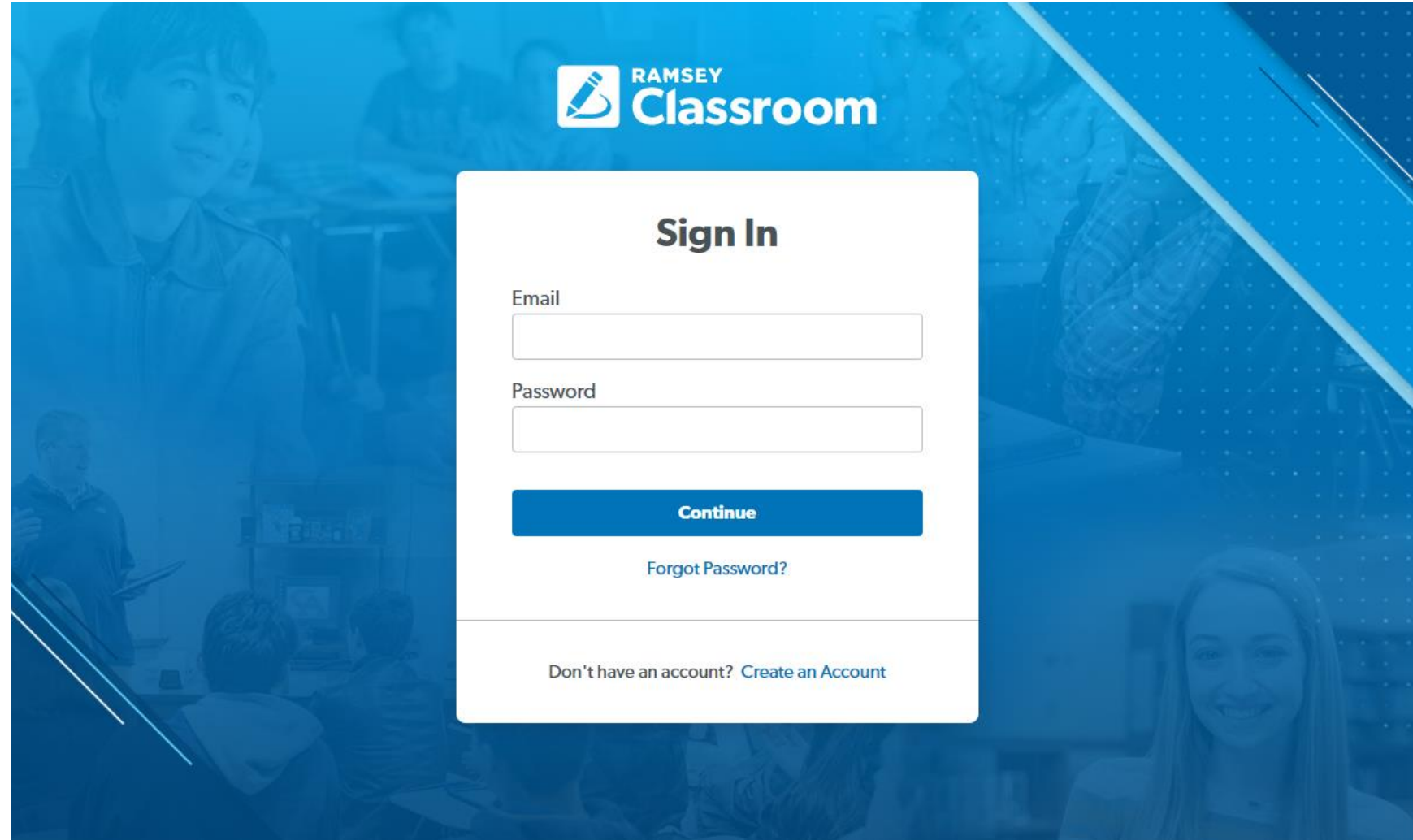


Start at [www.ramseyclassroom.com](http://www.ramseyclassroom.com)  
(will not load in explorer)

Every county has one person identified and set up through Ramsey Classroom to sign in and set up classrooms. If you need staff changed or someone else added, just let us know and we will arrange that with Ramsey Classroom. The initial login will allow access to the “Classroom” designated for your county. Each Classroom has a unique Class Code that will allow workers “teachers” and foster youth “students” to access the curriculum. This PowerPoint should help you with steps to connect and help your youth complete the curriculum.

The image shows a screenshot of the Ramsey Classroom website's sign-in page. The background is a blue-tinted photograph of a classroom with students. At the top center, the logo for "RAMSEY Classroom" is displayed, featuring a pencil icon. Below the logo, the heading "Sign In" is centered. There are two input fields: "Email" and "Password". Below these fields is a blue "Continue" button. Underneath the button is a link for "Forgot Password?". At the bottom of the form, there is a link for "Don't have an account? Create an Account".

**RAMSEY Classroom**

## Sign In

Email

Password

**Continue**

[Forgot Password?](#)

Don't have an account? [Create an Account](#)

After you log in, you will begin by creating a class for your county. Your county class will hold all the youth utilizing this program and completing the curriculum.

The screenshot shows the Ramsey Classroom interface. At the top left is the logo with the text "RAMSEY Classroom". To the right of the logo is a dropdown menu labeled "Classes I'm Teaching" with a "New!" badge. Further right is the user profile "WB William Benson" with a dropdown arrow. The main header area has a blue background with the text "Hey William!". Below this is a quote in a white box: "You're rewriting history one student at a time—and that is work that matters." -Dave Ramsey. The "Classes" section includes a checkbox for "Show all classes at my school" and a "+ Create Class" button. A dashed box contains an icon of a class card and the text "Let's add your first class! To get started, click the 'Create Class' button in the top right corner." with an arrow pointing to the button. At the bottom, there is a footer with a pencil icon, the quote "Live like no one else.", and a "Help" button.

RAMSEY Classroom

Classes I'm Teaching **New!**

WB William Benson

# Hey William!

"You're rewriting history one student at a time—and that is work that matters." -Dave Ramsey

## Classes

Show all classes at my school [+ Create Class](#)

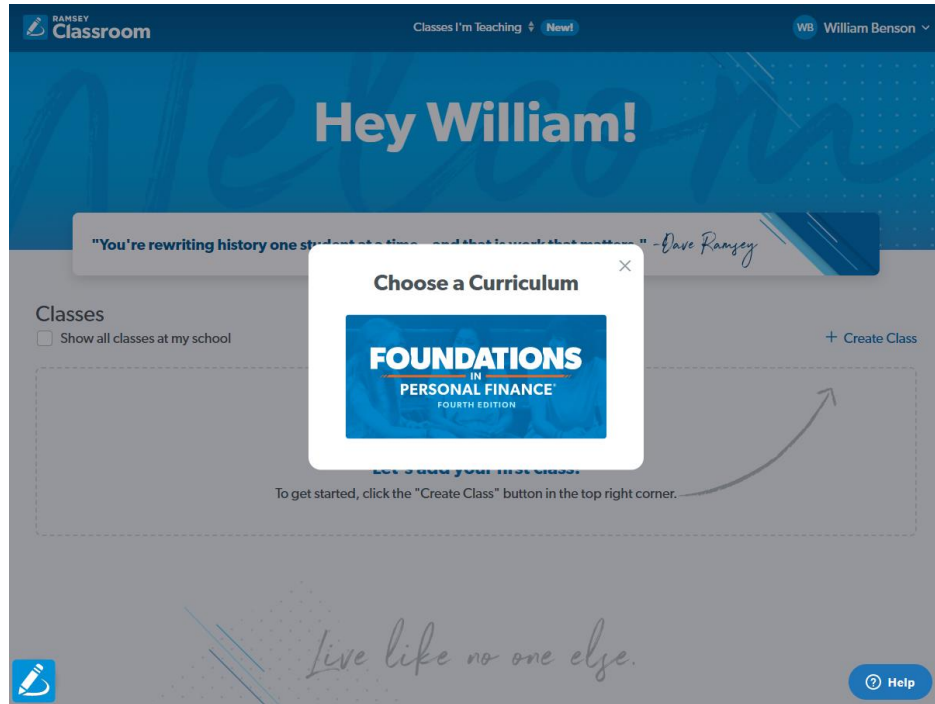
**Let's add your first class!**  
To get started, click the "Create Class" button in the top right corner.

Live like no one else.

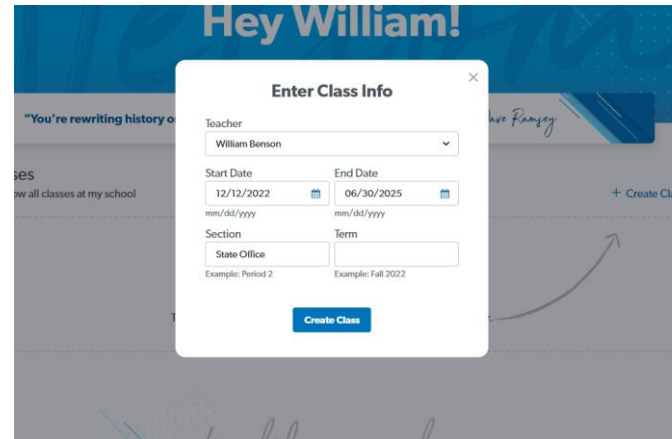
[Help](#)

# SETTING UP YOUR CLASS

When you click on the “Create Class” link, you will then click the “Foundations in Personal Finance”, as this is the only program we are using. That will open “Enter Class Info”.



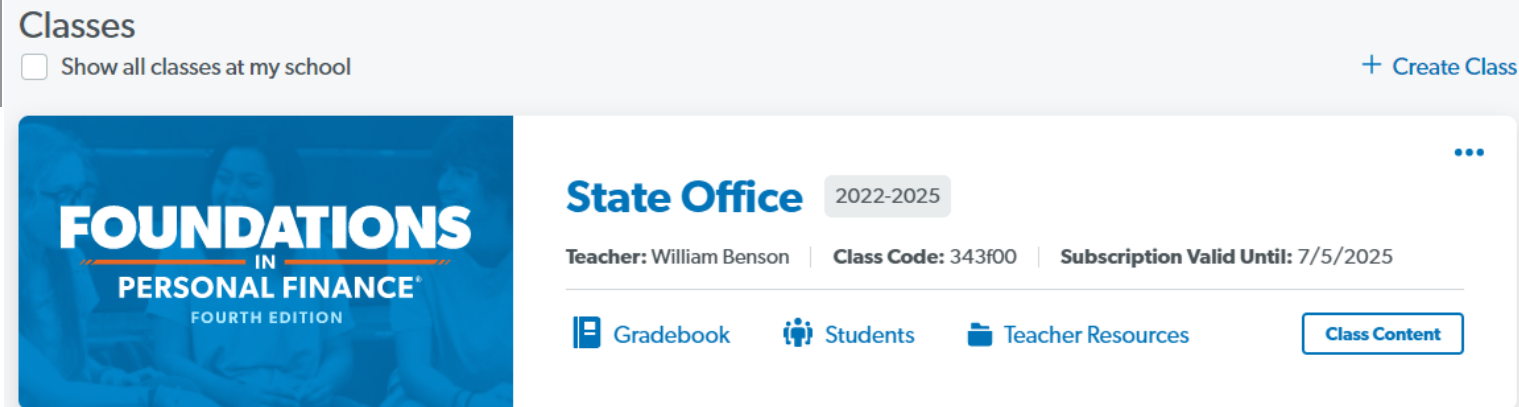
Once completed, it will show us as such.  
Note, each “class” has a CLASS CODE!



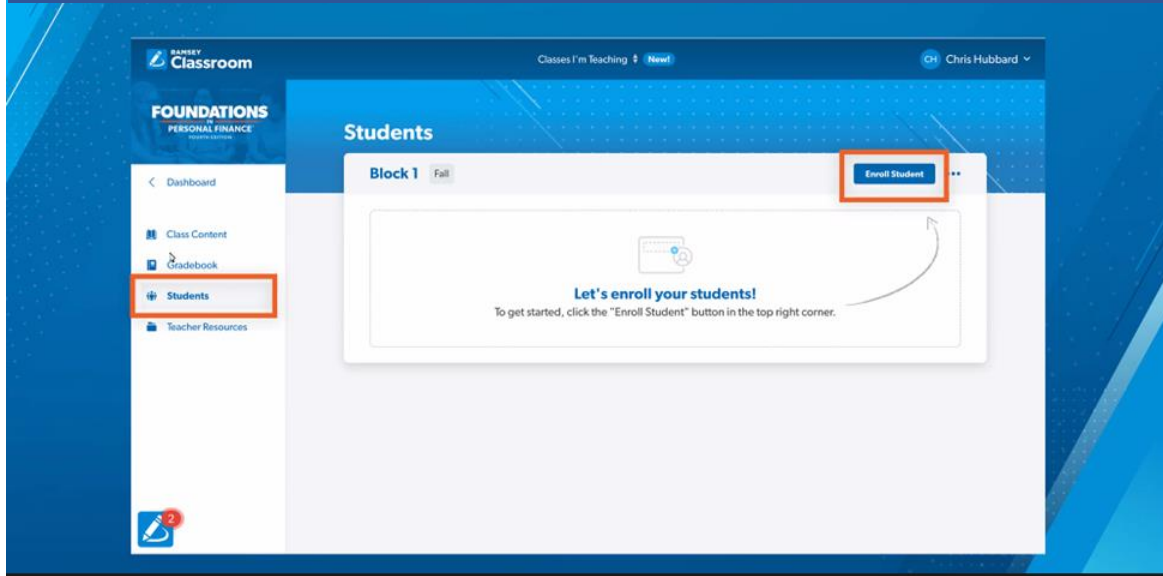
County staff who have been identified as “Teachers” would have received an email from Ramsey Classroom and will already be listed in the drop down under TEACHER.

For the dates, START DATE should be the date you create the classroom and END DATE should be June 30, 2025. This is when our current license for the material expires.

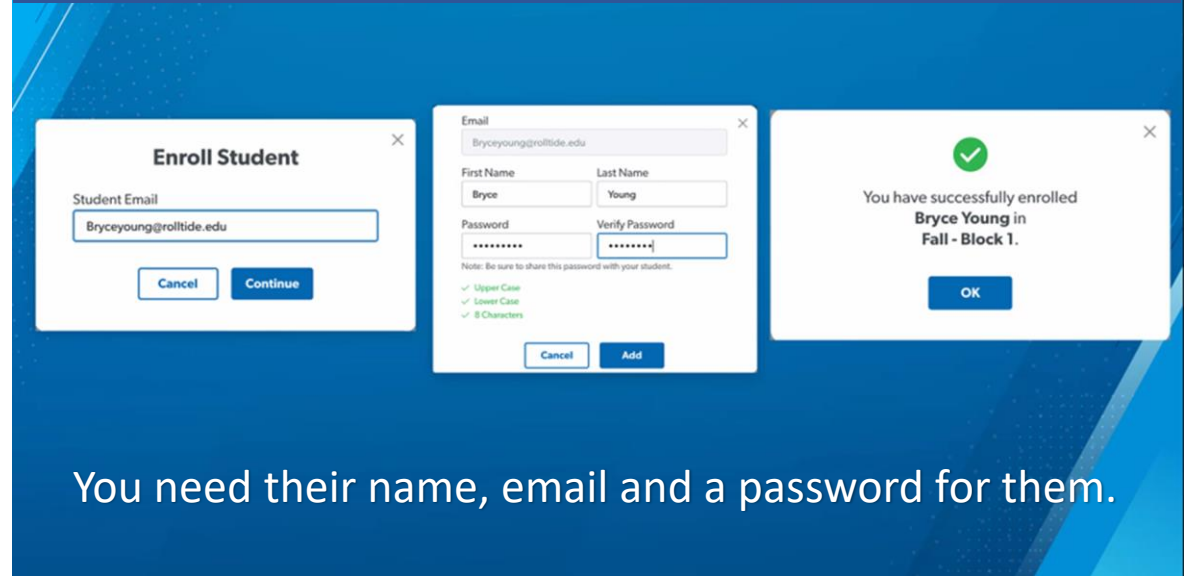
Use your County as the Section, and 2022-2025 as the Term.



# ENROLLING YOUTH – Two Options

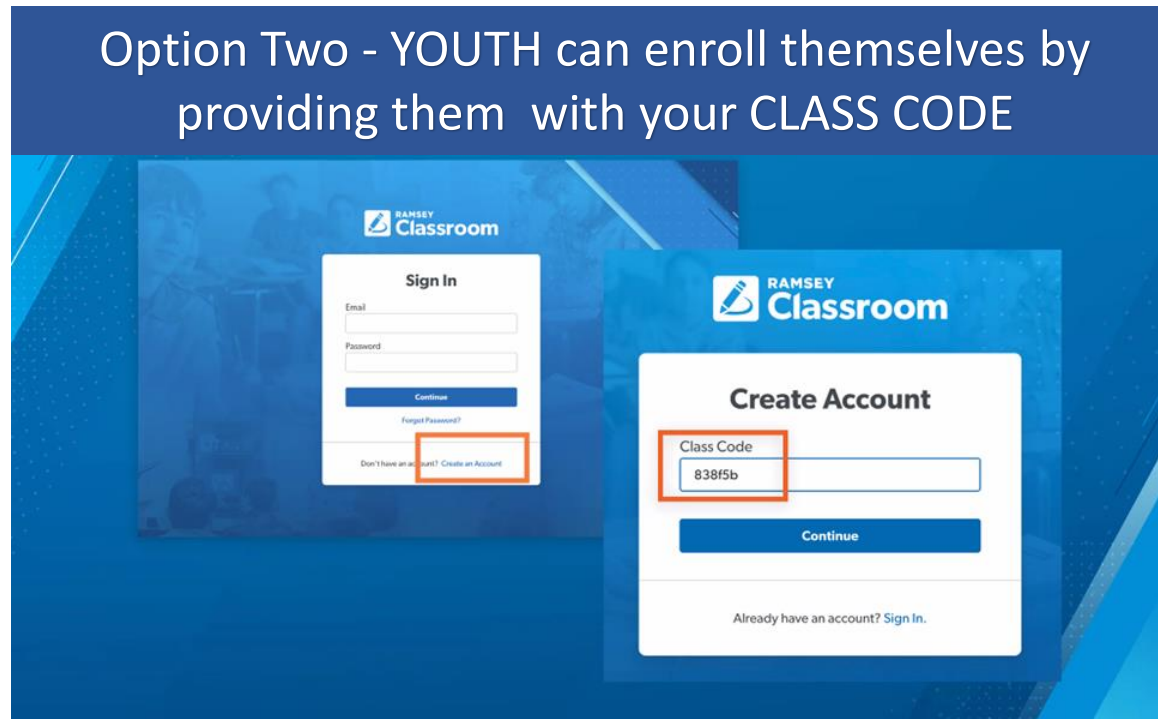


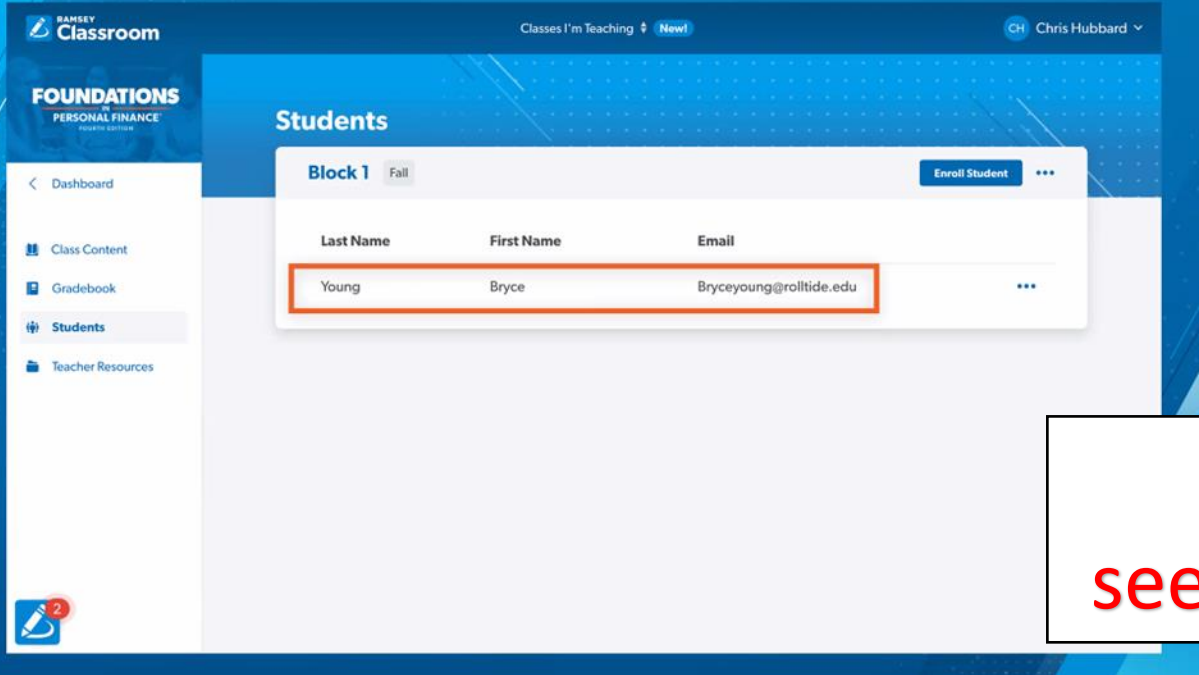
# Option One - YOU can enroll youth ...



You need their name, email and a password for them.

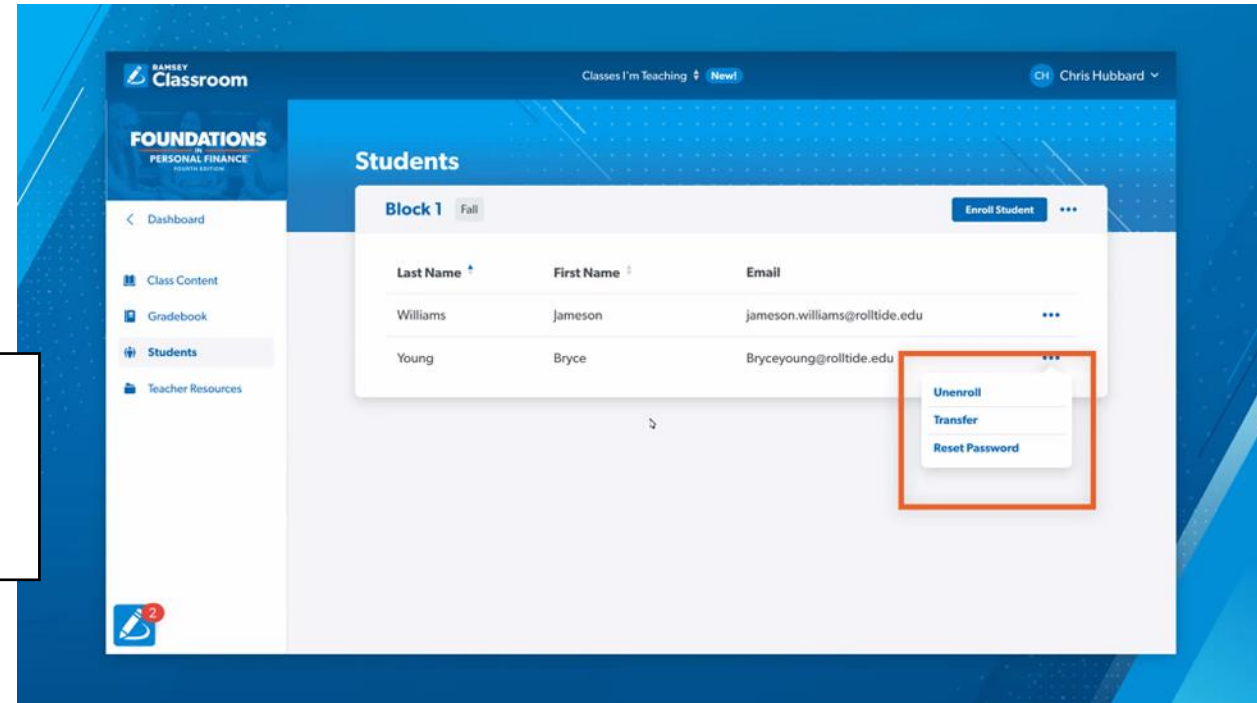
# Option Two - YOUTH can enroll themselves by providing them with your CLASS CODE





After they are enrolled, you will see their name listed under STUDENTS.

From STUDENTS link, you can Unenroll or help Reset a Password



# THE CURRICULUM

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Back to Class

Chapter 1: Introduction to Personal Finance

- Introduction
- Introduction to Personal Finance**
- Chapter Pre-Test
- Lesson 1
- Lesson 2
- Lesson 3
- Lesson 4
- Lesson 5
- Lesson 6
- Summary

Let's Jump In!

**CHAPTER 1**

## Introduction to Personal Finance

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Back to Class

Chapter 1: Introduction to Personal Finance

- Introduction
- Introduction to Personal Finance
- Chapter Pre-Test**
- Lesson 1
- Lesson 2
- Lesson 3
- Lesson 4
- Lesson 5
- Lesson 6
- Summary

## Chapter Pre-Test

**MULTIPLE CHOICE**

Select the correct answer.

1. Making the right choices with your money—managing your money—involves knowing how . . .

- Consumer decisions will affect your accounts
- Planning, saving, spending, and investing will define your financial portfolio
- To make bank deposits using registers with the appropriate transactions listed
- Earning, budgeting, saving, spending, and giving affect your money

2. Banks got into the credit business before 1920 because charging exceptionally high interest rates was legal.

- False
- True

**Classroom**

Classes I'm Teaching | **New!** | Chris Hubbard

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Back to Class

Chapter 1: Introduction to Personal Finance

- Introduction
- Lesson 1
- Lesson 2
- Lesson 3
- Lesson 4
- Lesson 5
- Lesson 6
- Summary
- Chapter Review**
- Chapter Post-Test

## Chapter Review

**REVIEW KEY TERMS**

Fill in the blanks below using the key terms from this chapter.

Personal Finance	Loan Shark	Positive Net Worth
Consumer	Interest	Negative Net Worth
Debt	Financial Plan	Net Income
Paycheck to Paycheck	Net Worth	Expense
Credit	Asset	Financial Literacy
Interest Rate	Liability	

1. Having a(n) \_\_\_\_\_ means the amount of your liabilities is larger than the value of your assets.

2. \_\_\_\_\_ means having the knowledge and skills to manage your personal finances.

Each Chapter has Pre-Test, Chapter Reviews and Post-Test. The Pre-Test helps identify what a youth knows before they go through a chapter. The Post-Test helps see what they have learned.

**Classroom**

Classes I'm Teaching | **New!** | Chris Hubbard

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Back to Class

Chapter 1: Introduction to Personal Finance

- Introduction
- Lesson 1
- Lesson 2
- Lesson 3
- Lesson 4
- Lesson 5
- Lesson 6
- Summary
- Chapter Review
- Chapter Post-Test**

## Chapter Post-Test

**MULTIPLE CHOICE**

Select the correct answer.

1. Making the right choices with your money—managing your money—involves knowing how . . .

- Consumer decisions will affect your accounts
- Planning, saving, spending, and investing will define your financial portfolio
- To make bank deposits using registers with the appropriate transactions listed
- Earning, budgeting, saving, spending, and giving affect your money

2. Banks got into the credit business before 1920 because charging exceptionally high interest rates was legal.

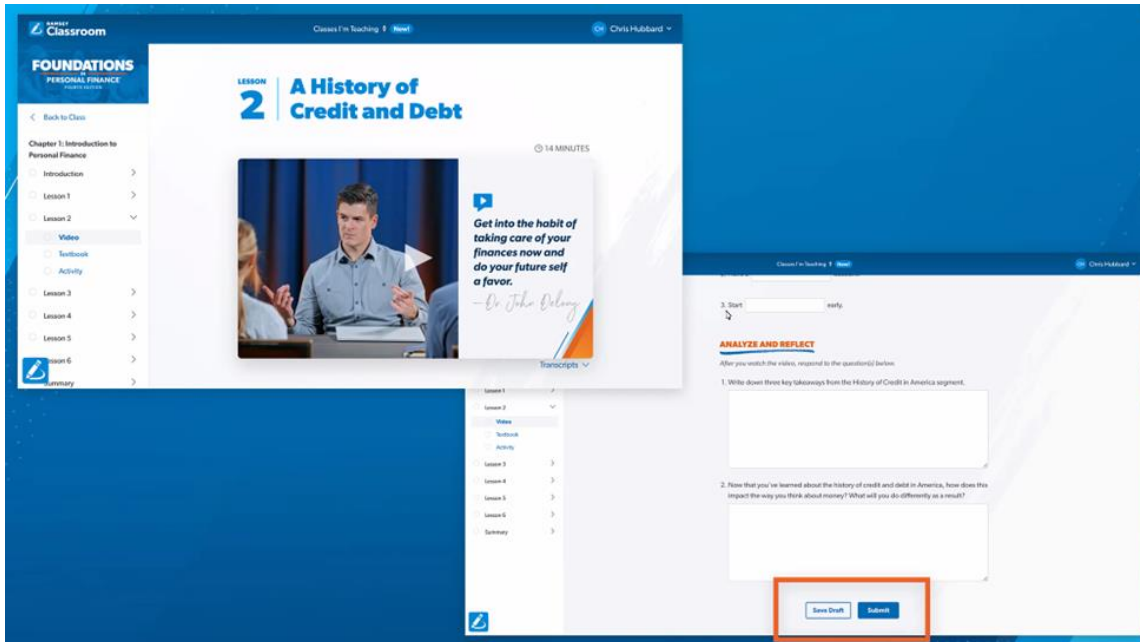
- False
- True

3. You should always make sure you have a...

- Credit card
- Direct deposit
- Credit line
- Budget

Each chapter has Lessons that teach through use of:

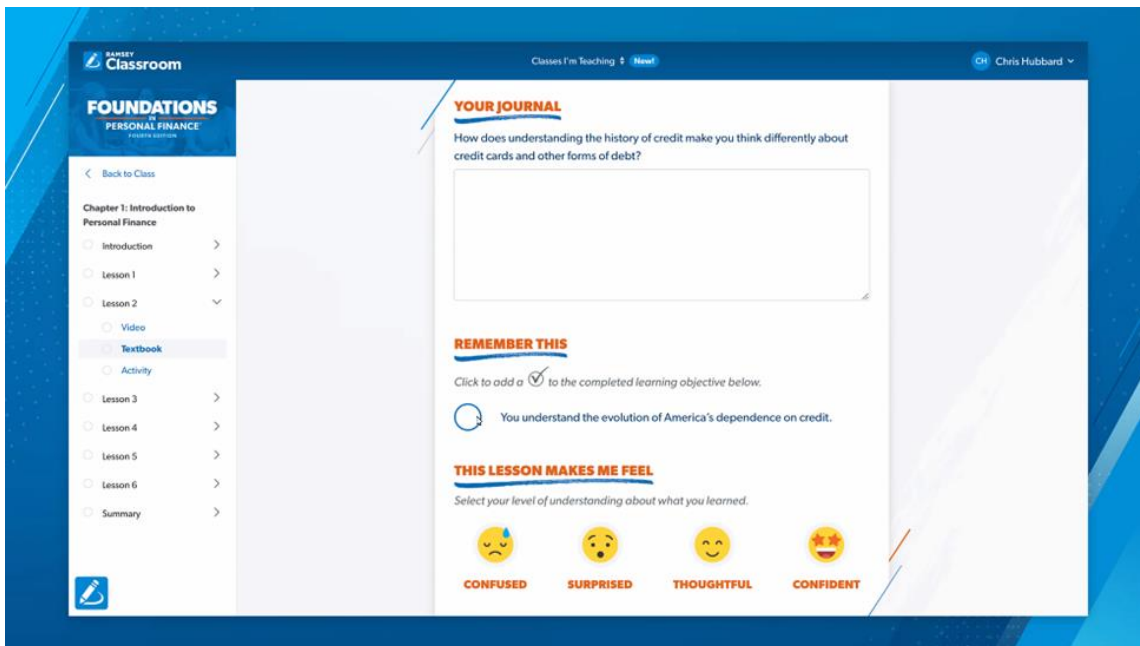
- Video
- Textbook
- Activity



Curriculum is auto-graded. Once work is submitted, it is greyed out and can't be undone.

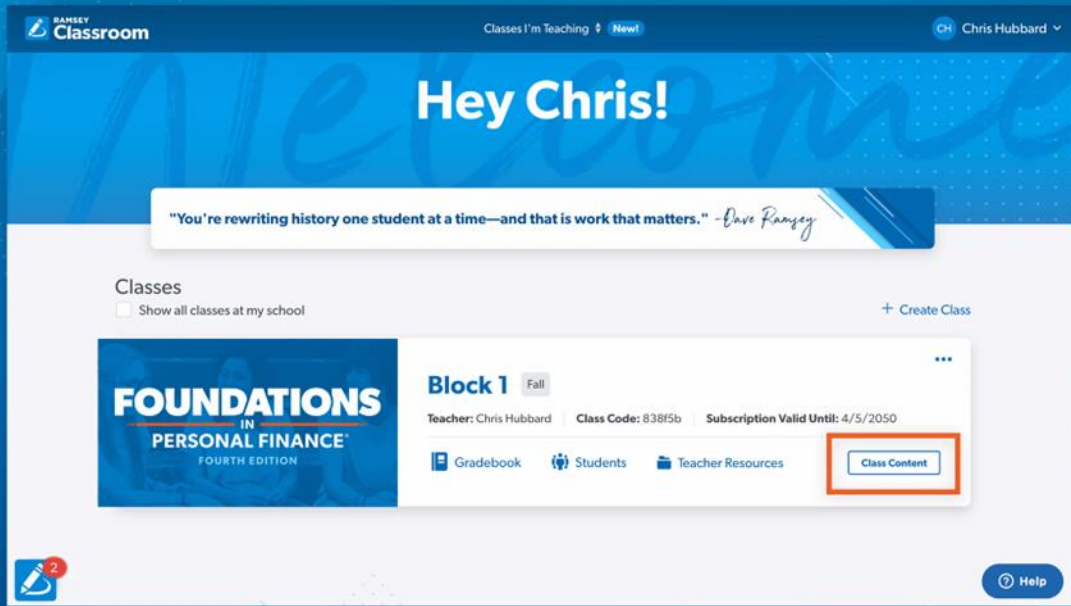
### Question Types in Ramsey Classroom

<p><b>Pre-Test</b> multiple choice</p> <p><b>Video</b> fill-in-the-blank short answer</p> <p><b>Textbook</b> short answer</p>	<p><b>Chapter Review</b> fill-in-the-blank short answer essay</p> <p><b>Post-Test</b> multiple choice short answer essay</p>
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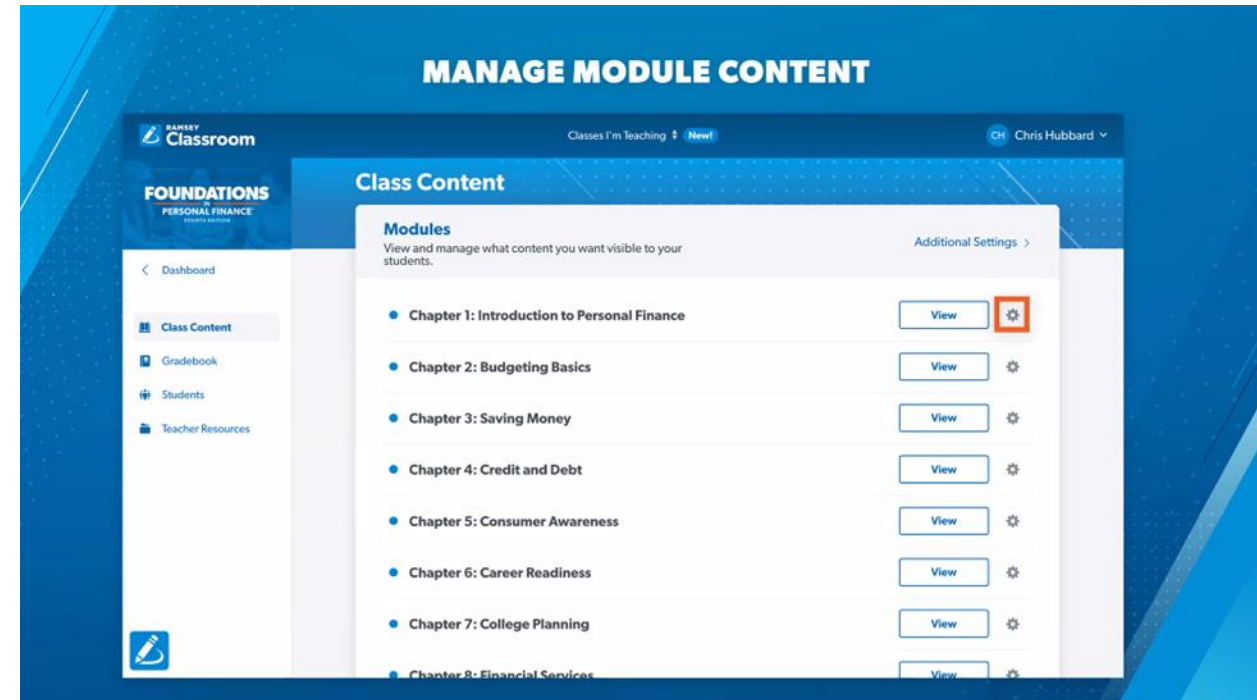
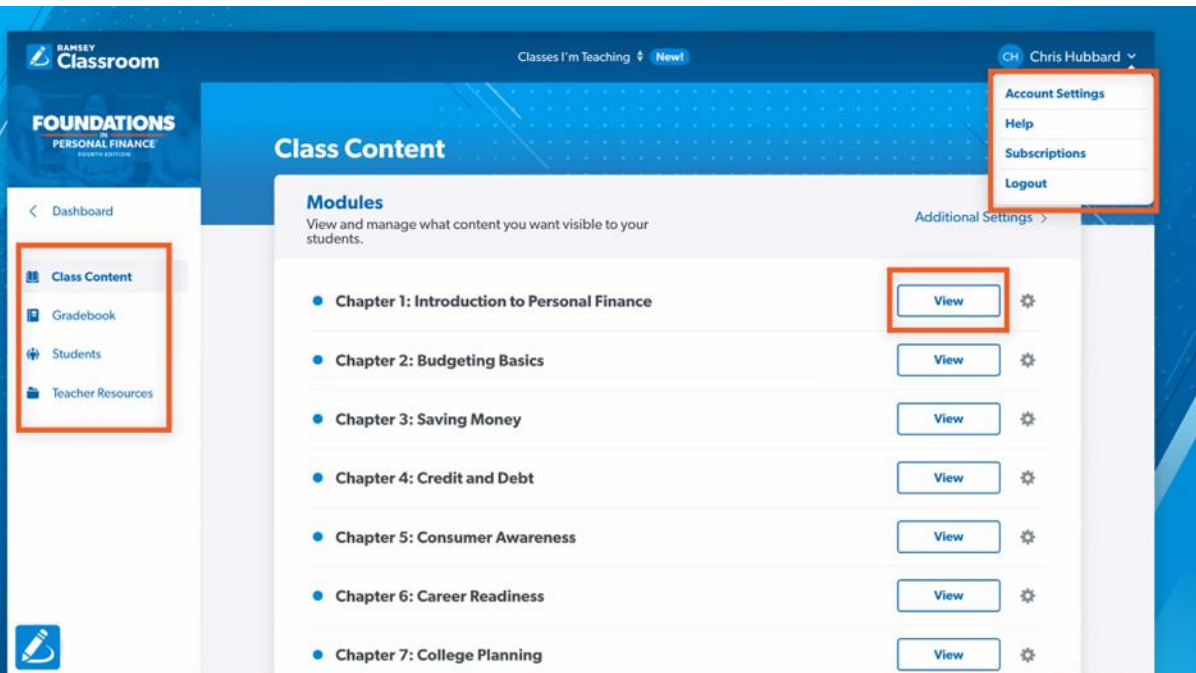


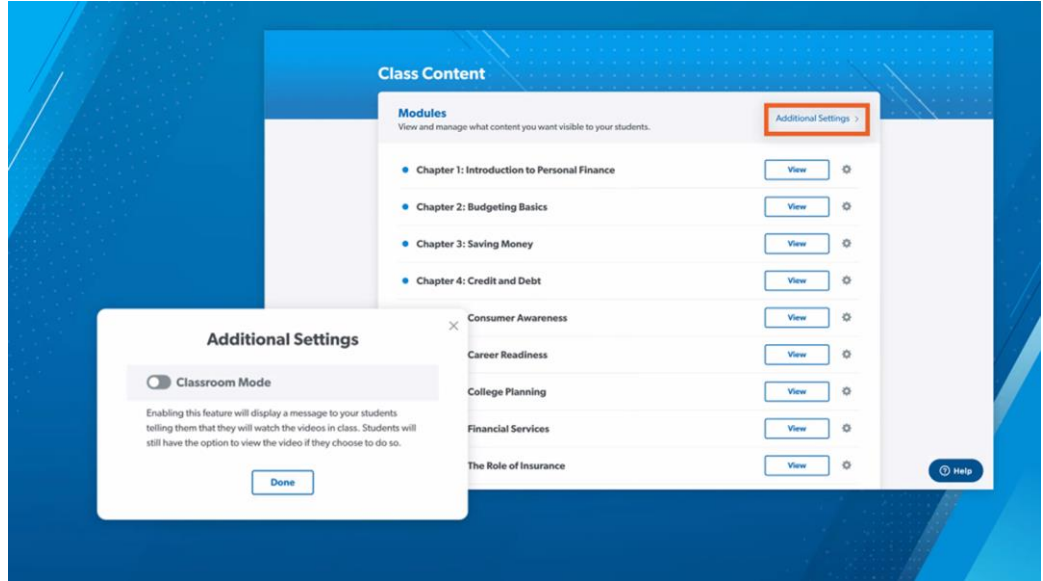
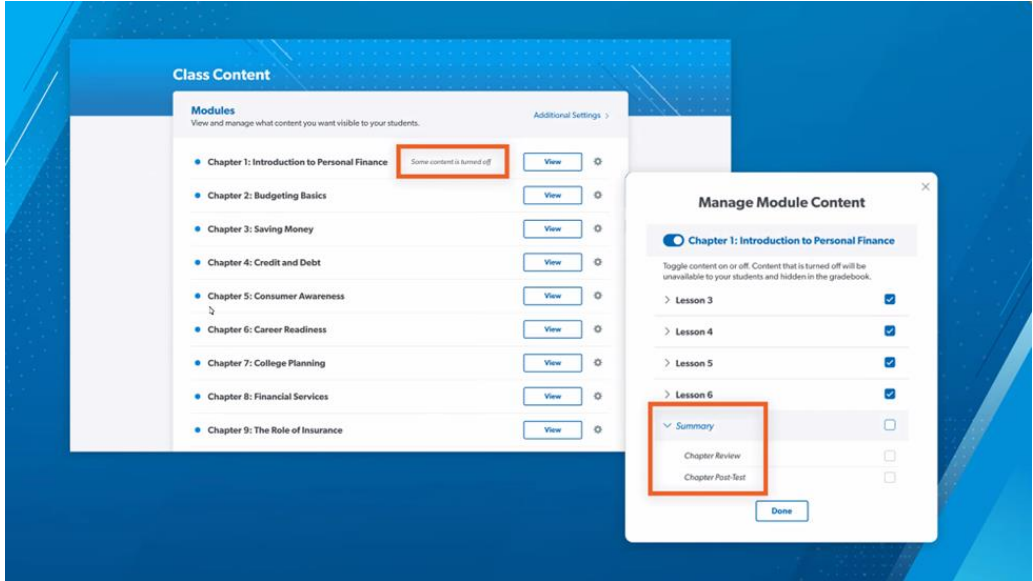
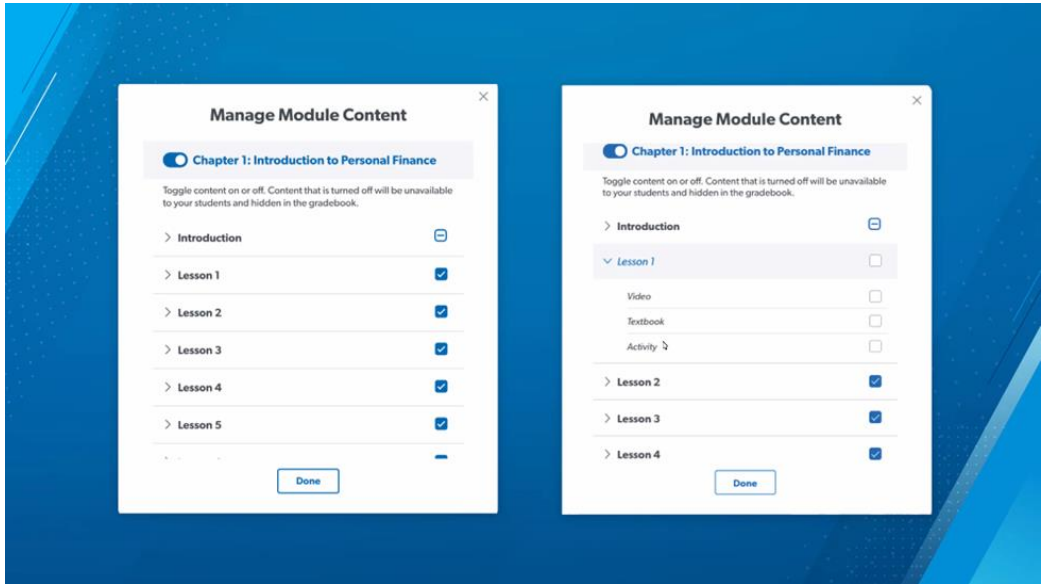
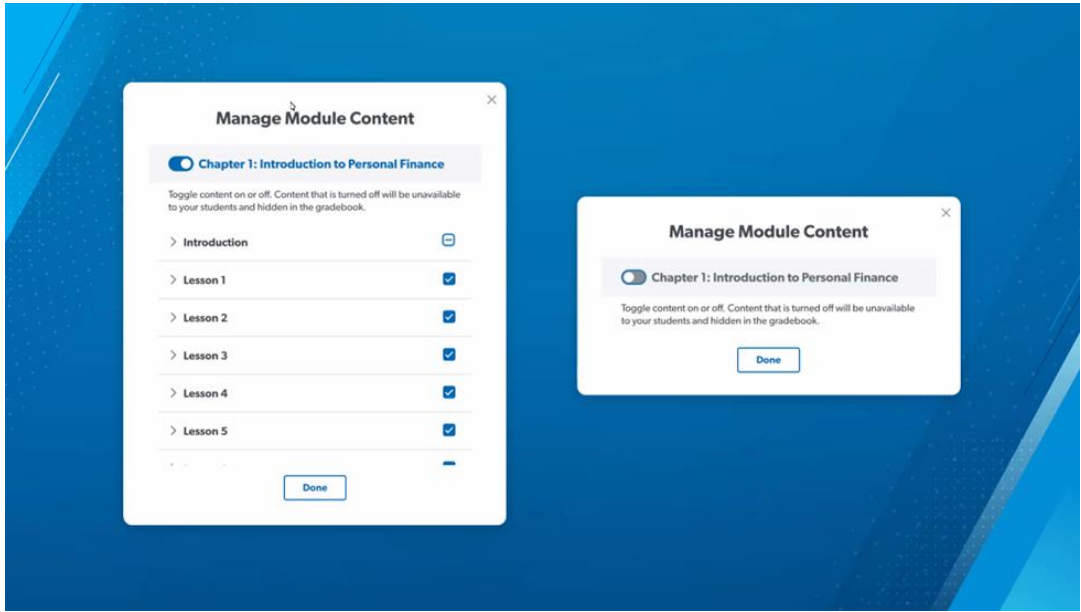
Our overall concern is not for the grade but appropriate completion and understanding of the work. If youth are struggling with a certain area, counties may need to provide additional supports in learning.





You can manage the content, but it affects all youth and is not managed individually. Our recommendation is for counties to leave all content open and allow youth to complete at an agreed upon pace, monitored by the caregiver / placement.





# Answer Keys are in Teacher Resources

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Teacher Resources

- Dashboard
- Class Content
- Gradebook
- Students
- Teacher Resources**

Pacing Guides

Chapter 1: Introduction to Personal Finance

- Chapter 1: Teacher Guide
- Answer Key - Lesson 1 Activity
- Answer Key - Lesson 2 Activity
- Answer Key - Lesson 3 Activity
- Answer Key - Lesson 4 Activity
- Answer Key - Lesson 5 Activity
- Answer Key - Lesson 6 Activity
- Chapter 1 Test
- Chapter 1 Test Answer Key

**RAMSEY**  
Classroom

Classes I'm Teaching **New!**

Chris Hubbard

**FOUNDATIONS**  
PERSONAL FINANCE  
FOURTH EDITION

Teacher Resources

- Dashboard
- Class Content
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- Students
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Pacing Guides

Chapter 1: Introduction to Personal Finance

- Chapter 1: Teacher Guide
- Answer Key - Lesson 1 Activity
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- Answer Key - Lesson 3 Activity
- Answer Key - Lesson 4 Activity
- Answer Key - Lesson 5 Activity
- Answer Key - Lesson 6 Activity
- Chapter 1 Test
- Chapter 1 Test Answer Key

**ACTIVITY LAYOUT**

**Suzanne's Candy Craze**  
CHAPTER 1, LESSON 1

**ORGANIZATION**  
10-12 Class

**TIME**  
20 minutes

**LEVEL**  
Intermediate

**MATERIALS**  
• The Suez of Candy: Payday Bars, Smarties, Dum Dums, Jawbreakers, Milk Duds, 100 candy wrappers (must cover the class of 30)

**NATIONAL STANDARDS**  
• Personal Finance Literacy: Apply reliable information and sustainable decision-making to personal financial decisions.  
• Reason 1: Recognize the importance of available and personal financial decisions.

**Procedure**

**PART ONE: DIVIDING UP THE CANDY**  
Before class, you'll need to prepare the number of pieces of each candy for class. Using the chart below, multiply the number of students in your class by the percentage of each candy. For example, to find out how many Smarties you need for a class of 30 students, you would multiply 30 by 20% (30 x .2), giving you 6.

CANDY	PERCENTAGE	EXAMPLE OF 30 STUDENTS
Payday	4%	1
Smarties	20%	6
Dum Dums	7%	21
Jawbreakers	4%	1
Milk Duds	7%	1

**PART TWO: HANDING OUT CANDY**  
Throw the candy into a bag and allow the students to randomly grab one piece each. Alternatively, you may want to stand at the door and allow the students to choose their candy as they enter the class. Instruct them to wait until everyone is seated or until you say it's okay before taking any candy. Students need to keep the wrapper!

**PART THREE: REALITY TASTES KIND OF SOUR**  
Explain to students that these percentages represent the people groups in America listed below. Tell the students to take notes in the space provided on the handout about each people group as you describe it. First, instruct the students with a Payday bar to stand up. Explain that according to statistics, they represent millionaires, and read the description of millionaires from the chart. Next, go down the list of all the other groups, reading each description and revealing to the students which group they belong to.

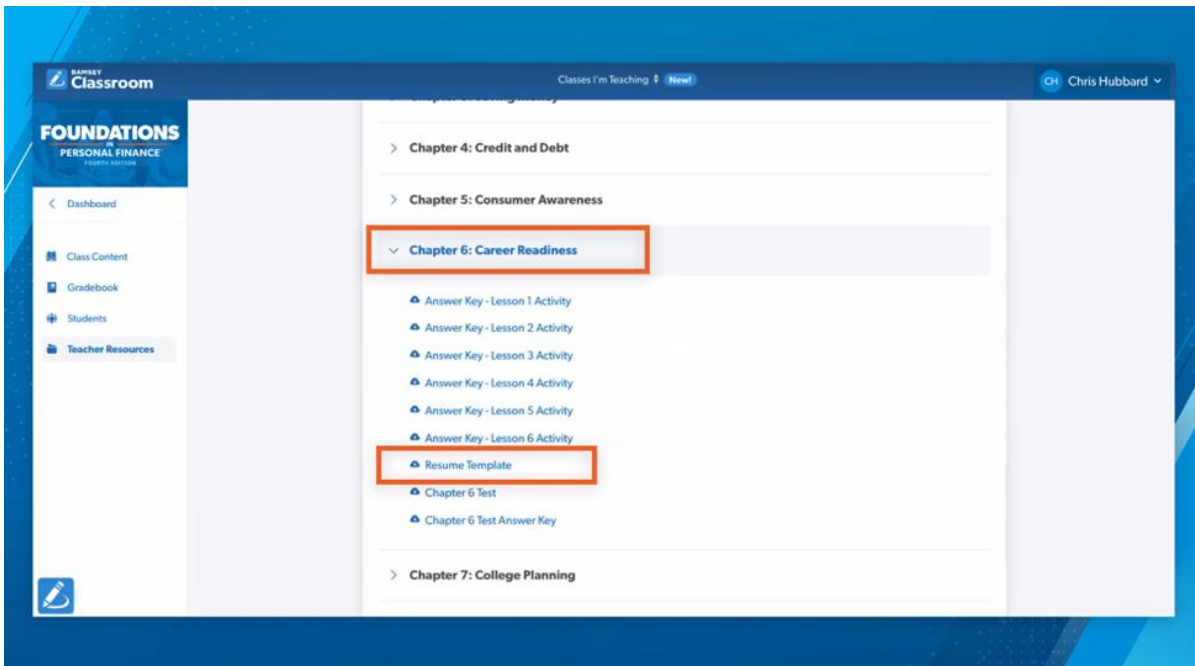
CANDY	PEOPLE GROUP
Payday	Millionaire's Club
Smarties	Debt-Free and Living Large
Dum Dums	Normal, Debt-Ridden and Disgusted
Jawbreakers	Struggle Bus: Broke and Busted
Milk Duds	Bankrupt: Decline by Debt

**PART FOUR: DISCUSS THE STATS**  
After going over what the candies represent, read the discussion questions and allow students to write their answers as the class discusses.

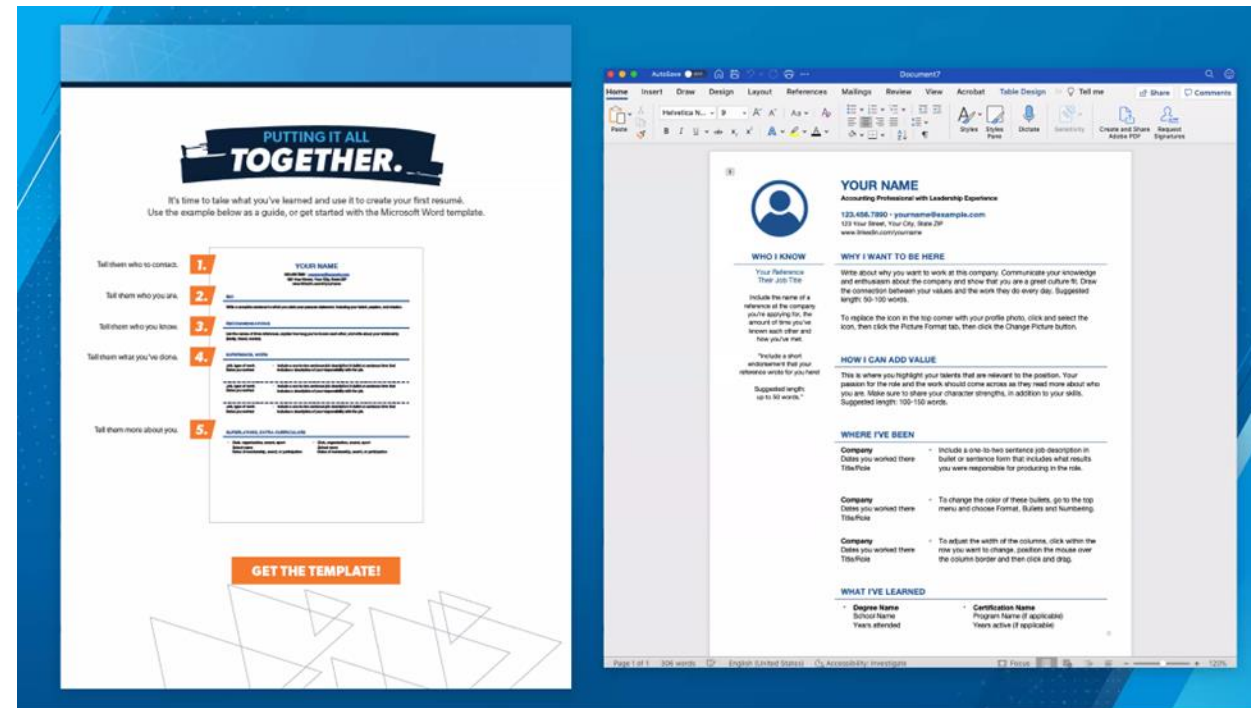
**NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**DIRECTIONS**  
Write one line for each people group below in your teacher explains what each candy represents.

- Payday—Millionaire's Club**  
You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time.
- Smarties—Debt-Free and Living Large**  
You have a college education, you have a job, and you have a high net worth. You have a college education, you have a job, and you have a high net worth. You have a college education, you have a job, and you have a high net worth.
- Dum Dums—Normal, Debt-Ridden and Disgusted**  
You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time.
- Jawbreakers—Struggle Bus: Broke and Busted**  
You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time.
- Milk Duds—Bankrupt: Decline by Debt**  
You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time. You have a high net worth and your net worth will increase over time.



Some Chapters and Lessons provide additional support. Take some time to familiarize yourself with the material or even complete it yourself (it is good material for adults, too!)



# The Gradebook section will allow you to review their work.

Hey Chris!

"You're rewriting history one student at a time—and that is work that matters." -Eve Ruessing

Classes

Show all classes at my school + Create Class

**Block 1** Fall

Teacher: Chris Hubbard Class Code: E3855b Subscription Valid Until: 4/5/2050

**Gradebook** Students Teacher Resources Class Content

### Return Grades by Class

Period 2 Spring 2022

Chapter 1: Introduction to Personal Finance

Student Name	OVERALL	Lesson 1		Lesson 2		Lesson 3		L4
		Textbook	Video	Textbook	Video	Textbook	Video	
Angelo, Ryan	79%	90%	80%	50% Pending	100%	54%	100%	100% Pending
Bob, Sponge	59%	87%	20%	50%	100%	46%	100%	100% Pending
Chorris, Nuck	96%	93%	100%	25% Pending	100%	92%	100%	100% Pending
Darcy, Fitzwilliam	76%	47%	100%	100%	100%	38%	100%	100% Pending
Dent, Stu	76%	30%	0%	0% Pending	100%	38%	100%	77% Pending
Morris, Zack	100%	47%	100%	75% Pending	100%	100%	100%	100% Pending
Santeka, Lor	100%	97%	100%	--	--	--	--	--

Percent	Points	Date Completed	Time Spent
Angelo, Ryan	76%	27/30	4/5 2/4 Pending 5/5 7/13 5/5 Pending

Percent	Points	Date Completed	Time Spent
Angelo, Ryan	76%	4/7/22 4:11pm CST	4/7/22 4:12pm CST 4/7/22 4:18pm CST 4/7/22 4:19pm CST 4/7/22 4:21pm CST 4/7/22 4:22pm CST

Percent	Points	Date Completed	Time Spent
Angelo, Ryan	76%	5m	1m 6m 1m 2m < 1 min.

### Gradebook

Period 2 Spring 2022

Chapter 1: Introduction to Personal Finance

Student Name	OVERALL	Lesson 1		Lesson 2		L4
		Textbook	Video	Textbook	Video	
Angelo, Ryan	79%	90%	80%	50% Pending	100%	54%
Bob, Sponge	52%	87%	20%	50% Pending	100%	46%
Chorris, Nuck	96%	93%	100%	25% Pending	100%	92%
Darcy, Fitzwilliam	65%	47%	100%	100%	100%	38%
Dent, Stu	55%	30%	0%	0% Pending	100%	38%
Morris, Zack	100%	47%	100%	75% Pending	100%	100%
Santeka, Lor	100%	97%	100%	--	--	--

### GRADEBOOK

Period 2 Spring 2022

Chapter 1: Introduction to Personal Finance

Student Name	OVERALL	Lesson 1		Lesson 2		L4
		Textbook	Video	Textbook	Video	
Angelo, Ryan	76%	90%	80%	50% Pending	100%	54%
Bob, Sponge	52%	87%	20%	50% Pending	100%	46%
Chorris, Nuck	96%	93%	100%	25% Pending	100%	92%
Darcy, Fitzwilliam	65%	47%	100%	100%	100%	38%
Dent, Stu	55%	30%	0%	0% Pending	100%	38%
Morris, Zack	100%	47%	100%	75% Pending	100%	100%
Santeka, Lor	100%	97%	100%	--	--	--

### Lesson 1 - Video

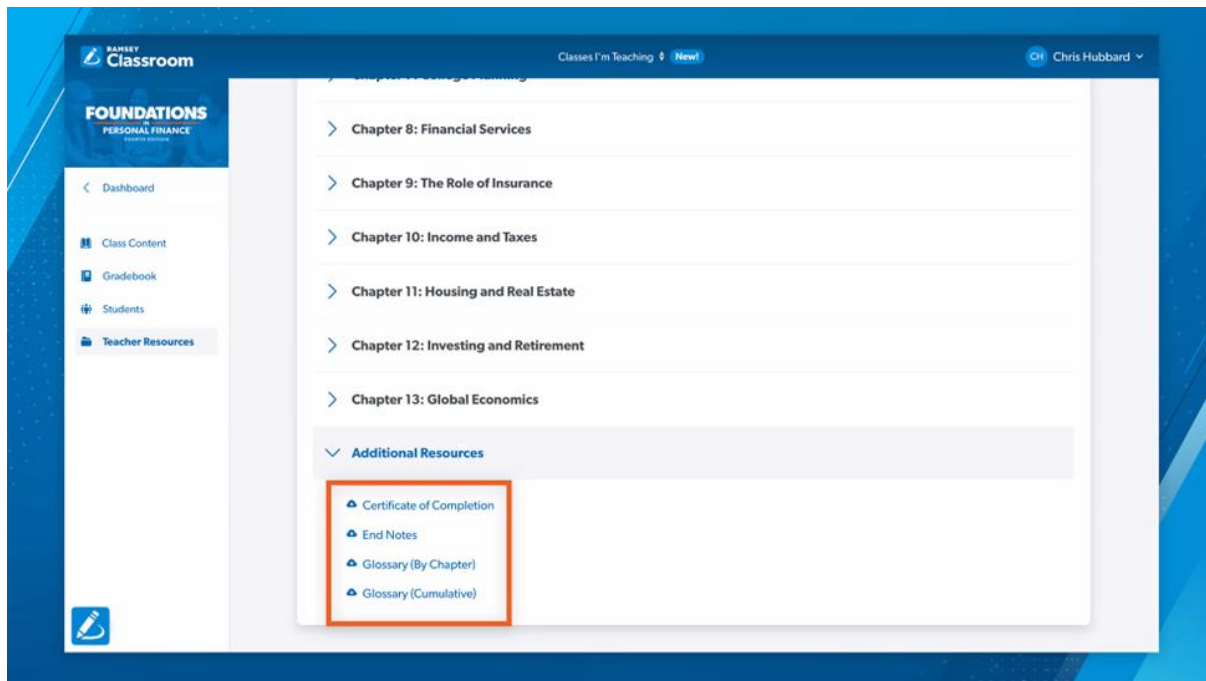
Reviewed Answers (0)

Unreviewed Answers (26)

Question 1 - (Fill in The Blank)  
The problem with anyone's money is the person in the \*\*\*.

Name	Student Answer	Correct Answer:	Score
Dent, Stu	closet	mirror	Zero 0 / 1
Angelo, Ryan	Mirror	mirror	Zero 1 / 1
Morris, Zack	mirror	mirror	Zero 1 / 1
Hook, Captain	car	mirror	Zero 0 / 1
Darcy, Fitzwilliam	mirror	mirror	Zero 1 / 1
Chorris, Nuck	mirror	mirror	Zero 1 / 1
Bob, Sponge	mirror	mirror	Zero 1 / 1

Mark as Reviewed



This curriculum provides a Certificate of Completion that can be given the youth and placed in their record (in the County and in FACTS).

We recommend county provide a \$25 incentive from local IL Funds for each Chapter the youth appropriately completes.

If you need any additional help, please reach out to your County's State IL Consultant or email us at [ilp@dhr.alabama.gov](mailto:ilp@dhr.alabama.gov). We are here to assist you.

