

MoneyU®

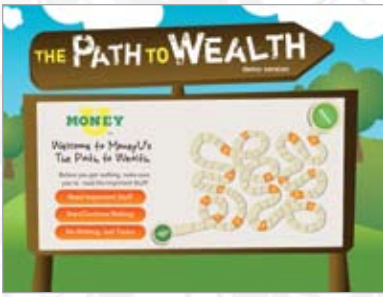
An online Financial Literacy course for young adults that uses an appealing and interactive game environment to deliver essential financial skills and knowledge.



In as little as 10 engaging, well-organized hours of instruction, it's possible to learn more Personal Finance skills than 30 hours in a classroom.

MoneyU is designed for colleges, high schools, the military, associations, employers, adult-education communities, and individuals.





Learners move through the course at their own pace.



Peer-characters introduce and summarize each lesson using insights and humor.



Widgets allow learners to play and experiment with outcomes.



Some topics are underscored by simulated conversations.

Why MoneyU?

MoneyU may be the *most effective* personal finance course available. Really. Here's why:

- **Measurable Effectiveness**

Lectures clearly aren't enough. Research shows that rehearsal and application are key to retention. Four studies show that MoneyU's game-based instruction leads to significant learning, even for students who have had some prior financial training. While only 20% of students passed the pretest, 98% passed the posttest.

[Report available.](#)

- **Vivid Interactive Content**

Learners have unlimited opportunities to experiment for various outcomes, in a dynamic self-directed environment that gets the point across faster, more memorably, and more personalized than lectures or text ever could.

- **Comprehensive and Flexible**

The course covers topics students need, using real-world examples. Educators have the flexibility to present its 10 hours of content as a synchronous classroom experience, or as an asynchronous supplement, in any Topic order.

[Review the Curriculum for more information.](#)

- **Pedagogically Solid**

Don't be fooled by the fun; MoneyU tackles a tough subject with sound pedagogy and brilliant instructional design. Formative quizzes help learners test their understanding. Performance-based tasks build skills mastery. An embedded reference document supports the course with credentialed citations.

- **Cost Effective**

The course provides scalable, consistent, and cost-effective content delivery. As a web-delivered, asynchronous course that can be delivered anytime, anywhere, MoneyU is less expensive and far more effective than lectures, workshops, seminars, or individual counseling.

- **Resource Effective**

MoneyU requires no special investment in hardware, software or instructor training. As an online course, schools can use MoneyU to offer standards-based personal financial training to students who might otherwise miss it due to scheduling hurdles.





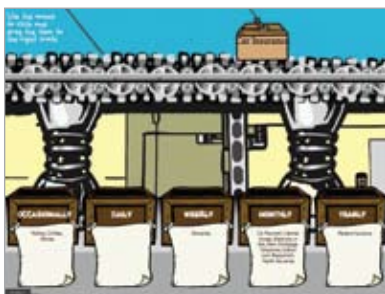
Random outcomes keep the content fresh and surprising, and help students anticipate the “What ifs” of life.



Tracking expenses is an important part of a budget. Here, the learner searches for receipts.



Cartoons deliver supporting points vividly and succinctly, with humor.



Interactive tasks rehearse key skills and keep the learner engaged.

- **Appealing to Digital Learners**

MoneyU was designed with and for Digital Learners who expect integrated video, cartoons, humor, and lots of widgets and simulations to make the content fun, engaging, and effective. Lessons are short, usually less than 15 minutes each.

- **Convenient**

Learners can access the course anytime and anyplace a broadband connection is available. This means that learning can occur outside traditional boundaries such as school calendars, instructor schedules or computer lab availability.

- **Mapped to Standards**

Course objectives have been reviewed against the latest and most comprehensive Personal Finance curriculum standards in the country.

Includes Texas, Illinois, Florida, New York, Wisconsin, Georgia, New Jersey, Pennsylvania, Indiana, North Carolina, McRel (a consortium including Iowa, Minnesota, Nebraska, North Dakota, and South Dakota), and Jump\$tart (a National Coalition for personal financial literacy).

- **Unbiased and Objective**

MoneyU is not tied to any lenders, banks, credit card companies, investment firms, or any financial institutions. You can trust the content not to gloss over the hard and costly realities of financial institutions’ profit motives.

- **Self-Directed Learning**

Learners access the course whenever they want. The short lessons make it easy to complete the entire course in just minutes a day. Learner-driven navigation allows learners to explore topics at their own pace and to the depth they need.

- **Leverages Instructors’ Time and Skills**

A Learning Management System maintains pre- and posttest scores and tracks students’ progress through the course. This allows students to monitor their own progress, and allows educators (and parents) to use MoneyU to stimulate opportunities for further financial exploration and conversations.

- **Respects Privacy**

MoneyU allows safe and personalized experimentation. All financial exercises are conducted in private and no personal data is ever shared. MoneyU retains only pre- and posttest data.

- **Life Skills**

Life’s complexities can be much more manageable for young adults with financial training. Competent, independent adulthood requires these essential Life Skills. MoneyU helps schools and parents develop the whole student, with just-in-time relevance and impact.

Young Adults Helped Design MoneyU

Young adults have been an integral part of MoneyU's appealing design and gameplay. Here's what some students have said about the program:

"Love it! The alternative is learning from one's parents, reading dull material, or (gasp) learning from our own mistakes."

- **Lisa**, Alpha Tester

"I now realize how easy it is to spend more than you originally planned. Making a budget is a good way to insure that you spend what you intended to and reduce the amount of impulse purchases."

- **Dan**, West Chicago HS (IL)

"The whole program was, and I cannot say this enough, an infinitely better way to learn about money and finance than any I have ever gone through. I have taken full-classroom courses taught by a licensed business teacher and I did not learn nearly as much as I did in this short, easy course."

- **Colin**, Neenah HS (WI)

"Before playing the MoneyU game I was vaguely familiar with how much work and stress that accompanies applying for credit, paying off loans, etc. After playing the game I came to understand that people must pay close attention to their finances."

- **Dalanda**, Magruder HS (MD)

"I am a student who does not particularly care for school...but this program I really enjoyed and learned more than I did in the classroom...I sat for four hours nonstop on your program...Thank you...Good job."

- **Zach**, Illinois Virtual HS

Expert Development

MoneyU is the vision of Katherine Griffin, an expert in skills development and information training who has been recognized in *Business Week, Inc.*, and *Washington Technology* magazines.

Creating MoneyU is a collaboration of key developers, personal finance experts, educators, young adults, parents, and corporate executives, all of whom care deeply about helping young adults learn personal finance skills.

Key Developers Include

Griffin Enterprises. *Committed to effective, unbiased financial skills training for young adults.*

Games2Train. *Develops serious training in a game environment; corporate training with game-based learning approach.*

Jersey Cow. *Understands the Digital Learner, and makes learning interactive with content-rich web sites, games and online communities.*

Marc Prensky. *An internationally-acclaimed author and speaker on games and learning.*



For more information, please contact us by phone at 877-669-7648 or email at info@moneyu.com

MoneyU Course Curriculum

The MoneyU course covers essential financial topics by guiding learners through 16 major life events in 120 steps or lessons. The course requires no teacher. Most steps take less than 15 minutes. Because it is delivered online, learners can access the course from any computer with a high speed internet connection.

Pretest and Posttest

The course begins and ends with a 50-item test that allows learners to measure the growth of their financial knowledge. Test results are maintained by MoneyU's learning management system.

The Course Experience

MoneyU can be used in either of two modes: by using the game path or by selecting a specific topic. In the latter instance, users can go to a specific step or topic in any order. Learners can go back and forth between the two modes at any time.

MoneyU Topics

Wise Card Use

- Revolvers and Freeloaders
- Types of Payment
- How Credit Cards Work
- Choosing and Applying
- APR's and Gotchas
- Long Form vs. Promotional
- The Finer Print
- Credit Card Lingo (Vocabulary)
- Using Cards Responsibly
- Monthly Statements
- Minimum Payment Trap
- Paying Up
- Transfers, Checks and Advances
- Negotiating with Credit Card Companies

Wise Spending

- Spending Speak (Vocabulary)
- Wants vs. Needs
- Types of Expenses
- Tracking Your Money
- Money Management Tools
- Variable Expenses
- Spending Plan
- Summer Income
- Choosing Pay Methods
- Smart Shopping
- True Cost
- Paying for College

Good Debt

- Debt Terminology (Vocabulary)
- Good vs. Bad Debt
- Bad Debt's Consequences
- Spending Will Power
- Repayment Planning
- Finance vs. Cash
- Types of Loans
- Borrowing for College
- Rent vs. Buy
- Bankruptcy?
- Getting Help
- Debt and Depression

Good Banking

- Banking Terms (Vocabulary)
- Talking with Bankers
- Types of Savings Accounts
- Types of Checking Accounts
- Managing Cash Flow
- Using ATMs
- Excessive Banking Fees
- Tracking Your Account from Home
- Account Conveniences
- Reading the Statement
- Balancing Checkbooks
- Safeguarding Your Bank Account

Smart Savings

- Skip and Save
- Why Save?
- Savings and Investment Vocabulary
- Time is Money
- Be a Millionaire by 40
- The Rule of 72
- Types of Interest Bearing Accounts
- Stocks, Bonds and Mutual Funds
- Risks and Returns
- Investment Portfolio and Diversification
- Trading and Investing
- Advice to Parents Retiring

High Credit Score

- Your Credit Score
- Score Terminology (Vocabulary)
- Credit History
- The Agencies
- Tracking your Score
- The Credit Report
- Signs of Identity Theft
- Keeping Your Score High
- Credit Score Maintenance
- Consequences of Bad Choices
- Credit Counseling Services
- Protecting Your Identity

Good Planning

- Planning and Budgeting (Vocabulary)
- Your Net Worth
- Receipts, Receipts, Receipts
- Adjust to Save
- Ways to Save Money
- Creating Controls
- Spending Plan for College
- Types of Insurance
- Looking Forward 10 years
- Big Ticket Items
- Emergency Fund
- Retirement Goals

Smart Earning

- Earnings Lingo (Vocabulary)
- Work Study
- Evaluating Careers
- Is Graduate School Worth It?
- Pay Checks
- Gross vs. Net
- Types of Taxes
- 1040EZ
- Job Benefits
- Parents' Policy: Am I Still Covered?
- Health Insurance Plans
- Insurance Costs



Game Path Milestones

Welcome to The Club

What Are You Worth?
Work/Study Balance

Milestone 1: You Get Your First Part Time Job

Expenses, Expenses
Wants vs. Needs
Spending Will-Power
What Would You Do?
Tracking Your Cash
Adding It Up
Paychecks
Types of Checking Accounts
At the Bank
Got the Facts?

Milestone 2: You Graduate High School

Your Credit Score
Getting the Best Credit Card
How Credit Cards Work
Revolvers and Freeloaders
What Would You Do?
Credit Card Lingo (Vocabulary)

Milestone 3: You Set Your Eyes on A Big Ticket Item

Saving for Big Ticket Items
Pay Savings First
Long Term Spending Plan
The Finer Print
Credit's Hidden Costs
Got the Facts?
A Clean Credit Record?
Spending Lingo (Vocabulary)

Milestone 4: You Get into College

Summer Income
Career Choices
Paying for School
Associates, Bachelors, Masters

Milestone 5: Stuff Happens

Budgeting Expenses
My Spending/Not Spending Plan
Self Control and Card Control Limits
Variable Expenses: Max and Min
Computer Tools

Milestone 6: You Get Your Own Place

Smart Shopping
Types of Payment
The Big Credit Card No-Nos
What Would You Do?
Predicting Your Credit Score
Debt Lingo (Vocabulary)
There is such a thing as Good Debt
Got the Facts?

Milestone 7: You Graduate From College

Repayment Planning
The Minimum Payment Trap
Plan to be a Millionaire
Monitoring Your Credit Score
The Credit Report
What Would You Do?
Banking Lingo (Vocabulary)

Milestone 8: You Get Your First Full Time Job

Gross vs. Net
Count Your Benefits
Beyond the Paycheck
Balancing My Checkbook
True Cost
Managing Cash Flow
Banking Costs
Financial Horror Stories
Got the Facts?

Milestone 9: You Get Your Own Car

Cash or Finance / Cash or Credit
Opportunity Cost
Parent's Policy: Am I Still Covered?
Insurance Needs and Costs
Shopping for Health Insurance
Planning for Retirement
What Would You Do?

Milestone 10: You Are Relocated

Rent vs. Own
Improve Spending Plan
It Depends: Financial Answers are not
Always Cut and Dried
ATM Fees
Got the Facts?
Planning Lingo (Vocabulary)

Milestone 11: You Get Married

Taking Out a Loan
Setting Up Savings
Account Conveniences
Paying the Government
Doing Your Taxes: 1040EZ
Future Net Worth
What Would You Do?

Milestone 12: Stuff Happens

Emergency Funds
Keeping Your Identity Secure
Identity Theft Detection
Keeping Your Score High
Credit Score Lingo (Vocabulary)
Rule of 72

Milestone 13: You Have A Baby

Living with Credit Mistakes
Bargaining with Creditors
Got the Facts?
Risk vs. Return

Milestone 14: Really Bad Stuff Happens

The Dark Side of Debt
Depression and Debt
Getting Financial Counseling
Credit Score Maintenance
Bankruptcy
What Would You Do?
Earnings Lingo (Vocabulary)

Milestone 15: You Get Promoted

Stocks, Bonds, and Funds
Investing 101
Creating an Investment Portfolio
Time is Money
Savings and Investment Lingo
Talking to Your Parents

Milestone 16: You Retire!

Optional Review Quiz

Milestone 17: You Graduate from MoneyU!

Get Your Certificate



In their own words

Most gratifying, perhaps, are the comments from teachers and students themselves about their experience with MoneyU...

My students could not put this game down, and even played it in other classes, when they should not have. Every one of them scored 80% or better on the posttest. This is really a great product!

Michael Baker

Academy of Finance® Teacher
Magruder High School

MoneyU is likely the best quality Consumer Education item I have used. The combination of stimulating content and student interaction within the program has held my students' attention for hours, in a manner that is unprecedented.

This is an excellent tool for teaching financial education. I really like the whole course. There are so many critical concepts that I like to emphasize in my classes and this product really delivers. I use MoneyU in my classes in the last month of school --it's a sure cure for Senioritis.

Don Zabelin

Consumer Science Teacher
Chicago District 94

The whole program was, and I cannot say this enough, an infinitely better way to learn about money and finance than any I have ever gone through. I have taken full-classroom courses taught by a licensed business teacher and I did not learn nearly as much as I did in this short, easy course. I'd score it 95 out of 100. Excellent, excellent course!

Colin

Neenah HS Class of 2008

I now realize how easy it is to spend more than you originally planned. Making a budget is a good way to insure that you spend what you intended to and reduce the amount of impulse purchases.

Dan

West Chicago HS Class of 2007

I never thought that I could actually learn from a game.

Efren

West Chicago HS Class of 2007

MoneyU helped show me the advantages to paying off debt early and not having to pay such high interest.

Katie

West Chicago HS Class of 2007

I found MoneyU to be very fun and engaging. The course is very easy to access and dummy-proof. It is great for someone who is impatient like me—it is really hard to make a mistake. It took me about three days to complete the course—I could not stop playing! I considered myself to be pretty good (financially speaking) before I started MoneyU: I scored well on the pretest, and I have always been interested in money and money management. The big message I received from this experience was to start saving early! I have wanted to set up a monthly automatic transfer from our family's checking account to savings account, but I never found the time to do it. However, after taking this course, I am going to follow through this week with my original plan. It does not matter how much people save—but that they are saving.

Amanda R.

Thomas Nelson Community College

I learned that creating a budget will help you save money and keep track of the money you spent. This way, you'll always know how much you have (or an approximation) and will not result in going into debt.

Diane

Magruder HS Class of 2007

I am a student who does not particularly care for school and am not interested in reading for long amounts of time and then quizzing on it, What you have setup here in my opinion is a really good program. I would not lie to you, I really do not like high school because I am forced to take it, but this program I really enjoyed and learned more than I did in the classroom. I sat for around four hours nonstop on your program and regardless if I had to or not I would never have done that on any other homework or classwork, Thank you for allowing me to participate in this and I really hope your [sic] able to bring it into the curriculum. Good job.

Zach

West Chicago HS Class of 2007

I think that Money U does an outstanding job at teaching personal financial concepts through a variety of learners. We all have different learning styles (visual, aural, kinesthetic) and Money U caters to all three types. I found Money U very helpful with the interactive games, definitions, slides, and tax forms. It was fun and exciting to input my own financial information into the templates and I feel I made more use out of my learning.

Eric M.

Barksdale AFB

I actually did get a lot out of it. I think it's a great program for First Year students.

Luciana T.

St. Joseph College, Class of 2012

I learned that when managing money, I must think towards the future and not just spend the money right then and there.

Abby

Blair HS Class of 2007

MoneyU informed me on how I can save money and budget my spending so I do not overspend and get into debt. It also taught me how important checking your credit score is and how it can make a difference in your interest rates which affect your spending.

Anshul

Magruder HS Class of 2007

Before playing MoneyU I was vaguely familiar with how much work and stress that accompanies applying for credit, paying off loans, etc. After playing the game I came to understand that people must pay close attention to their finances.

Dalanda

Magruder HS Class of 2007

I learned you have to start saving when you are young.

Matt

Magruder HS Class of 2007

Owning multiple credit cards does not mean that you have alot of money; it can get you into alot of debt and possibly bankruptcy.

Ruta

Blair HS Class of 2007

Don't just pay the minimum. It will take forever.

Santita

Blair HS Class of 2007

I would give the program a 90 – 95. It is definitely a great product, and I learned a lot by going through the entire course. Thank you so much for this awesome opportunity!

Kevin

Albert Einstein HS Class of 2007

This was definitely more engaging and interesting than sitting in class listening to a lecture.

Jacquelyn C.

Duke University, Class of 2008