

Teacher guide

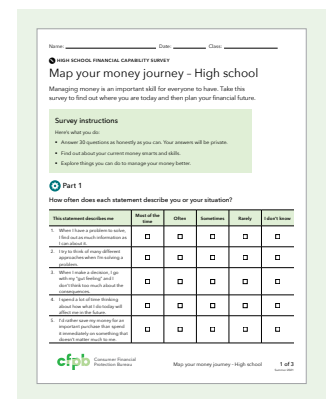
The building blocks “Map your money journey - High school” survey highlights the attitudes, skills, and habits a young person has by measuring their development of three interconnected building blocks of financial capability.

The building blocks are:

- Executive function, called “Planning and self-control” in the survey
- Financial habits and norms, called “Money habits and values” in the survey
- Financial knowledge and decision-making skills, called “Money knowledge and choices” in the survey

Administering the “Map your money journey - High school” survey

The “Map your money journey - High school” survey is a 30-question self-assessment that is available as a three-page fillable PDF document. It is divided into three sections, each of which focuses on one of the three building blocks and includes statements corresponding to the key habits, attitudes, knowledge, skills, and abilities that make up that building block.



Giving the survey to students:

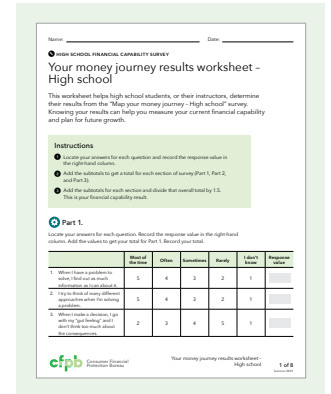
- You can print the survey for students or have them complete it electronically.
- Before beginning, let students know that the survey questions won’t involve any math problems. The questions are about students’ money-related knowledge, skills, and habits.
- Let students know that they should answer as honestly and accurately as possible. Their responses will be confidential.
- Explain that students will indicate how often the statements describe them or their situation (questions 1–20) and how often a statement is true (questions 21–30).
 - It can be helpful to read the first one or two statements aloud and help students consider the degree to which the statement describes them or their situation and how often a statement is true.

- Students will likely complete the survey in about 15 minutes.
 - You may give them a block of time to take the survey, or you may introduce one section at a time, giving them directions as needed.
 - To take a more active approach (which may better support struggling readers or English language learners), you may read each question aloud and give students time to respond.

Getting survey results

The survey includes the “Your money journey results worksheet - High school,” which young people, or their instructors, can use to determine their results from the “Map your money journey - High school” survey.

You may choose to calculate the results for all the surveys yourself or have students calculate their own results and give them to you. Having students determine their own results will save you time and may also help build their awareness and engagement in the process. However, if you use this method, it’s important to emphasize that students shouldn’t judge themselves or try to change their answers in the process.



In the “Your money journey results worksheet - High school,” each survey statement is measured by recording the corresponding value of the response a student gave in the “response value” column of the worksheet. The values are added together to get the results for each building block.

Pages 4 and 5 of the worksheet are designed to help students and their teachers calculate and interpret the students’ overall financial capability results and their results for each of the three building blocks. They enter the result for each building block and total the amounts to get their financial capability result. Once that result is calculated, students can see where they are on their money journey.

Analyzing survey results

The overall financial capability result, which ranges from 20% to 100%, represents a student’s current financial knowledge and skills. To better understand their overall financial capability result, students can analyze their areas for growth as well as their areas of strength. To facilitate this process, pages 5-7 of the results worksheet make it easy to see where their results for each building block fall along three levels:

- **Starting out** - This means the student is beginning to learn the important money skills and behaviors they'll need to manage their money now and in the future.
 - Students with this result scored between 20% and 46% out of 100%, depending on the section.
- **On the road** - This indicates that the student has some important money habits and skills, but can still learn more. Most students' results will fall in this category.
 - Students with this result scored between 47% and 90% out of 100%, depending on the section.
- **Well on your way** - This means the student has most of the skills and behaviors being evaluated in this survey.
 - Students with this result scored between 91% and 100% out of 100%.

Analyzing students' results can help capture their emerging financial capability at a specific moment in time. In addition, if the survey is given at different administration periods (e.g., for a pre- and post-assessment), it can show students' progress over time.

You can use the results to:

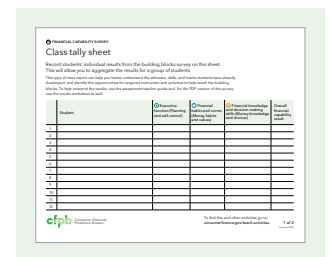
- Assess a young person's (or a class's) current financial capability.
- Track changes in a young person's financial capability over time.
- Measure the extent to which educational or other programs are improving the financial capabilities of the youth you serve.

Class tally sheet

You can use the "Class tally sheet" to collect and review the results for a group of students. This can help you better recognize the attitudes, skills, and habits the group of students has already developed. It can also guide your selection of activities that can strengthen the building blocks.

Using survey data to build students' financial capability

After the results are calculated, you'll have important data about your students' current strengths and areas for growth in each building block of financial capability. You can use this information to help students reflect on what they might do to improve their financial capability.



- You can use CFPB’s classroom activities to teach and nurture the building blocks of financial capability – no matter what subject you teach.
 - Go to CFPB’s searchable activity database (www.consumerfinance.gov/teach-activities) to search for learning activities that target your students’ areas for growth. Filter by grade level, activity duration, or topic to find the activities that are most relevant for your class and your learners.
 - All activities can be completed within a single class period. Each activity comes with a teacher guide and student materials, so it’s easy to implement.
 - You can have students complete the “[Taking the next steps on your money journey](#)” worksheet to help them think about their strengths and set goals to get the money future they want.

Other building blocks assessments

You can also assess students’ development of the building blocks using an additional classroom assessment tool.

Developmental milestones chart

This chart can help you measure your students’ achievement of financial capability according to established criteria for the building blocks. The performance levels give a clear picture of how financial capability develops over time.

Explore more resources

CFPB’s youth financial education resources can be found at www.consumerfinance.gov/youth-financial-education.

