

FINULATOR

for *teachers*



Enter the forest of finance . . .



GUIDE OVERVIEW



INTRODUCTION

Finulator is an individual financial life simulation geared toward middle and high school students. The simulation is meant to prepare students to make real-world financial decisions and learn the consequences of their choices.

What's this game about?

Save for retirement and stay afloat in this choose your own adventure game! Customize an avatar, then select one of **800+ careers in 16 different locations** across the country. Simulate **40 years in 30 minutes**.



FINULATOR

Practice adulting before you become one!

GAME SETUP

TWO WAYS TO PLAY:



SINGLE PLAYER

Each student can play a solo game

MULTIPLAYER

Act as host and set up a group for other players to join.



LEARNING OBJECTIVES

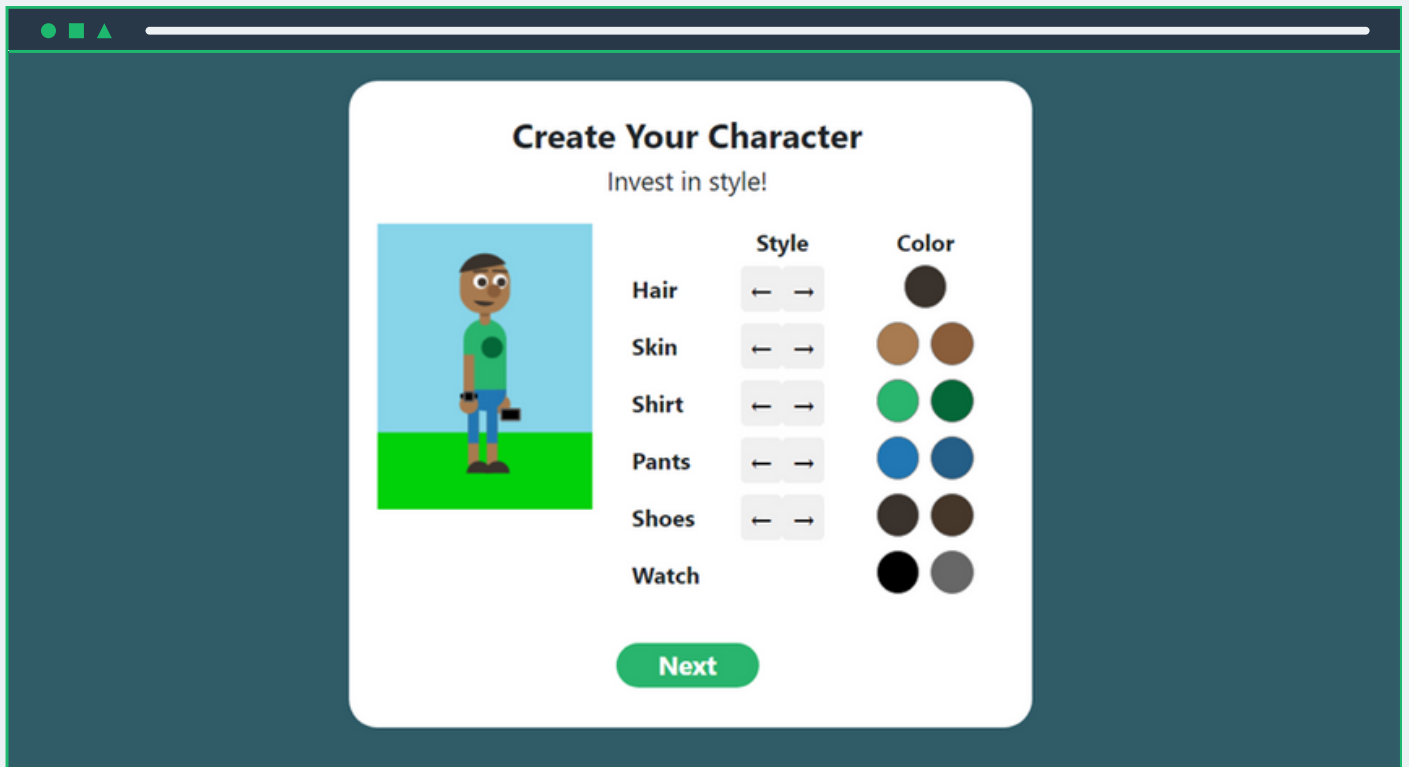
PRACTICE ADULTING BEFORE YOU BECOME ONE

1. Students will understand the importance of setting financial goals and creating a budget that aligns with career goals and life aspirations.
2. Students will learn how to manage debt responsibly and develop a plan to pay off debt over time while still investing in the future.
3. Students will understand the different stages of a career and how financial planning and investment strategies can vary over time.
4. Students will learn how to develop and implement a long-term investment strategy that takes into account different career milestones and financial objectives.
5. Students will gain practical experience in managing retirement accounts and other long-term investment vehicles, and understand the importance of starting early and making regular contributions.
6. Students will understand the tax implications of different types of investments and learn how to manage investments for maximum tax efficiency.
7. Students will develop good money habits, including saving regularly, avoiding impulsive purchases, and making informed financial decisions based on personal goals and values.



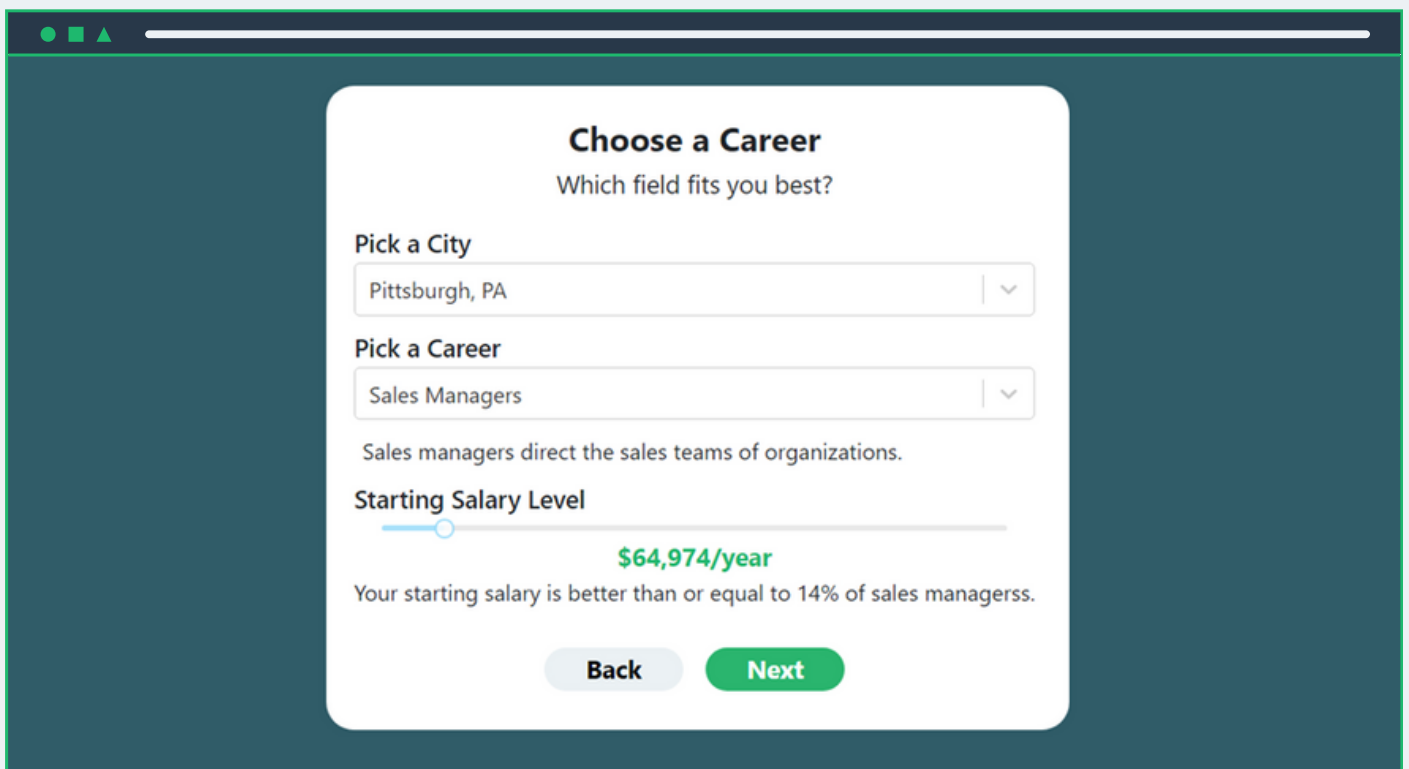
CREATE A CHARACTER

CUSTOMIZE YOUR CHARACTER TO INVEST IN STYLE



CHOOSE A CAREER PATH

CUSTOMIZE YOUR LOCATION, CAREER, & STARTING SALARY LEVEL



Choose a Career
Which field fits you best?

Pick a City
Pittsburgh, PA | v

Pick a Career
Sales Managers | v

Sales managers direct the sales teams of organizations.

Starting Salary Level
\$64,974/year

Your starting salary is better than or equal to 14% of sales managers.

Back **Next**

DISCUSSION PROMPTS



What kind of lifestyle do you envision for yourself in the future? Are you looking for a fast-paced, urban lifestyle or a more relaxed, rural lifestyle?

What are some of the most important factors you consider when choosing a place to live? Is it the cost of living, the weather, the culture, the job market, or something else?

How much do you value living near family and friends versus being in a new and exciting location? Would you be willing to move far away from your loved ones for the sake of your career or personal growth?

Are you interested in pursuing a career in a specific industry or field? If so, what are some of the best cities or regions to live in for that line of work?

EDUCATION & JOB BENEFITS

WILL YOU HAVE STUDENT DEBT? WILL YOUR EMPLOYER HELP YOU RETIRE?

The screenshot shows a web browser window with a dark teal background. In the center is a white form titled "Education and Job Benefits". Below the title is the question "How much debt will you have? Will your employer help you retire?". The form has two main sections: "Starting Debt" and "Employer 401k Match".

Starting Debt
A dropdown menu is set to "Average College Debt", showing a value of "\$32,200" in red text.

Employer 401k Match
The question is "Up to what percent of your salary will your employer contribute into your 401k?". There are two sliders. The top slider is set to 4%, and the bottom slider is set to 40%.

For example, say you make \$40,000 a year. If you contribute \$100 a year into your 401k, your employer would contribute \$40 extra. And since your employer will only match up to 4% of your salary, this falls below their limit, which is contributing a total of \$1,600.

At the bottom of the form are two buttons: "Back" and "Finish".

A black tooltip box on the right side of the form contains the text: "Employers will have only contribute into your 401k when you contribute. They can match your contributions, or only put a percentage in."

Did you know?

Using Housing data from HUD, BLS and Auto statistics, Finulator displays actual cost of living expenses, actual salary data, inflation and real stock market cycles. The only thing more real, is real life!

DISCUSSION PROMPTS



How important do you think a 401k is when considering a job? Would you prioritize a company that offers a good 401k match over other benefits?

What are some advantages and disadvantages of investing in a 401k compared to other savings options, like a traditional savings account or IRA?

How much do you think you should contribute to a 401k each year? What factors should you consider when deciding how much to contribute?

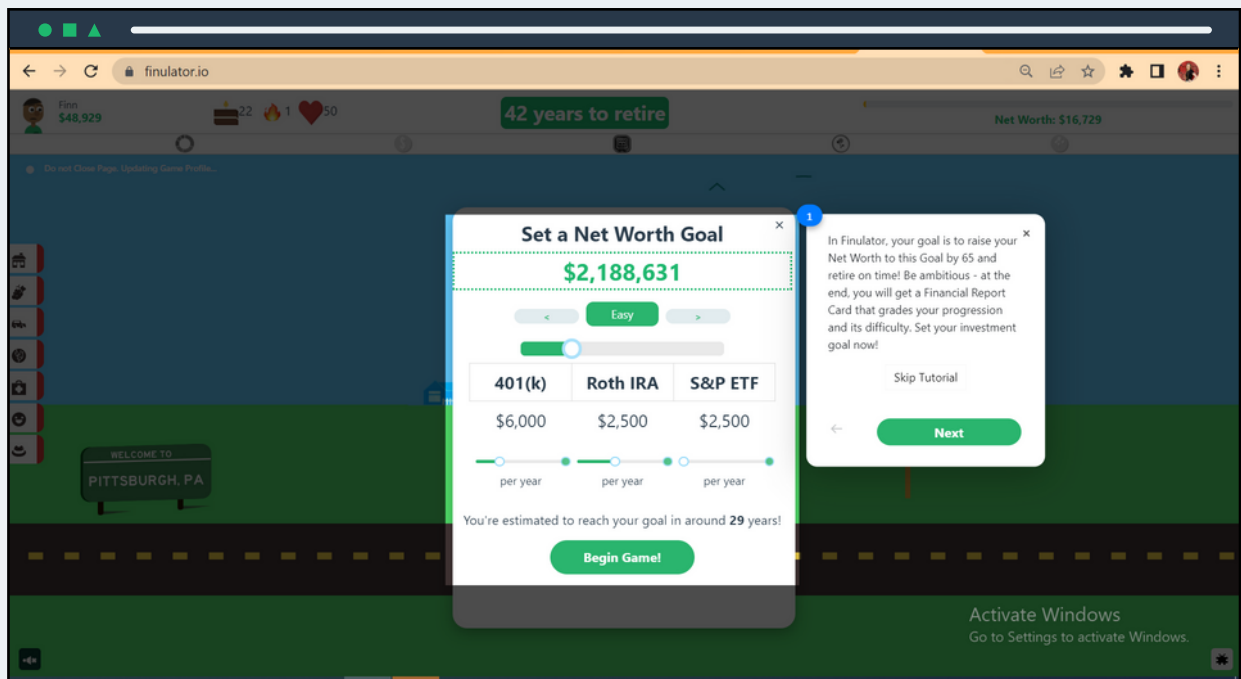
What are some common mistakes people make with their 401k? How can you avoid them?

Do you know what vesting means in regards to a 401k? How does it impact your retirement savings?

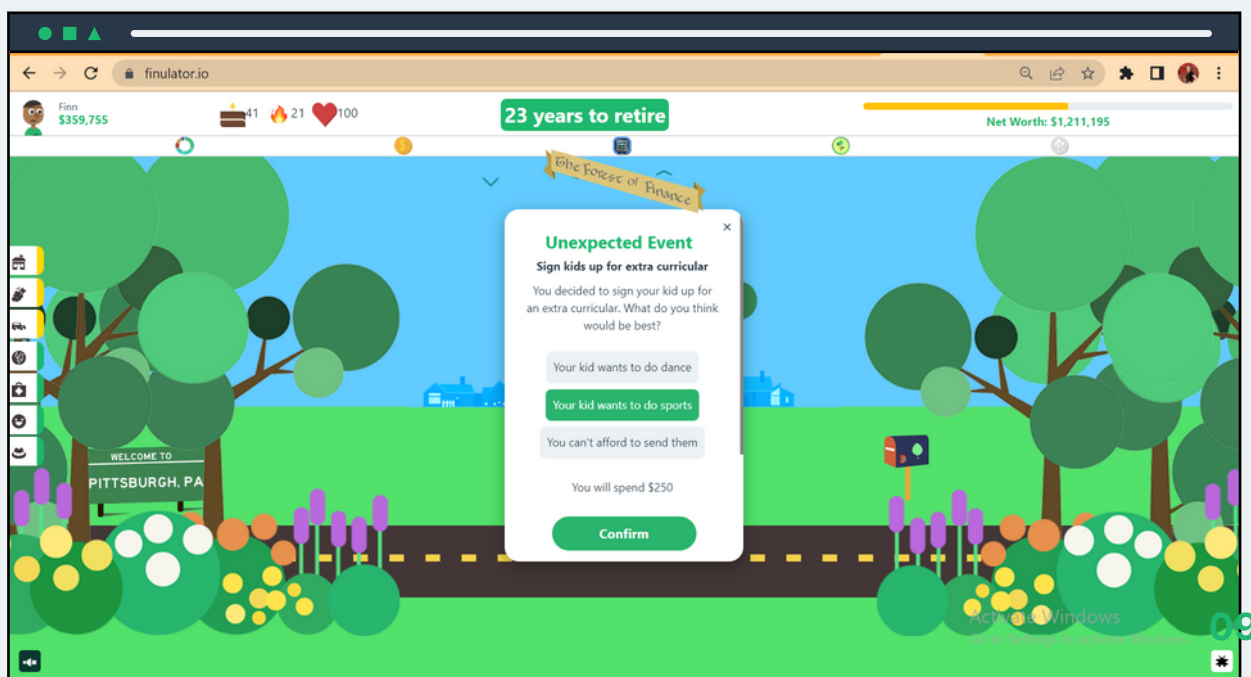
What are some strategies you can use to maximize your 401k contributions and take full advantage of your employer match?

INVESTMENT GOALS

CHOOSE AN INVESTMENT STRATEGY



Setting your investment goals is the last step before entering the forest of finance. Each round, you'll be faced with important money decisions. Choose wisely!



DISCUSSION PROMPTS



Why is it important to set investment goals? How can having clear goals help you make better financial decisions?

What factors should you consider when setting your investment goals? How might your risk tolerance, time horizon, and financial situation impact the goals you choose?

What are some common mistakes people make when setting investment goals? How can you avoid these pitfalls and stay on track?

How can you measure the progress toward your investment goals? What benchmarks or metrics can you use to evaluate your success and make adjustments if needed?

How can you balance short-term desires and long-term financial goals when it comes to investing? What trade-offs might you need to consider?

REPORT CARD

HOW DID YOU DO?

Once you've completed a life cycle, it's time to review the report card!



STUDENT CHALLENGES

NAVIGATING THE FOREST OF FINANCE



WHAT WAS YOUR PLAN WHEN YOU STARTED PLAYING, AND HOW DID IT CHANGE OVER THE COURSE OF THE GAME?

IF YOU DIDN'T HAVE A STRATEGY, WHY NOT?



HOW DO YOU THINK FACTORS LIKE CAREER, DEBT, AND LOCATION WOULD IMPACT THE AMOUNT YOU COULD SAVE FOR RETIREMENT? HOW WOULD THAT IMPACT YOUR LIFE?