

# Teen Money Independence Parent Quick-Start Guide

Everything you need to support your teen through the curriculum

<b>8</b>	<b>44</b>	<b>12</b>	<b>18</b>
<b>Units</b>	<b>Lessons</b>	<b>Weeks</b>	<b>Activities</b>
Money through College	~45 minutes each	Self-paced options	Family-friendly games

## Welcome

Teen Money Independence is a complete personal finance curriculum for teenagers — available as both a print-based workbook and a fully interactive online experience. Over 12 weeks, your teen works through 8 units covering everything from reading a pay stub to understanding compound interest, building credit, filing taxes, evaluating student loans, and negotiating a first salary.

This guide tells you what your teen is learning each week, how you can support them at home, and how to use the 18 family activities designed to bring these lessons into real life. You don't need to be a financial expert — the curriculum handles the instruction. Your role is to be present, curious, and open to talking about money.

<b>Curriculum overview</b>	How the 8 units are organized and what each one covers
<b>Online interactive tools</b>	Read This First lessons, vocabulary matching, reflections, and quizzes
<b>Your role as a parent</b>	Six practical ways to support learning at home
<b>Meet the four characters</b>	The teens your student follows throughout the course
<b>18 family activities</b>	Games and exercises designed to do together
<b>Conversation starters</b>	A discussion prompt for every unit
<b>Quick-start checklist</b>	What to do this week to get started

**A note on financial transparency:** The single most impactful thing you can do alongside this curriculum is to talk openly about money at home. That doesn't mean sharing every bank statement — it means letting your teen see that adults think about money carefully, make trade-offs, and sometimes make mistakes. That normalcy is the lesson no curriculum can teach.

## Curriculum Overview

Eight units, approximately 12 weeks. Each unit connects to four recurring teen characters.

Unit	Topic	TIMING	Lessons	YOUR TEEN WILL LEARN ABOUT...
1	<b>Money Fundamentals</b>	Wks 1-2	5	What money is, needs vs. wants, reading a pay stub, banking basics, how marketing works
2	<b>Budgeting</b>	Week 3	5	The 50/30/20 rule, envelope method, fixed vs. variable expenses, tracking spending
3	<b>Saving &amp; Emergency Funds</b>	Week 4	4	Why save, emergency funds, high-yield savings, automating savings
4	<b>Credit &amp; Debt</b>	Wks 5-6	5	What credit is, how interest works, credit card traps, student loans, building credit
5	<b>Taxes</b>	Wks 7-8	6	Types of taxes, income tax, FICA, filing a return, deductions vs. credits, self-employment
6	<b>Investing &amp; Wealth Building</b>	Wks 9-10	7	Compound interest, stocks/bonds, index funds, Roth IRA, cryptocurrency & digital assets, avoiding scams
7	<b>Housing &amp; Insurance</b>	Week 11	6	Renting, reading a lease, mortgages, health insurance, auto & renters insurance, consumer rights
8	<b>College &amp; Career</b>	Week 12	6	True cost of college, FAFSA, student loans, reading a job offer, salary negotiation

Online Interactive Curriculum: The Teen Money Independence app includes a “Read This First” lesson for every unit — written for students, not educators. Each lesson also includes an interactive vocabulary matching activity, open-ended reflection prompts (auto-saved), Check Your Understanding multiple choice questions with instant feedback, and built-in audio using natural-sounding text-to-speech. The Tax Simulator and Budget Lab are embedded directly into the relevant lesson flows.

## Meet the Four Characters

Your teen follows these four peers through all 8 units. Each makes different financial decisions — and lives with the consequences.

<p><b>Lucy</b> The Planner</p>	<p>Methodical, credit-builder, best outcomes. Starts as an authorized user at 16, builds a strong credit file, develops consistent savings habits. Her story shows what disciplined early decisions look like over time.</p> <p><b>Discuss:</b> What habits does Lucy have that are easiest to start right now?</p>
<p><b>Joseph</b> The Impulsive Spender</p>	<p>Learns from costly mistakes. Multiple credit card applications, skips renters insurance, over-borrows for college. His story isn't a cautionary tale — it's a recovery story. By Unit 8, he's rebuilding.</p> <p><b>Discuss:</b> What was Joseph's costliest mistake, and what would you have done differently?</p>
<p><b>Alex</b> The Trade School Path</p>	<p>Debt-averse, practical, starts earning early. Graduates with \$0 in student debt, opens a Roth IRA. Demonstrates that a four-year degree is not the only strong financial path.</p> <p><b>Discuss:</b> What does Alex's path show about comparing different kinds of education?</p>
<p><b>Sofia</b> The Over-Cautious Saver</p>	<p>Avoids all debt products. Has no credit card debt — but also a thin credit file by Unit 8. Her story shows that being too conservative has real costs. Financial caution without strategy is its own kind of risk.</p> <p><b>Discuss:</b> How can someone do everything “safely” and still end up in a weaker position?</p>

## Your Role as a Parent

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The curriculum teaches the content. Your role is to make it real. Here are six practical ways to support your teen without needing to be a financial expert.

- 1 Ask, don't lecture** The most effective question after a lesson is: “What did you learn today?” followed by silence. Let them explain it to you — teaching something is how you learn it.
- 2 Be willing to share** You don't need to share every financial detail. But sharing that you've made money mistakes, that budgeting is genuinely hard, or that you wish you'd started saving earlier is more powerful than any lesson.
- 3 Do the activities** The 18 family activities are designed for 2–3 people. They work best when a parent participates as a player, not an observer. Your willingness to compete — and lose — makes the lesson stick.
- 4 Connect lessons to real life** When your teen gets a paycheck, look at it together. When a bill arrives, explain it. When you're grocery shopping, narrate the trade-offs. The curriculum provides the framework; real life provides the context.
- 5 Read the unit prompts** Each unit includes a discussion prompt written specifically for parents. These are designed to open conversations, not to produce right answers.
- 6 Let them be wrong sometimes** If your teen makes a small financial mistake during the curriculum — overspending, miscalculating — resist the urge to fix it immediately. Learning from a small mistake now is worth far more than being protected from it.

## 18 Family Activities

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*Designed for 2–3 people, 20–90 minutes each. Full instructions in the curriculum and in the Homeschool Activity Pack. Activities marked Competitive have a winner.*

### 1 The Barter Challenge

Unit 1

Competitive

20 min

Trade cards without money. Why does barter fail? Why did currency emerge?

### 2 Pay Stub Shock

Unit 1

Hands-on

25 min

Calculate real take-home pay at different wages. The gap between gross and net.

### 3 Budget Battle

Unit 2

Competitive

45 min

Both players build a budget for the same scenario. Adult judges which is stronger.

### 4 Subscription Audit

Unit 2

Hands-on

30 min

Find every recurring charge in the household. What stays? What goes?

### 5 Grocery Store Math Race

Unit 2

Competitive

45 min

Hit the grocery store with a budget and a list. Closest without going over wins.

### 6 Savings Goal Race

Unit 3

Competitive

20 min

Both players choose a savings goal and plan. Whose math shows the fastest path?

## 7 Emergency Fund Math Challenge

Unit 3

Hands-on

25 min

Calculate real essential monthly expenses and set 3-month and 6-month targets.

## 8 Credit Card Debt Calculator Duel

Unit 4

Competitive

30 min

Who can calculate payoff time fastest? See how long minimum payments really take.

## 9 Build Your Credit Score Plan

Unit 4

Hands-on

30 min

Design a realistic 12-month credit-building road map using the five FICO factors.

## 10 Paycheck Surprise Game

Unit 5

Competitive

25 min

Estimate net pay without a calculator. Closest without going over wins each round.

## 11 Tax Receipt Scavenger Hunt

Unit 5

Hands-on

45 min

Find taxes paid on real household receipts. Where does tax money actually go?

## 12 Compound Interest Race

Unit 6

Competitive

20 min

Race to calculate which investment doubles first using the Rule of 72.

## 13 Index Fund vs. Stock Picker

Unit 6

Competitive

4 weeks

Track a real index fund vs. individually picked stocks over 4 weeks. Compare.

## 14 Financial Life Simulation

All Units

Capstone

90 min

Full simulation: income, expenses, shocks, decisions. Bring everything together.

## 15 Apartment Hunt — The Real Cost

Unit 7

Real money

45 min

Search real listings in a target city. Apply the 30% rule. Calculate true move-in cost.

## 16 Salary Negotiation Role play

Unit 8

Competitive

30 min

Research real market rates, receive a low offer, and negotiate using proven scripts.

## 17 Crypto or Scam?

Unit 6

Competitive

35 min

Evaluate 6 real crypto scenarios — is each legitimate speculation, a scam, or a red flag? Score points for protecting your money.

## 18 The Envelope Challenge

Unit 2

Hands-on

1 week

Use physical envelopes to budget a mock week. Allocate cash across spending categories, spend through the week, and see which envelope runs out first — and what that reveals about your real priorities.

## One Conversation Starter Per Unit

*Designed for dinner-table conversations, not lectures. No right answer — just open the topic.*

<b>Unit 1 • Money Fundamentals</b>	Take out your last month's bank or credit card statement. Go through it together and label every transaction N (need) or W (want) — separately, then compare. Where do you disagree?
<b>Unit 2 • Budgeting</b>	If our household income dropped by 20% tomorrow, what would we cut first? Walk through the thought experiment together. What does that reveal about what we actually prioritize?
<b>Unit 3 • Saving</b>	Do we have an emergency fund? If so, how many months does it cover? If not, what would it take to build one to one month? Three months?
<b>Unit 4 • Credit &amp; Debt</b>	What's the highest interest rate debt we have in this household right now? What would it look like to pay that off in 12 months instead of the minimum?
<b>Unit 5 • Taxes</b>	Pull up a real pay stub or tax return together. Walk through every line. What surprised you the most when you first saw this? What surprises your teen now?
<b>Unit 6 • Investing &amp; Crypto</b>	If we put \$50/month into a Roth IRA starting this year at your teen's current age, what does that grow to at 65 at 7% annual growth? Calculate it together. Also: has your teen heard about Bitcoin or crypto? Ask what they think makes it different from owning stock in a company.
<b>Unit 7 • Housing &amp; Insurance</b>	Look up a 1-bedroom apartment in a city your teen might want to live in. Calculate the true move-in cost together — is it affordable on an entry-level salary?
<b>Unit 8 • College &amp; Career</b>	Use the Net Price Calculator on one college your teen is interested in. Does the real cost change how you think about it?

## Your Quick-Start Checklist

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*The most important predictor of changed behavior: one concrete action within the first two weeks.*

### Before the first lesson

- Talk to your teen about what the curriculum covers and why you're doing it together.
- Agree on a regular time each week for lessons — consistency matters more than frequency.
- Decide which family activities you'll try first. Activity 1 (Barter Challenge) requires no prep.
- Think about one money topic you're willing to be transparent about. It doesn't have to be everything.

### During Week 1 (Unit 1)

- After Lesson 1.3 (First Paycheck): pull out a real pay stub and look at it together.
- After Lesson 1.4 (Banking Basics): compare two bank accounts side by side — what are the fees?
- Try Activity 2 (Pay Stub Shock) together. It takes 25 minutes and needs only paper and a calculator.
- If your teen doesn't have a bank account yet, start the process this week.

### Ongoing — every unit

- Ask the unit conversation starter from this guide at dinner or in the car.
- Let your teen explain one lesson to you each week — hearing themselves teach it locks it in.
- When a real-life money moment comes up (a paycheck, a bill, a decision), name the lesson.
- Do at least one family activity per unit — pick whichever looks most fun for your household.

### After the curriculum

- Help your teen set up their first automated savings transfer, however small.
- If your teen has earned income, look into opening a custodial Roth IRA together.
- Pull your teen's first credit report at [annualcreditreport.com](http://annualcreditreport.com) — or plan to when they turn 18.
- “What's the one financial decision you want to make differently because of this course?”

**Resources:** Student workbooks, slide decks, and the interactive online curriculum are all part of the Teen Money Independence package. The online app works offline, covers all 50 states, and includes a Budget Lab, Tax Simulator, Housing Calculator, Quiz Bank, and a “Read This First” lesson with audio for every unit.