



MoneySKILL® Instructor Handbook

The AFSA Education Foundation was founded as a nonprofit in 1990 with the mission to educate consumers of all ages on personal finance concepts and responsible money management. For more than 30 years, the foundation has been dedicated to providing free personal finance education, resources, and training to educators of all types.

In support of our mission, the foundation developed MoneySKILL in 2002 as one of the first online personal finance curriculums. MoneySKILL is designed to allow teachers to create custom, web-based personal finance courses for students in middle school, high school, college, and beyond. The curriculum contains 37 different modules (topic areas) focusing on the basics of budgeting and money management as well as more advanced topics like investing and insurance. In addition to being completely free (and ad-free) for all educators, MoneySKILL is offered in English and Spanish, contains audio dictation options for students, and aligns with nationally recognized K-12 personal finance standards.

MoneySKILL can be used as an entire personal finance course or certain topic areas can be used to support related course content, such as economics, business, math, or career technical education courses. The curriculum is fully customizable and each MoneySKILL module takes 20 to 40 minutes for students to complete. The online delivery method and mobile-friendly platform allows for integration into a variety of different learning environments, including virtual classrooms. Built-in quizzes test students' grasp of the concepts as they go, and pre- and post-tests capture students' overall learnings after completing the course – all of which can be tracked by instructors in their class dashboard.

In addition to the core MoneySKILL course content, we also offer an optional Reality Check Simulation for students once they have completed the rest of the course. It is designed to help, particularly teenagers and young adults, imagine their financial futures. Students answer several simple questions about how they imagine their future lifestyle will be, and the simulation calculates an estimated income that students would need to support that lifestyle.

In the rest of this handbook, you will find a step-by-step guide to setting up your MoneySKILL instructor account and creating and managing your class. Please note, teachers of students under the age of 13 are required to distribute a Verifiable Parental Consent and obtain the parent's permission for the child to participate in MoneySKILL. More information and this form can be found on page 14.

The AFSA Education Foundation also offers on-demand technical support, provides complimentary teacher training workshops and demonstrations, and we strongly encourage your feedback at any time to help inform future enhancements to the course. Please do not hesitate to reach out to us at info@moneykill.org should you need additional assistance or want to share feedback.

Thank you for using MoneySKILL and helping to build a more financially informed community!

Rhonda Ashburn
Executive Director
AFSA Education Foundation
www.afsaef.org



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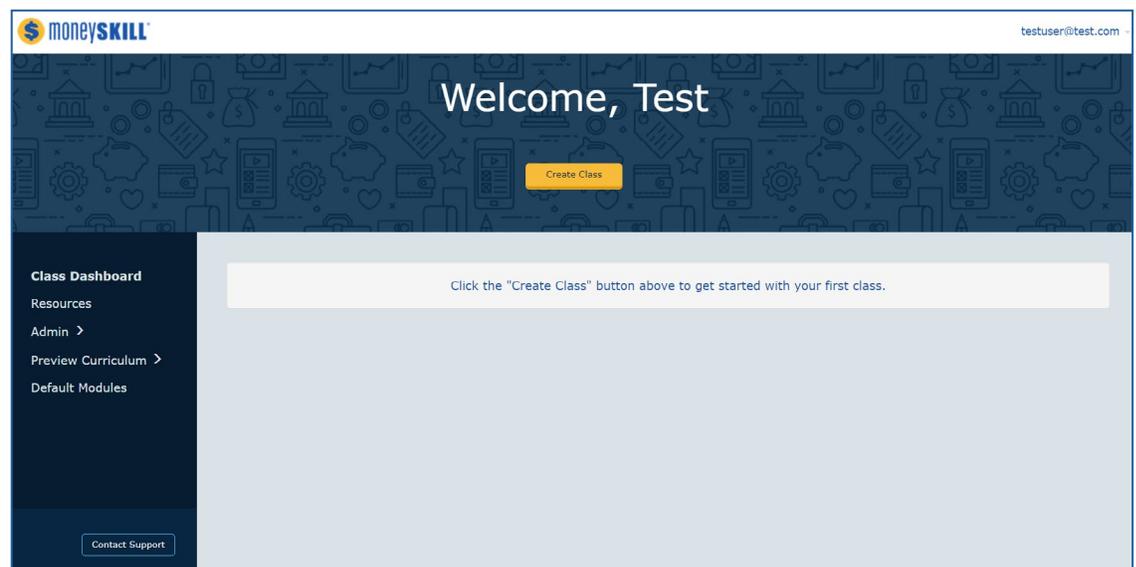
Instructor Registration and Logging In

In order to create your free MoneySKILL instructor account, please complete and submit the new instructor registration form at <https://lms.moneyskill.org/teachers/registration/en>. Please note, this page can also be accessed via our www.afsaef.org homepage.

Once you submit your registration form, you will receive a registration confirmation email within two business days (though often much sooner) that will include your login credentials. If you do not receive a registration confirmation email, please check your spam folder before reaching out to info@moneyskill.org for assistance.

You can log in to your MoneySKILL account at <https://lms.moneyskill.org/teachers>. You can also access this page via our www.afsaef.org homepage by clicking on the “Login” link. If you forgot your password, you can click on the “Forgot Password?” link to have a new password sent to your email address.

Class Dashboard



Upon logging in, you will be directed to the “Class Dashboard” page. Your dashboard will be blank until you create your first class. As you create classes, you will be able to view and access all of them from this page.

To create a new MoneySKILL class, click the yellow “Create Class” button at the top of the page.



Creating a MoneySKILL Class

Upon clicking the “Create Class” button, a “Class Setup” pop-up screen will appear. On this screen you will be able to specify the details of your class, including:

- **Class Name**
- **Course Level**
 - Instructors can choose from all 37 MoneySKILL modules regardless of level selected.
- **Language**
- **Module Retake Percent**
 - If students score at or below this level on a particular module’s quiz, they will be required to retake the module.
 - If you do not want students to have to retake modules, leave this field blank.
- **Retake Delay**
 - The number of days students must wait before retaking a module.
 - If you do not want students to have to wait before retaking a module, enter “0” in this field or leave it blank.
 - Note: if a student completes a module more than once, their highest score is recorded.
- **Post Test Availability Date Range**
 - The dates during which students will be able to take their post-test exam once they have completed the full MoneySKILL course.
 - If you do not want to limit post-test availability for a class, leave these fields blank.

Once you have finalized your class settings, click the blue “Create Class” button at the bottom of the page. All class settings except course level can be changed later as needed.



Creating a MoneySKILL Class

moneySKILL

testuser@test.com

Test Class

Oct 9, 2020 - Oct 9, 2021

Number of Students: 0 Average Score: 0% Average amount of course completed: 0%

Modules

Restore Default Class Setup

Use the icon to Drag and Drop the modules into the order you wish for your class to proceed.

Use the toggle to Enable/Disable the modules used in your class.

Click the icon to view the objectives for that module.

Use the date fields to determine the active dates for each module.

Select All Date Start to Date End Update All Dates

1	<input checked="" type="checkbox"/>		The Plans We Have For Our Lives	10/09/2020	to	10/09/2021
2	<input checked="" type="checkbox"/>		Lifetime Plan	10/09/2020	to	10/09/2021
3	<input checked="" type="checkbox"/>		Earned Income And Skill Demand	10/09/2020	to	10/09/2021
4	<input checked="" type="checkbox"/>		Earned Income and Skill Supply	10/09/2020	to	10/09/2021

Once you create your class, you will be directed to the “Course Modules” dashboard within the class details section. On this page, you can enable or disable specific modules to customize your class (blue = enabled). You can also specify the availability dates for one or all modules and reorder the modules by dragging and dropping them within the list. Clicking on the paper icon will display that particular module’s learning objectives.

All changes are saved in real-time. Once you are finished, you can navigate to the different class settings links via the menu on the left-hand side of the screen.

Clicking on the “Class Settings” link will open the same Class Setup screen as shown on page 4.



Adding Students to a MoneySKILL Class

Once a MoneySKILL class has been created, you can add students by clicking on the “Students” link via the menu on the left-hand side of the screen. (From the main dashboard page, first click the “Details” link for the class you want to edit.)

Student accounts can be created by manually entering in a Name, Username, and Password for each student in the class. You can also click on “Import Students” to download an Excel template that allows you to upload multiple student user credentials at once. If you leave the Username and Password fields blank, these will be automatically generated.

Please note, we do not recommend entering any sensitive student information in these fields, such as first and last name, email, or other personally identifying information. Anonymous student IDs or initials are encouraged. Your state's privacy laws and/or your institution's policies may not permit you to enter sensitive student information in these fields.

Once student accounts have been created, it is up to you (the instructor) to provide students with their username and password. Students can log in to access the class at <https://lms.moneyskill.org/students> or by clicking on the “Student Login” link on the main www.afsaef.org homepage.

Teachers may also return to this page to view the date of a student’s last login or to print a class roster. Using the hyperlinks shown to the right of each student, you can also edit the student’s login information (**Edit**), manually allow them to retake a module (**Retakes**), view their individual grades (**Grades**), print a course completion certificate (**Certificate**), transfer them to a different class (**Transfer**), or delete the student account entirely (**Delete**).



Monitoring Student Progress

moneySKILL | testuser@test.com

Test Class

Oct 9, 2020 - Oct 9, 2021

Number of Students: 1 | Average Score: 10% | Average amount of course completed: 0%

[Print Grades](#) | [Export Grades as .xls](#) | [Completion Certificates](#)

Student	Pre*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	AVG	Time (H:MM)
Possible Points	37	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
test406	11%	10%																	10	0:00

As students begin to work through the MoneySKILL course, you can track their progress by clicking on the “Grade Book” link via the menu on the left-hand side of the screen. (From the main dashboard page, first click the “Details” link for the class you want to view.)

On this page, there is a dashboard view of all students’ grades for each module completed, their average grade overall, as well as the total time spent logged in to the MoneySKILL class.

You use the blue buttons at the top of the page to print a PDF with all students’ grades (**Print Grades**), download an Excel file with all students’ grades (**Export Grades**), and download completion certificates recognizing when students have completed a class (**Completion Certificates**).

Once you have completed creating, editing, or viewing a MoneySKILL class, you can return to the main dashboard page by clicking on the “See all classes” link at the top of the menu on the left-hand side of the page.



MoneySKILL Instructor Resources

moneySKILL testuser@test.com

Test Class

Oct 9, 2020 - Oct 9, 2021

Number of Students: 1 Average Score: 10% Average amount of course completed: 0%

- See all classes
- Course Modules
- Class Settings
- Students
- Grade Book
- Handouts**

Handouts

No handouts have been uploaded for this class.

[Upload](#)

To upload supplemental digital resources to your MoneySKILL class, click on the “Handouts” link via the menu on the left-hand side of the screen. (From the main dashboard page, first click the “Details” link for the class you want to view.)

Click on the blue “Upload” button to upload the file of your choice (PDF only).

Class Dashboard

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Welcome, Test

[Create Class](#)

- Class Dashboard
- Resources**
- Admin >
- Preview Curriculum >
- Default Modules

Resources

- [\(Spanish\) Instructor Handbook](#)
- [*NEW* Supplementary Video Links & Discussion Questions](#)
- [*New* MoneySKILL Learning Activities Per Module](#)
- [Instructor Handbook](#)
- [Related Videos](#)

In addition to creating your own custom MoneySKILL classes, instructors also have access to a number of supplemental resources. From the main dashboard page, click on the “Resources” link via the menu on the left-hand side of the screen to access supplementary class activities, videos, and more that focus on the financial education topics addressed in MoneySKILL.



MoneySKILL Class Administrators

moneySKILL testuser@test.com

My Administrators

Request Administration

If you wish to have an administrator to have full access to your account, use the request button above.

First Name	Last Name	Email	Status
You have no administrators			

If you would like to add another teacher (or class administrator) to an existing MoneySKILL class, you can do so by clicking on the “Admin” link from the menu on the left-hand side of the main dashboard page. Under “My Administrators” you can manually add class administrators by clicking on the yellow “Request Administration” button. Under “I’m Administering”, you can request to be added as a class administrator by clicking on the yellow “Request to Become Administrator” button.

Note: administrators will have full access to your account once added.

Previewing MoneySKILL Curriculum

moneySKILL testuser@test.com

Personal Finance Instructor Demo

With Demo Instructor

Begin Course

Average Score: 0% | 0% Complete

End Demo

Curriculum

	Pre-test Benchmark Exam	SCORE: 0%
1	The Plans We Have For Our Lives	10/01/2020-10/01/2030
2	Lifetime Plan	10/01/2020-10/01/2030
3	Earned Income And Skill Demand	10/01/2020-10/01/2030
4	Earned Income and Skill Supply	10/01/2020-10/01/2030
5	Biweekly Income	10/01/2020

To preview the content for any of the 37 MoneySKILL modules (and the Reality Check Simulation), click on the “Preview Curriculum” link from the menu on the left-hand side of the main dashboard page. Instructors have the option to preview content in both English and Spanish.



Setting Default Modules for Future Classes

The screenshot displays the MoneySKILL interface for setting default modules. The top navigation bar includes the MoneySKILL logo and the user email 'testuser@test.com'. The main content area is titled 'Default Modules' and contains a dropdown menu for 'Module Type' set to 'Set, High School Defaults'. Below this is a 'Modules' section with instructions on how to use drag-and-drop, toggle switches, and objective icons. A table lists two modules: 'The Plans We Have For Our Lives' (ranked 1, enabled) and 'Lifetime Plan' (ranked 2, disabled). A 'Select All' button is located above the table.

If you plan to create multiple MoneySKILL classes with the same content, you can customize the default module selections for different class levels (i.e. middle school, high school, etc.) by clicking on the “Default Modules” link from the menu on the left-hand side of the main dashboard page. Here you can select the class level (under Module Type) and select the specific modules you want to set as the default options when creating that type of class (blue = enabled).



Recreating an Existing MoneySKILL Class

The screenshot shows the MoneySKILL dashboard interface. At the top left is the MoneySKILL logo, and at the top right is the user email 'testuser@test.com'. The main header area says 'Welcome, Test' with a 'Create Class' button. A left sidebar contains navigation options: 'Class Dashboard', 'Resources', 'Admin >', 'Preview Curriculum >', 'Default Modules', and 'Contact Support'. The main content area displays a 'Test Class' card for the period 'Oct 9, 2020 - Oct 9, 2021'. The card shows 'Number of Students: 1' and 'Average Score: 10%'. Below this, it indicates 'Average amount of course completed: 3%' with a progress bar. At the bottom of the card, there are three buttons: 'Details', 'Recreate' (circled in red), and 'Delete'.

If you would like to recreate an existing MoneySKILL class, you can do so by clicking on the “Recreate” link for a particular class on the main dashboard page. You will be prompted to create a new class with the same settings as the original class selected with the option to make further adjustments if needed (i.e., change the language, add/remove modules, etc.).



Technical Support & User Admin

moneySKILL testuser@test.com

Welcome, Test

Create Class

- Class Dashboard
- Resources
- Admin >
- Preview Curriculum >
- Default Modules

Contact Support

Test Class

Oct 9, 2020 - Oct 9, 2021

Number of Students:	1	Average Score:	10%
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Average amount of course completed:

3%

Details

Recreate Delete

If you need urgent technical support, please use the “Contact Support” link at the bottom left-hand side of the main dashboard page to reach the AFSA Education Foundation staff and their technical support team. For non-urgent requests, you can also reach out to info@moneykill.org or call 888-400-7577.

To update your profile settings (including changing your email and password), you can click on your email address shown in the upper right-hand corner of the main dashboard page and click on the “Manage Profile” link displayed.



MoneySKILL Access Guide for Students

The following can be customized and printed for (or e-mailed to) students as instructions for accessing the MoneySKILL class you have set up for them.

Student's Name: _____

Username: _____

Password: _____

To access your online MoneySKILL account, please follow the instructions below:

- Log in using the username and password above at **<https://lms.moneyskill.org/students>** or by going to the AFSA Education Foundation homepage at **www.afsaef.org** and clicking on “Student Login”.
- Upon logging in, you may be required to complete a benchmark exam intended to measure your existing personal finance knowledge. This exam is not intended to be a part of your final MoneySKILL grade.
- Once you have completed the benchmark exam (if it was required for your MoneySKILL class), you can then begin completing the class module(s). To begin a module, click on the module title shown on your main MoneySKILL dashboard page. Each module should take 20 – 40 minutes to complete.
- As you progress through each MoneySKILL module, new concepts will be introduced alongside quiz questions to measure your understanding of the topic. Once you answer a quiz question, you cannot return to that question unless your MoneySKILL instructor permits a retake.
- For students using MoneySKILL in English, you can click on the “Enable Audio” link at the top of the screen to listen to an audio recording of the content. Additionally, text size can be adjusted using the text icon.
- To access a built-in calculator, you can click on the “Calculator” link in the bottom left-hand corner of the screen.
- Once all modules are completed, you may be prompted to complete a final exam to measure your understanding of the topics covered in all modules. If enabled by your MoneySKILL teacher, you may also have access to a “Reality Check Simulation” activity to map out how different financial decisions may impact you in the future.
- If you have trouble logging in or need technical assistance, please reach out to your MoneySKILL instructor directly.



MoneySKILL Verifiable Parental Consent

For students under the age of 13, teachers will need for a parent/guardian to sign the following Verifiable Parental Consent form allowing the student to participate. Once this information has been collected for all students under the age of 13 and sent via email to info@moneyskill.org, they are then eligible to participate in a MoneySKILL class.

Dear Parent or Guardian,

In compliance with the Children's Online Privacy Protection Act (COPPA), parents or legal guardians of children under 13 years of age must consent to collections, uses, and disclosure of the personal information of their children collected by websites. We have received a request from your student's teacher for your child to participate in MoneySKILL®, an educational program focused on understanding money-management fundamentals. MoneySKILL maintains an online educational portal accessible via www.afsaef.org and www.moneyskill.org. Because participation in the program involves an online portal, which requires us to collect participation information from your child, we are contacting you to get your consent for your child to have access. MoneySKILL instructors are not permitted to provide children under 13 years of age access to the MoneySKILL course unless you provide us with permission. Please read our complete privacy policy, which can be accessed at <https://afsaef.org/Privacy-Policy>, and if it is acceptable to you, please give your consent by signing this form and returning it to your child's teacher.

Completed forms should be scanned and returned by the MoneySKILL instructor to info@moneyskill.org.

COPPA (Children's Online Privacy Protection Act)

Description: Websites must obtain Verifiable Parental Consent before collecting information from children or permitting them to disclose personal information of children under 13 years.

I am the parent/legal guardian of _____. I have read the MoneySKILL privacy policy and consent to allow my child to participate in the program and use the MoneySKILL Online Portal. In addition, I consent to the collection, use and/or disclosure of my child's name, user name, and geolocation information by my child and/or my child's MoneySKILL instructor to be used only by teachers, school administrators, and the system administrator (the AFSA Education Foundation and its vendors) for purposes related to the use of the Online Portal as described in our Privacy Policy.

Parent/Legal Guardian Printed Name _____

Relationship to Child _____

Parent/Legal Guardian Email Address _____

Parent/Legal Guardian Signature _____

Date _____

You may revoke your consent at any time to refuse further collection and use of your child's information. If you desire to revoke this consent, please write down your revocation of consent and scan and email to: info@moneyskill.org.