



Choice-filled Lives Network & Mursion

Middle School: Introducing Content - Relationships, Learning Environments and Financial Literacy

Scenario Guide
Activation: 08/2023
Intensity Range: M

<p>Author(s)</p> <p>Choice-filled Lives Network (CLN) Brandi B. Kenner, Ph.D.</p>  <p>Mursion Sarah French</p> 	<p>Avatar(s) & Environment</p> <p>Host Avatar(s) Please select the host avatar in accordance with Mursion's casting guidelines</p> <p>Simulation Avatars: Savannah, Dev, Ava, Jasmine, Ethan</p> <p>Environment [ML3z] Middle School</p>	<p>Suggested Learner Audience</p> <ul style="list-style-type: none">● Pre-Service Teachers● Non-credentialed Teachers● Novice Teachers● Credentialed Teachers
<p>Delivery Mode(s) Available for Scheduling: 1:1</p>		

Learner-Facing Vignette:

You are an Middle School teacher who is introducing a new instructional unit on Economic and Financial Literacy. Your goal in this scenario is to practice being in relationship with students during an economic and financial literacy lesson about saving, by engaging in conversations and strategies that promote connection over compliance and build upon students' prior background knowledge.

You should facilitate the students' understanding /knowledge about the financial literacy saving standards as follows:

- That income is saved, spent on goods and services, or used to pay taxes and be able to explain the difference between saving and spending and give examples of each.
- When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. Describe what a person gives up when he or she deposits \$20 into a savings account.
- People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.

Outcome:

Your goal in this scenario is to successfully engage all students in an on-topic group discussion while recognizing opportunities to connect with each student regardless of prior knowledge or enthusiasm about the lesson.

Strategies/Best practices to consider:

- Serve and Return - Ask students' open ended questions and respond to their answers in affirming ways by mirroring to show understanding, and asking additional open-ended questions to keep the conversation going.
- Lean into Prior Background Knowledge - Ask content-related questions that allow you to pull from students' prior background knowledge in order to reach a new skill.
- Peer Support - create opportunities for students to ask each other for help or support when needed.

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Information about Intensity Range: Medium

- Medium intensity sessions are meant to challenge learners to facilitate both behavioral expectations and instruction in an authentic classroom environment.

Background (Internal, not Learner-Facing)

Review Time	Delivery Mode(s)
Up to 15 minutes-bill Trainee directly to client	1:1, Facilitated Group
Scenario Specific Content	
Intensity Level: <ul style="list-style-type: none">• Medium: In a medium intensity, the students begin in a pair and share. They exhibit varying degrees of on-task behavior. Off task behavior may be a result of opinions over the content matter, lack of direct engagement from the Learner, off-topic interests, or other behavioral influences. Students may exhibit moderate attitude, distract other students with their behavior, and require 2-3 attempts from the Learner to redirect behavior.	

What is this scenario intended to address?

This scenario provides the experience of introducing a new lesson of Economic and Financial literacy in a middle school classroom; navigating the various perspectives and experiences that the student avatars will have on the subject.

Simulation Specialist Goal:

To provide learners with opportunities to elicit individual student thinking, correct misconceptions and create an atmosphere where all of the students feel included and respected.

Avatar's perspective:

Students will have varying levels of understanding and prior content knowledge. They will not always answer correctly. The students also have varying levels of enthusiasm about this lesson: some are very eager to share their knowledge and participate, others feel resistant or uneasy participating in the lesson.

Medium Intensity:

- Class is beginning at a heightened energy level. The teacher will need to gain the attention of the class.
- Students may be having side conversations about something happening outside of class, that they are excited or upset about. Some students may be texting, playing a game on their phone, drawing or sleeping.
- Of the 5 students, one or two can readily engage with the teacher, one or two can be slower to warm and one can begin with a wary or slightly defiant attitude.
- The teacher can get all the students onboard by:
 - Addressing each student and showing genuine interest
 - Using humor and redirection
 - Clear, kind direction and behavior specific feedback

Avatar Perspectives and Sim Specific Information:

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While all of the students are familiar with basic understanding of savings and ways to save money, some are more eager than others to engage in the conversation. The goal for the learner is to ensure the students have a basic understanding of financial literacy saving standards while building connections with the students regardless of their behavior. How can they connect with each student while still ensuring the lesson is in focus?

Savannah	Prior knowledge: Very basic. Savannah's family doesn't really discuss finances. They keep a change jar by the door and every few months they take it to a Coinstar machine to cash it out. She doesn't know if her family has a savings account or anything. She's never heard them mention it.	Savannah is feeling a little uncomfortable with this lesson and may be hesitant to engage. She is likely to pull out her phone or put her head down in an effort to avoid the conversation. The learner should reinforce that the lesson is on discussing different ways to save and build financial literacy rather than comparing personal finances. If done successfully, Savannah may feel more comfortable asking questions and sharing.
Dev	Prior knowledge: Very basic Dev's family avoids discussing finances in front of him. They have said that's not for kids to worry about. He gets a modest allowance (\$5-\$10 a week) for helping out around the house and he usually spends it on gaming credits or snacks.	Dev isn't sure how this lesson applies to him as a middle schooler. He may have questions about some of the terms ("I thought 'literacy' meant reading"), etc. The learner should encourage Dev's questions and engage his peers in their ability to answer his questions to build a classroom culture of support. Dev is very focused on the purpose of the lesson. If the learner over-indexes on connection without balancing the need for instruction/on topic discussion, Dev will pushback with something like "What are we supposed to be learning?", "I don't get the point of this lesson", etc.
Ava	Prior knowledge: Intermediate Ava's family talks openly about finances- she knows her mom has a checking and savings account as well as few credit cards that she pays off in full every month. Ava's mom loves to acquire and use credit card "points" to take the two of them on trips once a year. Ava has a debit card tied to her mom's account and she has a monthly budget that she's allowed to spend (\$100). When Ava is 16, her mom is going to up a credit card in her name so	Ava is comfortable discussing financial literacy and will draw from her personal experience. She will have questions about some of the more advanced financial topics like interest rates, inflation, etc. The learner should leverage Ava's knowledge and enthusiasm by asking open ended questions and affirming her answers. Ava may mention that she's surprised that everyone in the class doesn't have a savings account and stress that it's

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	she can start building her credit history.	really important to be financially responsible.
Jasmine	<p>Prior knowledge: Basic Jasmine's parents don't tell her everything about their finances but she knows they have a college savings account set up for her. She knows this because her sister recently went away to college and they had a fund for her, too. Jasmine's family talks about the importance of saving and encourage her to save the money she gets for birthdays and holidays. For now she keeps it in a piggy bank but she'd like to put it in the bank and maybe get a debit card like Ava.</p>	<p>Jasmine is comfortable talking about finances but she has a lot of questions around what she can do versus what is more adult territory: "Can kids open a bank account?" "Do only grown ups pay taxes?" etc. The learners should recognize Jasmine's questions as an opportunity to gauge prior knowledge</p>
Ethan	<p>Prior knowledge: Intermediate Ethan has learned a lot about finances from TikTok. He follows a few people who talk about crypto and stocks. He wanted to use some of his allowance to buy BitCoin but his dad said it was risky. Ethan is very interested in ways to make his "money grow". He's saving his money up to buy property one day because he wants to build his "passive income". If he could invest in crypto, he'd be able to grow his savings faster because of the high returns.</p>	<p>Ethan is excited about today's lesson and eager to learn more. In addition to sharing his knowledge and experience, he may bring out his phone to talk about some of the apps he uses: gohenry for his savings goals, it's not on his phone but his dad has the Acorn app he uses to look at investments, TikTok #moneytok, etc. The learner should affirm Ethan's enthusiasm and ask open-ended questions to keep the conversation going.</p> <p>Ethan may mention that he's surprised that everyone in the class doesn't have a savings account and stress that it's really important to be financially responsible.</p>

Reflection Prompts:

1. How are you feeling after practicing the scenario?

2. How did the student's reactions to your lesson map to your preparation of the lesson?
3. What steps did you take to build connection and meet each student where they were? Were some students more challenging than others? How so?
4. In regards to the purpose of the lesson, do you feel confident each student is clear on the objectives you were hoping to cover:
 - *That income is saved, spent on goods and services, or used to pay taxes and be able to explain the difference between saving and spending and give examples of each.*
 - *When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. Describe what a person gives up when he or she deposits \$20 into a savings account.*
 - *People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.*

Why or why not?