

Ideas with

IMPACT

FINANCIAL LITERACY

**Money Movez:
Cook or Be Cooked**

MONEYMOVEZ

COOK OR BE COOKED

Gamified Financial Literacy for Youth

Money Movez Cook or Be Cooked: A Gamified Financial Literacy Experience that Teaches Students to Cook Up Wealth or Get Cooked by Poor Choices



A GAMIFICATION LESSON PLAN

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**"If there is no struggle,
there is no progress..."**
-FREDERICK DOUGLASS

Florida Standards

SS.912.FL.3.9: Develop a budget for financial goals.
SS.912.FL.4.4: Analyze the impact of spending versus saving
SS.912.E.2.3 – Analyze the impact of credit, savings, and financial planning
SS.8.E.2.1 – Explain the role of personal financial literacy in everyday life

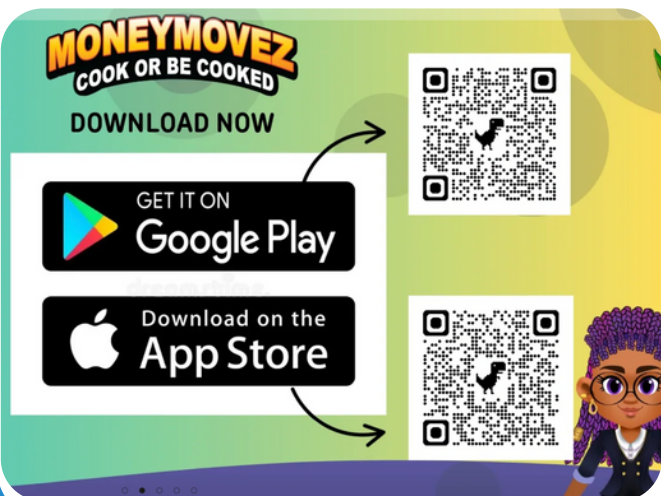
Aligned Florida Standards:

- **MA.7.AR.4.1 – Mathematics (7th Grade):**
➤ This supports budgeting, interest rates, and calculating discounts, which are core to Money Movez gameplay and financial literacy scenarios.
- **MA.8.F.1.1 – Mathematics (8th Grade):**
➤ Students analyze savings growth, investment value, and financial progress—essentially tracking financial functions in visual form.
- **ELA.7.C.1.4 – English Language Arts (7th Grade):**
➤ Students write business pitches, explain financial choices, and reflect on how their money decisions impact game outcomes.
- **SS.912.E.2.3 – Economics (9–12th Grade):**
➤ Central to the game's educational outcomes, where students learn about debt, savings plans, and credit-based decisions.
- **SS.8.E.2.1 – Middle School Economics:**
➤ Students learn how personal spending and saving affect the broader economy, including topics like entrepreneurship and investment.

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Entrepreneurship Gamification:

MONEY MOVEZ BLENDS FINANCIAL LITERACY, ENTREPRENEURSHIP, AND REAL-LIFE MONEY MANAGEMENT INTO AN EXCITING, STUDENT-LED BOARD GAME AND MOBILE APP EXPERIENCE. THROUGH THIS GAMIFIED PROJECT-BASED LEARNING UNIT, STUDENTS DEVELOP BUDGETING SKILLS, MAKE INVESTMENT DECISIONS, NAVIGATE REAL-WORLD FINANCIAL CHALLENGES, AND PITCH BUSINESS IDEAS. THE CURRICULUM EMPHASIZES PERSONAL FINANCIAL WELLNESS AND TEAMWORK WHILE ALIGNING WITH FLORIDA'S EDUCATION STANDARDS. WHETHER STUDENTS WANT TO START A BUSINESS, SAVE FOR COLLEGE, OR LEARN ABOUT STOCK MARKET BASICS, MONEY MOVEZ MAKES MONEY MANAGEMENT HANDS-ON, RELATABLE, AND FUN.

WORKSHOP INSTRUCTION – WHAT TEACHERS LEARN

- OBJECTIVE: CREATE A PERSONAL BUDGET BASED ON SCENARIOS THROUGH THE MONEY MOVEZ: COOK OR BE COOKED BOARD GAME AND MOBILE APP.
- ACTIVITY:
- STEP 1: PLAY THE "BUDGETING CHALLENGE" ROUND IN THE GAME TO INTRODUCE BUDGETING CONCEPTS.
- STEP 2: ASSIGN A HYPOTHETICAL INCOME AND EXPENSES. INCLUDE UNEXPECTED EXPENSES (E.G., CAR REPAIR) DURING THE ACTIVITY.
- STEP 3: HOW TO GUIDE STUDENTS TO CREATE A MONTHLY BUDGET BASED ON CASH INFLOW AND OUTFLOW, BALANCING SPENDING, SAVING, AND DEBT REPAYMENT.
- FUN ELEMENT APP BOARD GAME: USE ROLE-PLAYING SCENARIOS WHERE STUDENTS MUST JUSTIFY THEIR BUDGETING DECISIONS TO A PANEL OF "FINANCIAL ADVISORS" (CLASSMATES).
- HOW TO SET UP AND RUN THE MONEY MOVEZ GAME BOARD AND MOBILE APP IN CLASS

STUDENTS

- ADAPTATION: CAN BE ADAPTED TO ALL ACHIEVEMENT LEVELS, AND WITH LARGER OR SMALLER GROUPS IN VARIOUS EDUCATIONAL STAGES.
- STUDENTS WHO PARTICIPATED: 120 STUDENTS WITH VARIOUS ACHIEVEMENT LEVELS, MET WEEKLY FOR ONE HOUR FOR A TOTAL OF FOUR SESSIONS.

MATERIALS & RESOURCES

- MATERIALS: TABLES, COMPUTER/PHONE, MONEY MOVEZ BOARD GAME, MOBILE APP (IF AVAILABLE), PRINTED BUDGETING WORKSHEETS, SCENARIO CARDS (OPTIONAL)
- RESOURCES: WWW.MONEYMOVEZ.ORG, MONEY MOVEZ APP, [HTTPS://MONEYMOVEZ.ORG/BUDGET-RECIPE](https://moneymovez.org/budget-recipe)

ABOUT THE TEACHER

MASTER'S DEGREE IN ART EDUCATION AND A MASTER'S IN EDUCATIONAL LEADERSHIP. 26 YEARS OF INNOVATIVE TEACHING EXPERIENCE. HE SERVES AS A PROFESSIONAL INSTRUCTOR AT THE NEW WORLD SCHOOL OF THE ARTS AND IS A NATIONAL MENTOR FOR THE NATIONAL FOUNDATION OF TEACHING ENTREPRENEURSHIP. RAY'S ACCOLADES INCLUDE THE MDCPS PROCLAMATION FOR FINANCIAL LITERACY, THE 2020 FRANCISCO R. WALKER MIAMI-DADE COUNTY TEACHER OF THE YEAR RUNNER-UP, AND THE 2018 NATIONAL MODEL TEACHER OF THE YEAR FROM NFTE.

Lesson: Understanding Cash Flow and Multiple Streams of Income

Objective:

Students will learn about CASH IN and CASH OUT through a Scenario 1& 2 options.

- Understand the concept of cash inflow vs. outflow.
- Identify income streams and common expenses.
- Recognize the importance of balancing spending, saving, and debt repayment.

Warm-up:

\$100 Spending Spree!

Motivation:

Explain how understanding these themes can impact their view of the world and enhance their financial decision

Techniques and Sequencing:

Step 1: Kick-Off & Discussion (10 min)

- Briefly explain what cash flow is.
- Discuss examples of multiple streams of income (jobs, side hustles, investments).

Step 2: "Budgeting Challenge" Game Round (20–25 min)

- Students play one round of the Budgeting Challenge on the Board Game or App.
- They encounter income, regular expenses, and unexpected costs.

Step 3: Reflection & Debrief (10 min)

- Discuss: What surprised you? How did you adjust your spending?
- Tie this back to real life.

Assesment

Exit Ticket:

- Students write 1 takeaway about balancing wants vs. needs.

Ice-Breaker:

\$100 Spending Spree!

1. Give each student or small team an imaginary \$100.
2. Tell them: "You must spend your \$100, but you can't keep any of it. What would you spend it on in 5 minutes? Be ready to share your spending plan!"
3. Students write their list on a sticky note or share out loud.
4. **Ask follow-up questions:**
 - Was your spending practical or fun?
 - Did you save any for emergencies?
 - Would your choices change if you knew an unexpected expense was coming?
5. Tie it back to the lesson: cash flow, choices, and needs vs. wants.

Why it works:

- Gets everyone talking and laughing.
- Shows how fast money decisions add up.
- Sets the tone for budgeting and cash flow thinking.

Vocabulary

Key Vocabulary

1. **Cash Flow** — The movement of money in and out (income and expenses).
2. **Income** — Money earned from work, side jobs, or investments.
3. **Expenses** — Money spent on needs and wants, including fixed and variable costs.
4. **Budget** — A plan for managing income, expenses, savings, and spending.
5. **Savings** — Money set aside for future needs or emergencies.
6. **Emergency Fund** — Savings used for unexpected expenses.
7. **Multiple Streams of Income** — Earning money from more than one source (job + side hustle).
8. **Fixed Expenses** — Regular, consistent payments (e.g., rent, car payment).
9. **Variable Expenses** — Costs that change each month (e.g., groceries, entertainment).
10. **Debt** — Money owed to others that must be repaid.
11. **Net Cash Flow** — Total income minus total expenses.
12. **Needs vs. Wants** — Understanding essentials vs. non-essentials when budgeting.
13. **Unexpected Expenses** — Costs that arise suddenly and affect your budget.
14. **Financial Advisor** — A person who gives advice on managing money. (In your game: peer role!)
15. **Scenario** — A hypothetical situation used to practice real-life money decisions.



Lesson: Applying Budgeting & Cash Flow

Objective:

- Build a simple monthly budget using the game scenario.
- Practice making spending choices using Money Movez: Cook or Be Cooked Game Challenge

Warm-up: Budget Blitz Challenge!

Motivation:

Remember this: Every dollar you manage wisely is a step closer to your goals. You're not just playing a game today — you're building the skills to control your cash flow, grow your money, and keep your future in YOUR hands. Let's get it!"

What Actions are needed to achieve this goal?

Techniques and Sequencing:

Step 1: Create Hypothetical Budgets (15 min)

- Each student/team gets a set income and expenses.
- Add an unexpected cost (e.g., car repair).

Step 2: Role-Play Panel (15 min)

- Students role-play "financial advisors" in pairs.
- Each student/team explains their budget decisions to the class or a small panel.

Step 3: Game Board / App Wrap-Up (15–20 min)

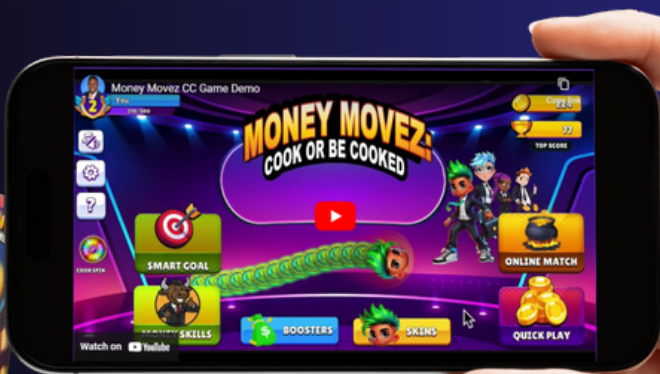
- Play a short follow-up round focusing on how smart budgeting helps cash flow.
- Compare results with the first round.

Assessment

- "What is one way you can manage an unexpected expense?"
- "How can you add another stream of income?"

Teacher Notes: How to Run the Money Movez Game

- Set up the board in small groups 5 or use the mobile app in pairs.
- Explain card types (Wizcoin, Pitfall, Financial Gains).
- Give each student a starting balance and a goal.
- Rotate groups for the "advisor panel" so everyone practices presenting.
- Debrief with real-life examples (gig work, emergency fund, smart spending).



Ice-Breaker:

Budget Blitz Challenge!

1. Set the Scene:
 - Give each student or small team a Money Movez Scenario Card (or make one up, like: You're a college student with a part-time job earning \$1,200/month).
 - Include basic expenses: rent, food, phone bill, transportation, etc.
2. Quick Budget Blitz:
 - Students have 5 minutes to build a quick monthly budget using imaginary Money Movez cash.
 - Throw in a twist: draw an Unexpected Expense Card (e.g., Your car breaks down: -\$150).
3. Decision Time:
 - Ask them: What did you adjust? What did you cut back on? Did you dip into savings?
4. Group Share:
 - Each group shares one spending choice they made and why.
 - Peers give a "thumbs up" if they agree it was smart money management.

Why it's engaging:

- Uses the Money Movez game to make budgeting real and fun.
- Adds surprise with unexpected expenses.
- Builds teamwork and quick decision-making.

Vocabulary

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MONEYMOVEZ

COOK OR BE COOKED

Money Movez: Cash In & Cash Out Handout

In this activity, you will explore how money flows IN and OUT of your budget by working through Scenario 1 and Scenario 2.

Learning Goals:

- Understand the concept of cash inflow vs. outflow.
- Identify income streams and common expenses.
- Recognize the importance of balancing spending, saving, and debt repayment.

Instructions:

- Choose Scenario 1 or Scenario 2 (or do both for extra practice!).
- Identify your income streams (cash in) and list your expenses (cash out).
- Calculate your net cash flow: Income minus Expenses.
- Answer the reflection questions at the end!

Scenarios:

Scenario 1: College Student

You have a part-time job at a local cafe. Your income is \$1,200 per month.

Your monthly expenses include: Rent, groceries, phone, transportation, and fun money.

Unexpected expense: Your laptop needs repair!

Scenario 2: First Apartment

You just moved into your first apartment with a roommate. Your income is \$2,000 per month.

Your expenses include: Rent, utilities, groceries, car payment, insurance, and savings.

Unexpected expense: Emergency car repair!

Reflection Questions:

- What surprised you about your cash flow?
- What would you change in your spending to balance your budget better?
- How can you plan for unexpected expenses in real life?





Money Movez: Build a Budget Case Study

Scenario:

You are a student living on your own for the first time. You have a part-time job at a retail store and do some freelance design work on the side.

- Income from part-time job: \$1,200/month
- Income from freelance design: \$400/month
- Total Monthly Income: \$1,600

Fill in your estimated monthly expenses below:

- Rent _____
- Utilities (electric, water, internet) _____
- Groceries _____
- Transportation (gas, bus, etc.) _____
- Phone Bill _____
- Entertainment & Fun _____
- Emergency Fund/Savings _____
- Other (unexpected expense) _____
- Total Expenses _____

Net Cash Flow:

Total Income - Total Expenses = _____

Reflection Questions:

1. Did you have money left over, break even, or spend more than you earned?
2. If you had an unexpected expense (like a car repair for \$150), how would you adjust your budget?
3. What could you do to increase your income or reduce your expenses?

Extension Challenge:

How could you add another stream of income? What side hustle or gig could you try?





Money Movez Scenario Cards - Budget Blitz Challenge

Scenario Card 1: College Student

- You are a college student working part-time at a coffee shop.
- Monthly income: \$1,200
- Expenses: Rent \$500, Food \$200, Transportation \$100, Phone \$50, Entertainment \$100, Savings \$100.

Scenario Card 2: First Apartment

- You just moved into your first apartment.
- Monthly income: \$2,000
- Expenses: Rent \$900, Utilities \$150, Groceries \$250, Car Payment & Insurance \$300, Internet \$50, Savings \$200.

Scenario Card 3: High School Student

- You're a high school student with a weekend job.
- Monthly income: \$400
- Expenses: Phone \$50, Lunch & Snacks \$100, School Supplies \$50, Transportation \$50, Entertainment \$50, Savings \$100.

Scenario Card 4: Photography Side Hustle

- You run a small side hustle taking photos at events.
- Monthly income: \$1,500 (varies)
- Expenses: Rent \$600, Food \$200, Gas \$100, Equipment Maintenance \$100, Social Life \$200, Savings \$300.

Scenario Card 5: Shared Apartment

- You share an apartment with a friend.
- Monthly income: \$2,200
- Expenses: Rent \$800, Groceries \$250, Utilities \$100, Car Insurance \$200, Streaming Subscriptions \$50, Entertainment \$100, Unexpected Pet Vet Bill \$200, Savings \$500.



Money Movez Vocabulary Sheet

Cash Flow

- The movement of money in and out (income and expenses).

Income

- Money earned from work, side jobs, or investments.

Expenses

- Money spent on needs and wants, including fixed and variable costs.

Budget

- A plan for managing income, expenses, savings, and spending.

Savings

- Money set aside for future needs or emergencies.

Emergency Fund

- Savings used for unexpected expenses.

Multiple Streams of Income

- Earning money from more than one source (job + side hustle).

Fixed Expenses

- Regular, consistent payments (e.g., rent, car payment).

Variable Expenses

- Costs that change each month (e.g., groceries, entertainment).

Debt

- Money owed to others that must be repaid.

Net Cash Flow

- Total income minus total expenses.

Needs vs. Wants

- Understanding essentials vs. non-essentials when budgeting.

Unexpected Expenses

- Costs that arise suddenly and affect your budget.

Financial Advisor

- A person who gives advice on managing money.