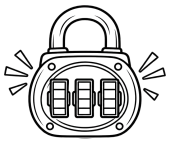
Escape the Scam

Name _____ Date _____

You're locked in! Each lock opens with a code. Read each message and find its red flags (the signs it's a scam). The numbers of the red flags, smallest first, open the lock.

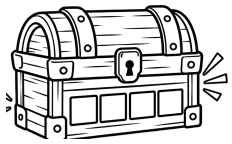


LOCK 1
The Prize Text

Text from (555) 010-4471

[1]Hi from the Summer Giveaway team! [2]You WON a $500 gift card! [3]We picked your number at random. [4]Claim it in the next 10 minutes [5]at prize-claim-now.top/win [6]Have a great day.

3 red flags → code: ☐ ☐ ☐

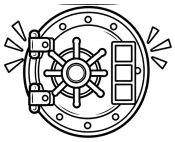


LOCK 2
The Gift Card Ask

Message from @coach.dana.real (joined today)

[1]Hey, it's Coach Dana! New account. [2]I'm stuck at an event [3]and my card isn't working. [4]Can you buy two $50 gift cards [5]and send me the codes on the back? [6]I'll pay you back Monday. [7]Don't tell your parents, it's a surprise! [8]Thanks!!

4 red flags → code: ☐ ☐ ☐ ☐



LOCK 3
The Copycat Site

[1]🔒 northbridge-bank-login.co

[2]**WARNING: Your account is LOCKED.** [3]The Northbridge Bank logo and colors look just right. [4]To unlock, enter your username, password **and** your PIN. [5]Footer: © Northbridge Bank. Privacy · Help

The real site is northbridgebank.com

3 red flags → code: ☐ ☐ ☐



LOCK 4
The Urgent DM

DM from @Support-Team-Official

- ● Your account will be DELETED in 1 hour!
- ▲ Thanks for following our page.
- ■ To verify, send us your password.
- ★ Or pay a $5 fee to keep your account.

Lock 4 is a shape lock. Shade every shape that marks a red flag: ○ △ □ ☆

MY MONEY CHOICE

A friend got one of these messages. What would you tell them to do?

_____

_____

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Escape the Scam

The quick lesson (read aloud, about 1 minute)

> A **scam** is a trick to get your money or your private information. Scammers pretend to be someone you trust: a prize team, a coach, a bank or "Support." They nearly always use the same red flags: a surprise prize, a rush, a request for gift cards, a secret, a copycat website, or a request for a password or PIN.

Two teaching points

1. Rush + secret + gift cards = **stop and tell a trusted adult**.
2. Never use the link in the message. Check by going to the real website or calling the real person yourself.

Answer key

Lock 1: **2 4 5** (a prize you never entered, a 10-minute rush, a strange link).
Lock 2: **1 4 5 7** (a brand-new account claiming to be someone you know, gift cards, send the codes, keep it secret).
Lock 3: **1 2 4** (wrong web address, a scare banner, asks for your PIN. Logos are easy to copy.)
Lock 4: shade the **circle, square and star** (rush, password request, pay-to-keep fee). The triangle is a normal line.

10-minute run

1. Partners crack the 4 locks (6 min).
2. Check codes against the key.
3. Build a class list of red flags.

Ask

"Which red flag would be easiest to miss? Why?"

Goal

Spot scam red flags: surprise prizes, rush, gift cards, secrets, copycat sites, password or PIN requests.

Take it further

In the U.S., scams can be reported to the Federal Trade Commission at ReportFraud.ftc.gov. Ask: "Who would you tell first?"

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Managing Risk**. Print double-sided: the activity on the front, this teaching side on the back.

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Ad or Not?

Name _____ Date _____

Your feed is full of posts. Some are honest. Some are ads. Some are ads pretending not to be. Check one box for each post.

R = Honest review. Good AND bad points. Nothing to sell you.

A = Paid ad. Says Ad, Sponsored or Paid partnership, or it's the brand's own account.

H = Hidden sponsor. A discount code or "link in bio" to buy, but no #ad.

FD @fizzlo_drinks — Sponsored — **1**

Taste the fizz! New Berry Blast is in stores now.

☐ R ☐ A ☐ H

JP @jaylen.plays — **2**

Bought the PixelPal controller with my own money. Buttons feel great, battery dies fast. 3/5.

☐ R ☐ A ☐ H

MS @mia.styles — **3**

Obsessed with my StrideLite sneakers!! Use my code MIA20 for 20% off!

☐ R ☐ A ☐ H

TT @techwithtam — Paid partnership with Glowbeam — **4**

Glowbeam headphones have the best sound I've tried. #ad

☐ R ☐ A ☐ H

GJ @grandpa_joe_cooks — **5**

Tried store-brand cereal next to Crunchtastic. Can't tell the difference, and it's $2 cheaper.

☐ R ☐ A ☐ H

SL @sk8r.leo — **6**

Every skater NEEDS a Flipz board. Tap the link in my bio and use code LEO15!

☐ R ☐ A ☐ H

CR @crunchtastic — **7**

Crunchtastic: the breakfast of champions. Grab a box today!

☐ R ☐ A ☐ H

NR @nora.reviews — **8**

Returning my Glowbeam headphones. The left ear stopped working after a week.

☐ R ☐ A ☐ H

Know this: in the U.S., the Federal Trade Commission says influencers must clearly tell you when a brand pays them or gives them free stuff. A discount code with no #ad can be a sign something is missing.

Why might @sk8r.leo leave out #ad?

_____

MY MONEY CHOICE

Which post would make YOU want to buy? Be honest. Why?

_____

_____

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Ad or Not?

The quick lesson (read aloud, about 1 minute)

> Some posts are honest opinions. Some are **ads**, and that's fine when they say so. The tricky ones are **hidden sponsors**: a person is paid or gets free stuff, but doesn't tell you. In the U.S., the Federal Trade Commission says influencers must clearly disclose when a brand pays them or gives them free products.

Two teaching points

1. Look for #ad, Sponsored or Paid partnership, and remember a brand's own account is always advertising.
2. A discount code or "link in bio" can mean the poster earns money when you buy.

Answer key

1 = **A** · 2 = **R** · 3 = **H** · 4 = **A** · 5 = **R** · 6 = **H** · 7 = **A** · 8 = **R**

Paid ads: 1, 4, 7 (post 7 is the brand's own account). Honest reviews: 2, 5, 8. Hidden sponsors: 3, 6. All brands are made up.

10-minute run

1. Read the R / A / H box together.
2. Sort the 8 posts (5 min).
3. Discuss post 6: why leave out #ad?

Ask

"Does knowing it's an ad change how much you trust it?"

Goal

Tell apart honest reviews, disclosed ads and hidden sponsorships.

Take it further

Have students rewrite post 3 or 6 so it is honest (add #ad). Does it feel less convincing? Why?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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Budget Puzzle Grid

Name _____ Date _____

Ari earns $200 a month. Every month must add up to $200, and every column must add up to its total. Fill in the 7 empty boxes. (Hint: start with a row or column that has only one empty box.)

	Food	Transport	Fun	Savings	Month total
Sep	$80	$40		$50	$200
Oct		$40	$40		$200
Nov	$90			$60	$200
Dec			$50	$40	$200
Total	$300	$160	$140	$200	**$800**

1. Which box did you solve first? Why that one?

2. Ari saved the most in which month? How much did Ari save in all four months?

3. In November, Ari's bus pass went up $10. Which category would you cut to stay at $200? Why?

MY MONEY CHOICE

If YOUR budget were too tight, which category would you cut first? Why?

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Budget Puzzle Grid

The quick lesson (read aloud, about 1 minute)

> A **budget** is a plan that gives every dollar a job. It has limits: you can't spend more than you earn. When one cost goes up, another has to go down. That's the puzzle every household solves each month.

Two teaching points

1. Every month must balance: spending + saving = income.
2. When costs rise, something else gets cut. Choose on purpose.

Answer key

Sep Fun **$30** · Oct Food **$70** · Oct Savings **$50** · Nov Transport **$30** · Nov Fun **$20** · Dec Food **$60** · Dec Transport **$50**.

1. Sep Fun (only blank in Sep) or the Fun column. 2. November ($60); $200 in all. 3. Any trade-off with a reason works; cutting Fun keeps savings on track.

10-minute run

1. Find a row or column with one blank (1 min).
2. Solve the grid (6 min).
3. Discuss question 3 trade-offs.

Ask

"What's the difference between cutting Fun and cutting Savings?"

Goal

A budget has limits: every dollar has a job, and the totals have to balance.

Take it further

Have students build their own 3 × 3 budget puzzle for a partner to solve.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending and Saving**. Print double-sided: the activity on the front, this teaching side on the back.

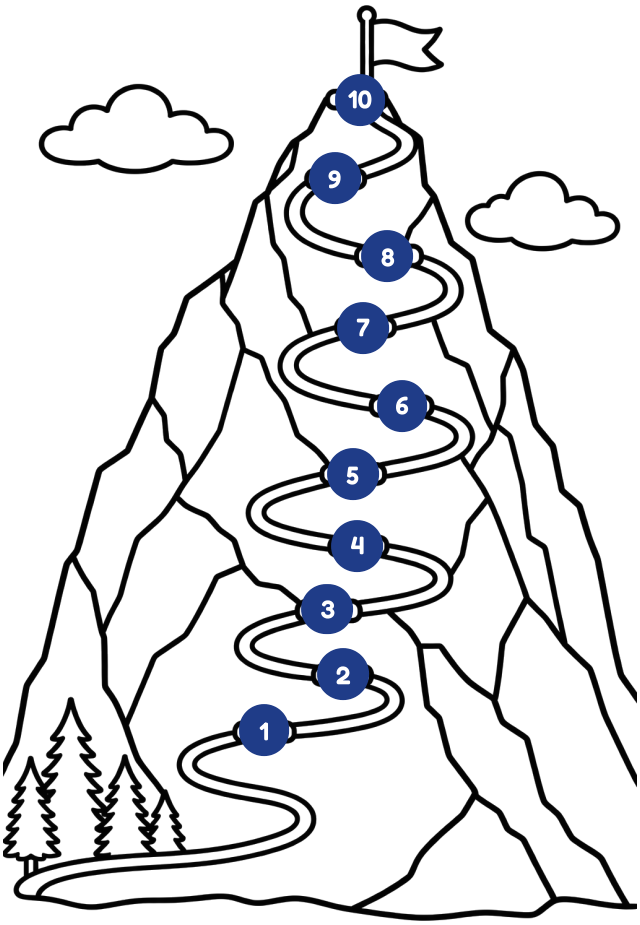
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The Compound Climb

Name _____ Date _____

You put $1,000 in a savings account that earns 5% interest every year. You never add or take out money. Each year, multiply the balance by 1.05 and round to the cent. Write each year's balance and climb!



Start	$1,000.00
Year 1	*$1,050.00*
Year 2	$
Year 3	$
Year 4	$
Year 5	$
Year 6	$
Year 7	$
Year 8	$
Year 9	$
Year 10	$

1. Interest earned in year 1:

$ _____

2. Interest earned in year 10:

$ _____

3. Why is each year's step bigger than the last?

_____

MY MONEY CHOICE

$1,000 left at 5% until age 63 grows to about $11,467 if you start at 13, but about $7,040 if you start at 23. What's the difference? What does it tell you?

_____

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The Compound Climb

The quick lesson (read aloud, about 1 minute)

> **Interest** is money a bank pays you for keeping your money there. **Compound interest** means you earn interest on your interest too, so each year's growth is bigger than the last. The longer the money stays, the steeper the climb. A handy shortcut, the **Rule of 72**: 72 ÷ the interest rate ≈ years to double. At 5%, that's about 14 years.

Two teaching points

1. Time is the secret ingredient: starting early beats starting big.
2. Interest earned on interest makes growth speed up.

Answer key

Yr 1 $1,050.00 · Yr 2 $1,102.50 · Yr 3 $1,157.63 · Yr 4 $1,215.51 · Yr 5 $1,276.29 · Yr 6 $1,340.10 · Yr 7 $1,407.11 · Yr 8 $1,477.47 · Yr 9 $1,551.34 · Yr 10 $1,628.91.

1. Year 1 interest $50.00. 2. Year 10 interest $77.57. 3. Each year you earn 5% of a bigger balance, including last year's interest. Choice: $11,467.40 − $7,039.99 = **$4,427.41** more, just for starting 10 years earlier.

10-minute run

1. Do year 1 together (1,000 × 1.05).
2. Fill years 2–10 with calculators (5 min).
3. Compare year-1 and year-10 interest.

Ask

"Why does starting early matter more than starting big?"

Goal

Compound interest: you earn interest on your interest, so money grows faster the longer it sits.

Take it further

Use the Rule of 72: at 8%, how long to double? (about 9 years)

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Investing**. Print double-sided: the activity on the front, this teaching side on the back.

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First Paycheck: Choose Your Path

Name _____ Date _____

Start at Step 1. Pick A or B and follow the arrow. Your choices lead to one of four endings.

STEP 1

Your first paycheck from your summer job: $200!

A: Buy the $150 sneakers today. → Go to Step 2
B: Save $100 and keep $100 to spend. → Go to Step 3

STEP 2

You have $50 left. A week later your phone screen cracks. The repair costs $80.

A: Borrow $30 from a parent. → Ending 1
B: Live with the cracked screen. → Ending 2

STEP 3

You have $100 to spend and $100 saved. A week later your phone screen cracks. The repair costs $80.

A: Pay from your spending money. → Ending 3
B: Pay from your savings. → Ending 4

ENDING 1
Phone fixed. You have $0 and owe a parent $30. Great sneakers, though!

ENDING 2
No debt and $50 left, but a month of squinting at a cracked screen.

ENDING 3
Phone fixed. $20 left to spend and $100 still saved.

ENDING 4
Phone fixed. $100 to spend, $20 saved. Time to rebuild your savings.

1. My path: Step 1 → _____ → Step _____ → _____ → Ending _____

2. For each ending, how much money is left (spending + savings − anything owed)?

E1: $ _____ **E2: $** _____ **E3: $** _____ **E4: $** _____

3. Why do endings 3 and 4 feel calmer than endings 1 and 2?

MY MONEY CHOICE

Which ending did you get? Would you choose differently next time? Why?

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First Paycheck: Choose Your Path

The quick lesson (read aloud, about 1 minute)

> Life sends surprise costs: a cracked phone, a flat tire. An **emergency fund** is money saved for exactly those moments. Saving part of each paycheck *first* means a surprise is a small problem, not a crisis or a debt.

Two teaching points

1. Pay yourself first: save before you spend.
2. An emergency fund protects your plans from surprises.

Answer key

Money left: **E1 −$30** ($0 and owes $30) · **E2 $50** · **E3 $120** ($20 + $100 saved) · **E4 $120** ($100 + $20 saved).
3. Paths 3 and 4 started by saving, so the $80 surprise was covered without debt or a broken phone. Endings 3 and 4 have the same total; ending 4 just needs savings rebuilt.

10-minute run

1. Each student plays one path (3 min).
2. Fill in question 2 for all four endings.
3. Compare: who chose savings first?

Ask

"Was the sneaker choice wrong, or just early?"

Goal

Saving part of every paycheck turns a surprise cost into a small problem instead of a crisis.

Take it further

Ask: how much would you want in an emergency fund at your age? Why?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending and Saving**. Print double-sided: the activity on the front, this teaching side on the back.

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Phone Plan Showdown

Name _____ Date _____

You already own a phone and use about 4 GB of data a month. Which plan really costs the least over 12 months?

Plan A
"Lowest price!"

$15 a month · 1 GB of data included · $10 for each extra GB

Plan B
Unlimited

$35 a month · unlimited data · $25 one-time activation fee

Plan C
"$20 deal!"

$20 a month for the first 3 months, then $45 a month · unlimited data

	Plan A	Plan B	Plan C
Cost each month for YOU			
Cost for 12 months			
One-time fees			
12-month TOTAL			

1. Which plan is cheapest for the year?

2. Plan A says "Lowest price!" Why isn't it the cheapest for you?

3. In year two (no fees, no deals), which plan is cheapest?

MY MONEY CHOICE

Which plan would you pick for your family? Why?

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Phone Plan Showdown

The quick lesson (read aloud, about 1 minute)

> Companies advertise the number that looks best. The real cost is the **total**: the monthly price, extra charges, one-time fees, and what happens when a deal ends. To compare fairly, add everything up over the same length of time.

Two teaching points

1. Compare totals over the same time, not monthly sticker prices.
2. Watch for extra fees and promo prices that end.

Answer key

Plan A: $15 + 3 extra GB × $10 = $45 a month → **$540**. Plan B: $35 × 12 = $420 + $25 fee = **$445**. Plan C: 3 × $20 + 9 × $45 = **$465**.

1. Plan B. 2. Extra data charges: you use 3 GB more than Plan A includes. 3. Plan B ($420 a year; A and C are $540).

10-minute run

1. Read each plan out loud.
2. Fill in the table (5 min).
3. Answer 1–3 and compare.

Ask

"Why do companies advertise the lowest monthly number?"

Goal

The cheapest-looking monthly price isn't always the cheapest total. Count fees, extras and deals that end.

Take it further

Have students look at a real family plan (with permission) and find any extra fees on the bill.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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Side Hustle Planner

Name _____ Date _____

Six side hustles, one week each. Which one really pays best for your time? Find the profit, then the profit per hour.

	Hustle	Earned	Costs	Hours	Profit earned – costs	Profit per hour profit ÷ hours
	**Dog walking** **4 walks × $12**	$48	$4	2	*$44*	*$22*
	**Tutoring** **2 sessions × $20**	$40	$0	2.5		
	**Reselling clothes** **5 items × $14**	$70	$40	5		
	**Car washing** **3 cars × $15**	$45	$9	3		
	**Mowing lawns** **2 lawns × $30**	$60	$6	3		
	**Baking cookies** **24 cookies × $1.50**	$36	$12	3		

Example numbers for practice. Hours include getting ready and travel. Dog walking is done for you.

1. Rank the hustles from best to worst profit per hour.

2. Reselling earned the most money. Why is it at the bottom per hour?

3. Tutoring had no costs. What could make it pay more per hour?

MY MONEY CHOICE

Which hustle pays best per hour? Which would you actually enjoy? Are they the same?

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Side Hustle Planner

The quick lesson (read aloud, about 1 minute)

> A side hustle is a small business. What you **earn** isn't what you keep: subtract the **costs** to find the **profit**. Then divide by the hours to see what your time is really worth. Sometimes the job with the biggest earnings pays the least per hour.

Two teaching points

1. Profit = earnings − costs.
2. Profit per hour compares jobs fairly.

Answer key

Profit / per hour: Dog walking $44 / $22 · Tutoring $40 / $16 · Reselling $30 / $6 · Car washing $36 / $12 · Mowing $54 / $18 · Baking $24 / $8.
1. Dog walking, mowing, tutoring, car washing, baking, reselling. 2. High costs ($40) and the most hours (5). 3. More students per session, a higher rate, or less prep time.

10-minute run

1. Check the dog-walking example.
2. Fill in the table (6 min).
3. Rank and discuss question 2.

Ask

"Is the best-paying hustle always the best choice?"

Goal

Profit = earnings − costs, and profit per hour shows what your time is really worth.

Take it further

Ask: which hustle could grow if you hired a friend? What new costs would that add?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Earning Income**. Print double-sided: the activity on the front, this teaching side on the back.

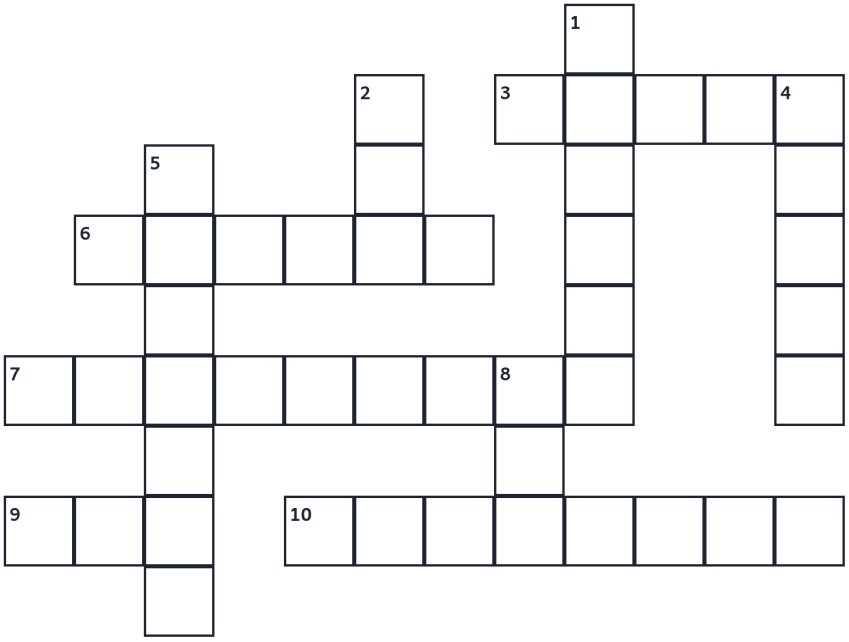
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Tap, Swipe, Send

Name _____ Date _____

How do people pay today? Solve the crossword with the words in the bank.



1. Debit or credit: which one spends money you already have?

_____

2. Money sent with a payment app is often hard to get back. Who should you only send it to?

_____

ACROSS

3. When someone uses your card or account without permission.

6. Money you get back when you return something.

7. Spending more than is in your account.

9. Pay by holding your card or phone near the reader.

10. The extra cost of borrowing if you don't pay it all back on time.

DOWN

1. A _____ card lets you borrow now and pay the bank back later.

2. The secret number you type to use your card.

4. A _____ card takes money straight out of your bank account.

5. Proof of what you bought and what you paid.

8. Money a bank charges for a service, like using another bank's ATM.

Word bank: CREDIT · DEBIT · FEE · FRAUD · INTEREST · OVERDRAFT · PIN · RECEIPT · REFUND · TAP

MY MONEY CHOICE

Which way to pay would you trust most: cash, debit, credit or a payment app? Why?

_____

_____

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Tap, Swipe, Send

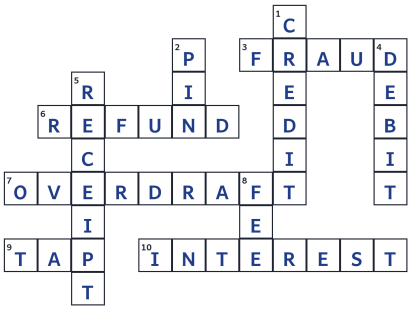
The quick lesson (read aloud, about 1 minute)

> A **debit** card spends money that's already in your account. A **credit** card borrows money you must pay back, and if you don't pay in full, you pay **interest**. Tapping or using a payment app is fast, but speed has risks: **fees**, overspending, and **fraud**. Money sent to the wrong person in a payment app is often hard to get back.

Two teaching points

1. Debit = your money now. Credit = borrowed money, paid back later.
2. Protect your PIN, check your receipts, and only send money to people you trust.

Answer key



Across: 3 **FRAUD**, 6 **REFUND**, 7 **OVERDRAFT**, 9 **TAP**, 10 **INTEREST**.
Down: 1 **CREDIT**, 2 **PIN**, 4 **DEBIT**, 5 **RECEIPT**, 8 **FEE**.
1. Debit. 2. People you know and trust in real life, like family. Payments sent by mistake or to a scammer are often hard to get back.

10-minute run

1. Solve the crossword (6 min).
2. Sort the words: debit-side or credit-side?
3. Answer questions 1–2 together.

Ask

"Why might a store prefer you tap instead of paying cash?"

Goal

Debit spends your own money now; credit borrows it. Fees, interest and fraud are the risks to watch.

Take it further

Have students list 3 ways to protect a card: never share the PIN, check statements, report a lost card right away.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Managing Credit**. Print double-sided: the activity on the front, this teaching side on the back.

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What Matters to Me?

Name _____ Date _____

Cut out the 16 cards. Sort them into three piles: NEEDS, WANTS and things you VALUE (that matter to who you are). Then pick your top 5.

Food	A safe home	School clothes	The newest sneakers
A phone	Video games	Time with family	Helping others
Traveling	A pet	Playing a sport	Saving for college
Eating out	Concert tickets	Gifts for friends	Learning new things

NEEDS
must have to live and be safe

WANTS
nice to have

VALUES
what matters most to me

My top 5, most important first:

1. _____ 2. _____ 3. _____ 4. _____ 5. _____

MY MONEY CHOICE

Name one thing you'd stop buying to pay for your #1 value.

_____

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What Matters to Me?

The quick lesson (read aloud, about 1 minute)

> **Needs** keep us alive and safe. **Wants** are nice extras. **Values** are what matter most to who we are: family, helping, learning, adventure. People feel best about their money when their spending matches their values instead of whatever's in front of them.

Two teaching points

1. Not every want is bad. Some match your values.
2. Knowing your top values makes spending decisions faster.

Answer key

No single right answer. Most people agree food, a safe home and school clothes are needs. Wants and values are personal: "time with family" might be one student's #1 and another's #6. Look for reasons, and for whether their spending choice in the box matches their #1 value.

10-minute run

1. Cut and sort the cards (5 min).
2. Pick a top 5.
3. Pairs compare: where did you disagree?

Ask

"Can something be a want AND a value?"

Goal

Spending that matches your values feels better than spending on impulse.

Take it further

Ask students to look at their last 3 purchases. Did any match their top 5?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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Would You Rather? Money Edition

Name _____ Date _____

Cut out the cards. With a partner or the class, pick a card, choose a side, and give your BEST reason. No answer is wrong; weak reasons are!

WOULD YOU RATHER... #1 $100 today or $120 a year from now?	WOULD YOU RATHER... #2 A job you love for $40,000 a year, or a job you don't like for $55,000?	WOULD YOU RATHER... #3 Buy one expensive pair of shoes that lasts 3 years, or a cheap pair every year?
WOULD YOU RATHER... #4 Live with roommates and save $500 a month, or live alone?	WOULD YOU RATHER... #5 Get paid every week, or get paid once a month (same total)?	WOULD YOU RATHER... #6 Spend $50 on a concert, or $50 on something you can keep?
WOULD YOU RATHER... #7 Pay for college with loans, or work for 2 years first and save?	WOULD YOU RATHER... #8 Have $1,000 in savings, or a $1,000 credit limit?	WOULD YOU RATHER... #9 Be famous with no money, or rich and unknown?
WOULD YOU RATHER... #10 Give $20 to a cause you care about, or treat a friend to lunch?	WOULD YOU RATHER... #11 Get a $5 raise per hour, or 2 extra weeks of vacation?	WOULD YOU RATHER... #12 Buy a used car with cash, or a new car with a loan?

MY MONEY CHOICE

Pick the card you'd argue hardest. Write your choice and your best reason.

Card # _____

_____

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Would You Rather? Money Edition

The quick lesson (read aloud, about 1 minute)

> Most money choices have no perfect answer. They're **trade-offs**: now vs. later, money vs. time, safety vs. risk, me vs. others. What makes a decision good is a clear reason. Arguing both sides is how people spot what they really care about.

Two teaching points

1. Every choice gives something up.
2. A good decision has a reason you can explain.

Answer key

No right answers. Strong reasons mention a trade-off: time vs. money, now vs. later, risk vs. safety, or values. Facts to bring in if they come up: #1 $120 in a year is a 20% return, far above what a savings account usually pays. #8 savings is your money; a credit limit is borrowed money with interest.

10-minute run

1. Each pair draws 3 cards.
2. Each side gets 30 seconds to argue.
3. Class votes on the strongest reason.

Ask

"Did anyone change their mind? What changed it?"

Goal

Money choices are trade-offs. Good decisions come from clear reasons, not just gut feelings.

Take it further

Ask students to write a new Would You Rather card for the class.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **All six areas (spending, saving, earning, investing, credit, risk)**. Print double-sided: the activity on the front, this teaching side on the back.

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