

Banzai was developed in accordance with national guidelines for secondary education in Financial Literacy. For more information on how the Banzai curriculum aligns with personal finance education in your state, please visit <https://teachbanzai.com/teachers/curriculum>.

Milestone	Big Idea	Objective
I. Spending	Students take on the role of a recent college graduate working full time and have to make big spending decisions. Wise budgeting means knowing what your money is for, and students learn the following:	<ol style="list-style-type: none"> 1. How common spending habits affect them over several years; 2. How double-entry accounting helps them confront every dollar they spend; and 3. How every spending decision has a trade-off, both good and bad.
II. Savings	Saving is not about not spending—it's about spending toward your future at the right time. Banzai Plus gives students a goal to save for a down payment on a home. They will:	<ol style="list-style-type: none"> 1. Choose how much to allocate to their reserves budget every paycheck; 2. Measure how close they are to their goals over several paychecks; and 3. Plan ahead for their upcoming expenses and allocate their budget accordingly.
III. Credit	In today's world, having a good credit score is really helpful in life's big purchases, like a car or a home. Students will learn about the complexity of borrowing and credit. Students can:	<ol style="list-style-type: none"> 1. Simulate a lifelike credit score that responds to their financial decisions throughout the game; 2. Use their credit cards, but understand the risks; and 3. Pay off their credit card with the full or minimum payment, and see how it helps or hinders them.
IV. Housing	One of life's biggest challenges is deciding where to live. In Plus, students win when they successfully save up for a down payment and get a decent mortgage at the end of the game. Students go through the most important home-buying principles:	<ol style="list-style-type: none"> 1. Building good credit to get a good interest rate on their mortgage; 2. Saving for a sizeable down payment so they pay less later; and 3. Getting preapproval, closing on a house, and learning about loan amortization.

Banzai Plus is an online supplemental curriculum. Completing this course typically takes 2 to 5 classroom hours. It also contains a pretest and posttest, like Junior and Teen.

**Completing the course requires access to an internet enabled computer, tablet, or chromebook, and requires no software installation.