

The complete guide to teaching this course.

Everything a parent, microschool, homeschool, or classroom needs to run the HustleBoard Personal Financial Literacy course, for ages 8 to 17.



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Before anything else, the one thing to know. You do not need to be a finance expert to teach this course. Everything a student needs is built in: the lessons, the examples, the math, and the answers. Your job is not to be the expert. Your job is to guide, ask the questions in this guide, and let students practice for real. If you can read a page and ask a student what they think, you can teach this, whether you are a parent with one child or a teacher with a room full.

1 About this course

HustleBoard Personal Financial Literacy is a sixteen-week course that teaches students ages eight to seventeen how money works, paired with a hands-on application where they earn, save, borrow, and invest with real stakes. The course teaches the concept. The app is where students live it.

Our teaching philosophy is simple: children learn money by doing it. A worksheet can explain compound interest, but a child who watches their own saved money grow, or their own invested money drop, understands it in a way a worksheet never reaches. So every week pairs a lesson with real practice. We teach the why, then we hand them the controls.

What makes this different from other financial literacy programs:

- **It is hands-on by design.** The app is a real economy where students earn money for work, save it with a match, borrow it at interest, and invest it in a simulated market with real gains and losses. The practice is built in, not bolted on.
- **It runs at two age levels at once.** One course serves both an eight year old and a sixteen year old, each at their own depth, automatically. This is what makes it work in a mixed-age room or a family with several children.
- **It is written in plain language.** No jargon, no finance degree required to teach it, and no assumption that the adult already knows this material.
- **It is built for the whole child.** Students begin with a strengths assessment (Hustle Style) so you can teach each one the way they are actually wired.

SUBJECT	Personal Financial Literacy
GRADE BAND	Grades 3 to 12 (ages 8 to 17)
DURATION	16 weeks, 4 instructional days per week (flexible, see Section 5)
TIME PER DAY	About 20 to 40 minutes, depending on age
INSTRUCTIONAL MODEL	Blended: direct instruction, guided practice, application, and hands-on real-world practice
PROVIDER	HustleBoard LLC

2 Who this guide is for: four ways to run it

This one guide serves four kinds of educators. Find yourself below, then read the rest of the guide with your setting in mind. The teaching core is the same for everyone; only the grouping and pace change.

The homeschool parent

One to a few children, at home

You teach at your own pace, one child at a time or several together at their own levels. The course is your curriculum; you are the guide beside them. Most families do one week per calendar week, four short days each week.

The microschool or pod

4 to 15 students, mixed ages

You run a small, often mixed-age group. The course's two-level design is built for exactly this: every student does the same week at their own depth, at the same time. See Section 11 for group facilitation.

The classroom or school

15 to 30+ students, one grade band

Run it as a semester elective, an advisory course, or a unit inside an existing class. It fits a standard semester at one week per week, and the app keeps every student individually engaged and tracked.

The co-op, club, or after-school

Any size, once a week

Meet once a week and cover one lesson per meeting, stretching the course across a year, or run the four days as four short stations in one longer session. Flexible and low-prep.

3 Learning outcomes and standards

Course learning objectives. Upon successful completion, students will be able to:

1. Explain where money comes from and what determines the value of different kinds of work.
2. Distinguish needs from wants and make intentional spending decisions.
3. Apply a Spend, Save, and Invest framework to allocate money they earn.
4. Set a savings goal and build a budget and plan to reach it.
5. Calculate and explain how simple and compound interest work.
6. Describe how investing works, including the relationship between risk and reward.
7. Explain the real cost of borrowing, credit, and debt.
8. Recognize common fees, scams, and financial traps, and how to avoid them.
9. Interpret a paycheck, including the difference between gross and net pay.

Standards alignment. This curriculum is designed to align with the National Standards for Personal Financial Education (developed by the Council for Economic Education and the Jump\$tart Coalition) and, for Texas educators, with the Texas Essential Knowledge and Skills (TEKS) for personal financial literacy, which are embedded in the kindergarten through grade 8 mathematics standards and offered as a high-school Personal Financial Literacy course. The course addresses the core strands reflected in those frameworks: earning income, spending and saving, budgeting, credit and borrowing, saving and investing, and financial decision-making. A detailed, standard-by-standard alignment crosswalk is available to schools and reviewers on request.

4 Scope and sequence: the sixteen weeks

The course is organized into three units. Each week has a clear learning outcome, and each builds on the one before.

UNIT 1 · EARNING & SPENDING · Weeks 1-6

Students build a foundation in how money is earned and how to spend it with intention.

Week 1 What Your Work Is Worth

Identify what determines the value of work: difficulty, scarcity, and demand.

Week 2 Given Money and Earned Money

Distinguish money that is given from money that is earned, and how each is valued.

Week 3 Four Ways People Get Paid

Compare hourly, salary, business, and investment income.

Week 4 What Kind of Money Person Are You?

Recognize personal spending and saving tendencies.

Week 5 Need It, Want It, or Just Saw It

Distinguish needs from wants and make intentional spending choices.

Week 6 Somebody Paid to Make You Want That

Analyze how advertising and marketing influence spending.

UNIT 2 · SAVING & GROWING · Weeks 7-11

Students learn to save consistently, budget, and understand how money grows over time.

Week 7 Why Saving Feels So Hard

Apply strategies for consistent saving, including paying yourself first.

Week 8 Rainy Day Money

Explain the purpose of emergency and sinking funds.

Week 9 Telling Your Money Where to Go

Build a basic budget that assigns every dollar a job.

Week 10 Interest Is Rent on Money

Calculate and explain simple interest, earned and paid.

Week 11 The Snowball

Explain compound interest and how money grows over time.

UNIT 3 · INVESTING, CREDIT & THE REAL WORLD · Weeks 12-16

Students apply concepts to investing, credit, real paychecks, and long-term planning.

Week 12 What Investing Really Is

Describe how investing works, including risk and reward.

Week 13 When Interest Comes After You

Explain the real cost of credit and debt.

Week 14 How People Get Took

Identify common fees, scams, and financial traps.

Week 15 Your First Paycheck

Interpret a paycheck, including gross versus net pay and taxes.

Week 16 The Whole Plan

Integrate all concepts into a personal money plan, including giving

5 Scheduling and pacing

The course is designed around a natural pace of one week per calendar week, but it flexes to fit almost any schedule. Choose the model that matches your setting.

MODEL	LENGTH	CADENCE	BEST FOR
Standard semester	16 weeks	One course-week per week, 4 short days	Homeschool, microschool, a semester class
Intensive	8 weeks	Two course-weeks per week	Summer programs, camps, catch-up terms
Relaxed full year	32 weeks	One course-week every two weeks, plus extension projects	Younger students, deeper projects, a full school year
Weekly club	~16 sessions	One lesson per weekly meeting	Co-ops, after-school clubs, Sunday programs
Self-paced	Flexible	Student moves at their own speed; each week unlocks the next	Independent learners, multi-age families

Building your own pacing. Count your available instructional days, subtract holidays and breaks, and divide across sixteen weeks. Because each week has four short, self-contained days, it is easy to shift a day without losing the thread. If you fall behind, the course waits, students simply pick up where they left off.

6 The four-day teaching model

Every week follows the same predictable rhythm. Students always know what kind of day it is, and you always know your role. Here is each day in depth.

Day 1 • Teach It DIRECT INSTRUCTION

The student reads the week's concept, written in plain language with real examples. **You** read it with them (or aloud, to a group), pause once or twice to ask "What do you think?", and connect it to something in their own life. Keep it conversational. The examples do the heavy lifting, so resist the urge to lecture. *Facilitation move: end Day 1 with one open question and let students sit with it.*

Day 3 • Do It APPLICATION

The student plans, proposes, or builds something using the week's idea, a set of chores to pitch, a budget, a savings plan. **You** let them lead and take their work seriously, as if it were a real proposal. This is where the concept becomes theirs. *Facilitation move: respond as a real audience would, ask a follow-up question, push gently on a weak spot.*

Day 2 • Work It GUIDED PRACTICE

The student works a short workbook: vocabulary in their own words, comprehension questions, and math. Younger students receive simpler math automatically. **You** let them try first, then review together. The math auto-grades for instant feedback, so you are freed up to help with thinking, not to mark answers. *Facilitation move: when a student is stuck, ask a question rather than giving the answer.*

Day 4 • Live It REAL-WORLD TRANSFER

The student takes the lesson into their actual life: their family, their money, their choices, often using the app. **You** give them a genuine chance to try it for real and to report back. The messier and more real it gets, the deeper it sticks. *Facilitation move: open the next week by having students share what happened.*

7 A model week, start to finish

Here is Week 1, **What Your Work Is Worth**, taught day by day, so you can see the whole pattern once. Every week works this way.

Day 1, Teach It. Students read that three things decide what a job pays: how hard it is, how rare it is, and how badly it is needed. You read it together, then ask: "Why does a plumber charge more than someone handing out free samples?" Let them reason it out. Younger students compare two chores; older students wrestle with why a dangerous job pays more.

Day 2, Work It. Students define words like wage, skill, and negotiate in their own words, answer a few questions, and do money math. A younger student figures out what three lawns at five dollars each pays; an older student works out an hourly rate. The math grades itself; you check their thinking.

Day 3, Do It. Students draft three "missions" they think should exist in their house, what the job is, what done looks like, and what it should pay, then bring the proposal to you and negotiate. Take the negotiation seriously; it is the lesson.

Day 4, Live It. Students find out what three real jobs actually pay and explain the numbers using hard, rare, and needed. Younger students ask three adults about their work. They report back to open Week 2.

Notice the arc: learn the idea, practice it, apply it, then live it. Once you have run one week, you can run all sixteen.

8 Reaching every learner

Two levels, one course. Every week is written at two levels. Younger students (ages 8 to 11) get concrete examples, foundational vocabulary, and simpler math. Older students (ages 12 to 17) get

the full concepts and real-world numbers. The platform reads each student's age and serves the right level automatically, no separate setup required.

For students who need more support. Slow down and do the math together. Use the mastery path (Section 10) so a younger or struggling student can demonstrate understanding by explaining the lesson aloud instead of taking a formal quiz. Reread Day 1 before Day 2. There is no penalty for taking longer.

For students who need more challenge. The older track already raises the rigor. Beyond that, use the extension projects in Section 14, and let advanced students mentor younger ones, teaching a concept is the deepest test of knowing it.

Teach each student the way they are wired. Every student begins with the Hustle Style assessment, which identifies their strengths. Use it all year:

- **The Driver** wants a challenge and a finish line. Frame lessons as goals to beat.
- **The Spark** wants to talk it out and be seen. Give them discussion and an audience.
- **The Anchor** wants steady structure and fairness. Give them routine and clear steps.
- **The Architect** wants to understand the why. Give them the reasoning before the task.
- **The All-Rounder** is balanced across all four. Vary your approach and let them flex.

9 The app as your learning lab

The course teaches the concept; the HustleBoard app is where students practice it for real. Think of it as the lab that goes with the lessons. Tie the two together every week.

- **Earning.** Students complete real missions (chores and tasks) and earn real money that a parent funds. This anchors Unit 1.
- **Saving.** Earned money splits into Spend, Save, and Invest. A parent can match savings, so students feel that saving pays. This anchors the saving weeks.
- **Borrowing.** Students can request a loan and pay it back with interest, feeling the real cost of credit. This anchors the interest and credit weeks.
- **Investing.** Students invest earned money in a simulated market of sixteen real companies. Gains are paid out; losses come out of their real earned balance. Feeling a real loss is the most powerful investing lesson a student can get, and it costs a few dollars now instead of thousands later. This anchors the investing weeks.

Week-to-lab connections. The week you teach saving, review each student's savings and match. The week you teach interest, look at what a loan really costs on the board. The week you teach investing, watch the marketplace together and let them feel a gain and a loss. The lesson explains it; the lab makes it real.

Setup and safety. Students do not create accounts or share personal information. They log in with a family (or class) code and a PIN the adult controls. The money in the app is a tracked number, not real funds the app holds. There is very little data in the system by design, which keeps students safe.

10 Assessment, grading, and progress

You will not drown in grading. Assessment is built into the course.

Formative (daily). The Day 2 math auto-grades and gives instant feedback. You get a record of how each student did, so you can spot who needs help before it compounds.

Summative (per unit). Older students complete unit checks. Younger students may use the mastery path: they complete the workbook and explain the lesson aloud. If a student can teach it back, they have mastered it.

Grading open-ended work. The Day 3 and Day 4 work is about reasoning, not a single right answer. Use this simple rubric:

LEVEL	WHAT IT LOOKS LIKE
Advanced	Reasoning is clear and correct, uses the week's vocabulary, and applies the idea to a real situation.
Proficient	Reasoning is mostly sound and shows understanding of the core idea, with minor gaps.
Emerging	Attempted, but the core idea is unclear or misapplied. Revisit Day 1 and try again.

Progress tracking. The app shows each student's completion and math results at a glance, individually or across a whole group, so you always know where everyone stands. Each week unlocks the next only when the current one is complete, so pacing is self-managing.

11 Running a group: microschools and classrooms

Your superpower in a mixed-age room. Because every week runs at two levels automatically, an eight year old and a fourteen year old can do the same week at the same time, each at their own depth. The whole room is on one topic; nobody is lost and nobody is bored. Most curricula cannot do this. Here it is built in.

How to run the four days with a group:

- **Day 1 (Teach It)** works as a whole-group discussion. Read it together and use the day's questions as class prompts. Mixed ages enrich the conversation.
- **Day 2 (Work It)** is individual workbook time. Circulate and coach while the math grades itself. Faster students can begin Day 3.
- **Day 3 (Do It)** shines in pairs or small groups. Have students share proposals with the room and give feedback.
- **Day 4 (Live It)** works as take-home, then open the next session with a share-out of what happened.

Station option. In a single longer session, run the four days as four stations, teach, workbook, application, and app practice, and rotate small groups through them.

Managing different paces. The self-unlocking weeks and the app's per-student tracking mean faster students simply move ahead while you support the rest. Pair advanced students with those who need help; peer teaching benefits both.

Facilitation tips. Ask more than you tell. Let students argue a money question before you weigh in. Bring in real local examples. And use each student's Hustle Style to call on them in the way that draws them out.

12 Materials, technology, and setup

What you need: a device with a web browser for each student (or shared devices on a rotation), an internet connection, and something to write with. Printable workbook pages are available if you prefer paper for the workbook day. A whiteboard or screen helps for group discussion but is optional.

Preparation time: minimal. Skim the coming week for about five minutes. There is no lesson to write, no answer key to prepare, and no materials to gather.

Setup checklist:

- ☐ Create your account and add each student.
- ☐ Give each student their login (family or class code plus a PIN).
- ☐ Have each student complete the Hustle Style assessment.
- ☐ Choose your pacing model (Section 5).
- ☐ Skim Week 1.

13 The home connection

For schools and microschools: loop families in. The app works at home, where a parent can fund missions and keep the practice going. Encourage families to treat the money students earn as the allowance or spending money they already give, reframed around work and lessons rather than added on top. A student who practices at school and at home learns twice as fast.

For homeschool families: the home is the classroom, and the family is the economy. Parents wear the roles the app models, employer, bank, lender, and market, which makes every lesson immediately real. Involve siblings and grandparents where you can; a village makes it stick.

14 Extension and enrichment

For students who want to go further, or for a relaxed full-year pace, add projects:

- **Start a micro-business.** Students plan, price, and run a small real venture, a stand, a service, a craft, and apply earning, pricing, and profit.

- **The family budget project.** Older students build a monthly budget for a made-up household with real regional costs.
- **The giving project.** Students choose a cause, set a giving goal, and plan how to reach it, tying money to purpose.
- **Cross-curricular ties.** The course reinforces math (rates, percentages, computation), writing (proposals and reports), and social studies (how markets and work function).

15 Getting started checklist

- ☐ **Set up.** Create your account, add students, and hand out logins.
- ☐ **Assess.** Have every student complete Hustle Style before Week 1.
- ☐ **Pace.** Pick your schedule model from Section 5.
- ☐ **Pair the app.** Make sure students can log in and see their board.
- ☐ **Preview.** Skim Week 1 so you know what is coming.
- ☐ **Begin.** Start Day 1. Read together, ask what they think, and you are teaching.

16 Frequently asked questions

FOR SCHOOL AND PROGRAM ADMINISTRATORS

Is this standards-aligned?

Yes. It is designed to align with the National Standards for Personal Financial Education and, in Texas, the Personal Financial Literacy TEKS. A standard-by-standard crosswalk is available on request.

How does it fit our schedule?

It fits a standard semester at one week per week, and flexes to intensive, full-year, or club schedules (Section 5).

What about student data and privacy?

Students do not create accounts or provide personal information; they log in with a code and a PIN. The system holds very little data by design.

Is it approved for education savings accounts?

HustleBoard is pursuing approval as a curriculum provider through applicable ESA marketplaces. Contact us for current status in your state.

FOR MICROSCHOOL AND POD LEADERS

Can I teach mixed ages together?

Yes, this is a core strength. Every student does the same week at their own level, at the same time (Section 11).

How big a group can I run?

Any size. The app tracks each student individually, so the course scales from one child to a full room without more prep.

How do I grade a group?

Math auto-grades; the dashboard shows every student at a glance; open work uses the simple rubric in Section 10.

FOR HOMESCHOOL AND INDIVIDUAL PARENTS

I do not know much about money. Can I still teach it?

Yes. Everything is built in, the lessons, the math, the answers. Your job is to guide and ask questions, not to be the expert.

How much time does it take?

About 20 to 40 minutes a day, four days a week, at whatever pace suits your family.

Do I really need the app?

Use both. The course teaches the idea; the app is where it becomes real, and the hands-on half is what makes it stick.

Can several of my children use it?

Yes. Add each child; the course serves each one the level that fits their age automatically.

Is it safe for my child?

Yes. No accounts, no personal information, no real money on the child's side, they log in with a family code and a PIN you control.

17 Support

You are not on your own. For setup help, pacing questions, a standards crosswalk, or anything else, visit hustleboard.org or reach our team through the support link in your account. We built this so that any caring adult, expert or not, can hand a child the money skills almost no one gets early enough. Thank you for being that adult.

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Teacher and Facilitator Guide for the HustleBoard Personal Financial Literacy course. HustleBoard LLC.

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