that number land. Then point out that many Americans carry \$6,000–8,000 in credit card debt. The math scales terrifyingly.

Activity 10 Build Your Credit Score Plan

Unit 4 · Hands-on · 30 min · Parent + teen

Map out a real, step-by-step plan for your teen to build credit starting now. This isn't theoretical — by the end, your teen will have a specific next action they can take within two weeks.

WHAT YOU NEED

- Phone or computer to look up options
- Paper to write the plan

HOW TO PLAY

1. Review the five FICO factors together: payment history (35%), amounts owed (30%), length of history (15%), new credit (10%), credit mix (10%).
2. Look up: does your bank or credit union offer secured cards? What's the minimum deposit?
3. Discuss: authorized user option — could your teen be added to a parent card? What are the rules?
4. Write a specific plan: what is the first step, and when will it happen?
5. Set a reminder on someone's phone for the action date.

TALK ABOUT IT

- Why does credit history length matter — and what does that mean for starting young?
- What's the single most important factor in a FICO score, and how do you protect it?
- What's the difference between a secured card and a regular credit card?
- What could a poor credit score cost you in real dollars when renting an apartment or buying a car?



Tip for Parents

The goal of this activity is a real commitment to a first step — not just understanding. If your teen leaves without a specific action item and a date, the activity isn't done. The most accessible first step for most teens: become an authorized user on a parent's oldest, lowest-utilization card.

Activity 11 Paycheck Surprise Game

Unit 5 · Competitive · 25 min · 2–3 people

Everyone guesses the net pay for three different job scenarios before calculating the real number. The person whose guesses are closest wins. The surprises are the lesson.

WHAT YOU NEED

- Calculator or phone
- The Tax Simulator in the app (optional but helpful)

HOW TO PLAY

1. Scenario 1: \$15/hour × 40 hours/week. Guess the weekly net pay (after federal tax, state tax, Social Security, Medicare).
2. Scenario 2: \$52,000 salary. Guess the monthly net pay.
3. Scenario 3: \$200 earned from freelance work (lawn mowing, babysitting). Guess the tax owed.
4. Calculate the real numbers using the Tax Simulator or manual calculation.
5. Score: closest guess on each scenario wins a point. Three points possible.

TALK ABOUT IT

- Which scenario surprised you most?
- For the freelance scenario — why is self-employment tax so much higher?
- What's the difference between W-4 withholding and quarterly estimated taxes?
- If your teen earns money from odd jobs this year, what do they need to know about taxes?

Tip for Parents

The freelance scenario always gets the biggest reaction — people expect no tax on cash jobs, and the 15.3% self-employment tax is a shock. Use this moment to explain why freelancers and side-hustlers need to set aside money for taxes from every payment.

Activity 12 Tax Receipt Scavenger Hunt

Unit 5 · Hands-on · 45 min · Whole family

Find evidence of every type of tax your family pays in one month — sales tax, income tax, property tax, gas tax, and others. You're looking for receipts, statements, and pay stubs. Most families are paying far more in total taxes than they realize.

WHAT YOU NEED

- Receipts from the past month
- Bank statements, pay stubs, utility bills
- Pen and paper to tally findings

HOW TO PLAY

1. Collect: receipts, a pay stub, a utility bill, a gas receipt, and any property tax statement.
2. From each document, identify the tax paid and the type.
3. Calculate the total taxes paid this month across all categories.
4. Research: what does each tax fund? (Income tax → federal programs, sales tax → state, property tax → local schools and services)
5. Calculate taxes as a percentage of gross income.

TALK ABOUT IT

- What was the total taxes paid this month? Does that number surprise you?
- Which tax type affects your family most?
- What would you lose if those taxes disappeared tomorrow?
- Is the tax system fair? What would you change if you could?

Tip for Parents

This activity works best when everyone approaches it without a predetermined conclusion about whether taxes are "too high" or "fine." The goal is to see what's actually being paid and where it goes — the political conversation is secondary to the financial literacy.

Activity 13 Compound Interest Race

Unit 6 · Competitive · 20 min · 2–3 people

Everyone picks a starting age, an amount, and a return rate. Race to see whose money grows the most by age 65. The earlier you start, the more dramatic the result — and seeing it on paper changes how young people think about investing.

WHAT YOU NEED

- Calculator or phone
- Paper to track each scenario

HOW TO PLAY

1. Round 1: Everyone picks \$1,000 invested at 7%. Pick starting ages: 15, 25, or 35. Calculate value at 65.
2. Round 2: Keep age 16. Race to pick monthly contributions: \$25, \$50, or \$100/month. Who has more at 65?
3. Round 3: Same contribution, but one person picks 5% return and the other picks 7%. Calculate both at 65.
4. Use Rule of 72: $72 \div \text{return rate} = \text{years to double}$. How many doublings does each scenario get?

TALK ABOUT IT

- What was the difference between starting at 15 vs 35?
- If your teen invested just \$50/month starting now, what would it be worth at 65?
- What's the Rule of 72 for an 8% return?
- What would you need to give up to invest \$50/month right now?

Tip for Parents

The starting age comparison is the most powerful. \$1,000 at 7% from age 15 to 65 = ~\$28,700. The same \$1,000 from age 35 to 65 = ~\$7,600. That's a \$21,000 difference from a 20-year head start on a single \$1,000. Let the number land before moving on.

Activity 14 Index Fund vs. Stock Picker

Unit 6 · Challenge · 4 weeks · 2–3 people

For four weeks, everyone picks 3 individual stocks and you all track a total market index fund (like VTI or FXAIX). At the end of four weeks, compare results. One person tracks the index. The others pick their own stocks. Who wins?

WHAT YOU NEED

- Phone or computer to look up stock prices
- Paper or spreadsheet to track weekly
- Starting "portfolio" of \$10,000 (on paper — no real money needed)

HOW TO PLAY

1. Week 1: Each person picks 3 stocks and records starting prices. One person tracks the index fund. Record everything.
2. Set a rule: no changes during the 4 weeks. You pick and hold.
3. Check in weekly: record current prices. Calculate gains or losses.
4. Week 4: Final calculation. Compare each stock portfolio to the index fund.
5. Discuss: did anyone beat the index? By how much? What would the result be over 40 years?

TALK ABOUT IT

- Did anyone beat the index? Was it luck or skill — how would you know?
- What would the fees and taxes on active trading cost over time?
- Why do most professional fund managers fail to beat index funds long-term?
- Would you invest differently after doing this exercise?

Tip for Parents

Research shows roughly 85–90% of actively managed funds underperform their benchmark index over 10+ years. If your teen's stock picks beat the index over 4 weeks, that's probably luck — and this is a perfect, gentle way to explain why time horizon matters.

Activity 15 Financial Life Simulation

All Units · Capstone · 90 min · 2–3 people

The full curriculum capstone in game form. Everyone draws a life scenario card (or makes up their own) and navigates one year of financial decisions: income, housing, debt, savings, emergencies. Real math, real choices, real consequences.

WHAT YOU NEED

- Paper and pen (or whiteboard)
- Calculator or phone
- Life scenario cards (write them on slips of paper before starting — see scenarios below)

HOW TO PLAY

1. Write 6 scenario cards: entry-level job \$38k, nurse \$58k, freelancer variable, college student part-time, recent grad with \$40k loans, small business owner.
2. Each person draws a scenario card. That's your life for this game.
3. Round 1: Calculate monthly net pay. Build a basic budget.
4. Round 2: Draw an event card (car breaks down \$800, medical bill \$1,200, get a raise +\$200/month, unexpected bonus \$500). Adjust budget.
5. Round 3: One year later — calculate net worth. Assets minus debts. Who is in the best financial position? Why?

TALK ABOUT IT

- What was the biggest financial threat in your scenario?
- Whose starting scenario had the biggest advantage, and what created that advantage?
- What one decision made the biggest difference in your financial outcome?
- What would you do differently if you played again?

Tip for Parents

The most valuable moment is when a teen playing the "freelancer" card realizes they have no employer benefits, no withholding, and no guaranteed income — but also maximum flexibility. This scenario teaches more about taxes, self-employment, and financial planning than almost anything else in the curriculum.

Activity 16 Crypto or Scam?

Unit 6 · Competitive · 35 min · 2–3 people

Read through 8 real-world crypto scenarios and vote: legitimate investment, red flag, or outright scam? Then discuss the reasoning. The goal is building a healthy skepticism that protects against real financial loss.

WHAT YOU NEED

- The 8 scenario cards written on slips of paper (see scenarios)
- Voting cards: write "Legit," "Red Flag," "Scam" on separate pieces of paper for each player

HOW TO PLAY

1. Write 8 scenario cards (use these or invent your own): 1) Index fund ETF tracking S&P 500. 2) New coin promising 300% in 90 days. 3) Bitcoin bought on Coinbase. 4) Friend on TikTok says to buy a coin "before it blows up." 5) Ethereum in a regulated brokerage account. 6) Someone asks you to send crypto to receive 2x back. 7) Crypto held in a cold wallet. 8) Investment group that only accepts crypto payment.
2. Read each scenario aloud. Everyone votes simultaneously.
3. Discuss each vote — why did you choose that rating?
4. Calculate your scores: correct answers = 1 point.
5. Discuss the two most debated scenarios.

TALK ABOUT IT

- What are the most reliable red flags for a crypto scam?
- Why do scammers specifically use crypto instead of bank transfers?
- What's the difference between speculating in crypto and investing in an index fund?
- How would you explain crypto risk to a younger sibling?

Tip for Parents

The "send crypto to receive 2x back" scenario (scenario 6) — based on real scams that have cost people billions — often gets debated. The rule: anyone promising guaranteed returns in exchange for sending money first, in any form, is always a scam. No exceptions.

Activity 17 Apartment Hunt — The Real Cost

Unit 7 · Real money · 45 min · Parent + teen

Pick a city your teen might want to live in after high school. Look up real apartments. Calculate the true move-in cost and monthly cost — including everything people forget. Compare it to entry-level salaries in that city.

WHAT YOU NEED

- Phone or computer to search apartments
- The Housing Calc in the app (optional)
- Calculator

HOW TO PLAY

1. Your teen picks a city they might want to live in post-high-school.
2. Search apartments: find 3 options at different price points. Note the listed rent.
3. Calculate true move-in cost: first month + last month + security deposit + application fees + moving costs.
4. Calculate true monthly cost: rent + utilities (estimate \$150) + renters insurance (~\$18) + parking if applicable.
5. Look up: what do entry-level jobs pay in that city? Calculate rent as a percentage of take-home pay.

TALK ABOUT IT

- How much cash would your teen need saved before they could move out?
- Does the dream city change when you see the actual costs?
- What's the 30% rule — and does any of the apartments you found meet it on an entry-level salary?
- What would your teen need to earn to comfortably afford to live alone in that city?

Tip for Parents

Use real numbers from real websites (Zillow, Apartments.com). The gap between what teens imagine adult life costs and what it actually costs is almost always larger than expected. This activity makes it real without being discouraging — because there are also real paths to making it work.

Activity 18 Salary Negotiation Role-play

Unit 8 · Role-play · 30 min · Parent + teen

Your teen has just received a job offer: \$44,000 for an entry-level marketing role. The market range is \$46,000–\$56,000. Research the role, prepare a counter, and negotiate — with a parent playing the hiring manager. Then switch roles.

WHAT YOU NEED

- Phone to look up salary data (Glassdoor, LinkedIn, BLS.gov)
- Paper to prep talking points

HOW TO PLAY

1. Your teen researches: what do entry-level marketing roles pay in your city? Find at least two data sources.
2. Prep time (5 minutes): write a counter-offer and 2–3 reasons for it. Practice saying the number out loud.
3. Role play Round 1: parent plays the hiring manager, teen negotiates. Go for 5–8 minutes.
4. Debrief Round 1: what worked? What felt awkward? What could be stronger?
5. Switch: teen plays the manager, parent negotiates. See the other side.

TALK ABOUT IT

- What was the hardest moment in the negotiation?
- What difference does \$3,000 more at starting salary make over a 10-year career?
- What are non-salary things you can negotiate (start date, remote days, title, review timeline)?
- When is the right time to bring up competing offers?

Tip for Parents

Most teens have never practiced asking for money. The first time feels almost physically uncomfortable. That discomfort is the point — and it disappears with practice. Do this at least twice. The second round is always markedly better than the first, which is itself the lesson.