

# EDUCATOR'S TOOLKIT

PREPARING STUDENTS FOR COLLEGE, CAREER, AND LIFE



**GEAR UP HAWAI'I**  
A Hawai'i P-20 Initiative



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# FEEDBACK SURVEY

This survey allows you to provide feedback on the Educator's Toolkit. Your feedback is important as we adapt the Toolkit and its activities to be more effective. If you engage in additional activities contained in the Toolkit, please use the link/QR code again to provide feedback about those activities, as well.



<https://www.surveymonkey.com/r/CRQ38VR>

# DIGITAL VERSION

The digital version of the Educator's Toolkit is available through the link/QR code below. You may download and print the resources as needed.



<https://hawaiip20.link/KAN-Toolkit>



# Welcome

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Welcome

## INTRODUCTION

### A TOOL FOR IMPACTFUL SUPPORT

The Educator's Toolkit is a comprehensive resource designed to empower educators, program coordinators, and facilitators in delivering impactful workshops and activities that inspire academic success, financial stability, and personal growth among students. Rooted in the concepts of College and Career Readiness, Financial Literacy, and Identity Building, the Educator's Toolkit equips you with the essential tools to foster meaningful and transformative learning experiences.

Each category of the Toolkit is thoughtfully curated with detailed lesson plans, necessary materials, and the educational philosophies behind each activity. Whether you're preparing students for the challenges of higher education, teaching valuable financial skills, or helping them explore their personal identities, this Toolkit will support you in guiding students through their journey of knowledge, aspiration, and navigation.

We invite you to explore these resources, adapt them to your needs, and inspire the next generation to achieve their full potential!

### ORIGIN

Ke Ala Na'auao, which means "path to education/enlightenment" in 'ōlelo Hawai'i, honors the host culture and guides individuals in their educational journey. The hope is that individuals will follow this path to honor their past, embrace their light, and move forward toward a brighter future. Initially designed under GEAR UP Hawai'i as a first-year college support program, the Ke Ala Na'auao (KAN) Program utilizes college students as mentors to provide guidance and support for students in the University of Hawai'i System. The program has since evolved to include middle school and high school outreach, with these college mentors continuing to play a pivotal role. This expansion helps foster a college-going culture, assists with career readiness, and supports identity development through various activities and workshops.

## FOUNDATIONS OF THE TOOLKIT

The activities and strategies within the Educator's Toolkit are grounded in two key frameworks that guide its holistic approach to education and personal development:

**Auntie Puanani Burgess' Building a Beloved Community:** This framework, rooted in Indigenous Hawaiian values, centers on empathy, cultural understanding, and the power of storytelling. It draws from Puanani Burgess' reflections on community building and transformation through story, trust, and aloha (Burgess, 2013). The approach emphasizes building deep, meaningful connections within communities, allowing students to honor their heritage and foster a strong sense of belonging. By encouraging individuals to share their stories and listen to others, this framework nurtures empathy and mutual respect, which are essential for creating supportive learning spaces.

**Appreciative Mentoring:** Evolving from the fields of Appreciative Advising and Appreciative Education, this framework takes a strengths-based approach to student support. Building upon the principles outlined in *The Appreciative Advising Revolution* (Bloom, Hutson, & He, 2008), Appreciative Mentoring focuses on cultivating positive relationships, leveraging each student's unique strengths, and fostering a growth mindset. By celebrating what is working well and encouraging personal and academic growth, this framework empowers students to take ownership of their educational journey and aspire to reach their full potential.

Together, these frameworks provide the foundation for the Educator's Toolkit, ensuring that each workshop and activity not only equips students with knowledge and skills but also nurtures their identity, aspirations, and sense of community.

Welcome

## RESEARCH DESIGN AND PROCESS

College and career readiness, financial literacy, and identity development are universally essential for fostering adolescent well-being and long-term success. Research at the national level indicates that these skill areas help all students develop critical thinking, problem-solving, and planning abilities that contribute to successful transitions to postsecondary education and careers (ACTE, 2018; Wang et al., 2025). Early exposure to college and career readiness programs in middle and high school supports students in setting and pursuing goals, increasing their confidence and preparedness for postsecondary opportunities (REL West, 2025). Financial literacy education, particularly for students from low-income backgrounds, has been consistently linked to better financial decision-making skills and greater financial confidence, equipping youth to manage resources effectively throughout their lives (Sherraden et al., 2015).

The Educator's Toolkit was developed through a collaborative and iterative process rooted in local needs and best practices. The activities featured in this Toolkit have been conducted multiple times in Hawai'i schools, with a strong emphasis on responding to the interests and needs of the student demographic. A needs assessment was conducted at the

outset to identify priority areas and ensure that the content was relevant and meaningful for students across the islands.

Many of the workshops and activities were adapted from established organizations, then tailored to better fit the unique cultural context and learning styles of Hawai'i's youth. Others were created specifically by the KAN Program to address gaps identified through direct student and educator feedback. Each activity underwent multiple rounds of implementation, during which facilitators collected observations and participant feedback to inform ongoing revisions.

The result is a collection of sustainable and adaptable resources that can be used by educators and community leaders across different settings. While the Toolkit has been refined based on local feedback, it is designed to remain flexible, allowing for further adaptation as student needs evolve. This approach ensures that the Educator's Toolkit remains a relevant and valuable tool for supporting student growth in identity, college and career readiness, and financial literacy.

## LOOKING AHEAD

As you explore the Educator's Toolkit, we hope you find the resources and frameworks valuable for tailoring impactful sessions to meet your students' needs. By integrating the principles of knowledge and nurture with community building and appreciative mentoring, you're well-equipped to inspire and support growth. Let this Toolkit be a tool to help your students honor their past, engage fully in their present, and achieve a brighter future.

## EXPLORING THE THREE CATEGORIES

The Educator's Toolkit is organized into three essential categories, each designed to address critical areas of student development and prepare them for future success. Each category contains detailed activities and resources to support facilitators in delivering impactful sessions:

- **College and Career Readiness:** This category equips students with the skills and knowledge needed for success in both higher education and the workforce. Through workshops that cover essential topics like navigating college applications, securing financial aid, and exploring potential career paths, students receive practical guidance and support. By gaining valuable insights into college life and career planning, students are empowered to set clear academic and professional goals and take confident steps toward achieving them.
- **Financial Literacy:** This category equips students with the knowledge and skills to manage their finances effectively. Workshops cover topics like budgeting and planning for future expenses, providing a strong foundation in financial responsibility. By learning to make informed financial decisions, students are better prepared for the financial challenges of college and beyond, promoting long-term stability and independence.
- **Identity Building:** This category focuses on helping students cultivate a strong sense of self, cultural awareness, and personal values, while developing crucial interpersonal and social-emotional skills. Workshops encourage self-reflection, cultural exploration, and storytelling, allowing students to embrace their heritage, recognize their strengths, and build confidence. Emphasis is also placed on community building, fostering meaningful connections and enhancing communication and collaboration. By developing these skills, students gain a deeper understanding of themselves and their communities, laying a solid foundation for both their educational and personal growth.

Welcome

## HOW TO USE THE TOOLKIT

The Educator's Toolkit is designed to be flexible, interactive, and easy to integrate into your existing lessons or workshops. Every activity follows a consistent structure so you can quickly see what it offers and how to adapt it for your students.

### ANATOMY OF THE ACTIVITIES

Each activity includes the following components:

- **Purpose:** A brief description of what participants will gain, such as a new skill, reflection, or deeper understanding.
- **Spark & Root:** The activity's hook. Use this introduction to capture attention, build curiosity, and connect the activity to real-life experiences.
- **Materials:** A list of all required materials. Most are printable directly from the Toolkit. Any materials not included in the Toolkit are clearly noted.
- **Roles:** The people involved in leading or assisting. Most activities only need a facilitator, but some may benefit from helpers or designated participants.
- **Agenda:** A sample flow that outlines how the activity could run, including suggested transitions.

### NOTES FOR FACILITATORS

The Toolkit is a supplemental resource that you can use in any way that works best for you and your students.

You can:

- Mix and match activities.
- Use parts of an activity to enhance an existing lesson.
- Adjust timing, grouping, or delivery to fit your setting.

Each activity is created with flexibility in mind to help you design meaningful learning experiences that align with your teaching style and program goals.

### NOTES ON LISTED TIMEFRAME AND GRADE LEVEL

Each activity in the Toolkit includes a suggested timeframe and grade level based on how it was implemented in the KAN Program. These recommendations serve as a reference point; however, many activities can be adapted for other grade levels with minor revisions. Educators are encouraged to adjust the timeframe and complexity of each lesson according to their students' needs, class dynamics, and available time.

# EDUCATOR'S TOOLKIT

## CATEGORY 1

### COLLEGE AND CAREER READINESS

PREPARING STUDENTS FOR COLLEGE, CAREER, AND LIFE  
*Like the ocean, your future is vast, so navigate it with purpose.*





## Category 1: College and Career Readiness

- 10 [Let's Go Kākou Talk Story](#)
- 15 [Money Bank](#)
- 33 [Level Up](#)
- 52 [Ready, Set, Succeed](#)
- 71 [The Admissions Race](#)
- 82 [Interview Ready](#)

Category 1: College and Career Readiness

## LET'S GO KĀKOU TALK STORY

Grades 6-12 | ~45 Minutes | Inspired by Auntie Puanani Burgess  
(<https://kamehamehapublishing.org/hulili-volume-9/>)

### PURPOSE

The purpose of this activity is to offer students a range of perspectives from current college students, giving them the opportunity to ask questions about their college experiences, career aspirations, personal development, and more. While mentors will guide the discussion, the students will shape the conversation by choosing the topics they want to explore. The goal is for students to gain valuable insights from various viewpoints, recognizing that each college journey is unique and there is no single path to success.

### SPARK & ROOT

Let's Go Kākou Talk Story draws on Auntie Pua's principles in Building a Beloved Community. We begin with a mo'olelo, or story, that embodies the foundational principles of empathy and understanding central to our activity. One of the principles is illustrated through the story of Poha and Popo.

When Auntie Pua's son Poha was a child, his grandmother Popo would take him on walks to see animals in a nearby pasture. Despite her efforts, Poha never reacted to the animals. One day, Popo, frustrated by Poha's lack of response, bent down to his level and realized he only saw tall grass and the top of his stroller. Understanding

this, she lifted Poha onto her shoulders, and he began to smile and engage with the animals.

This story teaches us first to understand one's perspective to connect with others. Only then can we share our own. As we proceed with today's activities, let this story guide us in practicing empathy as an active process. By striving to see the world from others' viewpoints and sharing our own, we build deeper, more meaningful connections.

### MATERIALS

Let's Go Kākou Talk Story Handout

### ROLES

**College Students:** Share their perspectives and engage in meaningful discussion.

## AGENDA

### 1. Distribution of Worksheets

- Distribute the Let's Go Kākou Talk Story Handout to each student.

### 2. Introduction of Mentors

- College students introduce themselves.
  - Recommended format: name, college attending, major(s), minor(s), and three fun facts about their college experience.

### 3. Question Generation

- Students use their handout to write down three questions they want to ask each mentor. Questions can be general or specific to the mentor's college experience (e.g., What, Why, How, Where, When).

### 4. Group Formation

- Divide students into groups, with the number of groups matching the number of mentors present.

### 5. Rotating Conversations

- Each group will have a designated time frame (e.g., 10 minutes) to engage with a mentor.
  - Students will take turns asking their prepared questions and engaging in discussions.
  - Mentors will also ask questions to students about their goals and interests to foster a two-way conversation.

- Rotate mentors to the next group after the allotted time. Rotation can be done clockwise or counterclockwise, as determined by the facilitator.

### 6. Reflection

- Reconvene as a class to discuss the insights gained from the conversations.
  - Students share their learnings, 'aha' moments, and any significant takeaways.

**Instructions**

- In the space provided, write at least two questions you want to ask each mentor.
- Take notes on their answers and key insights when you're talking story with them.

Mentor	Questions, Notes, Insights

**Word Bank**

- Cross out the words when you hear the mentors say it.

classes    career    friends    community    work    challenges    Hawai'i  
summer    homework    social    fun    goals    project    event    credits  
campus    lifestyle    internet    passion    program    support    choices  
balance    Early College    opportunities    counselor    study    major

**Common Themes**

- Pick and describe four common themes or terms from the mentors' conversation.

**Follow Up**

- Write two questions you'd like to ask the mentors in the future.

## LET'S GO KĀKOU TALK STORY: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?” or “How do I feel about this?” or “What should I do next?” or “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 1: College and Career Readiness

## MONEY BANK

Grades 11-12 | ~1.5 Hours | Adapted from Peer Forward ([www.peerforward.org/](http://www.peerforward.org/))

### PURPOSE

This activity teaches students key aspects of financial aid and the importance of self-advocacy in securing college resources. Students will explore scholarships, grants, loans, work-study, and the process of creating an FSA ID and completing the FAFSA.

Through hands-on tasks, students will build symbolic “banks” representing their financial aid packages. These structures will face physical challenges, reflecting real-life obstacles in maintaining aid. The activity emphasizes that each financial aid package requires purpose and persistence.

### SPARK & ROOT

You want to go to college in order to chase a dream, support your family, or open doors to your future. Then you hear about FAFSA, scholarships, grants, loans, and work-study, and it feels overwhelming. Where do you start? You start small. Create your FSA ID, fill out the FAFSA, apply for scholarships, ask questions, and meet deadlines. Each step builds your financial aid foundation.

It's not always easy. There will be challenges along the way. But every time you ask questions, find solutions, and keep going, you strengthen your path.

### MATERIALS

- FSA ID Station
  - FSA ID Station Title & Instruction
  - FSA ID Card
- FAFSA Station
  - FAFSA Station Title & Instruction
  - FAFSA Submission Summary Board
- Grant Station
  - Grant Station Title & Instruction
  - Chopsticks
- Scholarship Station
  - Scholarship Station Title & Instruction
  - Popsicle Sticks
- Work-Study Station
  - Work-Study Station Title & Instruction
  - Clothespins
- Loan Station
  - Loan Station Title & Instruction
  - Chopsticks, Popsicle Sticks, and Clothespins
- Modeling Compound (e.g. Play-Doh)
- Fanning Material
- 12-inch Ruler
- Reflection Handout

### ROLES

**Station Managers:** Challenge students' self-advocacy and provide extra materials based on their advocacy strength. At least one per station.

## AGENDA

### 1. Pre-Class Setup

- Prepare six tables around the room for the FSA ID Station, FAFSA Station, Grant Station, Scholarship Station, Work-Study Station, and Loan Station, with their respective materials.
- Have station managers stand or sit next to their stations to prepare for the activity, ready to introduce themselves and their stations.

### 2. Team Formation & Starting Materials

- Students are divided into teams to build a bank that represents a financial aid package.
- Each team starts with limited materials: 1 can of modeling compound, 2 chopsticks, 2 popsicle sticks, and 1 clothespin.

### 3. Introduction & Self-Advocacy Emphasis

- The facilitator introduces the basics of financial aid, including scholarships, grants, loans, and work-study, and emphasizes the crucial role of self-advocacy in securing and maintaining financial aid.
- Clarify the purpose of the activity: "Teams will engage in a competition to build a model of a financial aid package, represented by their 'money bank.' This exercise will highlight how self-advocacy can impact their ability to secure and manage financial aid."

- Each station manager will present their station, using the provided scripts to explain how students can earn materials or "financial aid awards" by advocating for themselves effectively.

### 4. Important Reminders Before Building

- **FSA ID First:** All team members must obtain their FSA ID before accessing any other stations.
- **Acquire FAFSA Submission Summary Board:** Teams must have their FAFSA Submission Summary Board before starting to build their banks.
- **Station Visits:** Only three people on each team may visit stations at a time.
- **Self-Advocacy:** Every team member must have an FSA ID and participate in advocating for additional materials.
- **Materials Usage:** You can only use the materials you received at the beginning and what was provided to you from the stations.
- **Sustainability:** To make this activity as sustainable as possible, please try not to break or damage materials (e.g., do not break the chopsticks in half).

### 5. Building Phase

- Teams will have 15 minutes (adjustable) to build their banks using the materials they've received at the beginning and gathered from stations.

## 6. Endurance and Stability Testing

- After the building phase, each bank will face three tests to check its endurance:
  - Building Permit Test: The bank must be taller than 12-inches; represents the need for students to meet a certain standard to secure financial aid.
  - Hurricane Test: Four strong sweeps with a fan; represents the unpredictable challenges students may face when maintaining financial aid.
  - Earthquake Test: The bank is moved in a circular motion twice; represents the shifting priorities students must adapt to in order to keep their financial aid.

## 7. Debriefing Session

- Discuss the activity with students, focusing on what they learned about financial aid and self-advocacy.
- Encourage students to share their experiences and insights on the challenges they faced during the activity and how they overcame them.

## 8. Connection to Financial Aid:

- Reinforce how building the bank represents constructing a financial aid package through self-advocacy; just as a bank must be stable to withstand challenges, a well-built financial aid package provides stability throughout college.

## 9. Evaluation and Feedback:

- Evaluate the effectiveness of the activity in teaching about financial aid and self-advocacy.
- Discuss any observations or improvements needed for future iterations of the activity.

## FACILITATOR NOTES

- **Base Information:** Ensure your financial aid presentation is accurate by referencing government websites like [studentaid.gov](http://studentaid.gov).
- **Highlight Importance:** Emphasize that completing the FAFSA is crucial for accessing financial aid and that self-advocacy is key to securing it.
- **Materials Adjustment:** Adjust the quantity of materials (chopsticks, popsicle sticks, clothespins) based on the number of participants. Bulk buying is recommended but not essential.
- **Managing Overcrowding:** Plan for handling large numbers of students at each station and consider strategies for efficient station rotations.
- **Running Out of Materials:** Emphasize that financial aid awards may not be unlimited. If a station runs out of materials, students will need to visit another station to receive their award. Encourage students to visit stations as soon as possible to ensure they receive the materials they need.

MONEY BANK

F S A I D

STATION

Category 1: College and Career Readiness

## FSA ID STATION

### STATION MANAGER

“Welcome to the FSA ID Station! Here, you will obtain your Federal Student Aid Identification (FSA ID), the essential first step for accessing financial aid. To receive your FSA ID, you need to provide your full name, date of birth, and Social Security Number, along with choosing a username. Please, do not give us your actual SSN! This step is free, but it's your responsibility to advocate for yourself and secure this key to unlock further opportunities. You must get your FSA ID here before visiting other stations. Don't miss this important step!”

### STATION MANAGER

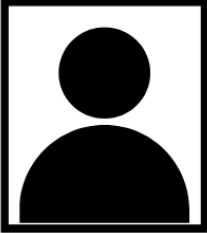
- When a student arrives, **collect** their full name, date of birth, and pretend Social Security Number.
- **Ask** for their chosen username.
- **Issue** the FSA ID Card.
- **Ensure** each student can only visit this station once.
- **Direct** students to the next station with their FSA ID Card.
- **If necessary**, support other stations in case of an overload of students.

### AWARD

“FSA ID” -> A physical card representing the FSA ID.

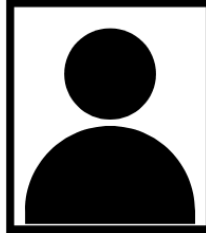
Facilitator note: Cut out each FSA ID Card to give out to each student.

★ FSA ID



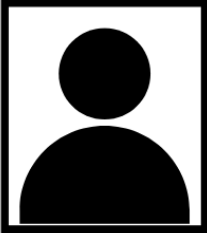
NAME:  
USERNAME:  
PASSWORD:  
SSN:

★ FSA ID



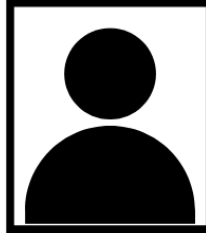
NAME:  
USERNAME:  
PASSWORD:  
SSN:

★ FSA ID



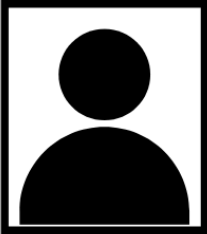
NAME:  
USERNAME:  
PASSWORD:  
SSN:

★ FSA ID



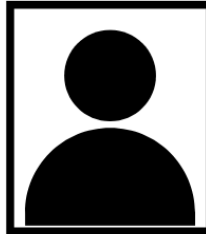
NAME:  
USERNAME:  
PASSWORD:  
SSN:

★ FSA ID



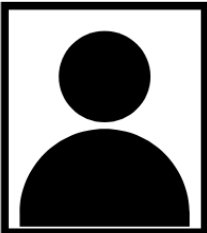
NAME:  
USERNAME:  
PASSWORD:  
SSN:

★ FSA ID



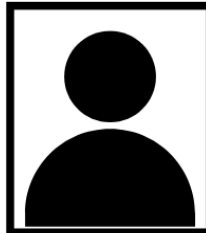
NAME:  
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SSN:

★ FSA ID



NAME:  
USERNAME:  
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★ FSA ID



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USERNAME:  
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MONEY BANK

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STATION

Category 1: College and Career Readiness

## FAFSA STATION

### STATION MANAGER

“Hello and welcome to the FAFSA Station! The Free Application for Federal Student Aid (FAFSA) is how you access a variety of financial aid opportunities, from grants to scholarships to loans. The FAFSA is the most important first step that you can take toward affording going to college! The process is free, but it’s on you to advocate for your future by submitting the application. Show me your FSA ID Card, and I’ll give you your FAFSA Submission Summary (FSS), which, in this game, is a laminated board you’ll use as a base for your bank. You can attach your bank to the board with the clay compound, but you may not attach the board to the ground. Let’s get this key document in your hands. Advocate for yourself and start building your path to success!”

### STATION MANAGER

- When a student arrives, **verify** their FSA ID Card.
- **Provide** the FAFSA Submission Summary (FSS).
- **Ensure** that only one visit per group is allowed. **Confirm** that a team member obtains the summary before they start building their bank.
- Direct the team to start building their bank and to visit the next stations after they received FSS.
- If necessary, support other stations in case of an overload of students.

### AWARD

“FAFSA Submission Summary” -> A laminated board that the students will use as the base to build their bank.



MONEY BANK

## SUBMISSION SUMMARY BOARD

Student:      Application Received:      Application Processed:      Data Release Number:

[Eligibility Overview](#)

[FAFSA Form Answers](#)

[School Information](#)

[Next Steps](#)

## What is the FAFSA Submission Summary?

The FAFSA Submission Summary is a crucial document that outlines the key information from your Free Application for Federal Student Aid (FAFSA). It provides an overview of your eligibility for various types of financial aid and includes important details needed for the financial aid process.

## What is in the FAFSA Submission Summary?

## Who can see my FAFSA Submission Summary?

The FAFSA Submission Summary is accessible by you, your chosen schools, and any other entities you authorize to receive your financial information.

## What are my next steps?

- **Verify Information:** Check your FAFSA Submission Summary for accuracy. Ensure all personal and financial information is correct.
- **Contact Financial Aid Office:** If you find any discrepancies or have questions, contact the financial aid office at your school for assistance.
- **Follow Up:** It never hurts to keep following up! Keep a record of your communications and follow up as needed.
- **Monitor Your Aid:** Wait for the financial aid offers from your school. Be proactive in following up with the financial aid office if you don't hear back within the expected timeframe.

MONEY BANK

GRANT

STATION

## Category 1: College and Career Readiness

**GRANT STATION****STATION MANAGER**

“Welcome to the Grant Station! Grants are free money that you don’t have to pay back. It is an amazing opportunity, but you’ll need to advocate for why you deserve it. Show me your FSA ID Card, confirm that your group has completed the FAFSA, and then explain why you believe you should receive grant funds. What makes you stand out? Depending on your self-advocacy, I may ask you to further demonstrate your commitment. You can return to this station multiple times, but you’ll need to visit other stations first before coming back. The stronger your self-advocacy, the more you could earn. Fight for your future!”

**STATION MANAGER**

- When a student arrives, **require** them to show their FSA ID Card.
- **Confirm** that their FAFSA Submission Summary is completed.
- **Ask** them to advocate for a grant (e.g., explain why they deserve it).
- **Optionally**, give a simple task to strengthen their advocacy.
- When providing the award, **name-drop** actual awards like "Pell Grant," "SEOG Grant," "Mānoa Opportunity Grant," and "Kapi'olani Opportunity Grant" to provide concrete examples.

**AWARD**

- “Grant” -> Up to three chopsticks depending on advocacy strength.

**QUESTIONS**

- Why do you deserve a grant?
- How would receiving this grant help you achieve your academic goals?
- What challenges have you overcome that make you a strong candidate for a grant?
- Why is education important to you, and how would a grant make a difference?
- *Or create your questions.*

MONEY BANK

# SCHOLLARSHIP

STATION

## Category 1: College and Career Readiness

**SCHOLARSHIP STATION****STATION MANAGER**

“Welcome to the Scholarship Station! Scholarships are another form of free money for your education, but they aren’t just handed out. You need to advocate for yourself. Present your FSA ID Card, confirm that your group has completed the FAFSA, and explain why you should be awarded a scholarship. Share your achievements, goals, or challenges you’ve overcome. To strengthen your self-advocacy, I may challenge you with a task. Remember, you can visit this station multiple times, but only after visiting other stations in between. Make your case, and the stronger your advocacy, the bigger your reward!”

**STATION MANAGER**

- When a student arrives, **require** them to show their FSA ID Card.
- **Confirm** that their FAFSA Submission Summary is completed.
- **Ask** them to advocate for a scholarship (e.g., explain why they should receive it).
- **Optionally**, give a simple task to strengthen their advocacy.
- When providing the award, **name-drop** actual organizations like “Hawai’i Community Foundation,” “Kamehameha School Scholarship,” “Coca Cola Scholarship,” “Bill and Melinda Gates Foundation,” “Hawai’i B+ Scholarship,” and “Hawai’i Promise Scholarship” to provide concrete examples.

**AWARD**

- “Scholarship” -> Up to three popsicle sticks depending on advocacy strength.

**QUESTIONS**

- What achievements or skills make you a strong candidate for a scholarship?
- What are your long-term goals, and how would a scholarship help you achieve them?
- How have you demonstrated leadership or community involvement?
- Tell me about a challenge you've overcome and how that has shaped you.
- *Or create your own questions.*

MONEY BANK

# WORK - STUDY

STATION

## Category 1: College and Career Readiness

**WORK-STUDY STATION****STATION MANAGER**

“Welcome to the Work-Study Station! Work-study provides the opportunity to earn money and gain work experience while studying in college, making it a very valuable way to support your education. Apart from on-campus positions, work-study positions can also include community service opportunities with nonprofits, so some jobs may be off-campus, like tutoring at local schools. To receive work-study funds from me, show your FSA ID Card, confirm your group has completed the FAFSA, and advocate for why you’re ready for a work-study job. Highlight your skills or work ethic, and depending on your response, I might ask you to further elaborate. The stronger your advocacy, the better your work-study reward! You can return for more funds, but only after visiting other stations first.”

**STATION MANAGER**

- When a student arrives, **require** them to show their FSA ID Card.
  - **Confirm** that their FAFSA Submission Summary is completed.
  - **Ask** them to advocate for a job (e.g., explain why they should receive it).
  - **Issue** work-study funds based on the strength of their self-advocacy.
- When providing the award, **name-drop** specific on-campus job opportunities, such as library assistant, peer advisor, bookstore cashier, or peer mentor. For off-campus jobs, mention typical places like local businesses or community organizations.

**AWARD**

- “Paycheck” - Up to three clothespins depending on advocacy strength.

**QUESTIONS**

- Why do you think you're ready for a work-study job?
- How would you balance a job and school?
- What kind of work-study job would you enjoy and why?
- *Or create your own questions.*

MONEY BANK

L

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STATION

Category 1: College and Career Readiness

## LOAN STATION

### STATION MANAGER

"Welcome to the Loan Station! Loans can help you pay for school, but you'll need to repay them. To get a loan, show your FSA ID Card, confirm your group has completed the FAFSA, and explain why you are ready to handle the responsibility of a loan. What makes you a good candidate? You'll also need to offer an item to me as collateral, which shows your commitment to paying back the loan. Unlike the other stations, you can come to me anytime. You don't have to wait or visit other stations first! The stronger your self-advocacy and collateral, the more support you may receive. Advocate for your future, but remember: loans come with responsibility!"

### STATION MANAGER

- When a student arrives, **require** them to show their FSA ID Card.
- **Confirm** that their FAFSA Submission Summary is completed.
- **Ask** them to provide an item as collateral and how they will use the loan.
- **Issue** loan funds based on the strength of their self-advocacy.
- When providing the award, **name-drop** actual loan types like "Subsidized Loan," "Unsubsidized Loan," and "Parent PLUS Loan" to provide concrete examples.

### AWARD

- "Loan" -> Chopsticks, popsicle sticks, or clothespins (no maximum limit).

### QUESTIONS

- Why do you think you're responsible enough to take on a loan?
- How do you plan to manage paying back a student loan after you graduate?
- What makes you a good candidate for a loan, despite the need to repay it?
- How will this loan support your educational journey and future career?
- *Or create your own questions.*

## MONEY BANK: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 1: College and Career Readiness

## LEVEL UP

Grade 11-12 | ~45 Minutes

### PURPOSE

Level Up is designed to help students begin thinking about their future by practicing real-world skills in a fun and engaging way. Through a series of challenges, students will explore life after high school, including career pathways, financial literacy, professional behavior, and personal decision-making. Level Up empowers students to make informed choices, adapt to change, and take ownership of their growth.

### SPARK AND ROOT

You stand at the beginning of an exciting journey. While you might not be making all the big decisions about your future just yet, those choices are coming. Whether it's college, a career, or something else, the decisions you make today will shape the path ahead. Level Up is your chance to start preparing for what's next.

In this game, you'll face challenges reflecting real-life situations you'll soon encounter like choosing your next step after high school, managing money, showing up professionally, and recognizing the skills that lead to success.

This isn't about getting everything right. It's about learning to think through decisions, adapt to change, and rise to new challenges. Each task will build confidence, sharpen decision-making, and prepare you for what's ahead. Level Up is

your opportunity to grow, practice real-world skills like problem-solving and budgeting, and discover more about yourself. The future is full of opportunities. So get ready, it's time to Level Up.

### MATERIALS

- Task 1: Choose Your Path
  - Instruction
  - Blank Maze
  - Answer Key
  - Dice
- Task 2: Spent
  - Four Scenarios: Employ, Enlist, Enroll two-year, Enroll four-year
- Task 3: Red Flags
  - Instruction & Behaviors
- Task 4: Word Hunt
  - Instruction (four Curveballs)
  - Word Search
  - Answer Key
- Certificate of Completion
- Pens/Pencils
- Timer (optional)

### ROLES

**Task Auditor:** After each task is completed, students are required to have their work checked by the Task Auditors. The auditors will verify that the students have completed the task. Additionally, the auditors will either ask the students to justify their choices and responses or prompt them to resolve their curveballs.

## AGENDA

### 1) Introduction

- Welcome students, introduce the "Level Up" experience, and explain that they'll complete four subsequent tasks designed to help them explore and prepare for life after high school.
- Either have students complete the tasks on their own or divide them into groups.

### 2) Task 1: Choose Your Path

- Goal: Students choose a path: Enroll, Employ, or Enlist. After choosing the path, they will then navigate the maze.
- Facilitator notes: Distribute the maze. When they return, prompt students to roll a dice. Students will have to list an equivalent number of action items they will have to take to pursue the path they chose. Distribute their corresponding scenario for Task 2. Ask students that chose to enroll if they are planning to pursue a two-year or a four-year, then distribute the corresponding scenario for Task 2.

### 3) Task 2: Spent

- Goal: Create a monthly budget based on their path.
- Facilitator notes: Provide scenario sheets, deliver a mid-task curveball, and approve completed budgets.

### 4) Task 3: Red Flags

- Goal: Evaluate behaviors and determine if they're red or green flags.
- Facilitator notes: Present the scenario list, facilitate discussion, and connect responses back to their chosen path.

### 5) Task 4: Word Hunt

- Goal: Find readiness-related terms and apply them.
- Facilitator notes: Distribute the word search, introduce the curveball question, and check that groups use the terms correctly in their response.

### 6) Reflection

- Celebrate the winning team and congratulate all groups for participating.
- Wrap up, highlight key takeaways, distribute certificates, and encourage reflection on next steps.

Category 1: College and Career Readiness

## LEVEL UP - TASK 1: CHOOSE YOUR PATH

You've made it to a turning point and now it's time to Level Up.

In every game, there comes a moment when things shift. The next level asks more of you. It's not just about reaching the end. It's about the path you choose to get there.

High school is almost behind you. What's ahead? That's up to you. You're starting from one side of the maze, but there are three different exits leading to a very different kind of future:

- **Enroll** – Continue your education through college, whether it's a two-year or four-year school. You'll invest time and effort to gain knowledge and build new opportunities.
- **Employ** – Jump right into the workforce and start earning. It's about hands-on experience, independence, and making it on your own.
- **Enlist** – Serve in the military, where discipline, structure, and service open up a unique path to growth.

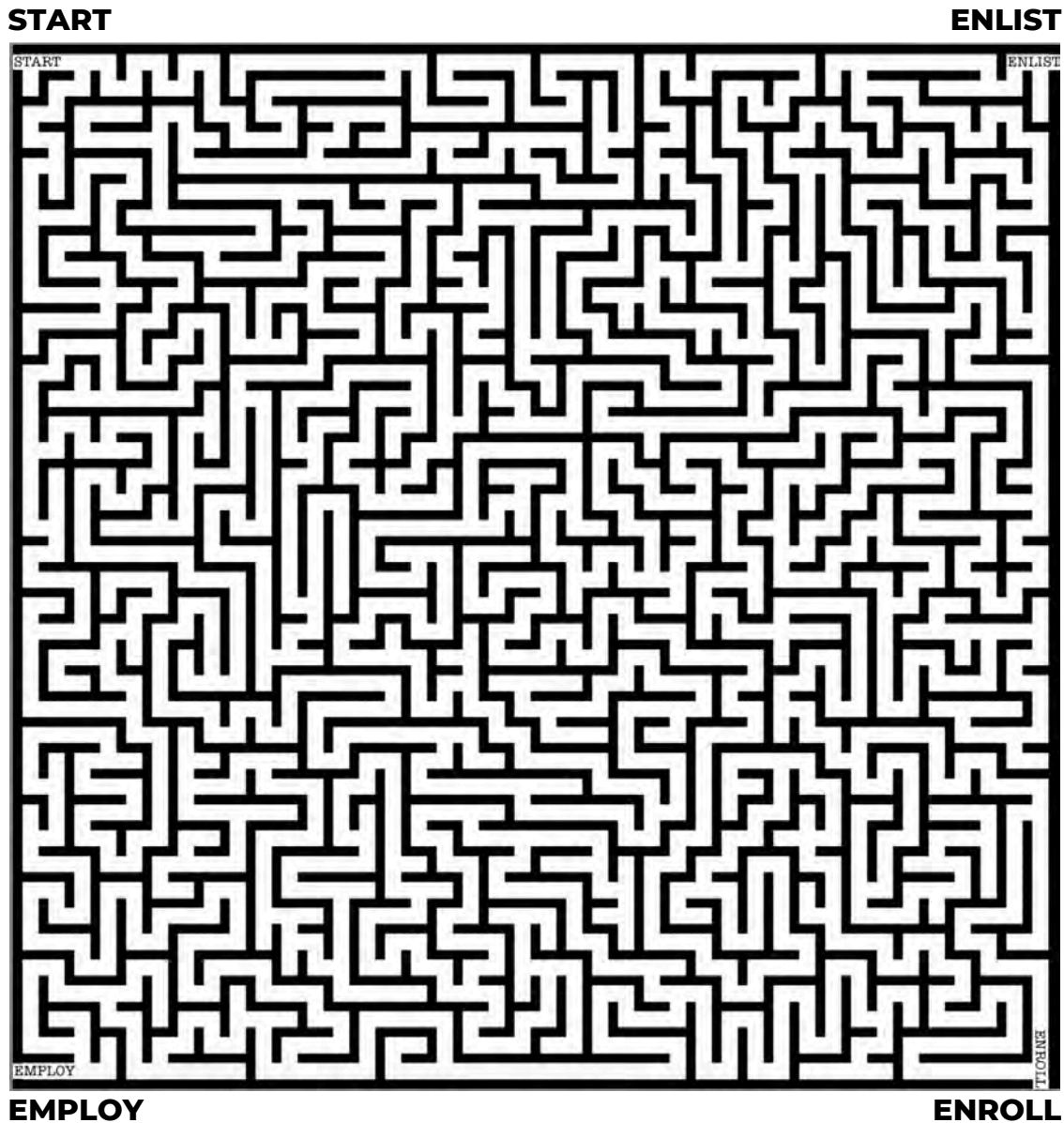
### YOUR GOAL

Each exit is valid. Each one will come with its own challenges and rewards. Choose one direction and stick to it. Once you've made it out, head to the facilitator and explain why you chose that path.

You don't need to have your whole future figured out right now. But learning how to choose, reflect, and move forward? That's how you level up.

Category 1: College and Career Readiness

## LEVEL UP - TASK 1: CHOOSE YOUR PATH



**Facilitator note:** Cover the Curveball below and reveal it when the student presents for initial approval.

### **CURVEBALL**

Roll a dice, then list an equivalent number of actions you must take in order to pursue the path you chose (e.g. If you roll a "five actions", you must list any five actions to pursue that path).



Category 1: College and Career Readiness

## LEVEL UP - TASK 2: SPENT (EMPLOY)

Now that you've made the decision to enter the workforce, you're stepping into the adult world with all its responsibilities. Your monthly paycheck will be your main source of income, and it's up to you to manage your expenses wisely. From rent to groceries, transportation, and savings, this is a time for you to start building good financial habits. Your choices will impact your stability, so it's crucial to stay on top of your budgeting. Can you handle the financial independence that comes with a full-time job?

### YOUR SCENARIO

You decided to start working full-time after high school. You live with a roommate in a small apartment and work 40 hours a week at a retail job. You pay \$1,000 for rent and utilities and earn \$2,400 per month. You are responsible for managing all of your expenses for the month. Once you've completed your budget, show it to the facilitator for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Rent and Utilities		Daily Essentials	
Groceries		Entertainment	
Transportation		Emergency Savings	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

Your hours were cut due to slow business. You only earned \$2,000 for the month.

Category 1: College and Career Readiness

## LEVEL UP - TASK 2: SPENT (ENLIST)

As a new recruit in the military, your life is about to change. With your housing and meals covered, you'll have a steady paycheck each month, but that doesn't mean everything is taken care of. You'll need to budget for personal expenses, including travel, home expenses, essentials, and savings. Life in the military comes with unique financial needs and challenges. Can you manage your finances while adapting to the demands of service, and be ready to adjust when unexpected costs arise?

### YOUR SCENARIO

You enlisted in the military after high school. You are stationed on the mainland. Your housing and meals on base are covered, and you earn \$1,500 per month. You are responsible for your own personal expenses for the month. Once you've completed your budget, show it to the facilitator for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Phone Bill		Entertainment	
Daily Essentials		Home Travel Savings	
Off-Base Transportation		Emergency Savings	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

You're called home on emergency leave. A last-minute flight to Hawai'i, not covered by the military, costs \$700. Add this cost to your Home Travel Savings.

Category 1: College and Career Readiness

## LEVEL UP - TASK 2: SPENT (ENROLL 2Y)

Choosing to attend community college is a great way to get a head start on your education without incurring significant debt. However, you'll still need to manage a variety of expenses. Whether it's purchasing school supplies, budgeting for transportation, or setting aside money for savings, it's essential to be strategic with your limited funds. While this may be a more affordable option, you'll still need to plan carefully to ensure that your finances are on track for the long haul. Are you ready to manage your budget and stay on top of your financial goals?

### YOUR SCENARIO

You decided to attend a community college while living at home to save money. You work part-time on weekends and attend classes during the week. You earn \$1,000 per month and are responsible for managing your own personal and school-related expenses for the month. Once you've completed your budget, show it to the facilitator for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Transportation		Food	
School Supplies		Entertainment	
Phone Bill		Emergency Savings	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

Your laptop breaks just before finals. You find a refurbished one that costs \$350. Add this cost to your School Supplies.

Category 1: College and Career Readiness

## LEVEL UP - TASK 2: SPENT (ENROLL 4Y)

Attending a four-year university comes with exciting opportunities, but also significant financial responsibility. You'll need to plan for expenses like school supplies, personal care items, transportation, and entertainment. Though some costs may be covered, there will still be plenty to manage each month. It's important to balance your spending and savings to ensure you can cover your needs and avoid financial stress. Are you ready to take control of your finances and navigate the expenses that come with a full-time college experience?

### YOUR SCENARIO

You're attending a four-year university and living in a dorm on campus. Thanks to a Merit Scholarship that was awarded to you by the university, your housing and meal plan are covered. You earn \$1,500 per month through a work-study position, which helps you cover your remaining personal and academic expenses. You'll need to budget wisely to make your money last through the month. Once you've completed your budget, show it to the facilitator for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Daily Essentials		Transportation	
School Supplies		Entertainment	
Phone Bill		Emergency Savings	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

You find out that your scholarship does not cover mandatory fees that cost \$300. Add this cost to your School Supplies.

Category 1: College and Career Readiness

## LEVEL UP - TASK 3: RED FLAGS

At some point, you'll likely find yourself in an interview whether you're applying for a job, an internship, or even college. How you present yourself and respond to questions will determine whether you make a strong impression.

While some behaviors are clear indicators of professionalism and readiness, others might signal red flags that could cost you the opportunity. In this task, you'll assess various behaviors commonly seen in interviews. Your job is to identify which behaviors are green flags (good) and which are red flags (bad). Can you spot the difference and make the right impression?

### **YOUR GOAL**

Go through the list of behaviors below. For each one, decide if it's a red flag or a green flag based on your chosen path (e.g. If you plan to enroll in college and apply for a scholarship that will interview you, decide whether the following behaviors will be appropriate for that scenario). Additionally, you must write unique behaviors and identify whether they are red flag or green flag behaviors.

Once you have completed the list, bring it to the facilitator and explain how to turn 4 red flag behaviors into green flag behaviors.

Category 1: College and Career Readiness

**LEVEL UP - TASK 3: RED FLAGS**

RED FLAG	BEHAVIOR	GREEN FLAG
	Not asking questions	
	Arriving 30 minutes early	
	Turning off your devices	
	Dressing up in your pajamas	
	Mumbling and rambling	
	Using foul and inappropriate language	
	Gathering your thoughts before answering	
	Speaking negatively about your current or past employer	
	Having gum or candy in your mouth	
	Wearing a strong perfume or cologne	
	Listening attentively	
	Sitting upright and maintaining eye contact	
	<i>Write your own:</i>	
	<i>Write your own:</i>	
	<i>Write your own:</i>	
	<i>Write your own:</i>	

Category 1: College and Career Readiness

## LEVEL UP - TASK 4: WORD HUNT

You've made it through some tough decisions, and now there's just one task left to complete.

Along the way, you've explored your future possibilities, learned how to budget for real-life choices, and practiced presenting yourself with confidence. Now, it's time to focus on a different kind of preparation: the language of success.

In life, college, and your future career, the words we use shape our thoughts, actions, and growth. These words are more than just vocabulary. They are powerful concepts that will guide you through challenges and help you stay on track, no matter what comes your way.

In this final activity, you'll hunt for words that represent the qualities, skills, and values that define readiness for college, career, and life. After you find the words, you will face a Curveball challenge to test how well you understand their deeper meaning.

***Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.***

### **CURVEBALL**

Respond thoughtfully to the question below. Be intentional. You must show the facilitator that you understand the meaning of at least three words from the word list by using them in your response.

- What do you think is the biggest challenge you'll face after high school, and how will you handle it?

### **YOUR GOAL**

Find all of the listed terms in the word search puzzle. These terms reflect important qualities you'll need in college, work, and life. Once you've completed your word search, you will face a challenge that will ask you to demonstrate how well you grasp these concepts. When you're done, bring your results to the facilitator for approval.

Category 1: College and Career Readiness

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### **CURVEBALL**

Respond thoughtfully to the question below. Be intentional. You must show the facilitator that you understand the meaning of at least three words from the word list by using them in your response.

- When life gets overwhelming, what will keep you grounded and focused?

### **YOUR GOAL**

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Category 1: College and Career Readiness

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***Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.***

### **CURVEBALL**

Respond thoughtfully to the question below. Be intentional. You must show the facilitator that you understand the meaning of at least three words from the word list by using them in your response.

- How do your choices today shape the opportunities you'll have tomorrow?

### **YOUR GOAL**

Find all of the listed terms in the word search puzzle. These terms reflect important qualities you'll need in college, work, and life. Once you've completed your word search, you will face a challenge that will ask you to demonstrate how well you grasp these concepts. When you're done, bring your results to the facilitator for approval.

Category 1: College and Career Readiness

## LEVEL UP - TASK 4: WORD HUNT

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In life, college, and your future career, the words we use shape our thoughts, actions, and growth. These words are more than just vocabulary. They are powerful concepts that will guide you through challenges and help you stay on track, no matter what comes your way.

In this final activity, you'll hunt for words that represent the qualities, skills, and values that define readiness for college, career, and life. After you find the words, you will face a Curveball challenge to test how well you understand their deeper meaning.

***Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.***

### **CURVEBALL**

Respond thoughtfully to the question below. Be intentional. You must show the facilitator that you understand the meaning of at least three words from the word list by using them in your response.

- How do you define success for your future, and what steps are you taking to get there?

### **YOUR GOAL**

Find all of the listed terms in the word search puzzle. These terms reflect important qualities you'll need in college, work, and life. Once you've completed your word search, you will face a challenge that will ask you to demonstrate how well you grasp these concepts. When you're done, bring your results to the facilitator for approval.

Category 1: College and Career Readiness

## LEVEL UP - TASK 4: WORD HUNT

### WORDS

Resilience; Initiative; Adaptability; Integrity; Collaboration; Accountability; Prioritization;  
 Persistence; Growth; Time Management; Decision Making; Focus; Leadership;  
 Responsibility; Organization; Problem Solving; Professionalism; Confidence; Self  
 Awareness; Communication

P G N I K A M N O I S I C E D L K O I V O O  
 M T B B H Y M Y J Q S E B W A Z J Y M D Y N  
 B N G N X O F B A R E S I L I E N C E B T P  
 E E I T K A R K G D V G L E J N K C G A I R  
 P M S C Z F Z G E N A C M K O M W Z E G L I  
 E E T O M K M H A H I P E I G Z R Q C K I O  
 R G S N G S N T T N C V T U V Z J I V A B R  
 S A W F X X I W U X I A L A Y I I N M V A I  
 I N X I P Q O L T T C Z Z O B O X X C Y T T  
 S A J D C R L L A I F D A Z S I H O L I N I  
 T M J E G M B I N N A H D T S M L K P H U Z  
 E E F N M E T U I Y O P E C I L E I L D O A  
 N M O C R I M K B N I I H Q A O H L T N C T  
 C I C E N M L O H H T I S B C V N A B Y C I  
 E T U I O J S J S L Q E O S D P K U V O A O  
 T Z S C F K Q R I Y I R G S E Q X S J D R N  
 G I O B F O E T D T A K O R E F C W T F K P  
 H R D W H D R W I T V P U F I N O G D Y A X  
 N I O J A K W F I Z J W C J W T V R G F R U  
 E X T E J X O O T I U B J A E W Y B P T R L  
 Q P L T R L N Y T I L I B I S N O P S E R B  
 L Z W M V H S S E N E R A W A F L E S I V F

Category 1: College and Career Readiness

## LEVEL UP - TASK 4: WORD HUNT ANSWER KEY

### WORDS

Resilience; Initiative; Adaptability; Integrity; Collaboration; Accountability; Prioritization; Persistence; Growth; Time Management; Decision Making; Focus; Leadership; Responsibility; Organization; Problem Solving; Professionalism; Confidence; Self Awareness; Communication

The word search grid contains the following words highlighted in black boxes:

- Row 1: GNIKAMNOISICED
- Row 3: RESILIENCE
- Column 1: INITIATIVE
- Column 2: PERSISTENCE
- Column 3: ORGANIZATION
- Column 4: PROBLEM SOLVING
- Column 5: PROFESSIONALISM
- Column 6: CONFIDENCE
- Column 7: SELF AWARENESS
- Column 8: COMMUNICATION
- Column 9: GROWTH
- Column 10: TIME MANAGEMENT
- Column 11: DECISION MAKING
- Column 12: FOCUS
- Column 13: LEADERSHIP
- Column 14: RESPONSIBILITY
- Column 15: ADAPTABILITY
- Column 16: INTEGRITY
- Column 17: COLLABORATION

## LEVEL UP: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

# CERTIFICATE OF COMPLETION

This certifies that

\_\_\_\_\_ has successfully participated in the

## GEAR UP Ke Ala Na'auao Program

They have demonstrated a commitment to exploring and understanding the importance of College & Career Readiness, Financial Literacy, and Identity Building.

Through thoughtful engagement and reflection, this participant has taken meaningful steps in preparing for life after high school and shaping their unique path forward.



**GEAR UP HAWAII'I**  
A Hawaii'i P-20 Initiative



**KE ALA NA'AUAO**  
Peer Mentoring Program • A Hawaii'i P-20 Initiative

# KAN

**GEAR UP HAWAII'I**

**KE ALA NA'AUAO**

Category 1: College and Career Readiness

## READY, SET, SUCCEED

Grades 11-12 | ~1 Hour

### PURPOSE

The purpose of this activity is to help students understand and navigate critical life skills needed for college success. Through a series of problem-solving tasks, they will gain insight into budgeting, financial aid, time management, and packing effectively. These practical lessons will prepare students for the realities of life in college, teaching them how to balance their responsibilities while maximizing their resources.

### SPARK AND ROOT

You stand at the edge of a new chapter in your life: college. A world full of opportunity, growth, and unknowns awaits you. The days ahead will ask much of you, such as how to manage your money, how to care for your time, and how to choose what truly matters.

You are not the first to walk this road. Generations of students before you have faced the same questions. They also had to decide what to carry, what to leave behind, and how to balance school, work, and life.

As you navigate each task, whether budgeting, managing your schedule, or packing your essentials, you begin to grow not only in knowledge but also in wisdom. You begin to understand that success in college is not just about grades. It is about learning how to make decisions that keep you balanced, prepared, and resilient. The

choices you make now are your training. They teach you to plan ahead, to stay grounded, and to rise when the unexpected happens. Just like those who walked this path before you, you will discover your own strength.

When you complete this journey, you are stepping into your future with intention. You are becoming ready.

### MATERIALS

- Task 1: Budget4College
  - Four Scenarios
- Task 2: Financial Aid Puzzle
  - Crossword Grid
  - Across and Down Clues
  - Answer Key
- Task 3: Weekly Time Juggle
  - Four Scenarios
  - Weekly Schedule Template
- Task 4: Packing for College
  - Item List
- Certificate of Completion
- Pens/Pencils
- Timer (optional)

### ROLES

**Task Auditor:** After each task is completed, students are required to have their work checked by the Task Auditors. The auditors will verify that the students have completed the task. Additionally, the auditors will either ask the students to justify their choices and responses or prompt them to resolve their Curveballs.

## AGENDA

### 1) Introduction

- Welcome the students and explain the overall goal of the activity: to complete four tasks.
- Briefly outline the four subsequent tasks and how they connect to essential college skills.
- Either have students work on their own or divide them into groups.

### 2) Task 1: Budget4College

- Goal: Create a budget for their first month of college based on their given scenario.
- Facilitator notes: Review budgets, deliver a mid-task Curveball, and approve completed budgets.

### 3) Task 2: Financial Aid Puzzle

- Goal: Fill out the puzzle and uncover important financial aid terms.
- Facilitator notes: Verify answers, deliver a mid-task Curveball, and move forward with the next task.

### 4) Task 3: Weekly Time Juggle

- Goal: Complete a weekly schedule based on their scenario, filling it with classes, study time, work shifts, and personal time.
- Facilitator notes: Review schedule and ask to justify choices.

### 5) Task 4: Packing for College

- Goal: Categorize the items into Essential, Nice-to-Have, and Unnecessary.
- Facilitator notes: Review their choices and ask to justify choices.

### 6) Reflection

- Celebrate the winning team and congratulate all groups for participating.
- Wrap up, highlight key takeaways, distribute certificates, and encourage reflection on next steps.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 1: BUDGET4COLLEGE

Your first challenge begins now. You've just received \$1,500 to get through your first month of college. Rent, books, food, and other expenses are calling your name, but this money won't stretch forever. Build a plan to allocate your funds wisely.

College life can be unpredictable, and making smart choices now will prepare you for whatever comes your way. Are you ready to create a budget that works? Let's see what you've got!

### YOUR SCENARIO

You're living on campus with housing covered through your athletic scholarship. However, you're responsible for all personal costs including food, supplies, and everyday needs.

### YOUR GOAL

Complete the budget with reasonable amounts in the following categories, and make sure your total does not exceed \$1,500. Once finished, bring your plan to the Task Auditor for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Housing		School Supplies	
Food		Entertainment	
Transportation		Utilities & Essentials	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

There's a mandatory team retreat this month. Add \$150 to your Entertainment category to cover the personal cost.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 1: BUDGET4COLLEGE

Your first challenge begins now. You’ve just received \$1,500 to get through your first month of college. Rent, books, food, and other expenses are calling your name, but this money won’t stretch forever. Build a plan to allocate your funds wisely.

College life can be unpredictable, and making smart choices now will prepare you for whatever comes your way. Are you ready to create a budget that works? Let’s see what you’ve got!

### YOUR SCENARIO

You live in a dorm on campus with a basic weekday meal plan. Your housing (\$500) and meals (\$250) are bundled into a \$750 cost. You still need to budget for weekend meals and other expenses.

### YOUR GOAL

Complete the budget with reasonable amounts in the following categories, and make sure your total does not exceed \$1,500. Once finished, bring your plan to the Task Auditor for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Housing		School Supplies	
Food		Entertainment	
Transportation		Utilities & Essentials	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

You just found out your dorm charges a tech fee once a semester. Add \$100 to your Utilities & Essentials category.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 1: BUDGET4COLLEGE

Your first challenge begins now. You've just received \$1,500 to get through your first month of college. Rent, books, food, and other expenses are calling your name, but this money won't stretch forever. Build a plan to allocate your funds wisely.

College life can be unpredictable, and making smart choices now will prepare you for whatever comes your way. Are you ready to create a budget that works? Let's see what you've got!

### YOUR SCENARIO

You live at home and do not pay rent, but you help out by contributing \$100 to groceries. You drive your own car to campus. The rest of your expenses are up to you.

### YOUR GOAL

Complete the budget with reasonable amounts in the following categories, and make sure your total does not exceed \$1,500. Once finished, bring your plan to the Task Auditor for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Housing		School Supplies	
Food		Entertainment	
Transportation		Utilities & Essentials	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

Your car broke down. You need a tow and minor repair. Add \$200 to your Transportation category.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 1: BUDGET4COLLEGE

Your first challenge begins now. You've just received \$1,500 to get through your first month of college. Rent, books, food, and other expenses are calling your name, but this money won't stretch forever. Build a plan to allocate your funds wisely.

College life can be unpredictable, and making smart choices now will prepare you for whatever comes your way. Are you ready to create a budget that works? Let's see what you've got!

### YOUR SCENARIO

You live off campus in a two-bedroom apartment and split rent with your roommate. Your portion of the rent is \$325. You buy your own groceries and rely on the city bus to get to campus.

### YOUR GOAL

Complete the budget with reasonable amounts in the following categories, and make sure your total does not exceed \$1,500. Once finished, bring your plan to the Task Auditor for approval.

CATEGORY	AMOUNT	CATEGORY	AMOUNT
Housing		School Supplies	
Food		Entertainment	
Transportation		Utilities & Essentials	

**Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.**

### CURVEBALL

Your roommate just backed out of the lease. You now need to cover the entire apartment rent. Add \$325 to your Housing category.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 2: FINANCIAL AID PUZZLE

Congrats! With your budget in place, it's time to lighten the load. Financial aid can make college more affordable, but only if you know how to navigate it.

Understanding financial aid is crucial for planning ahead, and knowing the key terms will help you unlock the resources that make college possible. Are you ready to crack the code?

### **Your Goal**

Solve the crossword puzzle to reveal important financial aid terms. When finished, bring your puzzle to the Task Auditor for verification. Write answers with multiple words without spaces.

***Facilitator note: Cover the Curveball below and reveal it when the student presents for initial approval.***

### **Curveball**

Name two local organizations/institutions and one nationwide organization/institution that offer grants and scholarships to students.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 2: FINANCIAL AID PUZZLE CLUES

### ACROSS

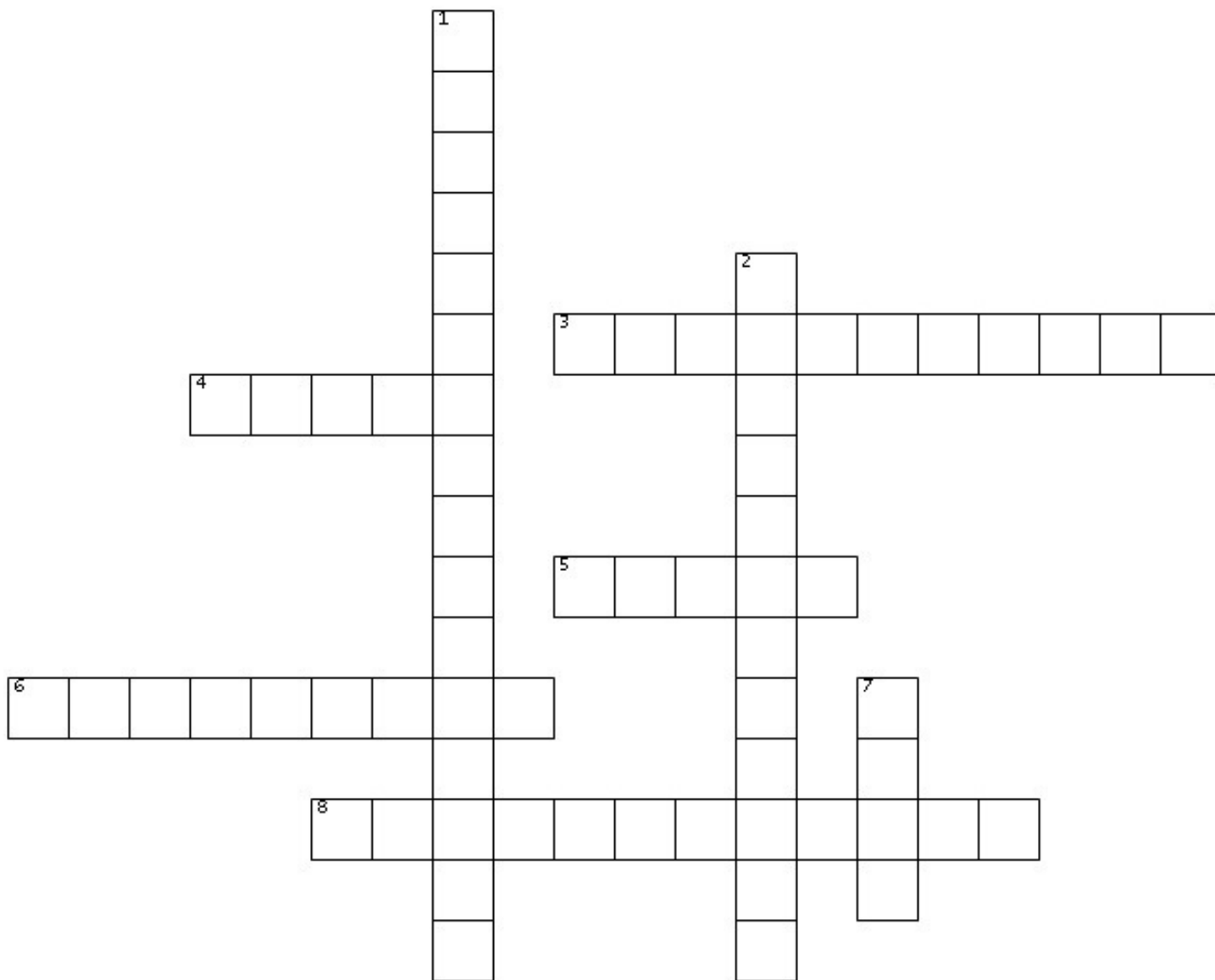
3. A kind of "gift aid." Financial aid that doesn't have to be paid back and may be awarded based on merit or partially on merit. That means they're given to students with certain qualities, such as musical talent or athletic ability.
4. The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work-study programs, and loans. Most colleges require it as well.
5. A kind of "gift aid." Financial aid that doesn't have to be paid back and is usually awarded based on need.
6. A program that allows students to work a part-time campus job and earn money as part of their financial aid package.
8. Money given or loaned to you to help pay for college. It can include grants, scholarships, loans, or work-study.

### DOWN

1. The total amount of college expenses including tuition and fees, room and board, books and supplies, and living expenses.
2. The combined cost of housing and meals for students living on campus. It essentially covers the expenses associated with living in a dormitory or other on-campus housing and having access to the college's dining facilities.
7. Money you borrow from the government, a bank, your college, or another source. It needs to be paid back, usually over an agreed period of time.

Category 1: College and Career Readiness

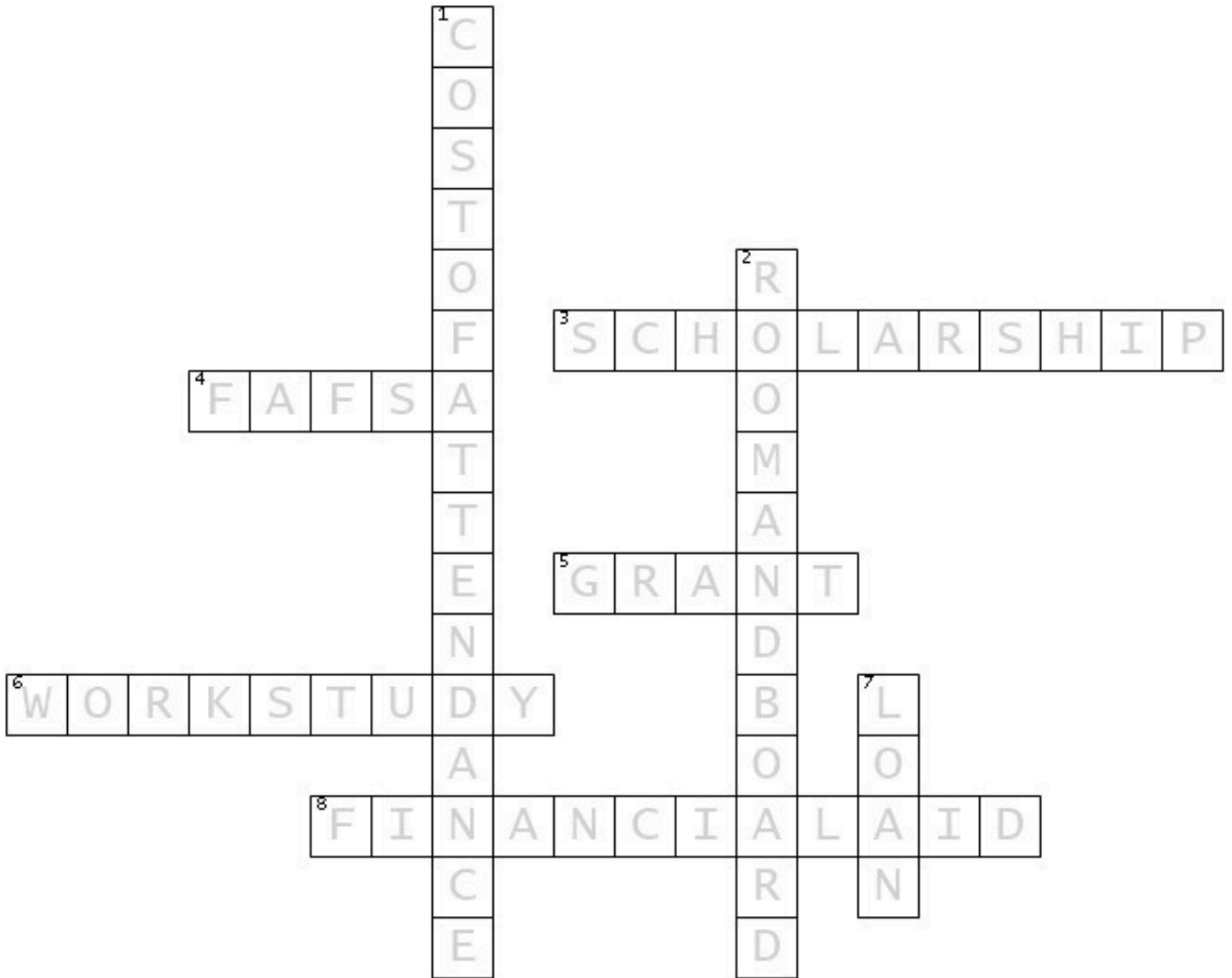
## READY, SET, SUCCEED - TASK 2: FINANCIAL AID PUZZLE



AFSTTTODECOEANNC; DODBMARNRAOO; HOSAISPRCHL;  
FSFAA; TGNAR; KWSODYRTU; NAOL; AILCNIIAFAND

Category 1: College and Career Readiness

# READY, SET, SUCCEED - TASK 2: FINANCIAL AID PUZZLE ANSWER KEY



Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 3: WEEKLY TIME JUGGLE

Now that you've got the finances sorted, it's time to manage something just as valuable: your time. College life is a balancing act. Classes, study time, work, and personal time are all competing for attention.

Take this weekly challenge and start planning. Fit everything in, including your classes, study hours, work shifts, and rest. But be realistic, there are only so many hours in the day. Will your plan keep everything in balance, or will you overbook yourself?

### YOUR SCENARIO

You're a first-year student living on campus and still adjusting to college life. Between classes and your part-time job at the campus coffee shop, you're also trying to stay social and get involved in student clubs. You're figuring out how to manage it all on your own for the first time.

### YOUR GOAL

Fit all your responsibilities into your weekly schedule. Once your schedule is complete, bring it to the Task Auditor for approval.

Use the blank weekly planner provided. For each block of time you fill in, write the number that matches the responsibility below.

### RESPONSIBILITIES & HOURS

1. Classes - 9-15 hours
2. Homework/Study - 10-20 hours
3. Work - 10-15 hours
4. Clubs/Student Activities - 3-6 hours
5. Exercise/Recreation - 3-5 hours
6. Meals - 7-10 hours
7. Personal Chores/Errands - 2-4 hours
8. Sleep - 49-56 hours

Each responsibility has a range of hours, which gives you the flexibility to decide how much time you'll dedicate to each area depending on your personal priorities and situation.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 3: WEEKLY TIME JUGGLE

Now that you've got the finances sorted, it's time to manage something just as valuable: your time. College life is a balancing act. Classes, study time, work, and personal time are all competing for attention.

Take this weekly challenge and start planning. Fit everything in, including your classes, study hours, work shifts, and rest. But be realistic, there are only so many hours in the day. Will your plan keep everything in balance, or will you overbook yourself?

### YOUR SCENARIO

You're a commuter student pursuing a STEM degree. Your commute eats up a good chunk of your week, and your coursework is challenging. You're also helping out with things at home, which adds to your responsibilities.

### YOUR GOAL

Fit all your responsibilities into your weekly schedule. Once your schedule is complete, bring it to the Task Auditor for approval.

Use the blank weekly planner provided. For each block of time you fill in, write the number that matches the responsibility below.

### RESPONSIBILITIES & HOURS

1. Classes - 12-18 hours
2. Homework/Study - 15-25 hours
3. Commute - 6-10 hours
4. Family/Household - 5-8 hours
5. Meals - 7-9 hours
6. Exercise/Recreation - 2-4 hours
7. Sleep - 49-56 hours

Each responsibility has a range of hours, which gives you the flexibility to decide how much time you'll dedicate to each area depending on your personal priorities and situation.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 3: WEEKLY TIME JUGGLE

Now that you've got the finances sorted, it's time to manage something just as valuable: your time. College life is a balancing act. Classes, study time, work, and personal time are all competing for attention.

Take this weekly challenge and start planning. Fit everything in, including your classes, study hours, work shifts, and rest. But be realistic, there are only so many hours in the day. Will your plan keep everything in balance, or will you overbook yourself?

### YOUR SCENARIO

You're a student-athlete balancing sports with academics. Your athletic schedule is demanding, but your classes and homework aren't going away. You also need to fit in recovery, meals, and maybe even a little downtime.

### YOUR GOAL

Fit all your responsibilities into your weekly schedule. Once your schedule is complete, bring it to the Task Auditor for approval.

Use the blank weekly planner provided. For each block of time you fill in, write the number that matches the responsibility below.

### RESPONSIBILITIES & HOURS

1. Classes - 12-18 hours
2. Homework/Study - 10-20 hours
3. Team Practices/Training - 10-20 hours
4. Strength/Conditioning - 5-10 hours
5. Games/Competitions - 5-10 hours
6. Recovery/Treatment - 3-8 hours
7. Meals - 8-14 hours
8. Sleep - 49-56 hours

Each responsibility has a range of hours, which gives you the flexibility to decide how much time you'll dedicate to each area depending on your personal priorities and situation.

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 3: WEEKLY TIME JUGGLE

Now that you've got the finances sorted, it's time to manage something just as valuable: your time. College life is a balancing act. Classes, study time, work, and personal time are all competing for attention.

Take this weekly challenge and start planning. Fit everything in, including your classes, study hours, work shifts, and rest. But be realistic, there are only so many hours in the day. Will your plan keep everything in balance, or will you overbook yourself?

### YOUR SCENARIO

You're a first-gen student with a part-time job and family responsibilities. You're figuring out college on your own while also staying connected to family. You've joined a support program for first-gen students and need time for workshops and check-ins.

### YOUR GOAL

Fit all your responsibilities into your weekly schedule. Once your schedule is complete, bring it to the Task Auditor for approval.

Use the blank weekly planner provided. For each block of time you fill in, write the number that matches the responsibility below.

### RESPONSIBILITIES & HOURS

1. Classes - 9-15 hours
2. Homework/Study - 10-20 hours
3. Work - 10-15 hours
4. Family/Household - 5-10 hours
5. Support Program - 2-5 hours
6. Exercise/Recreation - 3-5 hours
7. Meals - 7-10 hours
8. Personal Chores/Errands - 2-4 hours
9. Sleep - 49-56 hours

Each responsibility has a range of hours, which gives you the flexibility to decide how much time you'll dedicate to each area depending on your personal priorities and situation.

Category 1: College and Career Readiness

# READY, SET, SUCCEED - TASK 3: WEEKLY TIME JUGGLE CALENDAR

		<i>Sunday</i>	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	<i>Saturday</i>
12 AM	:00							
	:30							
1 AM	:00							
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Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 4: PACKING FOR COLLEGE

Now that you've mapped out your money and mastered your time, it's time to tackle one last challenge: what to bring with you. Starting college means starting with intention and that includes knowing what truly matters.

You won't have space for everything, so this is your moment to prioritize. What's essential? What's just nice to have? And what can be left behind without regret? The choices you make now will shape how prepared and comfortable you'll feel in your new space.

### YOUR GOAL

Sort the items on your packing list into three categories: Essential, Nice-to-Have, and Unnecessary. Once you've completed your list, bring it to the Task Auditor and be prepared to justify your choices.

### ITEMS

Bed Sheets, Trash Can, Microwave, Blanket, Towels, Shower Caddy, Fairy Lights, Pillowcases, Pillows, Dish Soap, Umbrella, Printer, Bean Bag Chair, Pens/Pencils, Winter Jacket, Notebooks, Rubber Bands, Water Bottle, Paper Towels, Food Containers, Yoga Mat, Sponge, Shampoo, Pet Dog, Gold Jewelry, Flashlight, Body Wash, Razors, Vacuum, Toothbrush, Extension Cord, Can Opener, Toothpaste, Speaker, Laptop, Charger, Headphones, Cell Phone, Bathrobe, ID/Passport, Sofa, Bike, Snow Globe, Laundry Bag, Comforter, Coffee Maker, Lotion, Hair Brush, Floss, TV, Blow Dryer

Category 1: College and Career Readiness

## READY, SET, SUCCEED - TASK 4: PACKING FOR COLLEGE

Essential	Nice-to-Have	Unnecessary

### WRITE YOUR OWN

List five items not included on the list that you consider essential. Explain to the Task Auditor why these items are essential to bring.

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# CERTIFICATE OF COMPLETION

This certifies that

\_\_\_\_\_ has successfully participated in the

## GEAR UP Ke Ala Na'auao Program

They have demonstrated a commitment to exploring and understanding the importance of College & Career Readiness, Financial Literacy, and Identity Building.

Through thoughtful engagement and reflection, this participant has taken meaningful steps in preparing for life after high school and shaping their unique path forward.



**GEAR UP HAWAII'I**  
A Hawaii'i P-20 Initiative



**KE ALA NA'AUAO**  
Peer Mentoring Program • A Hawaii'i P-20 Initiative

# KAN

GEAR UP HAWAII'I

KE ALA NA'AUAO

## READY, SET, SUCCEED: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 1: College and Career Readiness

## THE ADMISSIONS RACE

Grades 11-12 | ~30 Minutes

### PURPOSE

The purpose of this activity is to simulate the college admissions process and demonstrate how various factors influence admission outcomes. Students will experience firsthand how academic performance, extracurricular involvement, and other key elements can impact their standing in the admissions process. By participating in this simulation, students will gain valuable insights into the complexities of college admissions, including how to effectively highlight their strengths and address potential weaknesses. This activity aims to equip students with strategies to create compelling applications that stand out in a competitive environment.

### SPARK AND ROOT

College applications are just around the corner! You've worked hard in your classes, joined clubs, volunteered in your community, and maybe have even taken on a leadership role or two. But now, as you stare at the blank application form, you wonder, what really matters to admissions officers? How can you make your application shine among thousands of others?

You know you have a lot to offer, but the challenge is figuring out how to present your achievements and experiences in the most compelling way possible. Should you focus on your grades, your leadership, your unique story, or something else entirely? The truth is, every part of your application plays a role, and it's up to you to weave them together into a narrative that's authentically you.

### MATERIALS

- Student Profile Cards
- Student Scenario Instructions
- Bowl or Container
- Reflection Handout per student (if students are writing their reflection)

## AGENDA

### 1. Welcome & Introduction

- Briefly explain: This activity simulates the college admissions process, showing how different factors beyond just GPA impact outcomes.

### 2. Admissions Overview

- Highlight what colleges consider: academics, extracurriculars, essays, recommendations, and unique experiences.

### 3. Profile Card Distribution

- Each student receives a profile card with GPA and personal details, representing a unique applicant.

### 4. Initial Line-Up & Prediction

- Students line up by GPA.
- Ask: Who looks most desirable to colleges based on GPA alone?

### 5. Game Instructions

- Explain the rules: Students will move forward or backward along the line based only on scenarios that match details on their student profile card.
- Clarify: If a scenario does not apply to your profile, you do not move.
- Emphasize that this simulates how colleges use a holistic admissions process that often consider academics, extracurriculars, essays, recommendations, and unique experiences, not just GPA.

### 6. Scenario Rounds

- Read each scenario aloud, one at a time.
- After each, allow students to check their profile card and move if the scenario matches their details.
- Pause after several scenarios to ask for observations: How is the line changing? Who is moving the most? Why?

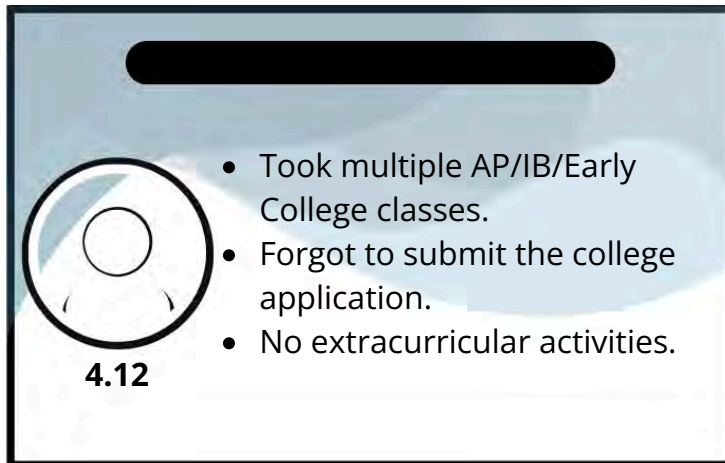
### 7. Debrief & Discussion

- Gather students for a group discussion.
- Ask:
  - How did your position change from the start?
  - Which factors helped students move forward the most?
  - Were there surprises about who ended up in front?
- Highlight that colleges look for well-rounded applicants. Leadership, commitment, unique experiences, and personal growth all matter.

### 8. Key Takeaways

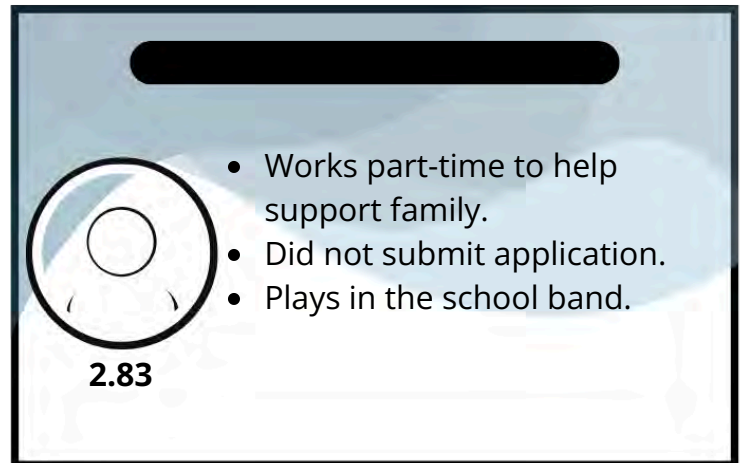
- Summarize what the activity reveals about college admissions:
  - GPA is important, but not the only thing that counts.
  - Personal stories, recommendations, and activities can make a big difference.
  - Holistic review means colleges want to know the whole person, not just the numbers

## Category 1: College and Career Readiness

**STUDENT PROFILE CARDS**

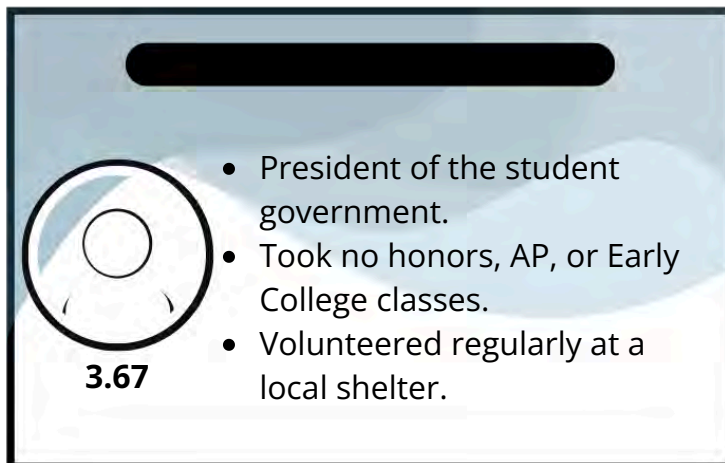
4.12

- Took multiple AP/IB/Early College classes.
- Forgot to submit the college application.
- No extracurricular activities.



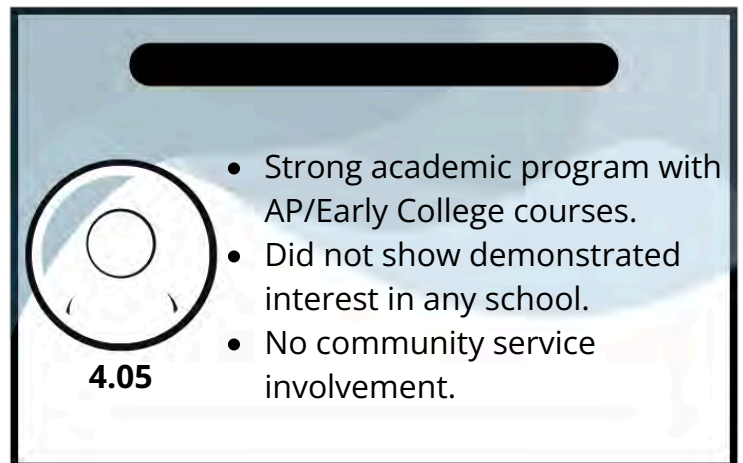
2.83

- Works part-time to help support family.
- Did not submit application.
- Plays in the school band.



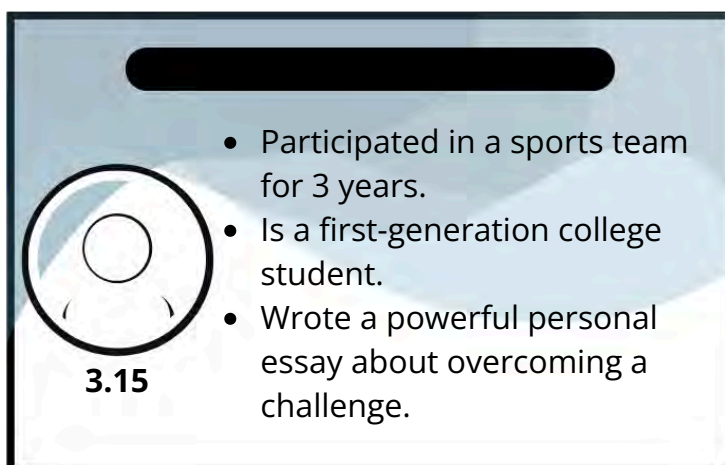
3.67

- President of the student government.
- Took no honors, AP, or Early College classes.
- Volunteered regularly at a local shelter.



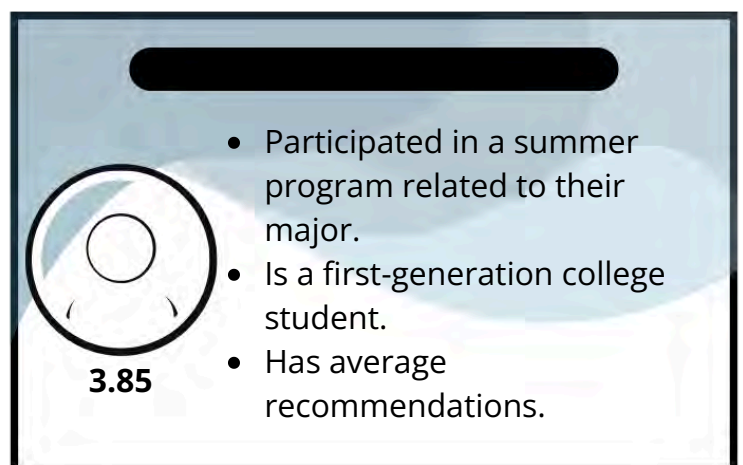
4.05

- Strong academic program with AP/Early College courses.
- Did not show demonstrated interest in any school.
- No community service involvement.



3.15

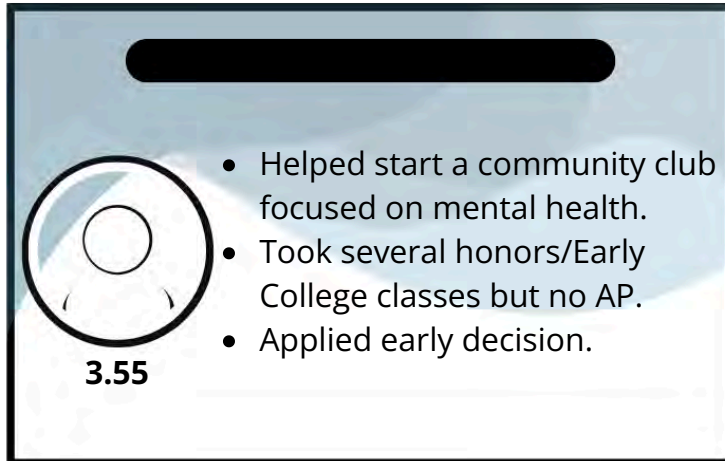
- Participated in a sports team for 3 years.
- Is a first-generation college student.
- Wrote a powerful personal essay about overcoming a challenge.



3.85

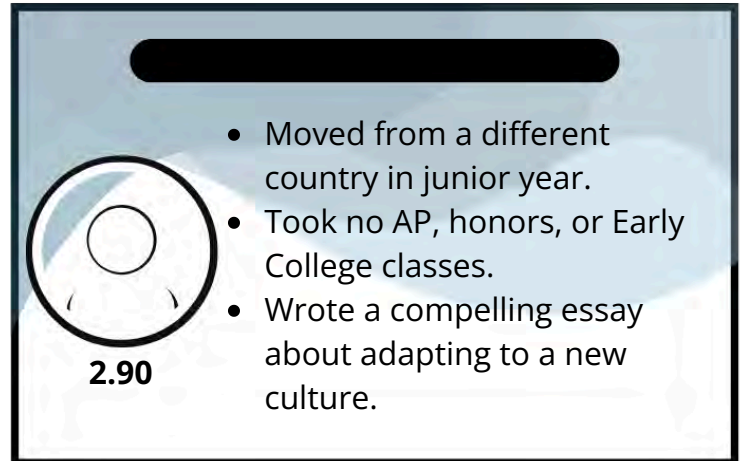
- Participated in a summer program related to their major.
- Is a first-generation college student.
- Has average recommendations.

## Category 1: College and Career Readiness

**STUDENT PROFILE CARDS**


3.55

- Helped start a community club focused on mental health.
- Took several honors/Early College classes but no AP.
- Applied early decision.



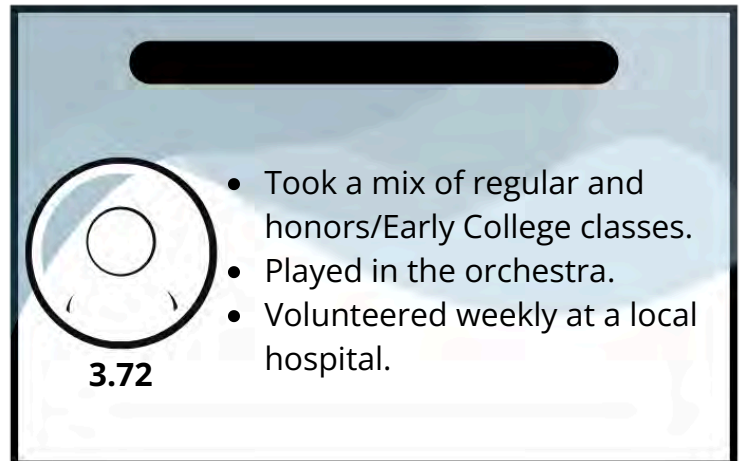
2.90

- Moved from a different country in junior year.
- Took no AP, honors, or Early College classes.
- Wrote a compelling essay about adapting to a new culture.



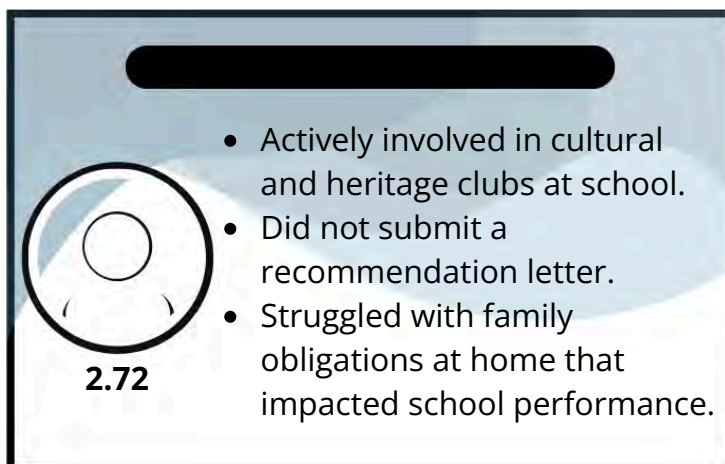
3.37

- Varsity sports team captain.
- Worked a part-time job throughout high school.
- Average recommendations.



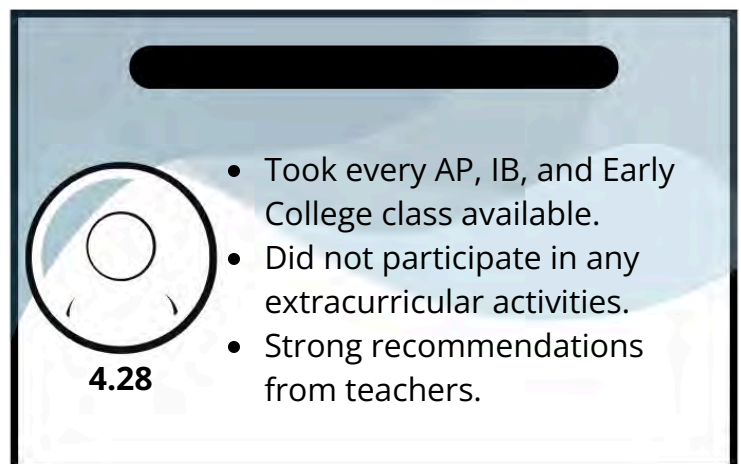
3.72

- Took a mix of regular and honors/Early College classes.
- Played in the orchestra.
- Volunteered weekly at a local hospital.



2.72

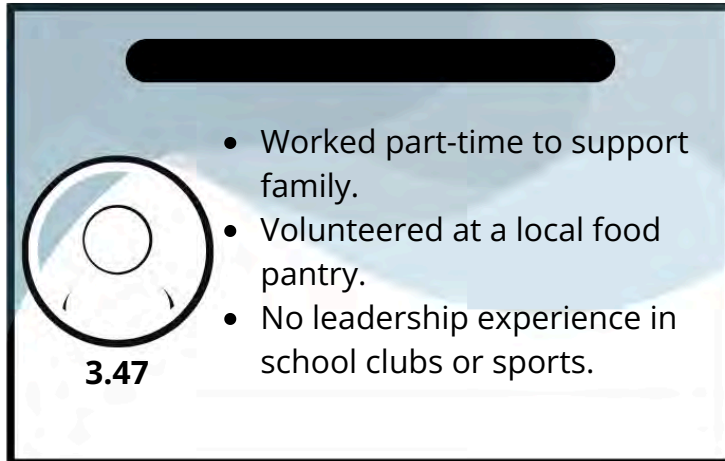
- Actively involved in cultural and heritage clubs at school.
- Did not submit a recommendation letter.
- Struggled with family obligations at home that impacted school performance.



4.28

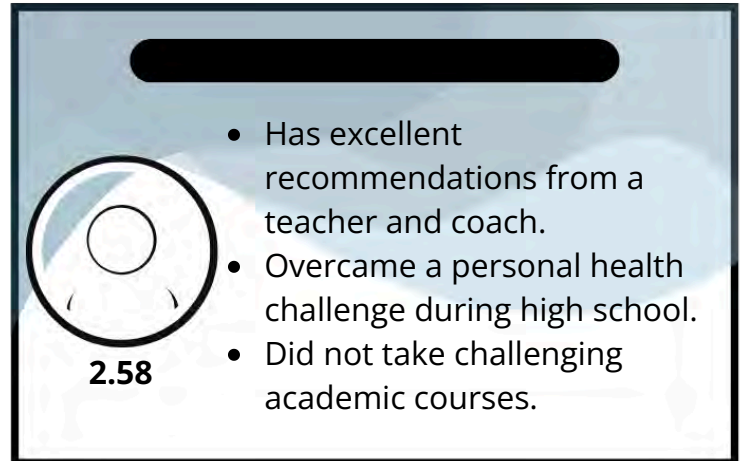
- Took every AP, IB, and Early College class available.
- Did not participate in any extracurricular activities.
- Strong recommendations from teachers.

## Category 1: College and Career Readiness

**STUDENT PROFILE CARDS**

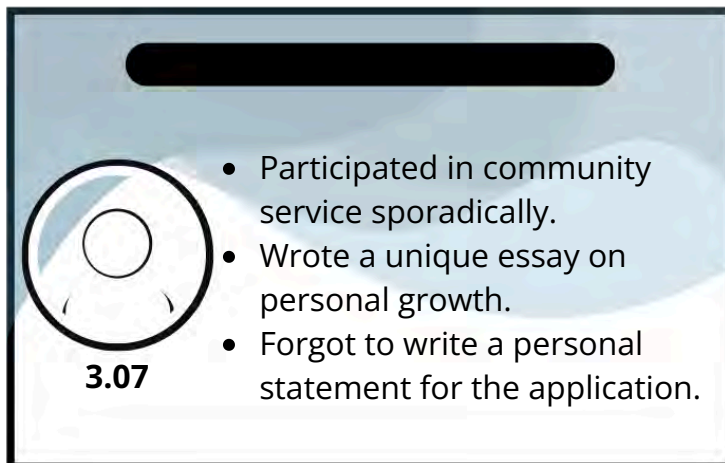
3.47

- Worked part-time to support family.
- Volunteered at a local food pantry.
- No leadership experience in school clubs or sports.



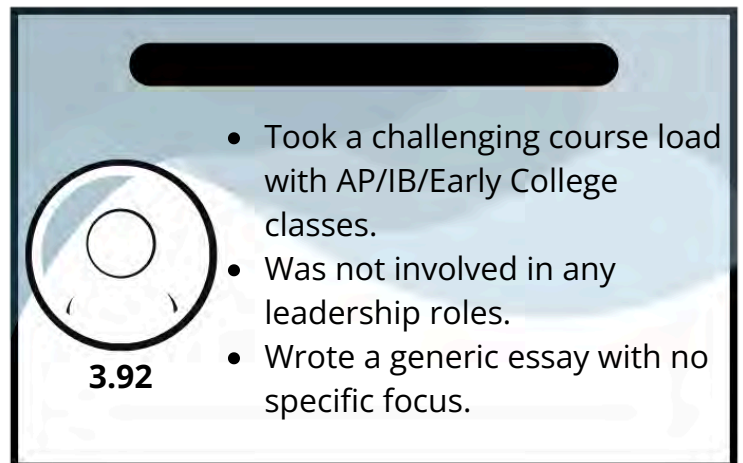
2.58

- Has excellent recommendations from a teacher and coach.
- Overcame a personal health challenge during high school.
- Did not take challenging academic courses.



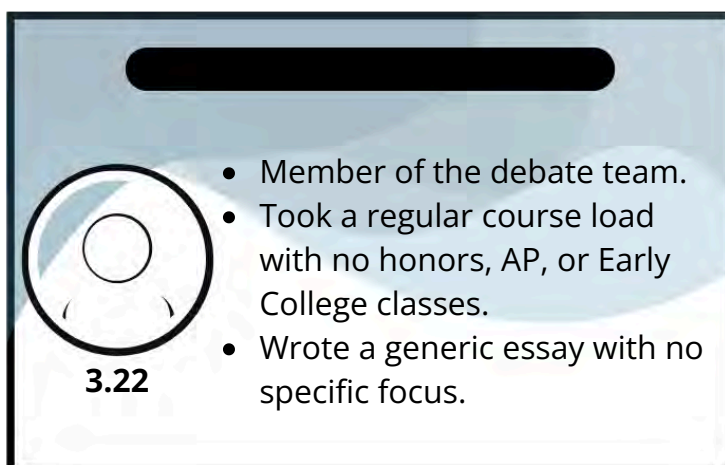
3.07

- Participated in community service sporadically.
- Wrote a unique essay on personal growth.
- Forgot to write a personal statement for the application.



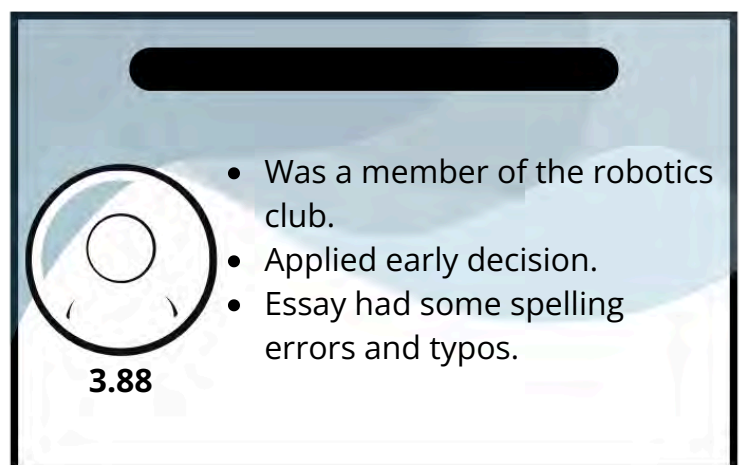
3.92

- Took a challenging course load with AP/IB/Early College classes.
- Was not involved in any leadership roles.
- Wrote a generic essay with no specific focus.



3.22

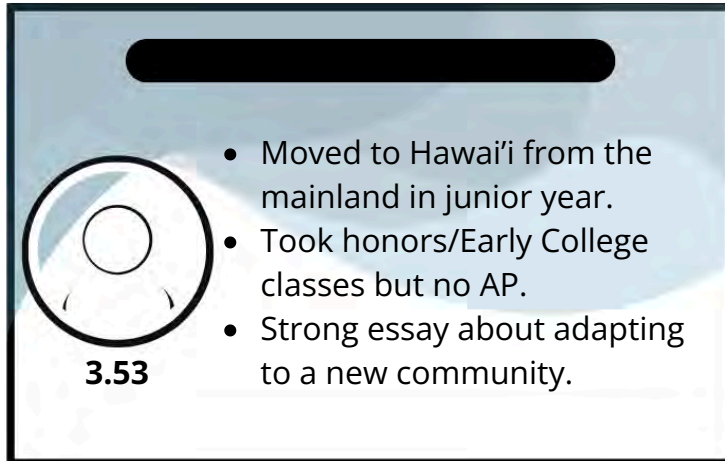
- Member of the debate team.
- Took a regular course load with no honors, AP, or Early College classes.
- Wrote a generic essay with no specific focus.



3.88

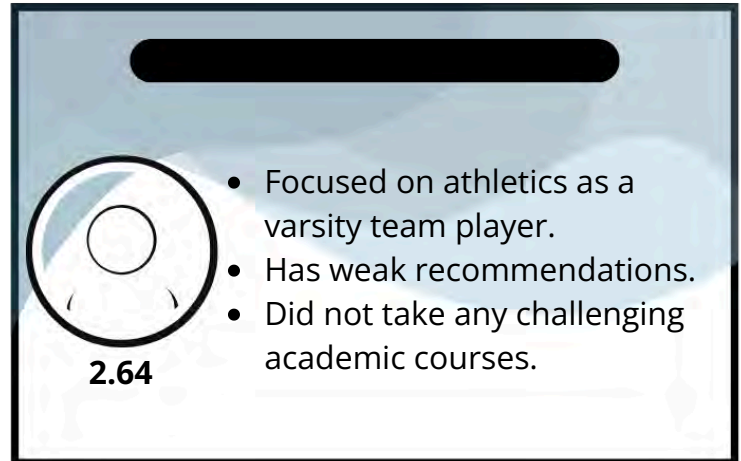
- Was a member of the robotics club.
- Applied early decision.
- Essay had some spelling errors and typos.

## Category 1: College and Career Readiness

**STUDENT PROFILE CARDS**


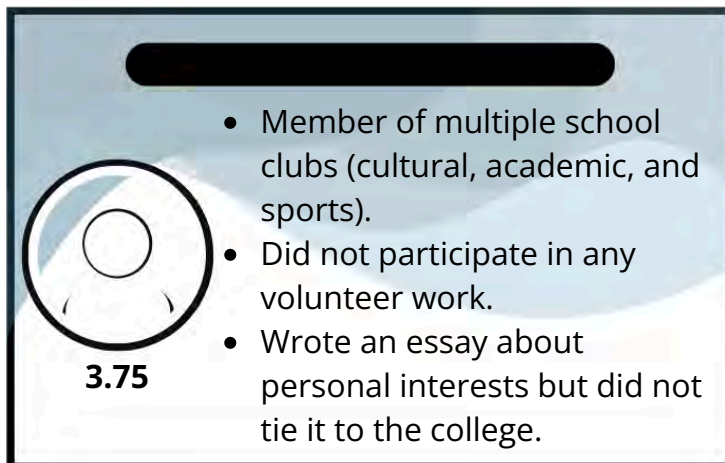
**3.53**

- Moved to Hawai'i from the mainland in junior year.
- Took honors/Early College classes but no AP.
- Strong essay about adapting to a new community.



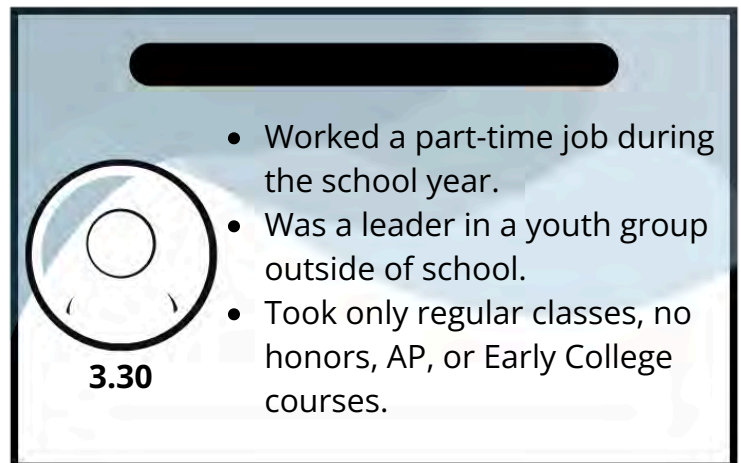
**2.64**

- Focused on athletics as a varsity team player.
- Has weak recommendations.
- Did not take any challenging academic courses.



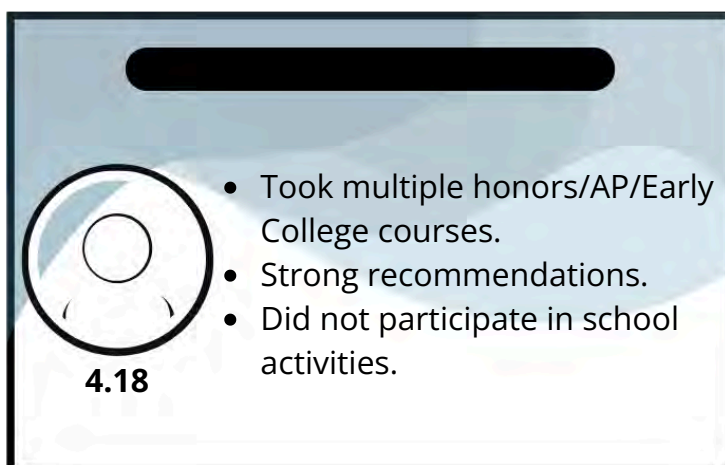
**3.75**

- Member of multiple school clubs (cultural, academic, and sports).
- Did not participate in any volunteer work.
- Wrote an essay about personal interests but did not tie it to the college.



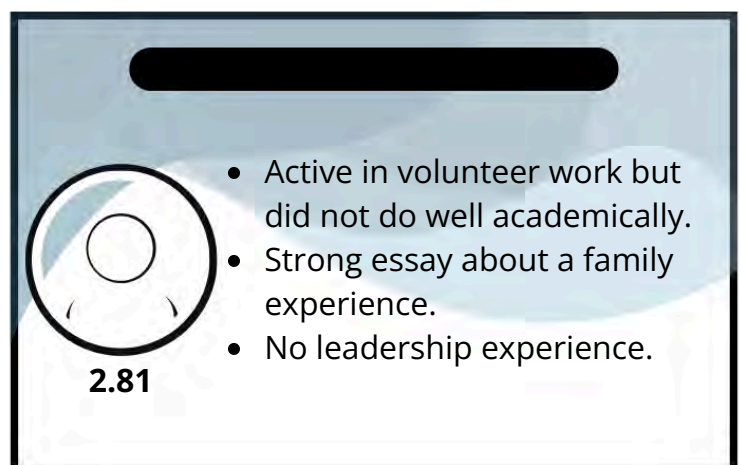
**3.30**

- Worked a part-time job during the school year.
- Was a leader in a youth group outside of school.
- Took only regular classes, no honors, AP, or Early College courses.



**4.18**

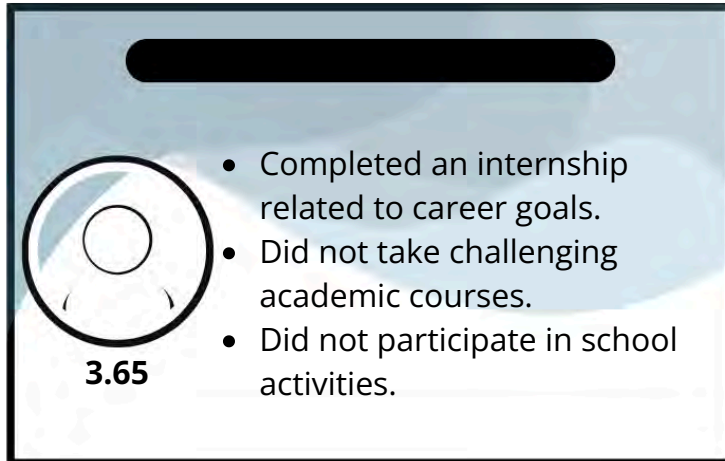
- Took multiple honors/AP/Early College courses.
- Strong recommendations.
- Did not participate in school activities.



**2.81**

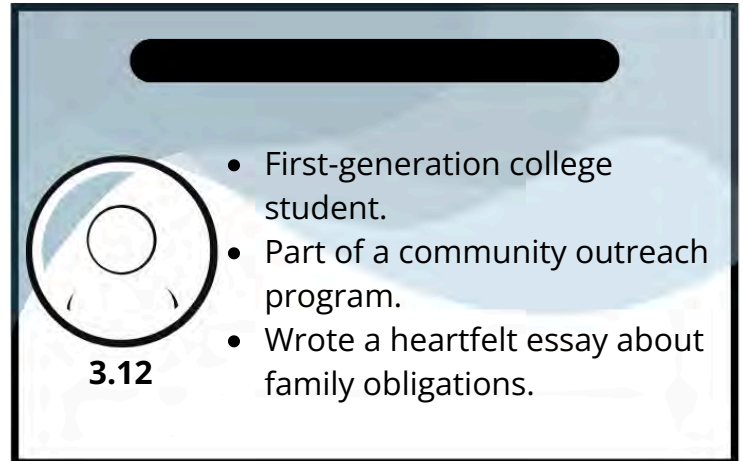
- Active in volunteer work but did not do well academically.
- Strong essay about a family experience.
- No leadership experience.

## Category 1: College and Career Readiness

**STUDENT PROFILE CARDS**

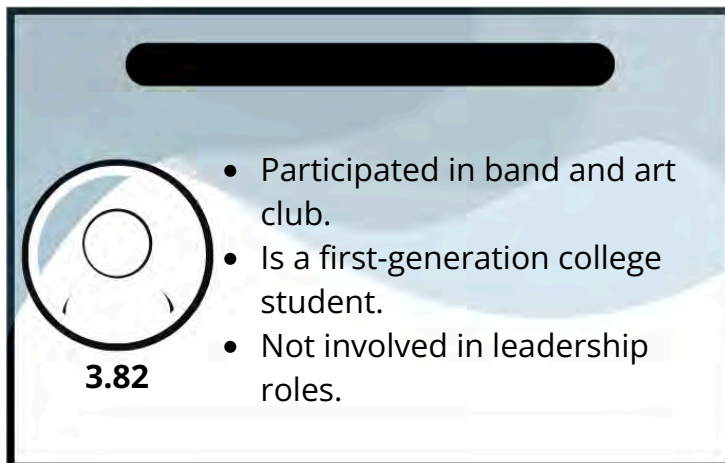
A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 3.65 is displayed below the icon.

- Completed an internship related to career goals.
- Did not take challenging academic courses.
- Did not participate in school activities.



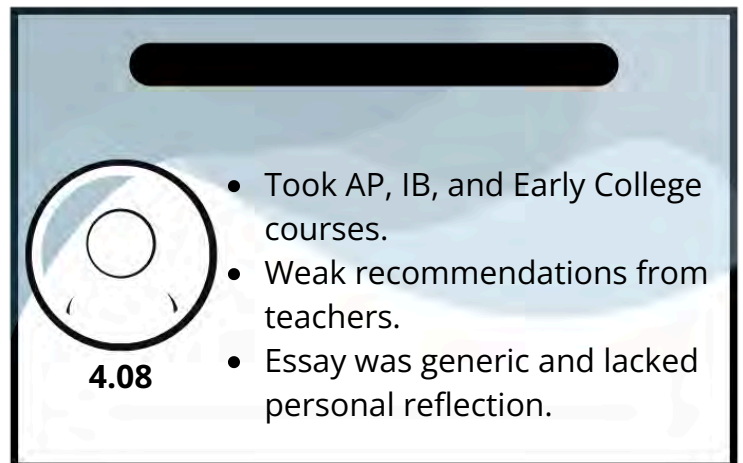
A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 3.12 is displayed below the icon.

- First-generation college student.
- Part of a community outreach program.
- Wrote a heartfelt essay about family obligations.



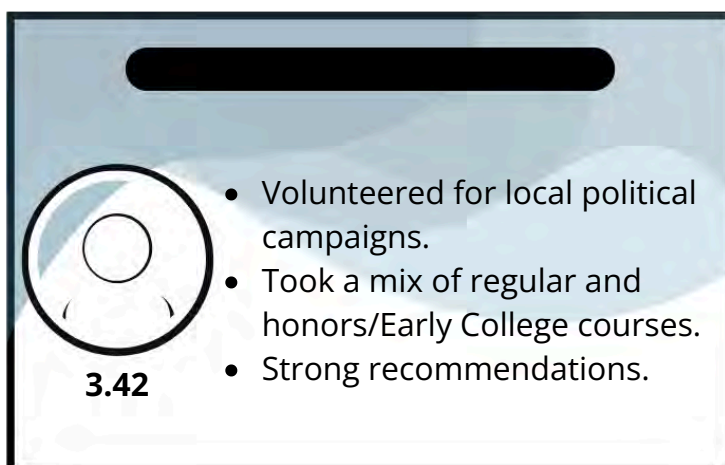
A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 3.82 is displayed below the icon.

- Participated in band and art club.
- Is a first-generation college student.
- Not involved in leadership roles.



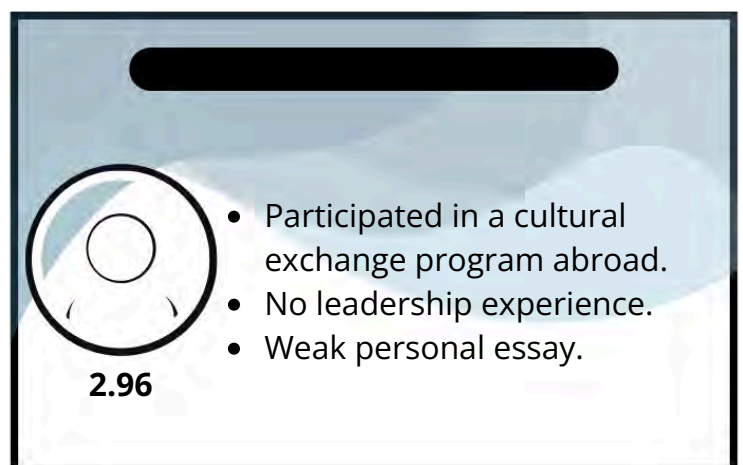
A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 4.08 is displayed below the icon.

- Took AP, IB, and Early College courses.
- Weak recommendations from teachers.
- Essay was generic and lacked personal reflection.



A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 3.42 is displayed below the icon.

- Volunteered for local political campaigns.
- Took a mix of regular and honors/Early College courses.
- Strong recommendations.

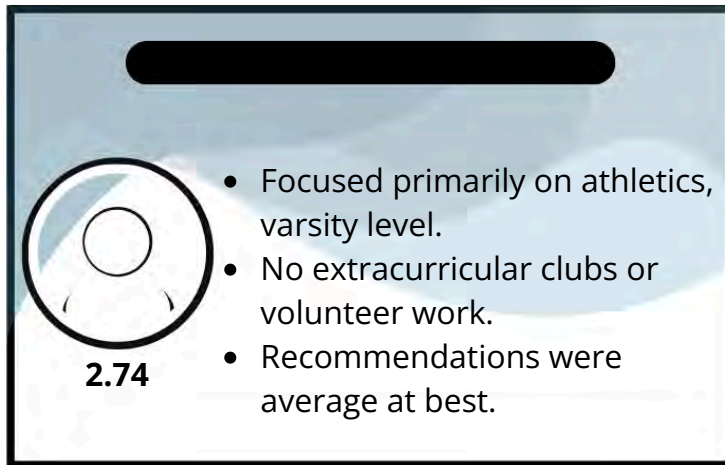


A student profile card with a light blue background and a white circle containing a stylized person icon. The card has a black horizontal bar at the top. The score 2.96 is displayed below the icon.

- Participated in a cultural exchange program abroad.
- No leadership experience.
- Weak personal essay.

Category 1: College and Career Readiness

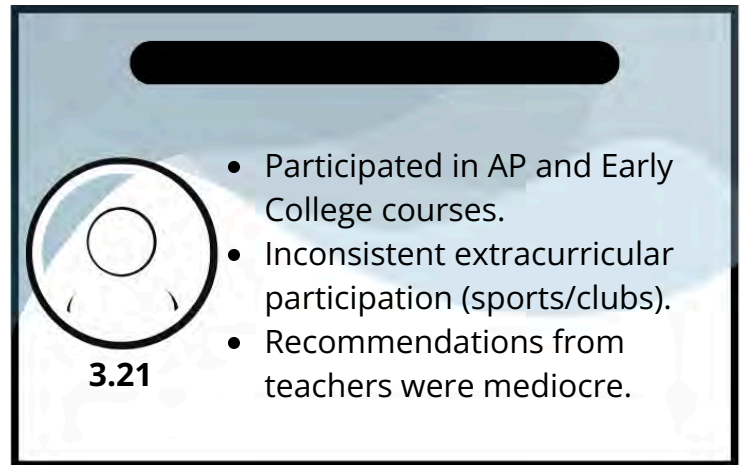
## STUDENT PROFILE CARDS



A student profile card with a light blue background and a white circular placeholder for a photo. The card has a black handle at the top. Below the photo placeholder is the number 2.74. To the right of the photo is a bulleted list of three items.

2.74

- Focused primarily on athletics, varsity level.
- No extracurricular clubs or volunteer work.
- Recommendations were average at best.



A student profile card with a light blue background and a white circular placeholder for a photo. The card has a black handle at the top. Below the photo placeholder is the number 3.21. To the right of the photo is a bulleted list of three items.

3.21

- Participated in AP and Early College courses.
- Inconsistent extracurricular participation (sports/clubs).
- Recommendations from teachers were mediocre.

***Facilitator note: Cut out each Student Profile Card to give out to each student.***

**Students should only move if their student scenario mentioned matches something in their Student Profile Card. If a scenario does not apply to the details on a Student's Profile Card, that student does not move for that scenario.**

## Category 1: College and Career Readiness

**STUDENT SCENARIOS**

Took multiple AP/IB/Early College classes: Move up 8 spaces.

Demonstrated commitment to the college by applying early decision: Move up 7 spaces.

Personal essay told a compelling, unique, or personal story: Move up 7 spaces.

Volunteered consistently or completed community service: Move up 5 spaces.

Overcame a major personal challenge during high school: Move up 9 spaces.

Balanced significant family responsibilities with school: Move up 5 spaces.

Played in a school band, orchestra, or any art-related activity: Move up 5 spaces.

Participated in a cultural exchange or study abroad program: Move up 6 spaces.

Been part of a sports team for three or more years: Move up 5 spaces.

Held a leadership position (student government, club leader, team captain): Move up 6 spaces.

Worked part-time during high school: Move up 5 spaces.

Strong recommendations from teachers or mentors: Move up 5 spaces.

First-generation college student: Move up 8 spaces.

Participated in an internship or a program related to your intended major: Move up 6 spaces.

Actively participated in cultural or heritage clubs: Move up 5 spaces.

Volunteered for a community organization or local campaign: Move up 5 spaces.

Moved to the U.S. or to Hawai'i during high school and adjusted well: Move up 8 spaces.

Started a student initiative that made a significant impact: Move up 10 spaces.

**Facilitator note:** Cut out each scenario to place in a bowl and randomly select.

## Category 1: College and Career Readiness

**STUDENT SCENARIOS**

Essay contained spelling or grammar mistakes: Move back 7 spaces.

Did not participate in any extracurricular activities: Move back 7 spaces.

Did not hold any leadership positions or show initiative: Move back 5 spaces.

Did not participate in any community service or volunteer work: Move back 4 spaces.

No experience in cultural or community involvement: Move back 4 spaces.

Did not submit any recommendation letters: Move back 8 spaces.

Wildcard: If you've just moved (back or forward) at least 2 spaces, move forward 1 space.

Wildcard: If you've just moved (back or forward) at least 3 spaces, move forward 1 space.

Wildcard: If you've just moved back at least 4 spaces, move forward 4 spaces.

Took only regular courses and no honors, AP, or Early College classes: Move back 3 spaces.

Recommendations were weak or average: Move back 4 spaces.

Essay was generic and did not tell a unique personal story: Move back 5 spaces.

Did not balance school and work or extracurriculars well: Move back 4 spaces.

Did not submit your application by the deadline: Move to the end of the line.

Did not write a personal statement for your college application: Move back 10 spaces.

Wildcard: If you've just moved back 2 or more spaces, move forward 1 space.

Wildcard: If you've just moved forward at least 1 space, move forward an additional 3 spaces.

Wildcard: If you've just moved forward at least 1 space, move forward 1 additional space.

***Wildcard Justification: Sometimes, admissions committees can overlook minor issues if the rest of your application is strong. This scenario reflects the possibility of bouncing back from a small setback.***

## THE ADMISSIONS RACE: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 1: College and Career Readiness

## INTERVIEW READY

Grades 11-12 | ~1.5 Hours

### PURPOSE

The purpose of this activity is to equip participants with the essential skills and confidence needed to succeed in job interviews. Through a series of interactive exercises, students will learn how to communicate effectively, present themselves professionally, and respond thoughtfully to common interview questions. This session is designed to demystify the interview process, reduce anxiety, and provide practical tools that can be applied in real-world scenarios. By practicing in a supportive environment, participants will gain valuable feedback from peers and facilitators, helping them to identify their strengths and areas for improvement. Ultimately, this activity aims to empower students to approach interviews with poise, self-assurance, and a clear understanding of what employers are looking for.

### SPARK AND ROOT

Interviews are often the gateway to new opportunities whether it's a first job, an internship, or a dream career. Yet, for many, the prospect of being interviewed can feel overwhelming and intimidating. This activity will ignite your motivation and curiosity about what makes a great interview. It will ground you in the fundamental skills and mindsets needed to navigate these high-stakes conversations.

You may feel nervous, unsure, or even reluctant to put yourself out there, but that's exactly why practice is so important.

Every interview is a chance to tell your story, express your skills, and make a memorable impression. By facing these challenges now, in a safe and supportive space, you'll build resilience and adaptability that will serve you throughout your career. Remember: everyone starts somewhere, and each attempt brings you closer to your goals.

### MATERIALS

- "Interview Prep 101: Stand Out & Get Hired" tip sheet (printed for each participant)
- Timer or stopwatch
- Manners in Motion student prompts
- Images of full-body outfits (variety of styles and formality levels)
- Score cards for rating outfits
- Speed Interview questions

## AGENDA

### 1. Welcome and Introduction

- Briefly introduce yourself and the purpose of today's session.
- Explain that today will be interactive, supportive, and focused on building real-world interview skills.
- Distribute the "Interview Prep 101: Stand Out & Get Hired" tip sheet for reference throughout the session.

### 2. Manners in Motion

- Instructions
  - **Pair Up:** Find a partner and sit facing each other.
  - **Student Prompts:** The facilitator will provide prompts (see below). One partner gives instructions; the other acts them out.
  - **Switch Roles:** After two minutes, swap roles and repeat.
- Discussion
  - What body language or tone made you feel most comfortable?
  - How did it feel to act out different emotions?
  - What surprised you about your own or your partner's communication style?
- Tips
  - Maintain eye contact and sit up straight.
  - Smile and use open gestures.
  - Listen actively by nodding and responding appropriately.

### 3. Dress to Impress

- Instructions
  - **Image Review:** Look at the provided images of interview outfits.
  - **Scenario:** Facilitator describes the type of interview (e.g., office, retail, tech) and interview location.
  - **Score Cards:** Rate each outfit (1–5 stars) on Face & Grooming, Top, Bottom, Footwear, Accessories.
  - **Group Discussion:** Share your ratings and reasons.

- Discussion
  - Why did certain outfits score higher?
  - How does appearance affect first impressions?
  - What are some "do's and don'ts" for interview attire?
- Tips
  - Dress slightly more formally than the job requires.
  - Keep accessories simple and neat.
  - Make sure clothes are clean, pressed, and fit well.

### 4. Speed Interview

- Instructions
  - **Pair Up:** Each person labels themselves "Student 1" or "Student 2."
  - **Interview Questions:** Facilitator asks a common interview question (see examples below).
    - Student 1 answers (1 min), Student 2 listens.
    - Switch roles (1 min).
    - Rotate partners and repeat with a new question.
- Discussion
  - What answers sounded most confident and clear?
  - How did you handle nerves or tricky questions?
  - What feedback did you find most helpful?
- Tips
  - Speak clearly and avoid filler words ("um," "like").
  - Keep answers concise and focused.
  - Highlight your unique skills and experiences.

### 5. Ending Reflection

- Reconvene as a class to discuss the insights gained from the conversations.
  - Students share their learnings, 'aha' moments, and any significant takeaways.

Category 1: College and Career Readiness

## INTERVIEW READY: MANNERS IN MOTION



### MANNERS IN MOTION

STUDENT 1

- **Prompt:** "Can you tell me step by step how to make scrambled eggs?"
- **Instructions:**
  - When the Facilitator says "Egg": Speak very quietly, as if unsure or nervous.
  - When the Facilitator says "Hen": Speak in gibberish, like a Sim (mimicking unclear speech).
  - When the Facilitator says "Rooster": Speak loudly and obnoxiously, interrupting your partner.



### MANNERS IN MOTION

STUDENT 2

**Prompt:** "Can you tell me step by step how to brush your teeth and shower?"

- **Instructions:**
  - When the Facilitator says "Toothbrush": Flail your arms wildly, distracting from the conversation.
  - When the Facilitator says "Toothpaste": Avoid eye contact, looking elsewhere.
  - When the Facilitator says "Toothache": Look angry or frustrated, as if upset.

**Facilitator note:** Cut out each prompt card and give to each student. Each group should have both prompts.

Category 1: College and Career Readiness

## INTERVIEW READY: DRESS TO IMPRESS

Evaluate each outfit by giving it a rating from 1 to 5 stars, considering how appropriate it is for the specific interview location and job type. Shade in the number of stars to show your rating.

**SCORE CARD**



The score card is enclosed in a dashed-line border. It features five stars arranged in a pattern: two in the top row, one in the center, and two in the bottom row. Each star is a simple outline with a thick black border, intended to be shaded in by the user to indicate a rating from 1 to 5.

## Category 1: College and Career Readiness

**INTERVIEW READY: SPEED INTERVIEW**

1. Tell me about yourself.
2. What are your long-range goals/objectives?
3. What are your short-range goals/objectives?
4. What have you learned from your mistakes?
5. What do you consider your three greatest strengths?
6. What is your greatest weakness?
7. What are you passionate about?
8. What makes you unique?
9. What motivates you?
10. How do you handle stress and pressure?
11. Tell me about a major problem you recently handled.
12. How do you stay motivated when working on something difficult?
13. What has been your most rewarding accomplishment?
14. Can you tell me about your leadership experience?
15. Tell me about a time when you failed.
16. Where do you want to be in five years?

# INTERVIEW PREP 101: STAND OUT & GET HIRED

Your Interview = Your Time to Shine!

Interviews can be nerve-wracking, but here's the secret: **you have more control than you think!**

How you **speak, sit, dress,** and **engage** all help shape the impression you leave.

## MANNERISMS MATTER!

You can say all the right things, but if your body language is off, your message won't land.

### FIRST IMPRESSIONS FORM IN JUST 7 SECONDS!

People decide how they feel about you before you even start talking, so make it count!

**"Thin-Slicing"** → The way people make snap judgments about others based on tiny bits of information. *(Nalini Ambady & Robert Rosenthal)*

## THE DO'S & DON'TS OF INTERVIEW BODY LANGUAGE

### DO:

**Sit up straight and make eye contact:** Shows confidence and engagement.

**Smile and nod:** Signals that you're actively listening.

**Use controlled gestures:** Natural hand movements help emphasize points.

**Maintain good posture:** Avoid slouching or leaning too much.

**Keep a steady, calm presence:** Breathe deeply and relax your shoulders.

### DON'T:

**Fidget:** Tapping, bouncing legs, or playing with hair can be distracting.

**Slouch:** Makes you look uninterested or unsure.

**Avoid eye contact:** Looking away too much can seem unconfident.

**Cross your arms:** Can make you appear closed-off or defensive.

# INTERVIEW PREP 101: STAND OUT & GET HIRED

Your Interview = Your Time to Shine!

Interviews can be nerve-wracking, but here's the secret: **you have more control than you think!**

How you **speak, sit, dress,** and **engage** all help shape the impression you leave.

## DRESSING FOR SUCCESS

It's not just about impressing others. It's about feeling confident in yourself!

**First Impressions Matter** → A neat, put-together look shows you're serious and prepared.

**Dress for the Job You Want** → Not sure what to wear? Google "Business Casual" or "Professional Attire" for your field.

**Look Sharp on a Budget** → Thrift stores, sales, and borrowing from friends = \$\$\$ saved!

**Grooming & Hygiene Count** → Fresh hair, clean clothes, and light (or no) fragrance.

Remember: Confidence is FREE! When you feel good, you look good.

## WHAT TO FOCUS ON DURING THE INTERVIEW

**Speak Clearly & Confidently** → No mumbling, no filler words like "uh" or "like."

**Listen & Engage** → Nod, smile, and respond thoughtfully.

**Ask Smart Questions** → Shows genuine interest in the role and company.

**Keep Answers Short & To the Point** → No long-winded stories and just get to the good stuff!

Final Tip: Treat your interview like a conversation, NOT an interrogation. The goal is to connect, not just impress!

## NOW YOU'RE READY TO CRUSH THAT INTERVIEW!

Practice makes progress. Try mock interviews with a friend, teacher, or even in front of a mirror!

## INTERVIEW READY: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

<b>Head:</b> What did I learn?	
<b>Heart:</b> How do I feel about this?	
<b>Feet:</b> What should I do next?	
<b>Follow Up:</b> What relevant questions do I have?	



# EDUCATOR'S TOOLKIT

## CATEGORY 2

### FINANCIAL LITERACY

PREPARING STUDENTS FOR COLLEGE, CAREER, AND LIFE

*Build a foundation today for the future you envision.*





## Category 2: Financial Literacy

94 Dollars and Decisions

115 Stack and Score

Category 2: Financial Literacy

## DOLLARS AND DECISIONS

Grades 7-12 | ~1 Hour

### PURPOSE

Dollars and Decisions is designed to teach students the real-world impact of financial choices by immersing them in a scenario where every decision affects three core aspects of life: Fun, Comfort, and Health. Through gameplay, participants practice budgeting, prioritizing, and adapting to unexpected events. These skills are crucial for navigating both personal and communal challenges. The game encourages players to reflect on the balance between immediate gratification and long-term well-being, promoting critical thinking and collaborative problem-solving as they work together to achieve collective prosperity.

### SPARK AND ROOT

At the heart of this activity is a story inspired by Riley from *Inside Out*. Riley was a young person whose world is turned upside down by a life-changing move. Faced with new surroundings, unfamiliar faces, and shifting routines, Riley struggles to hold onto what matters most: joy, security, and well-being. This experience mirrors the challenges we all face when life throws us curveballs, forcing us to choose between short-term happiness and long-term stability.

Rooted in this story, the game invites players to walk in Riley's shoes. They must make tough choices: Should they spend now on what brings them joy, or save for

future security? How can they protect their health and comfort when the unexpected happens? By navigating these dilemmas, students learn that thoughtful decisions can help them create a life where happiness, comfort, and well-being are not only possible, but sustainable, even when life gets tough.

### MATERIALS

- **Character Cards** (one per player): Starting values for fun, comfort, health, budget, and unique passive abilities and debuffs.
  - **Life Marker Tracker:** Tracks changes to fun, comfort, and health during the game.
  - **Budget Tracker:** Tracks each player's finances.
- **Scenario Card Decks** (one per player): Challenges and choices to navigate each round.
- **Golden Merchant Card Deck:** High-reward scenarios for exclusive bidding rounds.
- **World Event Card Deck:** External challenges that impact all players every few rounds.

### ROLES

- **Players:** Manage their character's fun, comfort, health, and budget.
- **Facilitator:** Oversees gameplay, announces world events, and manages golden merchant rounds.

## AGENDA

### 1. Introduction

- Briefly introduce the game's purpose and the story behind it.
- Explain the importance of balancing fun, comfort, and health in real-life decisions.

### 2. Setup

- Distribute materials (Character Cards, Scenario Decks).
- Review character abilities and debuffs.
- Shuffle and prepare all card decks.

### 3. Gameplay

- **Regular Rounds:**
  - Activate character abilities/debuffs.
  - Draw and decide on Scenario Cards.
  - Apply results to life markers and budget.
  - Recall and reshuffle cards as needed.
- **World Event Rounds (every third round):**
  - Introduce a challenge affecting all players.
  - Adjust strategies accordingly.
- **Golden Merchant Rounds (after World Events):**
  - Facilitator reveals special cards.
  - Players bid for rewards using their budget.

### 4. Optional Mechanics (As Needed)

- **Downward Spiral:** Apply penalties if any life marker reaches zero.
- **Simplified Play:** Remove character abilities/debuffs for beginners.

### 5. Reflection & Discussion

- **Announce winner:** Highest average life marker score, highest remaining budget.
- **Group discussion:** Share strategies, challenges, and lessons learned.
- **Facilitator summary:** Reinforce key takeaways and real-life applications.

Category 2: Financial Literacy

## DOLLARS AND DECISIONS: GAME OVERVIEW

### GAME OVERVIEW

Each player assumes a unique character with specific strengths and weaknesses.

They will work to:

- Maintain or improve their Fun, Comfort, and Health scores throughout the game.
- Stay within their budget and avoid debt while navigating Scenario Cards and external challenges like World Events and Golden Merchant Rounds.

### COLLECTIVE PROSPERITY (OPTIONAL)

In addition to individual success, players must work as a group to achieve collective prosperity: ensuring the combined total of all players' Fun, Comfort, and Health scores increases by the end of the game.

### THE LIFE MARKERS

The game revolves around three Life Markers:

- **Fun:** Represents joy, entertainment, and positive experiences.
- **Comfort:** Reflects safety, ease, and emotional well-being.
- **Health:** Covers physical, mental, and emotional health.

Players must maintain balance by avoiding zero in any of the Life Markers while striving for growth in all three.

### SETUP

1. **Distribute Materials:** Each player receives a Character Card, Scenario Deck, Life Marker Tracker, and Budget Tracker.
2. **Define Starting Points:** Players record their starting values for Fun, Comfort, Health, and budget, as indicated on their Character Cards.
3. **Review Passives:** Players read their character's passive abilities (bonuses) and potential debuffs (challenges), which will activate during gameplay.
4. **Prepare Decks:** Each player shuffles their Scenario deck while the facilitator shuffles the Golden Merchant and World Event Decks.

## GAMEPLAY FLOW

### a) Regular Rounds

Each round consists of the following steps:

1. **Passive Abilities and Debuffs:** At the beginning of each round, players activate their character's Passive Abilities and apply any Debuffs. These features are unique to each character, reflecting their strengths and challenges, and must be accounted for before making decisions.
  2. **Draw Scenario Cards:** Each player draws three Scenario Cards from their personal deck.
  3. **Make Decisions:** Players must choose to act on one, two, or all three Scenario Card. At least one card must be implemented. Each card comes with costs or benefits to Fun, Comfort, Health, and/or Budget.
  4. **Apply Results:** Players adjust their Life Marker scores and Budget Tracker based on the cards they've chosen.
  5. **Recall:**
    - a. Place chosen Scenario Cards aside for end-of-game reflection.
    - b. Return unused Scenario Cards to the deck and reshuffle for future rounds.
- **Passive Income:** Players add their Passive Income to their budget.

### b) World Event Rounds (Every third Round)

Every third round, a World Event is announced, representing external challenges like economic shifts or global crises.

- **Impact on Players:** World Events apply changes to all players, requiring them to adapt their strategies.
- **Examples:** A tax increase might reduce everyone's budget, or a community project could boost Comfort scores for those who contribute resources.

### c) Golden Merchant Rounds (After World Events)

Following a World Event, the game transitions to a Golden Merchant Round, offering players a chance to bid on exclusive, high-reward scenarios.

1. **Exclusive Scenarios:** The facilitator (Golden Merchant) reveals three special Scenario Cards, which provide significant boosts to Fun, Comfort, or Health.
2. **Bidding Process:**
  - Players use their Budget to bid for these rewards.
  - The highest bidder wins their chosen card and applies the rewards immediately.
3. **Optional Participation:** Players can opt out of bidding if they prefer to save their budget or if the scenarios do not align with their strategy.

Golden Merchant Rounds introduce strategic depth, forcing players to weigh the benefits of immediate boosts against the cost of depleting their resources.

## OPTIONAL MECHANICS

### a) Downward Spiral

If any Life Marker (Fun, Comfort, or Health) reaches zero, the player enters a Downward Spiral.

- **Immediate Penalty:** When a Life Marker turns zero, the player must immediately deduct 15 points from their remaining Life Markers (Fun, Comfort, and/or Health) in any combination they choose.
  - **Example:** If Comfort drops to zero, the player could deduct 10 points from Fun and five points from Health, or any other combination totaling 15 points.
- **One-Time Penalty Per Zero:** The 15-point penalty applies only when a Life Marker turns zero. It does not repeat every round while the marker remains at zero.
- **Multiple Zeroes:** If another Life Marker (or the same one) drops to zero again later in the game, the 15-point penalty is applied again.

### b) Removed Passive Abilities and Debuffs

Facilitators can choose to remove passive abilities and debuffs for a simpler gameplay experience.

## END OF THE GAME

The game concludes after 10 regular rounds. Players evaluate their success based on two criteria:

1. **Highest Average Life Marker Score:** Calculate the average of Fun, Comfort, and Health scores.

2. **Highest Remaining Budget:** The player with the most money left in their budget at the end.

## END-OF-GAME REFLECTION

At the conclusion of the game, players are encouraged to reflect on their journey and evaluate how their decisions shaped their outcomes. This phase offers an opportunity to connect gameplay with real-life lessons, highlighting the importance of financial decisions and their ripple effects.

## REVIEW YOUR LIFE MARKERS

Examine your final Fun, Comfort, and Health scores and compare them to your starting scores:

- **Success or Decline:** Did you manage to maintain or improve your scores? If so, what decisions led to these positive changes?
- **Areas for Growth:** If any scores declined, consider why. Were there specific scenarios or choices that contributed to this outcome?
- **Patterns:** Identify trends. Did you prioritize one marker over the others? How did that affect your overall balance?

## Category 2: Financial Literacy

**DOLLARS AND DECISIONS: GAME OVERVIEW****ANALYZE YOUR BUDGET**

Take a close look at your final budget and reflect on your financial management throughout the game:

- **Budget Discipline:** Did you stay within your budget, or were there moments where overspending became a challenge?
- **Savings vs. Spending:** Were you able to save money? Or did you invest heavily in scenarios to improve your life markers?
- **Impact of Choices:** How did your spending decisions directly or indirectly influence Fun, Comfort, and Health?

**REFLECT ON CHOSEN SCENARIOS**

Review the scenario cards you acted on, which represent your key decisions:

- **Positive Impacts:** Which scenarios yielded the greatest benefits for your character's life markers or budget?
- **Challenges:** Were there any scenarios that caused significant setbacks or stress?
- **Golden Merchant Decisions:** Did bidding for high-impact scenarios with the Golden Merchant help or hurt your character's progress? Reflect on the outcomes of those critical moments.

**COLLECTIVE PROSPERITY CHECK (IF APPLICABLE)**

If the class worked toward a shared Community Goal of collective prosperity, evaluate the combined Fun, Comfort, and Health scores for all players:

- **Achieving the Goal:** Was the overall class score higher than the starting totals?
- **Individual Contributions:** How did your actions support or hinder the group's success?
- **Collaboration vs. Individual Goals:** Reflect on how your focus, whether on personal achievements or collective well-being, impacted the final outcome.

**KEY LEARNINGS AND TAKEAWAYS**

Finally, consider the lessons you've gained from this experience:

- **Balancing Priorities:** How challenging was it to maintain balance across Fun, Comfort, and Health while staying financially responsible?
- **Real-World Applications:** Did this activity help you understand how financial decisions influence different aspects of life?
- **Future Strategies:** If you were to play again, what would you do differently? What strategies could you use to achieve better results?

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: CHARACTERS





## KAINOA THE FARMER

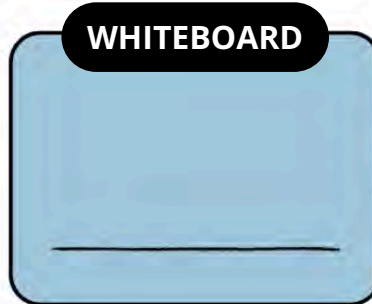
Name: \_\_\_\_\_

Starting - Comfort: 50 | Fun: 40 | Health: 70 | Starting Budget: \$400 | Passive Income: \$60 per round

Passive Ability: "Island Abundance" - Kainoa earns an extra \$30 (a total of \$90) at the start of each round if his Comfort is above 55, thanks to his sustainable farming practices.

Debuff: "Hard Labor" - Kainoa loses 5 Comfort at the start of each round due to the physically demanding work of farming, which can be exhausting and relentless.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**







## MALIA THE MURALIST

Name: \_\_\_\_\_

Starting - Comfort: 45 | Fun: 60 | Health: 50 | Starting Budget: \$350 | Passive Income: \$50 per round

Passive Ability: "Creative Expression" - Malia earns an extra \$40 (a total of \$90) at the start of each round if her Fun is above 65, inspired by the vibrant culture and beauty of the islands.

Debuff: "Pressure of Perfection" - Malia loses 5 Fun at the start of each round if her Comfort is below 40. The pressure to create art can lead to stress and a decline in her enjoyment of the process.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**



Category 2: Financial Literacy

# DOLLARS AND DECISIONS: CHARACTERS





## AIKO THE HEALER

Name: \_\_\_\_\_

Starting - Comfort: 50 | Fun: 30 | Health: 60 | Starting Budget: \$500 | Passive Income: \$120 per round

Passive Ability: "Community Care" – Aiko restores 10 Health to herself or another player at the start of each round, reflecting her deep connection to her community and healing practices.

Debuff: "Burnout" – Aiko loses 5 Fun at the start of each round due to the emotional demands of her work. Constantly caring for others can take a toll on her mental well-being.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**







## ADRIANNA THE BUSINESS OWNER

Name: \_\_\_\_\_

Starting - Comfort: 50 | Fun: 50 | Health: 50 | Starting Budget: \$450 | Passive Income: \$100 per round

Passive Ability: "Local Entrepreneur" – Adrianna earns an extra \$30 (a total of \$130) at the beginning of each round if her Comfort is above 55. Her business supports local artisans and culture.

Debuff: "Nonstop Hustle" – Adrianna loses 5 Comfort at the start of each round from managing her business, which requires her to constantly stay on top of various responsibilities.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**



Category 2: Financial Literacy

# DOLLARS AND DECISIONS: CHARACTERS





## RAVI THE MARINE BIOLOGIST

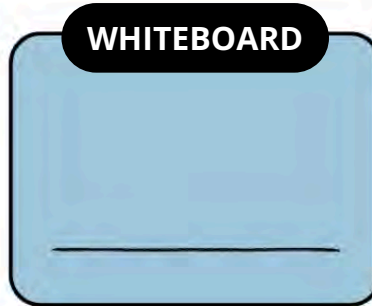
Name: \_\_\_\_\_

Starting - Comfort: 50 | Fun: 50 | Health: 60 | Starting Budget: \$400 | Passive Income: \$80 per round

Passive Ability: "Ocean Advocate" - Ravi earns an extra \$30 at the start of each round if his Comfort is above 55, conducting research to protect Hawai'i's marine life.

Debuff: "Field Challenges" - Ravi loses 5 Comfort at the start of each round if his Fun is below 40. Fieldwork can be unpredictable and challenging, affecting his overall enjoyment of his research.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**







## NANI THE SOFTWARE DEVELOPER

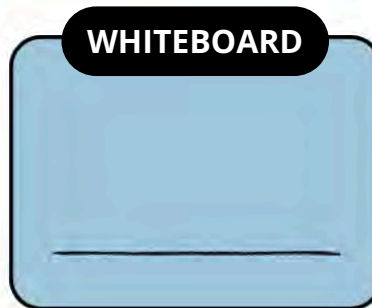
Name: \_\_\_\_\_

Starting - Comfort: 45 | Fun: 40 | Health: 60 | Starting Budget: \$350 | Passive Income: \$90 per round

Passive Ability: "Work-Life Balance" - Nani can double her income (earning \$180) at the start of each round if she chooses to work overtime, but would lose 5 Comfort spending time at the computer.

Debuff: "Too Much Screen Time" - Nani loses 5 Health at the start of each round if her Comfort is below 40. Extended periods in front of screens can lead to physical discomfort and stress.

           **COMFORT**  
           **FUN**  
           **HEALTH**  
           **BUDGET**



Category 2: Financial Literacy

# DOLLARS AND DECISIONS: CHARACTERS


## MARIO THE EDUCATOR


Name: \_\_\_\_\_


Starting - Comfort: 40 | Fun: 50 | Health: 60 | Starting Budget: \$300 | Passive Income: \$60 per round


Passive Ability: "Inspiring Mentor" - Mario immediately earns an extra \$30 when he buys Comfort-boosting scenario cards, showing his dedication to creating positive learning experiences in schools.

Debuff: "Teacher Burnout" - Mario loses 5 Health at the start of each round if his Fun is below 40. The challenges of teaching can be taxing and may result in fatigue, impacting his health over time.

           **COMFORT**

           **FUN**

           **HEALTH**

           **BUDGET**




## LEILA THE CHEF


Name: \_\_\_\_\_


Starting - Comfort: 55 | Fun: 60 | Health: 60 | Starting Budget: \$400 | Passive Income: \$70 per round


Passive Ability: "Culinary Creativity" - Leila earns an extra \$40 (a total of \$110) at the start of each round if her Comfort is above 60, inspired by the joy of cooking and sharing meals with others.

Debuff: "Kitchen Chaos" - Leila loses 5 Comfort at the start of each round due to the hectic nature of running a kitchen, which can be stressful and demanding.

           **COMFORT**

           **FUN**


           **HEALTH**

           **BUDGET**



Category 2: Financial Literacy

# DOLLARS AND DECISIONS: SCENARIO DECK



\$35

**Go to a Fast Food Restaurant**


+5 +5 -10



\$50

**Do an Escape Room**


-5 +10 -5



\$20

**Lift Weights at the Gym**

-5 -10 +15



\$100

**Buy New Running Shoes**

+10 -10 +10



\$50

**Go to a Martial Arts Class**


-10 -5 +10



\$60

**Prepare Meals for the Week**


+5 -10 +10



\$30

**Take an Art Class**


+5 +10 -10



\$50

**Go to a Swap Meet**

-10 +5 -5




\$20

**Spend Time at the Beach**

+10 +10 +10

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: SCENARIO DECK



\$35

Visit a Trampoline Park


-10 +5 +10



\$130

Take a Cooking Class


+5 +5 +5



\$15

Read a Book


+5 +5 +5



\$60

Get a Haircut


-5 -5 +10



\$20

Have a Picnic


+5 +10 +5



\$70

Attend a Sports Event


-10 +5 -10



\$0

Take a Nap


+10 +10 +10



\$100

Get a Massage

+10 -5 +10



\$50

Drive Around the Island

-5 +10 +5

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: SCENARIO DECK



**\$60**

**Buy Jewelry**


+10   -5   -5



**\$40**

**Play Intramural Sports**

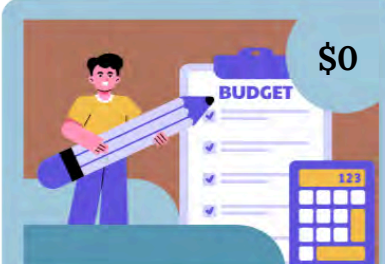
-5   +10   +5



**\$80**

**Go to a Live Concert**


-15   +5   -10



**\$0**

**Make a Budget**


-5   -10   +10



**\$0**

**Go to a Local Park**

-5   +5   +5



**\$15**

**Visit a Museum**


-5   +5   +5



**\$20**

**Make a Smoothie**


+5   -5   +10



**\$30**

**Join a Fitness Class**

-10   -5   15



**\$20**

**Have a Game Night**

+5   +5   -5

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: SCENARIO DECK



**\$50**

**Buy a New Water Bottle**

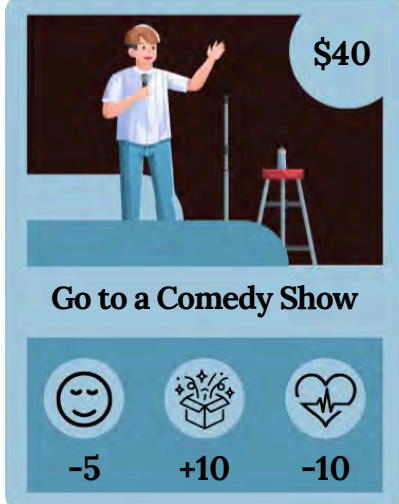
+5 +5 +5



**\$240**

**Hire a Language Instructor**

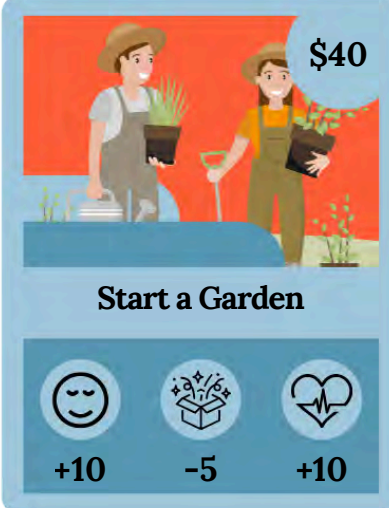
+5 +10 +10



**\$40**

**Go to a Comedy Show**

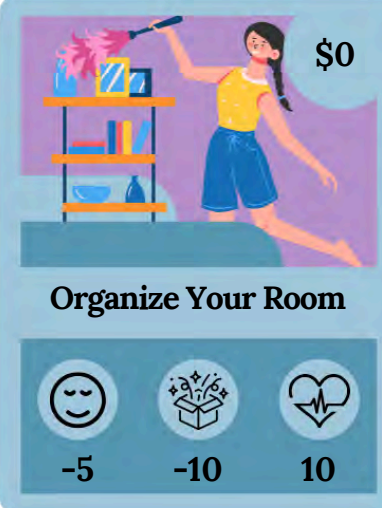
-5 +10 -10



**\$40**

**Start a Garden**

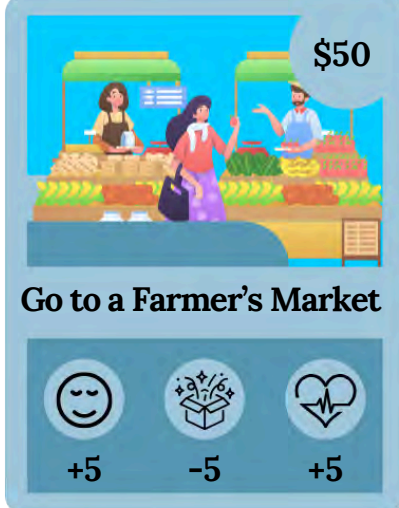
+10 -5 +10



**\$0**

**Organize Your Room**


-5 -10 10



**\$50**

**Go to a Farmer's Market**


+5 -5 +5



**\$15**

**Join a Book Club**

+15 +5 -10



**\$5**

**Explore a Botanical Garden**

+5 +5 +5



**\$0**

**Volunteer for a Beach Clean-up**

+5 -10 +5

Category 2: Financial Literacy


# DOLLARS AND DECISIONS: SCENARIO DECK



**\$150**

**Go Zip-Lining**


+5   +10   -5



**\$200**

**Go Skydiving**


+5   +15   -5



**\$20**

**Visit The Zoo**


+10   -5   -5



**\$40**

**Go to a Karaoke Night**


+5   +5   -5



**\$50**

**Go Indoor Rock Climbing**


+5   -10   +10



**\$60**

**Cook Dinner With Friends**


+10   +5   +5



**\$25**

**Go Bowling With Friends**

+5   +5   -5



**\$20**

**Visit a Local Aquarium**

+5   -5   +5



**\$100**

**Shop For Groceries**

+10   -5   +5

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: WORLD EVENT



### Economic Downturn in Local Agriculture

Farmers across Hawai'i are feeling the effects of an unexpected agricultural downturn, with staple crops like kalo taking a hit.

Effect: Each character loses \$50 and Comfort drops by 10 as food prices rise and local supplies dwindle.



### Hurricane Warning

A hurricane is projected to hit the islands soon. Residents are urged to prepare and stay safe indoors.

Effect: Each character loses 15 Comfort as homes and infrastructure are strained by preparations and damages.



### Health Scare from Rising COVID Cases

An increase in COVID cases has raised health concerns. Local clinics are seeing a surge in patients.

Effect: Each character loses 20 Health as the outbreak spreads across communities.



### Honolulu Festival

The annual Honolulu Festival kicks off with music, food, and cultural celebrations from across the Pacific.

Effect: Each character gains 30 Fun but loses 5 Comfort due to the large crowds and traffic.



### New Health Guidelines for Public Beaches

New health guidelines have been put in place for local beaches due to rising concerns about water safety and cleanliness.

Effect: Each character gains 20 Health from cleaner, safer beaches but loses \$20 to cover the cost of compliance.



### Small Business Saturday

Small Business Saturday is here to encourage everyone to shop locally and strengthen the economy.

Effect: Each character gains \$20 and 15 Fun as they contribute to the local economy.

## Category 2: Financial Literacy

**DOLLARS AND DECISIONS: WORLD EVENT****Community Service Requirement**

New community service initiatives have been introduced. Residents are encouraged to help keep the island clean and safe.

Effect: Each character loses \$10 for necessary supplies but gains 15 Health from active participation in community service.

**Living Healthy Hawai'i**

The Hawai'i Department of Health is holding an event of activities that promote physical and mental well-being.

Effect: Each character gains 20 Health and gains 5 Fun as they engage in health and wellness activities.

**Viral Social Media Challenge**

A new social media challenge has taken off, encouraging residents to post about their favorite hidden gems in Hawai'i.

Effect: Each character gains 15 Fun but loses 5 Comfort due to spending extra time traveling or online.

**Island-Wide Power Outage**

A sudden power outage has affected large parts of the islands. Electricians are scrambling to restore service.

Effect: Each character loses 10 Comfort and \$10 as they scramble for alternative power sources and backup supplies.

**Volcanic Eruption Alert**

A volcanic eruption has been reported on the Big Island. Ashfall and lava flows pose potential dangers to nearby communities.

Effect: Each character loses 10 Comfort due to air quality concerns, but gains 10 Health from the safety measures put in place.

**Local Art Exhibition Opening**

Capitol Modern has opened a new exhibition featuring works by local artists. Vendors selling food and merch are also present.

Effect: Each character gains 15 Fun, 5 Comfort, and 5 Health as they celebrate the night with music, food, and goods.

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: GOLDEN MERCHANT




**Visit Japan's Cherry Blossoms**

		
+60	+40	+60






**Explore Greece's Ancient Ruins**

		
+60	+70	+0



**Take a Gondola Ride in Venice**

		
+80	+50	+60



**Go on a Safari in Kruger National Park**

		
+0	+50	+60




**Attend a Music Festival in Nashville**

		
+40	+40	+60




**Tour the Great Wall of China**

		
+50	+0	+60



**Ski in the Swiss Alps**

		
+60	+0	+70



**Relax on a Beach in the Maldives**

		
+50	+80	+0



**Visit the Pyramids of Giza**

		
+0	+70	+60

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: GOLDEN MERCHANT



**Ride a Tuk-tuk in Bangkok**

		
+70	+0	+50



**Explore the Castles of Edinburgh**

		
+0	+70	+50



**Attend Oktoberfest in Munich**

		
+60	+0	+70




**Go Whale Watching in Reykjavik**

		
+0	+80	+40



**Visit the Chocolate Hills in Bohol**

		
+60	+0	+60



**Explore the Temples of Angkor Wat**

		
+0	+50	+50



**Visit the Northern Lights in Tromsø**

		
+50	+0	+50



**Participate in Día de los Muertos in Mexico**

		
+0	+50	+0




**Enjoy a Scenic Cruise in the Caribbean**

		
+50	+30	+60

Category 2: Financial Literacy

# DOLLARS AND DECISIONS: GOLDEN MERCHANT



**Tour the Gardens of Versailles**

+60 +50 +0



**Experience Carnival in Rio de Janeiro**

+30 +60 +0



**Visit Taipei 101**

+60 +0 +60



**Visit the Moai Statues at Easter Island**

+0 +60 +40




**Visit the Cliffs of Moher**

+60 +40 +30



**Take a Hot Air Balloon Ride in Cappadocia**

+0 +60 +0




**Visit Machu Picchu**

+40 +50 +0



**Explore the Temples of Bagan**

+50 +0 +60



**Go on an Exclusive Trip to Antarctica**

+60 +50 +0

## DOLLARS AND DECISIONS: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 2: Financial Literacy

## STACK AND SCORE

Grades 9-12 | ~1 Hour

### PURPOSE

This interactive game helps students make meaningful connections between everyday situations and their impact on credit scores. As students draw Jenga blocks, each scenario demonstrates how different life events like paying bills on time, taking out loans, or missing payments can raise or lower a credit score. By experiencing a variety of scenarios, students will develop a deeper understanding of how credit scores work and why it's important to be aware of the factors that influence them. The game encourages reflection, building awareness and knowledge that will support smart financial habits in the future.

### SPARK AND ROOT

Imagine standing at the threshold of your future ready to buy your first car, rent your dream apartment, or even apply for a loan to start a business. Suddenly, you're asked one simple question: What's your credit score?

For many, that number can open doors or slam them shut. But here's the truth: your credit score isn't just a number. It's a reflection of your choices, your habits, and your ability to navigate life's financial twists and turns.

You deserve the power to shape your own financial story. That's why today, you're

stepping into the driver's seat of your financial future. Every scenario you encounter, every habit you practice, and every lesson you learn in this game will echo in the real world.

Let's learn, compete, and discover together how to make credit work for you and not against you.

### MATERIALS

- Jenga set (with credit scenarios on each block)
- Credit Assessment Questionnaire (one per student)
- Credit Score Tracker (one per student)
- Special Event cards or wheel
- Credit Score Booster cards (one per group)
- Credit Score Protection Plan cards (one per group)

### ROLES

**Facilitator:** Announces instructions, events, and keeps the game moving.

## AGENDA

### 1. Introduction

- Briefly introduce the session and its purpose.
- Overview of credit, what a credit score is, why it matters, and how to build and maintain good credit.

### 2. Credit Assessment & Score Setup

- Distribute and complete the Credit Assessment Questionnaire.
- Guide students to calculate and record their starting credit scores on their trackers.

### 3. Game Instructions & Group Formation

- Explain the Stack and Score Jenga rules and special features (recession, special events, boosters, protection plans).
- Divide students into small groups and assign materials.

### 4. Stack and Score Gameplay

- Groups build their Jenga towers and begin play.
- Students take turns pulling blocks, reading scenarios, and adjusting their credit scores.
- Facilitator announces special events and monitors for tower collapses (recession rounds).
- Students use booster and protection plan cards as needed.

### 5. Reflection & Discussion

- Students tally their final credit scores.
- Facilitate a group discussion:
  - What scenarios helped or hurt your score?
  - What surprised you?
  - How can you apply these lessons to real-life financial decisions?

### 6. Wrap-Up & Takeaways

- Summarize key concepts learned.
- Encourage students to continue building healthy credit habits.

## Category 2: Financial Literacy

**STACK AND SCORE: HOW TO PLAY****1. Start with Your Credit Score**

- Fill out the Credit Assessment Questionnaire.
- Calculate your starting credit score and write it on your tracker.

**2. Build the Jenga Tower**

- Work with your group to set up the Jenga tower as usual.

**3. Take Turns Drawing Blocks**

- On your turn, carefully pull a block from the tower.
- Read the scenario on your block out loud to your group.

**4. Adjust Your Credit Score**

- Each scenario will tell you how it affects your credit score.
  - If it's a positive event (like paying a bill on time), add points.
  - If it's a negative event (like missing a payment), subtract points.
- Update your score on your tracker after every turn.
- Return the Jenga block to the top of the tower.

**5. Watch for Special Events**

- Some blocks or the facilitator may introduce special events that affect everyone's score. Listen carefully and follow the instructions.

**6. If the Tower Falls: Recession Round**

- If your group's tower collapses, everyone in your group immediately loses 50 points.

- For the next three turns:

- **Income Reduction:** Subtract 10 points from any positive event.
- **Increased Interest Rates:** Add 5 points to any negative event.

**7. Credit Score Boosters**

- If your credit score drops below 580, you must enter Credit Recovery.
- Every 2 turns, draw a Credit Score Booster card and follow its instructions.
- You exit Credit Recovery when your score rises above 600.

**8. Credit Score Protection Plan**

- If your credit score rises above 799, you earn a Protection Plan.
- Every two turns, draw a Credit Score Protection Plan card (maximum of four at a time).
- Use these cards to protect yourself from losing points on negative blocks.

**9. Keep Playing**

- Continue taking turns, drawing blocks, and adjusting your score until the game ends.

**10. Endgame**

- When time is up or only one tower remains standing, add up your final credit score.
- Join the group discussion to reflect on what you learned about how different situations can affect your credit.

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT ASSESSMENT QUESTIONNAIRE**

Answer each question in this questionnaire honestly to help determine your starting credit score for the game. After you have completed all 10 questions, refer to the "Credit Assessment Questionnaire Score Sheet" to find the score that matches each of your answers. Add up the scores for all 10 questions. This total will be your starting credit score for the game.

1. \_\_\_ How often do you save a portion of your allowance or earnings?
  - a. Sometimes, when I remember
  - b. Rarely, I usually spend it all
  - c. Every time I receive money
  - d. Never, I don't save at all
  
2. \_\_\_ If you receive a \$50 gift, what would you most likely do with it?
  - a. Spend most of it, save a little
  - b. Save it all
  - c. Spend it all immediately
  - d. Spend half, save half
  
3. \_\_\_ How do you handle your school lunch money?
  - a. I try to budget, but sometimes run out early
  - b. I spend it all on the first day
  - c. I budget it to last the week
  - d. I often spend it quickly and ask for more
  
4. \_\_\_ Imagine you want to buy a new video game, but you don't have enough money. What would you do?
  - a. Ask my parents for an advance on my allowance
  - b. Save up until I have enough
  - c. Find another way to get it immediately, like using a credit card
  - d. Borrow money from a friend or family member
  
5. \_\_\_ How often do you check or keep track of your expenses?
  - a. Rarely, I don't usually keep track
  - b. Regularly, I keep a record of what I spend
  - c. Never, I have no idea what I spend my money on
  - d. Sometimes, but not always

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT ASSESSMENT QUESTIONNAIRE**

6. \_\_\_ You have \$20 left at the end of the week. What do you do with it?
- Save some and spend some
  - Use it all for entertainment or snacks
  - Put it into my savings
  - Spend it on something I want
7. \_\_\_ How do you handle unexpected expenses, like a sudden school trip fee?
- I have savings to cover it
  - I usually need to borrow money from friends or family
  - I ask my parents for help but plan to pay them back
  - I don't have any way to cover it and struggle to find a solution
8. \_\_\_ What would you do if you found \$10 on the ground?
- Spend a little and save the rest
  - Save it or add it to my savings
  - Treat myself to something fun or tasty
  - Spend it on something I want right away
9. \_\_\_ If you had a credit card, how would you use it?
- Occasionally for non-urgent purchases but try to pay it off quickly
  - Only for emergencies and always pay it off immediately
  - Whenever I want, and only pay the minimum due
  - Often, without worrying too much about paying it off
10. \_\_\_ How often do you talk to your parents or guardians about money and budgeting?
- Rarely, we don't talk about money much
  - Sometimes, we talk about it occasionally
  - Regularly, we discuss financial planning often
  - Never, we don't discuss finances

\_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ + \_\_\_ = \_\_\_  
 1      2      3      4      5      6      7      8      9      10      Total

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT ASSESSMENT  
QUESTIONNAIRE SCORE SHEET**

1. How often do you save a portion of your allowance or earnings?
  - a. Sometimes, when I remember **(65 points)**
  - b. Rarely, I usually spend it all **(45 points)**
  - c. Every time I receive money **(85 points)**
  - d. Never, I don't save at all **(30 points)**
  
2. If you receive a \$50 gift, what would you most likely do with it?
  - a. Spend most of it, save a little **(45 points)**
  - b. Save it all **(85 points)**
  - c. Spend it all immediately **(30 points)**
  - d. Spend half, save half **(65 points)**
  
3. How do you handle your school lunch money?
  - a. I try to budget, but sometimes run out early **(65 points)**
  - b. I spend it all on the first day **(30 points)**
  - c. I budget it to last the week **(85 points)**
  - d. I often spend it quickly and ask for more **(45 points)**
  
4. Imagine you want to buy a new video game, but you don't have enough money. What would you do?
  - a. Ask my parents for an advance on my allowance **(65 points)**
  - b. Save up until I have enough **(85 points)**
  - c. Find another way to get it immediately, like using a credit card **(30 points)**
  - d. Borrow money from a friend or family member **(45 points)**
  
5. How often do you check or keep track of your expenses?
  - a. Rarely, I don't usually keep track **(45 points)**
  - b. Regularly, I keep a record of what I spend **(85 points)**
  - c. Never, I have no idea what I spend my money on **(30 points)**
  - d. Sometimes, but not always **(65 points)**

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT ASSESSMENT  
QUESTIONNAIRE SCORE SHEET**

6. You have \$20 left at the end of the week. What do you do with it?
- a. Save some and spend some **(65 points)**
  - b. Use it all for entertainment or snacks **(30 points)**
  - c. Put it into my savings **(85 points)**
  - d. Spend it on something I want **(45 points)**
7. How do you handle unexpected expenses, like a sudden school trip fee?
- a. I have savings to cover it **(85 points)**
  - b. I usually need to borrow money from friends or family **(45 points)**
  - c. I ask my parents for help but plan to pay them back **(65 points)**
  - d. I don't have any way to cover it and struggle to find a solution **(30 points)**
8. What would you do if you found \$10 on the ground?
- a. Spend a little and save the rest **(65 points)**
  - b. Save it or add it to my savings **(85 points)**
  - c. Treat myself to something fun or tasty **(30 points)**
  - d. Spend it on something I want right away **(45 points)**
9. If you had a credit card, how would you use it?
- a. Occasionally for non-urgent purchases but try to pay it off quickly **(65 points)**
  - b. Only for emergencies and always pay it off immediately **(85 points)**
  - c. Whenever I want, and only pay the minimum due **(30 points)**
  - d. Often, without worrying too much about paying it off **(45 points)**
10. How often do you talk to your parents or guardians about money and budgeting?
- a. Rarely, we don't talk about money much **(45 points)**
  - b. Sometimes, we talk about it occasionally **(65 points)**
  - c. Regularly, we discuss financial planning often **(85 points)**
  - d. Never, we don't discuss finances **(30 points)**

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE TRACKER

**STARTING CREDIT SCORE:**

POSITIVE SCENARIO	SCORE IMPACT	NEGATIVE SCENARIO	SCORE IMPACT

**FINAL CREDIT SCORE:**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You paid your credit card bill in full this month.  
**GAIN 20**

You missed a payment on your credit card bill.  
**LOSE 25**

You received a bonus at work.  
**GAIN 5**

You forgot to pay your utility bill on time.  
**LOSE 15**

You successfully negotiated a lower interest rate on your loan.  
**GAIN 20**

You maxed out your credit card.  
**LOSE 25**

You paid off a significant portion of your student loan.  
**GAIN 30**

You missed a rent payment.  
**LOSE 15**

You received an unexpected tax refund.  
**GAIN 20**

You took out a payday loan.  
**LOSE 30**

You diversified your credit mix by taking out an installment loan.  
**GAIN 25**

You exceeded your credit limit.  
**LOSE 25**

You attended a credit counseling workshop.  
**GAIN 20**

You forgot to budget for a large unexpected expense.  
**LOSE 20**

You used a credit score simulator tool to understand its impact.  
**GAIN 15**

You paid off an old collection account.  
**GAIN 30**

You applied for multiple credit cards in a short period.  
**LOSE 20**

You refinanced your mortgage to lower your interest rate.  
**GAIN 20**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You didn't use your credit card for several months.

**LOSE 10**

You successfully disputed an error on your credit report.

**GAIN 15**

You missed a deadline to submit your student loan deferment request.

**LOSE 10**

You negotiated a higher credit limit on your credit card.

**GAIN 15**

You forgot to file your taxes on time.

**LOSE 15**

You opened a store credit card to get a discount.

**LOSE 10**

You received a scholarship for your education expenses.

**GAIN 20**

You made an on-time payment on your auto loan.

**GAIN 5**

You failed to pay back a friend who loaned you money.

**LOSE 10**

You decided to consolidate your credit card debt into a personal loan.

**GAIN 25**

You didn't save any money from your last paycheck.

**LOSE 15**

You successfully negotiated a settlement on a credit card debt.

**GAIN 25**

You forgot to pay your credit card annual fee.

**LOSE 10**

You used your credit card to pay for a luxury vacation.

**LOSE 20**

You paid off your car loan completely.

**GAIN 30**

You missed a payment on your personal loan.

**LOSE 15**

You received a raise at work.

**GAIN 5**

You missed an opportunity to negotiate lower rent with your landlord.

**LOSE 10**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You successfully applied for a credit builder loan.

**GAIN 30**

You made a large purchase that maxed out your credit card.

**LOSE 25**

You started contributing to a retirement savings plan.

**GAIN 20**

You forgot to cancel a subscription service you no longer use.

**LOSE 10**

You received a warning from your bank about overdrawing your account.

**LOSE 15**

You paid off your medical bill in full.

**GAIN 15**

You forgot to pay your cell phone bill on time.

**LOSE 15**

You successfully negotiated a payment plan for your overdue taxes.

**GAIN 20**

You used your credit card to cover unexpected car repair costs.

**LOSE 20**

You paid all your bills on time this month.

**GAIN 5**

You missed the deadline to apply for financial aid for next semester.

**LOSE 10**

You received a refund for an overpayment on your utility bill.

**GAIN 10**

You used a balance transfer to consolidate credit card debt at a lower interest rate.

**GAIN 20**

You forgot to return library books and incurred late fees.

**LOSE 10**

You made an impulse purchase that wasn't budgeted.

**LOSE 15**

You started a side hustle and earned extra income this month.

**GAIN 5**

You forgot to pay your car insurance premium on time.

**LOSE 15**

You applied for a personal loan and got approved with a good interest rate.

**GAIN 20**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You received a refund for an item you returned.

**GAIN 10**

You exceeded your monthly budget for dining out.

**LOSE 10**

You paid off your credit card balance for the third consecutive month.

**GAIN 20**

You missed a payment on your utility bill for the second time this year.

**LOSE 20**

You received a grant to fund your research project.

**GAIN 20**

You forgot to pay your annual subscription fee for a professional membership.

**LOSE 10**

You won a contest and received a cash prize.

**GAIN 0**

You made a large donation to a charitable organization.

**LOSE 0**

You negotiated a lower interest rate on your student loan refinancing.

**GAIN 25**

You missed a payment on your credit card bill, but quickly rectified it.

**LOSE 10**

You received an inheritance from a relative.

**GAIN 30**

You didn't pay your rent on time this month.

**LOSE 15**

You started a savings account with automatic deposits.

**GAIN 15**

You forgot to pay your annual property tax bill on time.

**LOSE 15**

You received a promotion at work.

**GAIN 5**

You missed the deadline to register for your college classes next semester.

**LOSE 10**

You negotiated a lower interest rate on your credit card.

**GAIN 15**

You spent more than your budget allowed on holiday gifts.

**LOSE 20**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You paid off your car loan early.  
**GAIN 30**

You missed a payment on your student loan.  
**LOSE 15**

You received a bonus for meeting your sales target at work.  
**GAIN 5**

You forgot to pay your internet bill on time.  
**LOSE 15**

You successfully paid off your personal loan.  
**GAIN 25**

You went over your credit limit on your credit card.  
**LOSE 25**

You set up a direct deposit into your savings account.  
**GAIN 15**

You forgot to pay your annual membership fee for a professional association.  
**LOSE 10**

You received a refund for a canceled flight.  
**GAIN 10**

You paid off your credit card balance in full after carrying a balance for a few months.  
**GAIN 15**

You missed a payment on your utility bill for the third time this year.  
**LOSE 25**

You negotiated a settlement on a large medical bill.  
**GAIN 25**

You used your credit card to cover unexpected veterinary bills.  
**LOSE 20**

You paid all your bills early this month.  
**GAIN 10**

You forgot to renew your professional license on time.  
**LOSE 15**

You received a raise and promotion at work.  
**GAIN 5**

You missed the deadline to apply for scholarships for next semester.  
**LOSE 10**

You negotiated a lower interest rate on your mortgage refinancing.  
**GAIN 20**

## Category 2: Financial Literacy

**STACK AND SCORE: JENGA BLOCK SCENARIOS**

You bought an expensive gadget on sale.  
**LOSE 20**

You paid off your student loan in full.  
**GAIN 30**

You forgot to pay your car insurance premium on time.  
**LOSE 15**

You started a retirement savings account.  
**GAIN 15**

You missed the deadline to file your taxes.  
**LOSE 15**

You received a signing bonus at your new job.  
**GAIN 5**

You missed a payment on your personal loan.  
**LOSE 15**

You successfully refinanced your auto loan at a lower interest rate.  
**GAIN 20**

You paid off a credit card debt that had gone to collections.  
**GAIN 30**

You missed a payment on your utility bill for the first time this year.  
**LOSE 10**

You have taken out a special event block. You must announce to the whole class: "Announcement! Announcement! Special Event! Let us listen to the Prime Minister."

You have taken out a special event block. You must announce to the whole class: "Announcement! Announcement! Special Event! Let us listen to the President."

You have taken out a special event block. You must announce to the whole class: "Announcement! Announcement! Special Event! Let us listen to the Chancellor."

You have taken out a special event block. You must announce to the whole class: "Announcement! Announcement! Special Event! Let us listen to the Monarch."

You have taken out the dreaded recession block. You must announce to the whole class: "Recession! Recession! We must prepare for recession! We must listen to the announcement!"

Category 2: Financial Literacy

## STACK AND SCORE: SPECIAL EVENTS

**Facilitator note: There are two ways Special Events can trigger.**

- 1. As the facilitator, you may announce a world or national event that immediately affects all groups.**
- 2. Each group has blocks that contain Special Events Warning.**

**You may use a wheel or a deck of cards to randomly determine the special event.**

### **MAJOR CYBER ATTACK:**

- "Alert! A major cyber attack has disrupted financial systems, causing chaos and leading to unexpected expenses for security upgrades and data recovery. Everyone needs to brace for the financial impact."
- Effect: All groups lose 25 points.

### **GREEN ENERGY INITIATIVE:**

- "Exciting development! A new green energy initiative is creating jobs and boosting the economy. This positive environmental and economic impact is leading to increased financial stability for all."
- Effect: All groups gain 20 points.

### **GLOBAL TRADE DISRUPTION:**

- "Important update! Global trade disruptions have caused supply chain issues, leading to higher costs for goods and services. Everyone is feeling the impact of this economic challenge."
- Effect: All groups lose 15 points.

### **INHERITANCE WINDFALL:**

- "Surprise windfall! An unexpected inheritance has come your way, providing a significant financial boost. This sudden influx of money is helping to pay off debts and increase savings."
- Effect: All groups gain 30 points.

## Category 2: Financial Literacy

**STACK AND SCORE: SPECIAL EVENTS****NEW GOVERNMENT POLICY:**

- a. "Breaking news! The government has just passed a new policy that increases student loan interest rates. Students across the country are now facing higher costs for their education, tightening everyone's financial belts."
- b. Effect: All groups lose 20 points.

**TECH BOOM:**

- a. "Exciting times! A groundbreaking tech innovation has revolutionized industries, leading to a surge in job opportunities and economic growth. The ripple effect is filling everyone's pockets with extra cash and boosting credit scores!"
- b. Effect: All groups gain 30 points.

**NATURAL DISASTER:**

- a. "Alert! A devastating natural disaster has struck, causing widespread damage and leading to unexpected expenses for repairs and recovery. Communities are banding together, but everyone's finances are taking a hit."
- b. Effect: All groups lose 25 points.

**SCHOLARSHIP AWARD:**

- a. "Fantastic news! A new scholarship program has been announced, offering financial aid to countless students. This influx of funds is helping ease the burden of tuition fees and other educational costs."
- b. Effect: All groups gain 20 points.

**HEALTHCARE COST INCREASE:**

- a. "Attention! Healthcare costs have surged due to new medical advancements and policy changes. Families are now facing higher medical bills, straining household budgets."
- b. Effect: All groups lose 15 points.

## Category 2: Financial Literacy

**STACK AND SCORE: SPECIAL EVENTS****ECONOMIC STIMULUS:**

- a. "Great news! The government has issued a generous economic stimulus package, putting extra money directly into everyone's hands. This financial boost is helping to pay off debts and improve credit scores."
- b. Effect: All groups gain 25 points.

**UNEXPECTED TAX REFUND:**

- a. "Surprise! The government has discovered an error in tax calculations and is issuing unexpected refunds. This sudden windfall is a welcome relief for everyone, helping to pad savings and pay off bills."
- b. Effect: All groups gain 20 points.

**MARKET VOLATILITY:**

- a. "Heads up! The stock market has experienced a sudden and severe drop, leading to uncertainty in financial markets. Credit availability is tightening as lenders become more cautious."
- b. Effect: All groups lose 20 points.

**JOB MARKET IMPROVEMENT:**

- a. "Fantastic news! Unemployment rates have dropped significantly as new job opportunities emerge. Higher employment rates are leading to better credit scores and increased financial stability for all."
- b. Effect: All groups gain 30 points.

**DEBT RELIEF PROGRAM:**

- a. "Incredible news! A new debt relief program has been launched, offering significant reductions in student loan balances and other debts. This program is providing a much-needed financial break for everyone."
- b. Effect: All groups gain 25 points.

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE BOOSTERS

**Facilitator note:** *Cut out each Credit Score Boosters card to turn into a deck and give to each group.*

**Explanation:** Uh-oh, you have fallen below a fair credit score. You must undergo credit recovery to improve your credit. This recovery process involves responsible financial behavior, thus increasing your understanding of good credit practices.

Credit Score Simulation: "You use a credit score simulator tool to predict the impact of financial decisions. **Gain 15 points** for using tools to understand credit."

Credit Limit Increase Request: "You request and receive a credit limit increase without increasing spending. **Gain 20 points** for responsible credit limit management."

Paying Off Collection Accounts: "You negotiate and pay off old collection accounts. **Gain 30 points** for resolving past credit issues."

Building Credit Mix: "You diversify your credit mix by adding a different type of credit (e.g., installment loan). **Gain 25 points** for diversifying credit types."

Financial Goal Achievement: "You achieve a major financial goal (e.g., saving for a car, vacation). **Gain 30 points** for achieving a financial milestone."

Credit Score Review: "You review your credit score quarterly and identify areas for improvement. **Gain 15 points** for regular credit score monitoring."

Avoiding Credit Card Balances: "You consistently pay off credit card balances in full each month. **Gain 20 points** for avoiding credit card interest charges."

Student Loan Forbearance Negotiation: "You negotiate student loan forbearance successfully during financial hardship. **Gain 20 points** for managing debt during difficult times."

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT SCORE BOOSTERS**

Credit Card Management: "You successfully pay off your credit card balance in full this month. **Gain 20 points** for demonstrating responsible credit card use."

Credit Utilization: "You lower your credit utilization ratio to below 30% of your credit limit. **Gain 15 points** for managing your credit utilization effectively."

Payment History: "You make all your loan payments on time for three consecutive months. **Gain 25 points** for maintaining a positive payment history."

Credit Report Accuracy: "You review your credit report and dispute an error successfully. **Gain 15 points** for ensuring your credit report is accurate."

Budgeting for Savings: "You create a budget that includes saving a portion of your income each month. **Gain 20 points** for incorporating savings into your budget."

Debt Paydown: "You pay down a significant portion of your student loan or car loan. **Gain 30 points** for reducing your overall debt."

Credit Education Seminar: "You attend a credit education seminar and apply one tip to improve your credit. **Gain 15 points** for learning and implementing credit management strategies."

Credit Score Monitoring: "You sign up for a credit score monitoring service and actively track your score. **Gain 10 points** for staying informed about your credit."

Emergency Fund Contribution: "You start contributing to an emergency fund to cover unexpected expenses. **Gain 20 points** for prioritizing financial security."

Financial Counseling Session: "You attend a financial counseling session and develop a plan to improve your credit. **Gain 25 points** for seeking professional guidance."

Financial Literacy Quiz: "You score 90% or above on a financial literacy quiz. **Gain 25 points** for demonstrating strong financial knowledge."

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT SCORE BOOSTERS**

Credit Building Loan: "You take out a credit builder loan and successfully repay it. **Gain 30 points** for actively building your credit history."

Authorized User Benefit: "You become an authorized user on a family member's credit card and benefit from their positive credit history. **Gain 15 points** for leveraging authorized user status."

Negotiating Lower Interest Rates: "You successfully negotiate lower interest rates on your credit cards or loans. **Gain 20 points** for reducing your cost of borrowing."

Avoiding New Credit Applications: "You resist applying for new credit cards or loans for six months. **Gain 10 points** for avoiding unnecessary credit inquiries."

Staying Below Credit Limit: "You consistently keep your credit card balances below 50% of your credit limit. **Gain 15 points** for managing your credit responsibly."

Credit Counseling Workshop: "You attend a credit counseling workshop and implement the strategies discussed. **Gain 20 points** for proactive credit management."

Student Loan Repayment Strategy: "You develop a repayment strategy for your student loans and stick to it. **Gain 25 points** for planning and executing a debt repayment plan."

Credit Score Goal Setting: "You set a specific goal to improve your credit score by 50 points within six months. **Gain 30 points** for setting and working towards a credit score improvement goal."

Utility Bill Management: "You pay all your utility bills on time for three consecutive months. **Gain 15 points** for managing household expenses responsibly."

Credit Card Rewards Optimization: "You maximize credit card rewards without carrying a balance. **Gain 20 points** for using credit card rewards wisely."

Avoiding Late Fees: "You avoid late fees on any financial obligations for six months. **Gain 10 points** for maintaining a flawless payment record."

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE PROTECTION PLAN

**Facilitator note:** *Cut out each Credit Score Boosters card to turn into a deck and give to each group.*

### **Explanation:**

Congratulations, you have an excellent credit score! This achievement grants you a protection plan, a reward for maintaining exemplary financial habits. This plan helps safeguard your credit score from unexpected negative events.

#### **TECHNOLOGY UPGRADE ADVANTAGE:**

- a. Scenario: "Strategic technology upgrades have enhanced productivity and efficiency, positively affecting your financial outlook."
- b. Rule: "If you pull a block indicating technology-related expenses, this card prevents you from losing points."

#### **PERSONAL LOAN REPAYMENT SUCCESS:**

- a. Scenario: "Successfully repaying personal loans has reduced debt and improved your credit utilization ratio, boosting your credit score."
- b. Rule: "If you pull a block indicating personal loan repayment challenges, this card prevents you from losing points."

#### **HOME EQUITY INVESTMENT:**

- a. Scenario: "Investing in home equity has increased property value and provided financial flexibility without affecting your credit score."
- b. Rule: "If you pull a block indicating home equity expenses, this card prevents you from losing points."

#### **VACATION SAVINGS BENEFIT:**

- a. Scenario: "Your disciplined approach to vacation savings has allowed for stress-free travel experiences without financial strain."
- b. Rule: "If you pull a block indicating vacation-related expenses, this card prevents you from losing points."

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE PROTECTION PLAN

### **JOB SECURITY ASSURANCE:**

- a. Scenario: "You've been excelling at your job, and your company acknowledges your hard work with a promotion and raise."
- b. Rule: "If you pull a block indicating job loss or income reduction, this card prevents you from losing points."

### **HEALTHCARE SAVINGS BONUS:**

- a. Scenario: "Your diligent focus on health and wellness has paid off with reduced healthcare costs and savings on insurance premiums."
- b. Rule: "If you pull a block indicating unexpected medical expenses, this card prevents you from losing points."

### **UTILITY BILL EFFICIENCY REWARD:**

- a. Scenario: "You've been proactive about energy conservation at home, resulting in lower utility bills and savings."
- b. Rule: "If you pull a block indicating overdue utility bills, this card prevents you from losing points."

### **CAR MAINTENANCE COST SAVINGS:**

- a. Scenario: "Your careful maintenance of your vehicle has paid off with minimal repair costs and efficient fuel consumption."
- b. Rule: "If you pull a block indicating unexpected car repair costs, this card prevents you from losing points."

### **HOME IMPROVEMENT INVESTMENT:**

- a. Scenario: "You've invested wisely in home improvements that enhance property value and reduce long-term maintenance expenses."
- b. Rule: "If you pull a block indicating home repair expenses, this card prevents you from losing points."

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE PROTECTION PLAN

### **STUDENT LOAN REPAYMENT ACHIEVEMENT:**

- a. Scenario: "Your consistent student loan repayments have improved your credit profile and reduced overall debt burden."
- b. Rule: "If you pull a block indicating student loan payment difficulties, this card prevents you from losing points."

### **RENT/MORTGAGE PAYMENT PUNCTUALITY BONUS:**

- a. Scenario: "You've maintained a flawless record of timely rent or mortgage payments, reflecting your financial responsibility."
- b. Rule: "If you pull a block indicating missed rent or mortgage payments, this card prevents you from losing points."

### **NATURAL DISASTER PREPAREDNESS REWARD:**

- a. Scenario: "Your proactive approach to disaster preparedness has minimized risks and ensured minimal financial impact during emergencies."
- b. Rule: "If you pull a block indicating damage from a natural disaster, this card prevents you from losing points."

### **TRAVEL PLANNING EFFICIENCY BONUS:**

- a. Scenario: "Your meticulous travel planning has resulted in cost-effective trips and budget-friendly experiences."
- b. Rule: "If you pull a block indicating unexpected travel delays, this card prevents you from losing points."

### **LEGAL PROTECTION ADVANTAGE:**

- a. Scenario: "Your thorough understanding of legal matters and proactive legal advice have safeguarded you from unexpected legal expenses."
- b. Rule: "If you pull a block indicating legal expenses, this card prevents you from losing points."

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE PROTECTION PLAN

### **CREDIT MONITORING SERVICE:**

- a. Scenario: "You've signed up for a credit monitoring service that alerts you to any unusual activity, protecting you from identity theft."
- b. Rule: "If you pull a block indicating a sudden drop in your score due to a mistake, this card prevents you from losing points."

### **EMERGENCY SAVINGS:**

- a. Scenario: "Your disciplined savings habits have built up an emergency fund that covers unexpected expenses without affecting your credit."
- b. Rule: "If you pull a block indicating an unexpected expense, this card prevents you from losing points."

### **PAYMENT GRACE PERIOD:**

- a. Scenario: "Your proactive communication with creditors has allowed you to negotiate a grace period for a missed payment without penalty."
- b. Rule: "If you pull a block indicating a missed payment, this card prevents you from losing points."

### **INSURANCE PAYOUT:**

- a. Scenario: "Your comprehensive insurance coverage has provided a payout for damages without impacting your personal finances."
- b. Rule: "If you pull a block indicating an accident or damage, this card prevents you from losing points."

### **FRAUD ALERT PROTECTION:**

- a. Scenario: "You've activated fraud alert services that quickly detect and prevent unauthorized use of your credit, protecting your score."
- b. Rule: "If you pull a block indicating identity theft or fraud, this card prevents you from losing points."

Category 2: Financial Literacy

## STACK AND SCORE: CREDIT SCORE PROTECTION PLAN

### **DEBT CONSOLIDATION BENEFIT:**

- a. Scenario: "Your strategic debt consolidation has lowered your overall interest rates and monthly payments, improving your financial health."
- b. Rule: "If you pull a block indicating debt repayment challenges, this card prevents you from losing points."

### **INCOME TAX REFUND ADVANTAGE:**

- a. Scenario: "Your accurate tax filing has resulted in a substantial refund, providing financial relief and boosting your credit standing."
- b. Rule: "If you pull a block indicating tax-related financial strain, this card prevents you from losing points."

### **FINANCIAL EDUCATION REWARD:**

- a. Scenario: "Attending financial education workshops has enhanced your money management skills, leading to better financial decisions."
- b. Rule: "If you pull a block indicating financial missteps, this card prevents you from losing points."

### **INVESTMENT PORTFOLIO GROWTH:**

- a. Scenario: "Your diversified investment portfolio has yielded positive returns, strengthening your financial position and creditworthiness."
- b. Rule: "If you pull a block indicating investment losses, this card prevents you from losing points."

### **JOB MARKET STABILITY BENEFIT:**

- a. Scenario: "Stability in the job market has ensured consistent income and financial security, supporting your credit score."
- b. Rule: "If you pull a block indicating job market fluctuations, this card prevents you from losing points."

## Category 2: Financial Literacy

**STACK AND SCORE: CREDIT SCORE PROTECTION PLAN****RETIREMENT PLANNING SECURITY:**

- a. Scenario: "Your early retirement planning has built a secure financial future, protecting your credit score from unexpected expenses."
- b. Rule: "If you pull a block indicating retirement fund withdrawals, this card prevents you from losing points."

**CREDIT SCORE IMPROVEMENT STRATEGY:**

- a. Scenario: "You've implemented a credit score improvement plan that includes timely payments and reducing credit utilization."
- b. Rule: "If you pull a block indicating credit score setbacks, this card prevents you from losing points."

**PERSONAL BUDGET EFFICIENCY:**

- a. Scenario: "Your strict adherence to a personal budget has reduced unnecessary spending and increased savings, bolstering your credit."
- b. Rule: "If you pull a block indicating budget overspending, this card prevents you from losing points."

**EDUCATION GRANT BENEFIT:**

- a. Scenario: "Securing an education grant has eased financial burdens and allowed you to focus on academic success without credit implications."
- b. Rule: "If you pull a block indicating educational expenses, this card prevents you from losing points."

**CHARITABLE CONTRIBUTION REWARD:**

- a. Scenario: "Your consistent charitable contributions have positively impacted your community and reflected well on your credit profile."
- b. Rule: "If you pull a block indicating unexpected charitable expenses, this card prevents you from losing points."

**INSURANCE PREMIUM REDUCTION:**

- a. Scenario: "Your proactive comparison of insurance premiums has led to cost savings and improved financial planning."
- b. Rule: "If you pull a block indicating unexpected insurance costs, this card prevents you from losing points."

## STACK AND SCORE: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?



# EDUCATOR'S TOOLKIT

## **CATEGORY 3**

### IDENTITY BUILDING

PREPARING STUDENTS FOR COLLEGE, CAREER, AND LIFE

*Discover your roots, honor your journey.*



# N

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Category 3: Identity Building

## **BUILD A HOUSE FOR MY FUTURE**

Grades 6-8 | ~1 Hour

### **PURPOSE**

Students will design a house as a creative way to represent their dreams, goals, and the foundations of their future success.

Through this activity, they will identify and visualize the key pillars that support their aspirations such as education, family, and community, to highlight the value of a strong support system.

By the end of the activity, students will understand the significance of support systems in achieving success, identify and prioritize the foundational elements of their future, and develop skills in visualizing and planning for their personal goals.

### **MATERIALS**

- “Build a House for My Future” handout
- Pencils, markers, colored pencils, and other drawing materials

## Category 3: Identity Building

**BUILD A HOUSE FOR MY FUTURE**

(Andrei Lauren Nuñez, 2007) Source: Philippine Arts in Venice Biennale In Focus "In Search of Bayanihan"

**SPARK & ROOT**

Picture this: a whole community coming together, lifting a house made of bamboo and palm leaves, and carrying it to a new place. That's the spirit of what Filipinos call Bayanihan. People helping each other, working side by side, and making the impossible possible through unity and cooperation.

The houses being moved are called Bahay Kubo. Simple, sturdy homes built from natural materials. At first glance, a Bahay Kubo might seem fragile, but every part has a purpose. The roof shields the family from storms, just like the people or values that protect you in challenging times. The windows let in light and air, just like your dreams and hopes that inspire you. The stilts keep the house safe and steady, much like your core values keep you grounded and resilient.

Take a moment to think about your own life. When things get tough, who do you turn to? Maybe it's a parent, a friend, a teacher, or your community. Sometimes support comes in big ways, like someone helping you through a crisis. Often, it's the small things like someone listening, offering advice, or simply being there for you.

Just like the Bahay Kubo, your life is made up of different parts, each one playing a role in making you strong and resilient. As you begin this activity, ask yourself: What are the most important things you need to build a strong future? Who are the people, and what are the values, that help you stand tall, no matter what comes your way?

Today, you'll design your own house that represents your dreams, your goals, and the support systems that will help you succeed. Discover what makes your foundation strong, and imagine the future you want to build.

## AGENDA

### 1. Introduction & Worksheet

#### Distribution

- Distribute the handouts and briefly explain the activity.

### 2. Inspiration: Bahay Kubo Examples

- Show images of traditional and modern Bahay Kubo designs. Highlight how each part of the house serves a purpose and how the design reflects values of community, resilience, and adaptability.

### 3. Creative Design

- Invite students to design their own houses, which can either be traditional or modern. Each part of their house should represent a foundation of their future (e.g., education, family, community, values, dreams). Encourage creativity and personal meaning in their designs.

### 4. Group Presentations

- Students present their house to the class, explaining the symbolism behind each part and how it represents their dreams and support systems.

### 5. Reflection and Discussion

- As a class, discuss insights and lessons learned. Encourage students to share “aha” moments and reflect on the importance of having a strong, supportive foundation for their goals.

Category 3: Identity Building

## BUILD A HOUSE FOR MY FUTURE

Your task is to design your own house, thinking about what each part represents in your life. As you create it, reflect on the following questions.

**Roof:** What do you need to feel secure and protected?

**Walls:** What do you love doing or learning about?

**Basement:** Who supports and believes in you?

**Room:** Where do you want to grow?

**Windows:** What do you want to achieve in the future?

**Stilts:** What's really important to you?

Feel free to design your house in the space provided below, on another piece of paper.



## BUILD A HOUSE FOR MY FUTURE: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 3: Identity Building

## FIND YOUR NEIGHBORHOOD

Grades 6-8 | ~1 Hour

### PURPOSE

This activity helps students recognize the power of community by finding common ground with their peers. Building on their drawings from the “Build a House for My Future” activity, students will discover shared values, dreams, and sources of support, forming their own neighborhood. The goal is to highlight the importance of belonging, teamwork, and collective strength in achieving personal and shared goals.

### SPARK AND ROOT

Look at your house that reflects your dreams, values, and support systems. Now imagine it surrounded by others, forming a vibrant community. In the Philippines, this community is called a barangay.

A barangay is more than a neighborhood. It is the smallest yet most vital part of society, where people know, help, and work with one another for the common good. The word comes from balangay, the boats that carried early settlers, symbolizing how people journey and build their lives together.

Each barangay is unique, but all share the spirit of belonging and cooperation. Families gather for celebrations, neighbors look out for each other, and

challenges are met through unity. This is where the value of bayanihan (community) truly comes alive.

Just as each part of your house strengthens your home, every person in a neighborhood strengthens the community. When you meet others who share your dreams and values, you are finding your community, a group that supports, uplifts, and grows with you.

As you view your classmates’ house designs, think about your connections. Who shares your dreams and values? This is your chance to find your community and build something greater together.

### MATERIALS

- Completed Bahay Kubo drawing from the “Build a Bahay Kubo for My Future” activity
- Large sheets of paper or poster boards
- Markers, pens, sticky notes
- “Find Your Neighborhood” worksheet

## AGENDA

### 1. Introduction

- Briefly explain the purpose of the activity and how it connects to the Bahay Kubo drawings.

### 2. Gallery Walk

- Students display their Bahay Kubo drawings around the room. Everyone walks around, observes, and looks for similarities or connections with others' designs (e.g., similar values, dreams, sources of support).

### 3. Find Your Neighborhood

- Students group themselves based on a shared element they noticed (e.g., "We all value education," "We all dream of helping our families," "We all see friends as our main support"). Each group forms a neighborhood.

### 4. Neighborhood Collaboration

- In their neighborhoods, students discuss:
  - What similarities brought them together?
  - How can their shared values or dreams help them support each other?
  - What could their neighborhood accomplish if they worked together?

### 5. Visual Representation

- Each group creates a poster or visual representation of their neighborhood, including a name, shared values, and a group goal or project idea.

### 6. Group Presentations

- Each neighborhood presents their poster and shares what they learned about the power of community.

### 7. Reflection

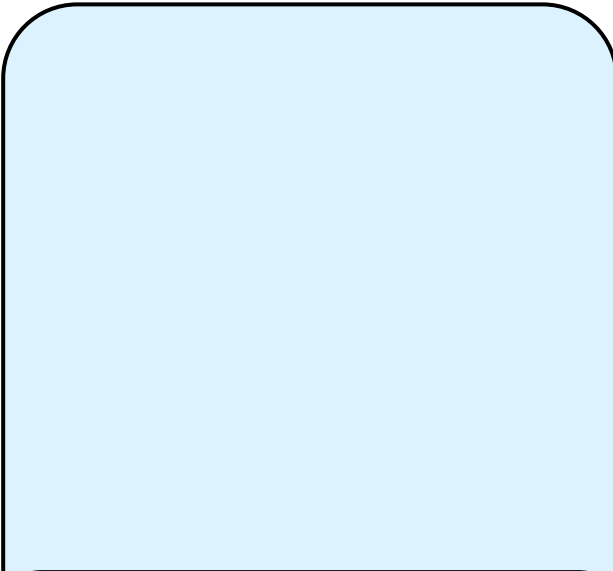
- As a class, discuss insights and lessons learned. Encourage students to share "aha" moments and reflect on the importance of having a strong, supportive foundation for their goals.

Category 3: Identity Building

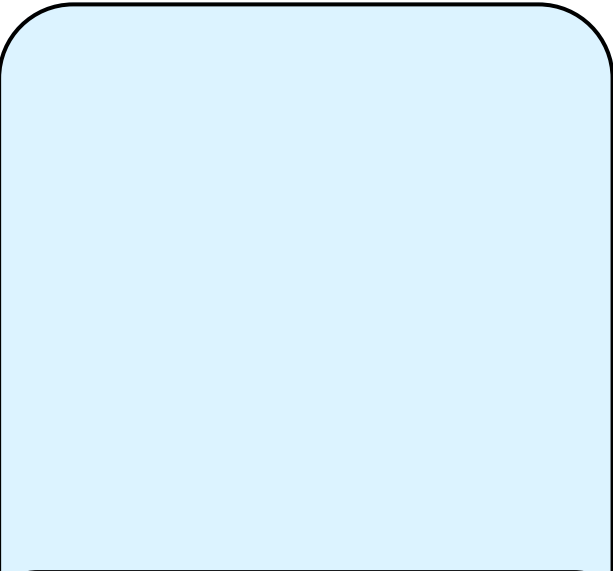
## FIND YOUR NEIGHBORHOOD

**Name:**

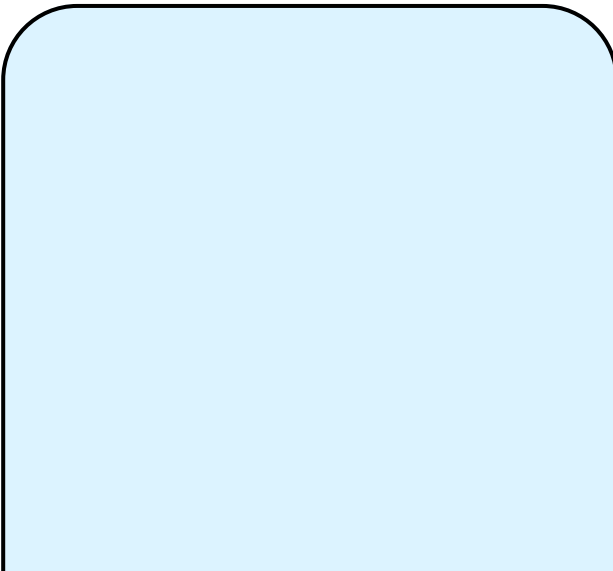
**Neighborhood Name:**



**What similarities brought your neighborhood together?**



**What are your group's shared values or dreams?**



**How can you support each other as a neighborhood?**



**What is one goal your neighborhood would like to achieve together?**

## Category 3: Identity Building

**FIND YOUR NEIGHBORHOOD: REFLECTION****Reflection ver. 1: Community/Weather Ball Debrief**

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

**Reflection ver. 2: Individual Reflection**

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant question do I have?

Category 3: Identity Building

## THIS IS YOUR VOICE!

Grades 6-8 | ~1.5 Hour

### PURPOSE

The purpose of this activity is to empower students with the skills and confidence needed to advocate for themselves in a variety of situations. By exploring the principles of self-advocacy and practicing effective communication, students will learn how to express their ideas, beliefs, and needs clearly and respectfully. This activity aims to create a supportive environment where every voice is valued, and students leave feeling more confident in standing up for themselves and what they believe in.

### SPARK AND ROOT

You have a voice that matters. Every idea, belief, and perspective you hold is unique, and the world needs to hear it. Self-advocacy is not only about speaking up but also about understanding who you are, what you value, and how you wish to make a difference. It means recognizing that your thoughts and experiences have power, and that your words can create change in yourself, in others, and in your community.

Today, you will have the chance to step into the spotlight, to collaborate with your peers, and to express the ideas that matter most to you. This is an opportunity to listen, reflect, and grow as both an individual and a member of a group.

When you share your story with sincerity, you encourage others to do the same, helping to build a space where everyone's voice can be heard.

Your voice can inspire, motivate, and connect people. It can break barriers, challenge assumptions, and open doors to understanding. Confidence comes from practice, patience, and self-awareness. These are qualities you can strengthen each time you share your perspective.

Take this moment to speak with courage and authenticity. Let your voice remind others that every person has something valuable to contribute. When you stand up and speak out, you not only affirm your own worth but also encourage a community where everyone feels empowered to do the same.

### MATERIALS

- Self-Advocacy Toolkit
- This is Your Voice! Prompt Sheet
- This is Your Voice! Brainstorm Sheet
- Whiteboard or large poster paper and markers
- Index cards or slips of paper
- Pens and pencils
- No copyright background music

## AGENDA

### 1. Introduction

- Briefly explain the purpose of the activity and connect students with the importance of self-advocacy and their unique voices.

### 2. Self-Advocacy Principles Discussion

- Facilitate a brief interactive discussion where students brainstorm what self-advocacy means and identify key communication skills like confidence, respect, and clarity.

### 3. Songwriting Group Work

- Divide students into small groups to collaboratively write a song responding to a prompt like, “How can I stand up for myself and others?” Encourage sharing personal stories and creative expression through lyrics and simple melodies.

### 4. Rehearsal & Refinement

- Groups practice their songs, refine lyrics, and prepare to present. Support students in building confidence and teamwork.

### 5. Performances

- Each group performs their song for the class. After each performance, hold a brief reflection discussing the messages and feelings expressed.

### 6. Reflection

- As a class, discuss insights and lessons learned. Encourage students to share “aha” moments and reflect on the importance of having a strong, supportive foundation for their goals.

# This is Your Voice! Self-Advocacy Toolkit

## POWER PHRASES

"I feel **[emotion]** when **[situation]** because **[reason]**."

"I need **[specific help or accommodation]** to do my best."

"I understand your point, but I see it differently because **[reason]**."

"Can I share my idea/opinion?"

## CONFIDENCE TIPS

- Take a deep breath before speaking to feel calm and focused.
- Make eye contact to show you believe in what you say.
- Use a firm but polite tone.
- Practice what you want to say beforehand.
- Remember: Your voice matters and deserves to be heard.

## COMMUNICATION SKILLS TO REMEMBER

- Be clear and concise. Say exactly what you need or feel.
- Show respect even if you disagree with others.
- Listen carefully to responses and ask questions if needed.
- Stay positive and open to finding solutions.

## ENCOURAGEMENT & AFFIRMATIONS

- "My voice is important."
- "I have the right to express my thoughts."
- "Speaking up helps me grow and helps others understand me."
- "Mistakes are part of learning to be confident."

## EXAMPLE SCENARIOS

How would you talk to a teacher if you felt a grade you got on an assignment was unfair?

How would you let a friend know you don't feel comfortable with a joke they made?

How would you tell someone to stop interrupting you respectfully during discussions?

Category 3: Identity Building

## THIS IS YOUR VOICE! BRAINSTORM SHEET

**GROUP MEMBERS:**

### STEP 1: CHOOSE YOUR PROMPT

Our Prompt is:

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---

What words or phrases come to mind:

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What feelings or stories do we want to share?

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### STEP 2: CHOOSE YOUR MESSAGE

What is the main message or lesson of your song?

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Write it in one sentence:

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Category 3: Identity Building

## THIS IS YOUR VOICE! BRAINSTORM SHEET

### STEP 3: WRITE YOUR CHORUS

The chorus is the part everyone remembers:

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Make it catchy and repeat your main message:

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### STEP 4: WRITE A VERSE

Tell a story or give an example related to your prompt:

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Try to include a real-life situation or feeling:

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Category 3: Identity Building

## THIS IS YOUR VOICE! BRAINSTORM SHEET

### STEP 5: ADD A BEAT OR MELODY

Clap, snap, use instruments, or make up a tune!

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How will your song sound? Fast? Slow? Happy? Serious?

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### STEP 6: FINAL TOUCHES AND PRACTICE

Put your song together and practice performing it!

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Who will sing which parts? Will you add any actions or props?

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## Category 3: Identity Building

**THIS IS YOUR VOICE! PROMPT SHEET**

What does it mean to stand up for yourself?

Describe a time you used your voice to solve a problem.

How can you ask for help when you need it?

How do you handle it when someone disagrees with you?

How can you support a friend who is afraid to speak up?

How do you stay true to yourself in a group?

How can you turn mistakes into learning moments?

How do you stand tall when others try to bring you down?

How can you use your voice to make your school better?

What's one thing you wish adults knew about your perspective?

How do you find the courage to speak up when it's hard?

Why is it important to believe in your own ideas?

What does being confident sound like?

What's your favorite way to express your feelings?

What does respect look like when you're sharing your opinion?

What's one message you want the world to hear from you?

What does it feel like to be heard and understood?

What's the power of saying 'no' when you need to?

Describe your inner voice that encourages you to keep going.

How do you handle being nervous before speaking up?

## THIS IS YOUR VOICE!: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Category 3: Identity Building

## MAZERUNNER

Grades 6-9 | ~1.5 Hour | Adapted from Seeds Training ([www.seedstraining.com](http://www.seedstraining.com))

### PURPOSE

This activity helps students build skills that shape both personal growth and group dynamics. By working together to navigate the maze, they will practice nonverbal communication, teamwork, listening, and problem-solving. The challenge encourages observation, memory, and mutual support, showing that success depends on collective effort and shared responsibility.

### SPARK AND ROOT

Imagine standing on the deck of a double-hulled canoe in the middle of the Pacific Ocean. There are no maps or devices, yet you and your crew know where you are going. You are guided by wayfinding, a traditional navigation system built on observation, memory, and trust.

Pacific Islander navigators once traveled vast distances by reading the stars, the shape of ocean swells, the flight of birds, and the movement of clouds. They learned from patterns in nature and from one another, committing this knowledge to memory before every voyage.

During the journey, the navigator's awareness guided the crew. The stars, winds, and waves became their map, and the crew followed with trust. Wayfinding was more than reaching land; it was a

practice of unity, attention, and collaboration. The success of each person relied on the strength of the group, just as yours will when you move through the maze together.

### MATERIALS

- Tape
- Timer or stopwatch
- Maze Guard Master Sheet
- MazeRunner Survival Guide

### ROLES

**Maze Guard:** Knows the correct path, gives "Silence," "Beep!" or "Buzz!" responses, tracks time and penalties.

## AGENDA

### 1. Introduction & Story

- Briefly explain the purpose and connect to communication and teamwork.

### 2. Grid Creation

- As a team, use tape to create a large 7x7 grid on the floor, making each square big enough for the largest shoe in the group.

### 3. Game Explanation & Rules

- Explain the maze challenge, the rules, and the group's shared goal.

### 4. Strategy Session

- Allow students time to plan their approach and discuss strategies. This is their only chance to talk freely (besides the optional team pause).

### 5. Maze Challenge

- One at a time, students attempt the maze while the Maze Guard gives feedback. The team works together nonverbally to help everyone succeed.

### 6. Debrief & Reflection

- Discuss what strategies worked, how students felt, and what they learned about teamwork, communication, and identity.

## Category 3: Identity Building

**MAZERUNNER SURVIVAL GUIDE**

*Read this before you enter the Maze!*

**1. Stay Behind the Line**

- Only MazeRunners who finish can cross the Maze Guard Line. Ever.

**2. No Human Language**

- No English. No sign language. No writing, mouthing, or drawing words.
- You can grunt, clap, tap, or make your own gestures. Just no actual language.

**3. One at a Time**

- Only one MazeRunner in the maze, until the first person finishes.
- If you're out, observe and help (without breaking the rules)!

**4. No Touching**

- Don't touch the maze. Don't touch the person in the maze. Hands off!

**5. No Traces**

- No dropping hints. No tape. No crumbs. No signs. Nothing left behind.

**6. No Maze Hacking**

- Don't move, change, or mess with the maze. It is what it is.

**7. Maze Guard Sounds: What They Mean**

- Silence = Good job. You're on the correct path.
- "Beep!" = Oops. Wrong step forward.
  - Go back to the start using the correct path in reverse.
  - Then it's the next person's turn.
- "Buzz!" = You either: Broke a rule or stepped wrong going back.
  - Return to the last correct spot and try again.
  - +15 seconds penalty each time!

**8. Emergency Pause Button**

- You get one six-minute team pause.
- You can talk normally during it.
- Everyone must agree to use it.
- Use it wisely. It won't come back.

## Category 3: Identity Building

**MAZERUNNER***Maze Guard Master Sheet***Beep Log (Wrong Step – No Penalty)**

- Beep = Player stepped on an incorrect tile while moving forward in the maze.
- Say aloud:
  - “Beep! Wrong square. Return to the start.”
- Instruction Reminders:
  - The player must return to the start using the known correct path in reverse.
  - The next player may only enter once the maze is clear.

**Buzz Counter (Rule Break or Return Mistake – +15s Penalty)**

- Buzz = Player stepped off the correct path while returning to the start OR a rule was broken (talking, touching, tracing, etc.)
- Say aloud:
  - “Buzz! Rule broken. +15 seconds.”
- Instruction Reminders:
  - Pause the player and explain which rule was broken, if needed.
  - Add +15 seconds to the team’s total time for each buzz.

**Quick Rules for Enforcement**

1. Do not cross the Maze Guard line, unless you’ve finished the maze.
2. No human language (spoken, signed, written, mouthed, or drawn).
3. Only one MazeRunner in the maze at a time, until the first person finishes.
4. People outside the maze may not touch the maze or anyone inside.
5. No leaving traces.
6. No altering the maze.
7. Silent step = correct path.
8. “Beep!” = Wrong step forward → Return to start using correct path in reverse.
9. “Buzz!” = Rule broken or wrong step going back → +15s penalty.
10. One six-minute pause allowed which the entire group must agree.

Category 3: Identity Building

**MAZERUNNER***Maze Guard Master Sheet***Group:****Time Before Penalty:****Buzz Counter:****Total Time Penalty:****Time After Penalty:**

<b>1</b>	<b>2</b>					
	<b>4</b>	<b>3</b>			<b>9</b>	<b>10</b>
	<b>5</b>	<b>6</b>		<b>8</b>		<b>11</b>
			<b>7</b>		<b>12</b>	<b>13</b>
	<b>20</b>		<b>17</b>		<b>15</b>	<b>14</b>
<b>21</b>	<b>22</b>	<b>19</b>	<b>18</b>	<b>16</b>		
	<b>23</b>					

**MAZE GUARD**

Category 3: Identity Building

## MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

1	2					
	4	3			9	10
	5	6		8		11
			7		12	13
					15	14
			17	16		
			18			
<b>MAZE GUARD</b>						

Category 3: Identity Building

**MAZERUNNER***Maze Guard Master Sheet***Group:****Time Before Penalty:****Buzz Counter:****Total Time Penalty:****Time After Penalty:**

				1		
		3	2			
	4	5		7	9	10
20		18	6	8	12	11
21	19		17	15	13	
	22		16		14	
23						

**MAZE GUARD**

Category 3: Identity Building

## MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

				1		
		3	2			
	4	5		7	9	10
			6	8	12	11
				15	13	
		17	16		14	
	18					

**MAZE GUARD**

Category 3: Identity Building

**MAZERUNNER***Maze Guard Master Sheet***Group:****Time Before Penalty:****Buzz Counter:****Total Time Penalty:****Time After Penalty:**

		1	2			
5		3				
6	4		9	10		13
	7	8		11	12	14
		20		18	15	
	22	21	19		17	16
23						

**MAZE GUARD**

Category 3: Identity Building

## MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

		1	2			
5		3				
6	4		9	10		13
	7	8		11	12	14
					15	
					17	16
					18	
<b>MAZE GUARD</b>						

Category 3: Identity Building

# MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

				4		1
			5		3	2
			6		8	
			11	7	9	
14	13	12		10	19	20
	15	16	17	18	22	21
					23	

**MAZE GUARD**

Category 3: Identity Building

## MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

				4		1
			5		3	2
			6		8	
			11	7	9	
14	13	12		10	19	20
	15	16	17			
				18		

**MAZE GUARD**

Category 3: Identity Building

**MAZERUNNER***Maze Guard Master Sheet***Group:****Time Before Penalty:****Buzz Counter:****Total Time Penalty:****Time After Penalty:**

				1		
	11		2	3		5
	12	10	9	8	4	6
		13	14		7	
		17	16	15		21
			18	19	20	22
					23	

**MAZE GUARD**

Category 3: Identity Building

## MAZERUNNER

*Maze Guard Master Sheet*

**Group:**

**Time Before Penalty:**

**Buzz Counter:**

**Total Time Penalty:**

**Time After Penalty:**

				1		
	11		2	3		5
	12	10	9	8	4	6
		13	14		7	
			16	15		
				17		
				18		

**MAZE GUARD**

## MAZERUNNER: REFLECTION

### Reflection ver. 1: Community/Weather Ball Debrief

- A student will hold the community/weather ball to signify that they are speaking and everyone should listen.
  - Answer any of the questions below:
    - “What did I learn?”, “How do I feel about this?”, “What should I do next?”, “What relevant question do I have?”
    - If time is limited, each student shares one word that the activity made them think about.
- After a student answers, they pass the ball to another student.

### Reflection ver. 2: Individual Reflection

- Write two answers for each of the following questions.

**Head:** What did I learn?

**Heart:** How do I feel about this?

**Feet:** What should I do next?

**Follow Up:** What relevant questions do I have?

Conclusion

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**CONTACT GEAR UP HAWAI'I**

[www.hawaiip20.org](http://www.hawaiip20.org)

[KANmntr@hawaii.edu](mailto:KANmntr@hawaii.edu)

(808) 956-3879

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