

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. Income: Earning Money	Students follow the life of a recently graduated high school student, holding a job, working long hours, and making do with what life sends them. Banzai simulates real life, introducing concepts like:	<ol style="list-style-type: none"> <li>1. Gross income versus net income: What you earn is not what you make.</li> <li>2. Job trade-offs: Pros and cons of too little or too much work.</li> <li>3. Surprise income: Life occasionally throws a lifeline.</li> </ol>
II. Spending: Spending Money	Financial literacy is all about self-control. And controlling your spending is the hardest part. In Banzai students will:	<ol style="list-style-type: none"> <li>1. Design and follow a budget.</li> <li>2. Track where money is stored and what it's for using Accounts and Jars, Banzai's double-entry accounting system.</li> <li>3. Plan for unforeseen emergencies.</li> <li>4. Make choices and navigate financial trade-offs.</li> </ol>
III. Saving: Achieving Goals	Saving isn't about amassing a pile of money – it's about achieving our goals. Banzai demonstrates how earning and spending money affects our ability to save for what matters most:	<ol style="list-style-type: none"> <li>1. Save for important milestones in life, like college.</li> <li>2. Set a little money aside from each paycheck.</li> <li>3. Save for a rainy day.</li> </ol>
IV. Risk Management: Protecting the Future	The road of life is covered in potholes. Banzai teaches students how to manage some of life's inherent risks in simple ways:	<ol style="list-style-type: none"> <li>1. Spend less on health care by staying insured.</li> <li>2. Dodge deep losses using financial instruments like car and renters insurance.</li> <li>3. Avoid debt, and minimize its costs.</li> <li>4. Plan ahead using "envelope budgeting".</li> </ol>

\*Banzai is an online supplemental curriculum. Completing the course typically requires students to engage for 3-5 classroom hours. The [Banzai Life Scenarios Teachers Edition](#) contains additional material that can be used as desired to expand the program.

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