NEXTGEN SMARTKIDS / ORIGINAL SUPPLEMENTARY LEARNING

MoneyLab Educator Guide

Three connected financial literacy paths for learners ages 6-18.



Explorers / 6-8	Builders / 9-12	Life Skills / 13-18
18 lessons / 6 levels	24 lessons / 8 levels	30 lessons / 10 levels

Teach with visual stories, worked examples, hands-on missions, checks for understanding and human review.

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Explore the full curriculum and public samples

English release. Financial figures are fictional CAD. Curriculum mapping and independent review are developing; no school-board or Ministry endorsement is claimed.

01 / THE CONNECTED CURRICULUM

Find a suitable starting point

Age is a guide, not an enrollment gate. Use reading confidence, numeracy, prior experience and teacher judgement. Each path has separate evidence and a completion record.

Explorers / ages 6-8	Builders / ages 9-12	Life Skills / ages 13-18
1. Money and value	1. Values and choices	1. Personal priorities and planning
2. Choices and priorities	2. Earning and banking	2. Work income and payslips
3. Earning and sharing	3. Budget and tracking	3. Banking and digital payments
4. Spending and change	4. Smart shopping	4. Contracts, subscriptions and consumer decisions
5. Saving goals	5. Goals and growth	5. Borrowing, interest and credit
6. Safe choices and the community shop	6. Digital spending and scams	6. Saving, investing, inflation and risk
	7. Small business and giving	7. Tax and public services
	8. Plan an event or business	8. Education, housing and transport
		9. Enterprise, insurance and resilience
		10. Independent-life capstone

The progression

Explorers makes small choices visible with coins, jars and pretend shops. Builders connects those choices to budgets, full costs and event planning. Life Skills applies them to work, credit, contracts, education, housing and resilient planning.

Life Skills offers supported core tasks and older-teen extensions. Earlier paths provide practice; no prior certificate is required.

02 / A USABLE LESSON

Teach, practise, collect evidence

Every lesson includes learning goals, success criteria, a fictional scenario, narrated visual chapters, detailed explanations, a worked example, a misconception, guided practice, an independent task, three questions, reflection, offline activity and teacher differentiation.

Suggested classroom rhythm	What to do
3 minutes / notice	Ask for a prediction or explanation. Use a fictional example and record a starting idea.
3-4 minutes / watch	Play the narrated chapters. Pause at the worked example and ask learners to explain the visual.
10-15 minutes / practise	Use the interactive toolkit or physical materials. Model a calculation, then let learners test a change.
7-10 minutes / show	Complete the independent practical task, explanation and check. Give feedback and plan a retry.
3-5 minutes / reflect	Connect the skill to another fictional situation. Use the offline activity or a short exit explanation.

Adapt to 20-40 minutes. Use more than one session when a class needs it. The exact narrated duration depends on reading and pause choices.

Example: Money helps us exchange

Lumi visits a pretend art stall with $10. A drawing pad costs $3. What moves between the customer and the stall?

Offline activity: Set up two picture-labelled stalls with classroom materials. Give partners eight paper dollar counters. Take turns exchanging a $2 item, then explain where the counters and item moved. No real money is needed.

Teacher support: Read the scenario aloud and let the learner physically move counters. Use two or four counters first if eight is not yet accessible, then return to the check with a number line.

Open the public Explorers sample

03 / EVALUATION

Understanding, not viewing time

Evidence	What the release checks
Lesson evidence	All independent practical rules plus the three-question check must pass; a short learner explanation is saved. Three questions at an 80% threshold requires 3/3.
Level alternative	Nine questions across the three lessons. At least 8/9 demonstrates the level. Skipped lessons stay available for practice.
Final understanding check	Explorers: 12 questions (10 required). Builders: 16 (13 required). Life Skills: 20 (16 required). All levels must be demonstrated first.
Final project	A teacher, assigned instructor or parent reviews the fictional plan against four criteria. Every area must score 3 or 4 out of 4. Learners cannot approve their own project.
Completion certificate	Every level, the final check and an approved final project. Includes path, learner name or alias, curriculum version, date, final score and unique record ID.

Checks are formative and can be retried with feedback. They are not proctored external qualifications. A human reviewer should discuss the explanation and inspect practical work, especially when adult support was used.

Review scale

Score	Meaning
0	Not yet evidenced
1	Beginning with support
2	Developing; revise with feedback
3	Demonstrated
4	Demonstrated and explained clearly

Parents review their own children; teachers review their approved classes; instructors use assigned learners. Adult self-learners request an instructor review. Certificates are supplementary completion records, not school credits or accreditation.

04 / FINAL PROJECTS / MONEYLAB EXPLORERS

Lumi's pretend community shop

With an adult, set up a tiny paper-goods shop using fictional CAD. A customer has $12, chooses a $4 notebook and $3 card pack, pays with $10, then saves $2 of the money still owned. No real sale, purchase, donation or personal financial information is involved.

Project tasks

1. Make three clear picture price labels: $2 bookmark, $3 card pack and $4 notebook.

2. Take turns as customer and shopkeeper. Choose the notebook and card pack, explain the choice and count the $7 purchase.

3. Use a pretend $10 payment, count back $3 change and check that cost plus change equals the payment.

4. Record $7 spent and $5 still owned. Move $2 to a save envelope; show $3 in the spend envelope and $2 in save.

5. Respond to a pretend message asking for a password: pause, protect the information and tell a trusted adult.

6. Explain one other choice you could have made and one thing you checked. Give an oral explanation, point to pictures or demonstrate with counters.

Criterion	Evidence to inspect
Money and calculation	0: no evidence yet; 1: recognizes a value with substantial help; 2: counts purchase or change with prompts; 3: accurately demonstrates the purchase, change and remaining total using chosen supports; 4: also verifies the amounts in a second way and explains an equal-value exchange.
Reasoned choice	0: no evidence yet; 1: names an item with substantial help; 2: gives a partial reason with prompts; 3: explains a choice that fits the $12 limit and names a trade-off; 4: compares another feasible choice and explains how the reason changes with the situation.
Plan, save and record	0: no evidence yet; 1: places money with substantial help; 2: completes parts of the record with prompts; 3: records $7 spending and keeps the $5 total correct after saving $2; 4: also explains why the envelope move is neither extra income nor spending.
Safety and reflection	0: no evidence yet; 1: identifies an adult with substantial help; 2: names one safety step with prompts; 3: demonstrates pausing, protecting private information and asking a trusted adult, then names one checking habit; 4: explains why pressure or a promised reward should not override the safety steps.

Every criterion must score 3 or 4. Give constructive feedback and allow revision.

04 / FINAL PROJECTS / MONEYLAB BUILDERS

The inclusive community pop-up

Use fictional CAD to plan a free community activity or a pretend pop-up business with a $200 starting fund. State which option you choose. No real purchases, sales, donations or customer information are required.

Project tasks

1. Describe the people your project serves and one access need; explain how your design includes them.

2. Create an itemized plan with essential costs, optional costs, a protected contingency and any clearly labelled hypothetical sales income.

3. Compare two supply choices and justify your decision with unit prices, full quoted costs and usefulness.

4. Record at least six fictional transactions, including an account transfer; reconcile your ledger without counting that transfer as income or spending.

5. Apply a surprise cost or lower-sales scenario, revise the plan and show that resources still cover commitments.

6. Present your final balances, a safe digital-purchase procedure and one improvement supported by evidence.

Criterion	Evidence to inspect
Accurate money records	Score 0-4: 0 no evidence; 1 major omissions; 2 partially accurate calculations; 3 accurate totals and a reconciled ledger with minor prompted corrections; 4 independently checks calculations, labels assumptions and explains transfers.
Justified decisions	Score 0-4: 0 no explanation; 1 unexplained choices; 2 reasons without sufficient evidence; 3 uses prices, priorities and a realistic timeline to justify choices; 4 compares alternatives and explains the best forgone option.
Plan and improve	Score 0-4: 0 no usable plan; 1 resources do not cover commitments; 2 an incomplete response to the shock; 3 a balanced revised plan that protects stated priorities; 4 explains remaining risks and tests another possible change.
Safety and inclusion	Score 0-4: 0 no evidence; 1 unsafe or exclusionary response; 2 identifies an issue but offers limited action; 3 includes an access measure and verifies digital requests with an adult using an independent channel; 4 explains privacy, inclusion and respectful choices with specific evidence.

Every criterion must score 3 or 4. Give constructive feedback and allow revision.

04 / FINAL PROJECTS / MONEYLAB LIFE SKILLS

My independent-life financial plan

Create a plan for fictional graduate Alex, age 18, with net monthly income of $2,400. Alex has $1,500 in savings, chooses among supplied housing, transport and education cases, and must respond to an unexpected income reduction and repair bill. Prices, eligibility and rates are classroom assumptions rather than local offers.

Project tasks

1. Submit a monthly plan with income, needs, wants, savings and a positive or zero unallocated balance; document the assumptions and time periods.

2. Compare two education, housing or transport options using total costs and explain one non-price factor.

3. Respond to a 20% income reduction and a $300 unexpected necessary repair without inventing extra income; revise the plan and state support options.

4. Present a fictional payslip check, a safe-response decision for a suspicious message and an explanation of borrowing or investment risk.

Criterion	Evidence to inspect
Financial accuracy	0: absent. 1: major calculation or category errors. 2: partly accurate with prompts. 3: accurate totals, units and classifications with a traceable calculation. 4: accurate work plus an independent verification and a changed-assumption calculation.
Planning and priorities	0: absent. 1: unaffordable or unsupported plan. 2: some priorities identified but incomplete. 3: feasible plan explaining needs, savings and trade-offs. 4: feasible plan with clear evidence, alternative choices and monitoring dates.
Risk and adaptation	0: absent. 1: ignores the shock or unsafe conduct. 2: recognises one risk with prompts. 3: revises the plan responsibly and identifies a safe support route. 4: compares responses, explains limits and preserves an appropriate safety buffer.
Evidence and explanation	0: absent. 1: conclusions without reasons. 2: partial reasons or unclear evidence. 3: clear written, oral or visual explanation using case evidence and one source. 4: answers follow-up questions and distinguishes assumptions from verified rules.

Every criterion must score 3 or 4. Give constructive feedback and allow revision.

05 / ACCESS & DIFFERENTIATION

Make the thinking visible

Explorers

Use pretend coins, counters, drawings and a class shop. Read prompts aloud, let learners explain orally and record their exact reasoning in the saved explanation. Separate reading support from the money skill being observed.

Builders

Use a calculator after an estimate when appropriate. Pair a visual model with a written calculation. Compare two fictional plans and ask which assumptions explain the difference. Extend by changing one cost or adding a surprise.

Life Skills

Use a supported core for younger teens. Older learners can justify assumptions, compare terms and stress-test a plan. Payroll, tax and interest examples are explicitly illustrative; local rules and actual agreements require current authoritative checks.

Visual and language access

Use pause, replay, captions and transcripts. The website keeps scene labels in responsive text. Provide printed lesson guides, offline materials, oral explanations and extra practice. Materials are in English in this release; a reviewed French adaptation is further work.

Privacy in the lesson

Use fictional names, amounts, addresses and plans. Do not ask for family income, debt, bank details or real account connections. School aliases reduce the need for identity collection; teachers keep any identity mapping in an approved school system.

Review before broader use

Keyboard access, readable layouts and reduced-motion support are built in, but this release does not claim an independently audited accessibility conformance standard. Ask learners to try the actual devices and assistive technology used by the class.

06 / CANADIAN CONNECTIONS

An evidence-based starting point

Canada has provincial and territorial curricula. A shared age range does not establish a complete grade mapping. The examples below are candidate connections for educator review, not certification of curriculum coverage.

Reference	Candidate MoneyLab connection
B.C. Mathematics 6 / financial literacy	The official curriculum includes simple budgeting and consumer math. Builders budget, comparison and saving-goal lessons provide relevant practice. This is an inferred connection requiring local educator validation.
FCAC / teaching children about money	Original activities in Explorers and Builders practise needs, wants, saving goals, jars and comparison decisions. FCAC is a financial content source, not a provincial learning standard.
FCAC / starting your first job	Life Skills links fictional work income to budgeting, saving and changing commitments. No provider recommendation or actual account setup is included.
Ontario Mathematics overview	A reference is included in the Explorers source list. This release has no independently verified, complete Ontario expectation-by-expectation crosswalk.
Other provinces and territories	Not yet a validated complete mapping. Select a jurisdiction, verify current expectations, record exact codes and evidence, then obtain qualified educator review.

Verified reference pages / October 14, 2026

B.C. Mathematics 6 - curriculum.gov.bc.ca

FCAC - Teaching children about money

FCAC - Starting your first job

Ontario overview reference / automated retrieval blocked; do not treat it as newly verified.

Ontario - Math curriculum for Grades 1-8

Lesson-specific references include CRA, the Competition Bureau, the Bank of Canada, cyber-safety sources and FCAC. Each lesson identifies the source scope and check date. Verify changing rates and legal rules before extending a fictional example to real life.

07 / SCHOOL PILOT

Start small, gather credible evidence

The school workspace supports teacher requests, prepared classes, generated learner aliases, individual MoneyLab lesson assignments, saved explanations and teacher review. Student enrollment opens after the existing school authorization and privacy, security and accessibility review.

Stage	Suggested pilot action
Prepare	Choose a target age group and a small set of lessons. Agree on class devices, adaptations, approved data handling and a support contact.
Activate	Record school authorization and review evidence. The platform administrator activates the approved pilot; teachers provision aliases and private logins.
Teach	Assign a lesson, run the visual story and hands-on activity, then collect individual evidence. Review the learner report and final project in MoneyLab.
Evaluate	Use a teacher-created baseline and a matched follow-up task. Inspect transfer to a new fictional scenario, explanations and revisions. Collect teacher preparation time, learner usability and accessibility feedback.
Decide	Review the evidence with educators. Refine the curriculum and product before expanding. No learning gains or adoption rates are assumed.

Measures to collect

Level evidence, practical explanation quality, final-check results, rubric performance, willingness to revise, completion and teacher time. Define targets before the pilot. The release stores learning evidence; it does not yet provide a controlled outcome study or a validated pre/post test battery.

School accounts remain separate from family accounts. Teachers can export classroom records and remove a class, including its MoneyLab records. Contract-specific automatic retention, board SSO and shared teacher ownership are further work.

School pilot information

School data notice and review requirements

08 / THE PRODUCT SUITE

A solid release, a larger ambition

Available in this release	Further work for wider adoption
72 original MoneyLab lessons / 24 levels	Independent educator review and complete jurisdiction crosswalks
Editable visual lesson libraries in Canva; narrated web motion lessons	Standalone animated Canva MP4 exports and media production review
Hands-on toolkits, offline activities and teacher differentiation	Real-device and assistive-technology evaluation; French adaptation
Server-scored checks, human-reviewed projects and certificates	Validated outcome measurement and external evaluation
Approved classroom aliases, assignments and private learning reports	Board agreements, SSO, shared ownership, agreed retention and support service levels

Keep the promise precise

MoneyLab is a complete authored financial literacy pathway suite for the three stated age bands. It is one part of NextGen SmartKids, alongside coding, AI and digital confidence. It is not a complete Canadian K-12 academic curriculum.

The next adoption milestone

Use a reviewed classroom pilot to produce a curriculum crosswalk, practical accessibility findings, teacher feedback and a defensible account of learning evidence. Those materials support school discussions more credibly than untested outcome claims.

Free launch access through December 31, 2026. Future paid services, timelines and board terms are separate decisions.

Teacher materials

Full lesson guides are available in the authorized learning workspace. Editable Canva libraries include scene scripts and private teaching/assessment notes; keep those notes out of public learner handouts.

Full curriculum overview

Request a pilot discussion