PERIOD·ZERO

TRANSFORMING EDUCATION TO THE WORKFORCE OF TOMORROW

Turning Dollars into $ense

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Facilitator Guide: Mini-Life Simulation (Grades 5–8)

This 3-hour interactive financial literacy session introduces students to real-life concepts of earning, budgeting, saving, spending, and entrepreneurship. Activities align with PA Career Education and Work (CEW) Standards and the National Financial Education Standards. This simulation is designed to be engaging, age-appropriate, and technology-free.

National Standards for Personal Financial Education

- 8-1 to 8-5 (Earning Income): Explore career-related income and human capital investment
- 8-1 to 8-4 (Saving): Create and manage a plan to save for goals
- 8-1 to 8-4 (Spending): Develop and manage a budget to align with financial goals

Pennsylvania CEW Standards (Chapter 4 & Chapter 339):

- 13.1.8.A–H: Career Awareness and Preparation
- 13.2.8.A–E: Career Acquisition
- 13.4.8.A–C: Entrepreneurship

Session Overview

TIME	**Activity**	**Focus Area**	**Standard**
Hour 1	Career Matching Game	Earning Income	CEW 13.1
Hour 2	Budget Challenge + Event Cards	Saving & Spending	CEW 13.2
Hour 3	Micro-Business Pitch	Entrepreneurship	CEW 13.4

Hour 1: Career Matching Game

- Distribute one career card to each student with job title, income, required education, and job benefits.
- Have students break down into small groups to discuss:
  - What matters most in a job: income, time, purpose, or passion?
  - 'What did you notice about the jobs? What might you change in the future?'
  - Emphasize that jobs align with skills, interests, and education pathways.

Debrief/Reflection Whole Group (Last 10 minutes)- Lead a group reflection discussion:

- What career did you choose and why?
- What trade-offs did you consider when making your decision?
- Did your interests or income potential weigh more heavily in your choice?
- What surprised you most about different careers?

Hour 2: Budget Challenge + Life Happens Cards

- Students use their assigned weekly income from their career card to build a budget using the provided budget outline..
- Budget categories: rent (shared or optional), food, phone, clothing, giving, and savings.
- Introduce 'Life Happens' cards with unexpected events that affect their budget (e.g., flat tire, birthday gift).
- Encourage strategic choices and saving for emergencies.

Debrief/Reflection Whole Group (Last 10 minutes)- Lead a group reflection discussion:

- Was it easy or hard to stay within your budget? Why?
- Which 'Life Happens' card affected you the most?

- How did you decide what to cut or keep when your budget changed?
- What would you do differently next time you build a budget?
- Optional: Have students vote on a community donation project using their giving budget.

Hour 3: Entrepreneur Challenge – Micro-Business Pitch

- Students brainstorm and design a simple micro-business idea based on their interests (e.g., pet care, art sales, tutoring).
- Each participant or team completes a one-page business plan: business name, product/service, start-up costs, weekly income, and savings goal.
- Present pitches to the group in a fun, light 'Shark Tank' format with positive peer feedback. Think of a jingle you can use to advertise your business (e.g., Break Me off a piece that Kit Kat bar, Jake from State Farm, Nike-Just do it).
- Recognize creativity and business logic with awards like 'Most Creative' or 'Most Likely to Succeed'.

Guiding Questions for discussion in small groups.

- What problem does your business solve?
- How will your team estimate your startup costs?

Wrap-Up & Reflection

- Lead a group reflection discussion:

- What did you learn about money? What surprised you?
- What was challenging about projecting your income?
- If you could pitch again, what would you improve?

  (optional)
  EXIT TICKET - Writing Prompt: 'One thing I'll do differently with money is...'

Career Decision Matrix Worksheet

Instructions:

Use this worksheet to evaluate potential careers based on what matters most to you. For each career, rate each category from 1 (least important) to 5 (most important). Then, total your scores to help guide your decision about which job might be the best fit for your goals.

Career Option List Careers from Career Cards.	**Income Potential**	**Passion/ Interest**	**Benefits / Perks**	**Education/ Training Required**	**Work-Life Balance**	**Total Score Add Cross The Row**

Notes/Reflection: Use this space to reflect on your top choices and what matters most to you in a career.

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Entrepreneurship Budget Planning Template

This brainstorming sheet helps students collaborate & plan and a realistic budget for a small business idea during the 'Shark Tank' pitch activity. Students should estimate their startup costs and income, then calculate whether their idea can be profitable.

Instructions:

- Brainstorm a product or service idea.
- Estimate startup costs and recurring expenses.
- Estimate income and project profits.
- Use this worksheet to support your pitch!

Business Plan Item	**Details/Amount ($)**
Business Name & Product/Service	
Target Customer	
Start Up Costs (Supplies/Equipment):	
Ongoing Expenses (materials , marketing):	
Estimated Weekly Income:	
Estimated Costs:	
Projected Profit (Income-Costs) =	

Notes / Pitch Talking Points:

RESOURCES:

Life Happens Card Budget Impact Reference Sheet

This reference sheet is for facilitator use only. It helps categorize each Life Happens event card by budget impact area to support classroom discussion and accurate budget tracking during simulations. Facilitators can use this sheet as an answer key or guide without distributing it directly to students.

Income Opportunities

- Birthday Money: +$15
- Babysitting Gig: +$10
- Sold Art Online: +$12
- Skipped Eating Out: +$10
- Honor Roll Bonus: +$20
- Lemonade Stand: +$10
- Side Hustle: +$15
- Garage Sale Success: +$40
- Tutored Someone: +$30
- Won Game Night: +$8
- Sold A Drawing: +$22
- Completed Online Survey: +$5
- Cleaned Room: +$4
- Sold Old Video Game: +$25
- Found Money: +$5
- Tax Refund: +$50
- Door Prize: +$10
- Classroom Contest: +$15

Health & Wellness

- Doctor Co-pay: -$25
- Sprained Ankle: -$30

- Vet Bill: -$18 (Free if Vet Tech)
- Hygiene Supplies: -$14

Home & Utilities

- Water Heater Breaks: -$50
- Roof Leak Repair: -$100
- Fan Broke: -$28
- Bought Decorations: -$15
- Hosted Dinner Party: -$20

Transportation

- Bus Pass: -$15
- Flat Tire: -$10 (Free if Mechanic)
- Missed Bus - Lyft: -$10

Technology & Subscriptions

- Cracked Phone: -$20
- Phone Lost: -$30
- Lost Earbuds: -$25
- Subscription Not Canceled: -$8
- Needed Batteries: -$6

Food & Entertainment

- Game Sale: -$8
- Bought Snacks: -$10
- Treated Friend to Lunch: -$16
- Game Overdraft: -$7 (Free if Game Designer)

School & Learning

- School Supplies: -$12
- Forgot Calculator: -$20
- Library Fine: -$5
- Team Fees: -$15

Giving & Spending

- Gift for Friend: -$10
- Birthday Gift: -$25

Banking & Fees

- Lost Wallet: -$10

Job-Specific Exceptions

- Vet Bill: Free if Vet Tech
- Car Insurance: Free if Insurance CSR
- Game Overdraft: Free if Game Designer

Facilitator Debrief Discussion Cards

Use these discussion prompts at the end of each simulation hour to foster reflection and promote deeper learning. Facilitators can read the questions aloud, print them on cards, or display them for small group discussions.

Hour 1: Career Matching & Decision-Making

- What career did you choose and why?
- What trade-offs did you consider when making your decision?
- Did your interests or income potential weigh more heavily in your choice?
- What surprised you most about different careers?

Hour 2: Budget Challenge + Life Happens

- Was it easy or hard to stay within your budget? Why?
- Which 'Life Happens' card affected you the most?
- How did you decide what to cut or keep when your budget changed?
- What would you do differently next time you build a budget?

Hour 3: Entrepreneurship & Shark Tank

- What problem does your business solve?
- How did your team estimate your startup costs?
- What was challenging about projecting your income?
- If you could pitch again, what would you improve?

Budget Category Legend

This legend helps both facilitators and students align income and expense events to appropriate budget categories. It supports consistency in budgeting exercises and reinforces the structure of personal finance management.

Income

- Paycheck / Job Income
- Birthday Money
- Side Hustles (e.g., babysitting, lemonade stand)
- Tax Refund
- Garage Sale or Item Resale
- Tutoring or Creative Work

Housing

- Rent or Room & Board
- Home Repairs (e.g., roof leak, broken heater)
- Decorations or Utilities

Transportation

- Bus Fare
- Bike Repair
- Car Insurance
- Missed Bus / Lyft

Food

- Groceries
- Eating Out
- Snacks
- Hosting Meals

Health

- Doctor Visits

• Insurance
• Prescriptions
• Hygiene Products
• Vet Visits

Education
• School Supplies
• Library Fines
• Technology for School

Entertainment & Lifestyle
• Streaming Subscriptions
• Games
• Concerts
• Decorations
• Friend Outings

Giving & Donations
• Gifts for Others
• Charitable Contributions

Savings
• Emergency Fund
• Planned Savings
• Leftover Income

Banking & Fees
• Bank Fees
• Check Cashing Fees
• Subscription Overdrafts

Period Zero Leadership and SMART Goal Setting Worksheet

Welcome Activity: Personal Introduction

- Name:
- A fun fact about you:
- One way you've shown leadership in your life:

Let's Start Thinking...

- What are some of your dreams for the future?
- What are some things you want to have or accomplish?
- Have you made any plans or taken any steps toward those goals?

Types of Goals

- **Short-Term Goal:** Achievable in less than 1 year
- **Intermediate-Term Goal:** Achievable in 1-4 years
- **Long-Term Goal:** Achievable in more than 4 years

Instructions: Think of a financial or leadership goal in each category below.

Goal Type	My Goal
Short-Term Goal	
Intermediate Goal	
Long-Term Goal	

Goal Case Study: Leadership and Finances

Scenario: You want to become the first in your family to go to college and start your own nonprofit one day. You currently work part-time and get birthday/holiday money.

Example Costs:

- College Application Fees: $75 each
- SAT/ACT Test Prep: $200
- Laptop: $1,000
- Car Insurance: $1,500/year
- Saving to start a nonprofit: $5,000 startup funds

Let's Plan It Out:

My Top Goal:

1. What is your target date for reaching this goal?
2. What is the total estimated cost?
3. What are ways you can increase your income to meet your goal?
4. What can you cut back on or change to save toward your goal?
5. How much do you need to save each month?

SMART Goals Review SMART = Specific, Measurable, Achievable, Relevant, Time-Bound

Write your top goal using the SMART format:

- **Specific:**
- **Measurable:**
- **Achievable:**
- **Relevant:**
- **Time-Bound:**

Reflection:

- How do you feel now that you've made your goal SMART?
- What will help you stay focused on this goal?
- Who can support you as you work toward your goal?

Activity: Vision Board or Digital Dream Collage

- Use Canva or another tool to create a collage representing your top SMART goal. Include visuals of milestones along the way.