



Program Overview for Parents

We know your time is limited, so we've put together a guide to help guide you through the \$uperSquad game, without having to play along at every level. Use the guide below to engage with your child at each level of the game and learn along with them!

Contents

[What is \\$uperSquad?](#)

[Who designed and developed the game?](#)

[Who are the main characters?](#)

[How do my children choose which level to play?](#)

[What are the assessments like?](#)

[What if my learners have questions about the game?](#)

[Where can I get more resources?](#)

[What happens in the game?](#)

[Level 1: Meet Your Money](#)

[Level 2: Savvy Saving & Spending](#)

[Level 3: Smart Shopping](#)

[Level 4: Bank on It!](#)

[Level 5: Elementary Earning](#)

[Level 6: Budget to Win](#)

[Level 7: Credit & Debit](#)

[Level 8: Be Sure, Be Insured](#)

[Level 9: Saving and Investing](#)



What is \$uperSquad?

\$uperSquad is a financial literacy learning game for kids ages 5-12. Officially launched in the fall of 2022, \$uperSquad offers an interactive digital experience for kids that makes financial literacy fun. By watching videos, playing mini games, and working through choice-based stories, learners navigate through the fictional town of Fitonia and interact with real-world money management problems.

Who designed and developed the game?

\$uperSquad was designed and funded by [FitMoney](#). Founded in 2016 by a group of educators, parents, and entrepreneurs, FitMoney is a 501(c)3 nonprofit with a mission to bring free, unbiased financial literacy programs to all children in grades K-12 through state-of-the-art digital and in-class curriculum, as well as advocacy efforts. By teaching financial literacy early and reinforcing yearly, FitMoney supports financially fit learners and gives communities the power to break the generational cycle of poverty.

Who are the main characters?

You can meet the four \$uperSquad members and introduce them to your learners by watching [this short video](#).





How do my learners choose which level to play?

Levels will either be completed, available, or locked. This ensures that learners complete each level before moving on to the next, as each level builds upon the knowledge and skills from the previous level.

Once learners have completed several levels, they might choose to go back and play a level again. Learners can choose their level by clicking on the level in the sidebar or clicking on the connected location in the map.



✓ Completed

Bank on It!

You'll learn how banking helps you take care of your money.



Elementary Earning

You'll learn how employees and entrepreneurs earn money and pay taxes.



🔒 Locked

Budget to Win

You'll learn how to make a budget and plan for a goal.





What are the assessments like?

Every three levels, learners are asked six pre-assessment or post-assessment questions. This assesses prior knowledge for the upcoming three levels and assesses gained knowledge from the previous three levels. The pre-assessments do not have feedback on right/wrong answers, whereas the post-assessments do have feedback on right/wrong answers. Learners can move forward in the game without answering post-assessment questions correctly, but they have the opportunity to keep trying until they get a correct answer.

In addition to the pre- and post-assessment, there are brief, one-question knowledge checks following each video. Finally, each level has a “level-up question.” Learners’ performance on this question helps determine if they are offered an advanced game to play or a more foundational game.

What if my learners have questions about the game?

Check out the [FAQ guide](#) before introducing the game to your learners. Most of the answers to their questions will be found there! Otherwise, you can always email supersquad@fitmoney.org with any specific inquiries.

Where can I get more resources?

FitMoney offers a broad variety of resources for educators who want to integrate financial literacy into their curriculum. Visit the [FitMoney website](#) to learn more.

What happens in the game?

[Level 1: Meet Your Money](#)

[Level 2: Savvy Saving & Spending](#)

[Level 3: Smart Shopping](#)

[Level 4: Bank on It!](#)

[Level 5: Elementary Earning](#)

[Level 6: Budget to Win](#)

[Level 7: Credit & Debit](#)

[Level 8: Be Sure, Be Insured](#)

[Level 9: Saving and Investing](#)



Level One: Meet Your Money

In Level 1, learners find out that money is a representation of value. They also learn about coins and bills in American currency and why currency is treated with respect for its value.

Through the Level 1 games, learners practice telling the difference between goods and services. They count out change for a vending machine, observing how coins and bills can be combined differently. Finally, they practice sequencing goods and services from least to most expensive.

Videos for Level One

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“Meet Your Money”](#)
- [“Firehouse Fundraiser”](#)
- [“Follow the Money”](#)



Conversation Starters:

- Discuss how people used to “pay” for things before using money.
- Discuss the difference between goods and services.
- Talk about a time you decided an item was not worth its price. Ask if this has ever happened to your child.
- What happens to money that you save in the bank?
- What would you do with \$20: spend it all, save it all, or spend and save some? Why?

Extension Activities:

- Next time you are deciding between two items based on price, include your child in your thought process.
- Start a money jar with bills and coins. Revisit the money jar periodically to sort the bills and coins and find the total amount of money in the jar. Then brainstorm goods or services that cost that amount.
- Your child learned four ways that money is used. List examples of how you or your family have used money in these ways: saving in a bank, lending/borrowing, buying goods, paying for services.
- Next time your child receives or earns money talk about the different ways they can use it: save it, spend it, share it, or do all three!



Level Two: Savvy Spending and Saving

In Level 2, learners discover the difference between spending and saving. They articulate the difference between needs and wants. Finally, they learn about how spending and saving decisions can align with our values. In the Level 2 games, learners practice their understandings of saving vs. spending and needs vs. wants. They practice deciding when to spend and when to save with a financial goal in mind.

Videos for Level Two

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“Savvy Spending & Saving”](#)
- [“The Gift Basket Assignment”](#)
- [“Save. Spend. Share!”](#)



Conversation Starters:

- Discuss the difference between wants and needs.
- Discuss how wants and needs might differ depending on a person’s age, where one lives, or time of year.
- Talk about why it is important to spend money on your needs before your wants.
- Discuss a time when you had to decide between two items and how that choice aligned with your values.
- How does how you use money align with your values?
- How do you choose to “share” your money or time and how does that align with your values?
- Discuss ways that your family spends, saves, and shares their money. Are there ways that you do all three at the same time?
- Discuss times when you saved for something and even though the waiting was hard, it was worth it!

Extension Activities:

- List out some wants and needs that your child has, that your family has, and others may have.
- When you are buying things, categorize them as needs or wants.
- Next time you are shopping with your child tell them about your purchasing decisions and how your values guide those decisions.
- With your child, discuss short term, long term and really long term goals. Create a plan for saving towards these goals using any money your child may get. Then create a place to save this money either a jar, piggy bank or savings account.
- Set up a rule to follow for saving (for example, donate a dime and save a quarter for every dollar received).
- Look up charities that your student is interested in donating to and set a goal with your child - consider matching your student’s saving and donation amounts.



Level Three: Smart Shopping

In Level 3, learners discover different payment types and how to choose which payment method to use for a transaction. They learn about comparing the price and value of different goods as well as the concept and function of sales tax. They also learn about the purpose of advertising and how to recognize it. In Level 3 games, learners practice making spending decisions with a budget, remembering how different payment types work, and finding examples of advertising.

Videos for Level Three

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“Smart Shopper!”](#)
- [“Be a Sharp Shopper!”](#)
- [“Shopping Sleuths!”](#)



Conversation Starters:

- Talk about all the payment types you use on a regular basis: cash, debit card, credit card, payment apps, including what the payment apps are linked to.
- What hidden costs, fees, and rewards are tied to the different payment types you use?
- Does your state have sales tax? Discuss how sales tax is applied to some items you buy and where the money goes.
- Emphasize that the best way to use a credit card is for things that you can pay off in total when it is due. If you don't pay all that you owe, then you will end up owing more in interest.

Extension Activities:

- Next time you are shopping talk to your child about what you decide to buy, what payment type you will use, and why.
 - Is the item something you need or want? Is the item on sale? Is the item something you can return or exchange?
- Plan a shopping trip with your child. Using their own money, if possible, give them a budget and have them talk through these questions with you as they make their purchasing decision:
 - Can I afford it?
 - Am I getting a good deal?
 - Is this a need or a want?
 - Can I return it if it doesn't work out?



Level Four: Bank On It!

In Level 4, learners discover the functions and advantages of banking, including checking and savings accounts, earned interest, and how banks make money. Learners also learn why it's important to keep track of your money. Finally, they learn why it's your responsibility to understand your options so you can make smart financial decisions. In Level 4 games, learners practice making sense of a bank statement by looking at withdrawals and deposits to see how they affect a bank balance. They practice comparing savings accounts and loans to choose a bank.

Videos for Level Four

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“When Money Goes Missing”](#)
- [“Bank On It!”](#)
- [“Banking Basics”](#)



Conversation Starters:

- Talk about how your child, you and your family keeps money safe?
- Have you ever lost money?
- Have you ever spent more than you intended?
- What is the difference between a checking account and a savings account?
- Discuss how banks give you money called interest for saving money with them. And how the banks loan that money out to others and charge people for borrowing that money.
- What is the difference between a check and debit card?
- How do you keep track of money the money you have, the money you earn and the money you spend?
- Have you ever had to pay an overdraft fee?

Extension Activities:

- If you can, go to the bank or credit union and set up a savings account for your child. Have them talk to the bank employee about what the bank does with their money and how your child is actually “loaning” the bank the money.
- Show your child how you keep track of the money in your accounts.
- If you have any of the following, show them to your child and discuss their uses:
- **Checkbook:** explain how to write a check and how you receive and spend money using one.
- **Debit Card:** explain how you use it to spend or deposit, withdrawal cash, and if it is linked to any payment apps.
- **Checking Account:** explain how you make deposits and withdrawals. Are any of them automatic?
- **Savings Account:** explain why you are saving money and how much interest you earn.



Level Five: Elementary Earning

In Level 5, learners discover some of the differences between employees and entrepreneurs. They also learn about paychecks, pay stubs, and how taxes affect people and their communities.

In Level 5 games, learners practice labeling different parts of a paycheck and pay stub. They practice telling the difference between services paid for by taxes, like a fire department, and services not paid for by taxes, like a visit to the veterinarian. Finally, they practice looking at different opportunities and challenges.

Videos for Level Five

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“You’ve Got Options”](#)
- [“Learning About Earning”](#)
- [“The Job Fair”](#)



Conversation Starters:

- What do you like to do? How can you turn that into a job?
- What is the difference between an entrepreneur and an employee?
- How are employees paid? How are entrepreneurs paid?
- What are taxes? How do employees and entrepreneurs pay taxes?
- Can we think of someone we know who is an employee? an entrepreneur?
- Did you recognize any careers in the video?
- Discuss how people decide on the jobs they want or have.

Extension Activities:

- Have your child interview family members and/or friends about their work. Have them ask if they are an entrepreneur or employee, why they chose that profession, and what the risks and benefits are to their work. Even if the person does not have the “perfect” job, discuss that having a job is important for gaining experience, covering living expenses and to saving.
- As you are out and about point out the different people you interact with and talk about their work, what they do, how they most likely get paid and if they are an employee or entrepreneur.
- If possible, bring your child to your work and show them what you and others do.



Level Six: Budget to Win

In Level 6, learners discover that budgeting can help you make good decisions to reach your financial goals. They also learn about priorities, making trade-offs, and the importance of keeping an emergency fund. In Level 6 games, learners practice saving to meet a financial goal and sticking to a fixed budget. They practice prioritizing needs, making trade-offs, and saving for an emergency.

Videos for Level Six

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- [“Budget to Win!”](#)
- [“Budgeting Basics”](#)
- [“Carlos and the Budget Basics”](#)



Conversation Starters:

- Talk about the different parts of a budget: income, expenses, savings.
- Why do you think budgeting is important for our family?
- What are some of the hard decisions you have to make when budgeting?
- Discuss things in your budget and potential trade-offs in your family’s budget.
- Discuss the importance of having an emergency fund for the family.
- Discuss what types of situations your child would use an emergency fund for.

Extension Activities:

- Next time there is an event that requires purchases (back-to-school shopping, party, school project) provide a budget and any specific conditions, but have your child do the planning, research and purchasing to stay within budget.
- If your student does not have a savings account, consider going to a bank and setting one up together. The experience of going into an actual bank may make the act of depositing and withdrawing money more real for your student.
- If your student already has a savings account, and possibly a savings goal, discuss that he or she should not spend all the money in the savings account on the goal. Instead calculate how much of an “emergency fund” should be left in the savings account at all times (or until an emergency occurs).



Level Seven: Credit and Debit

In Level 7, learners explore loans, accrued interest, and how credit cards work. They also learn about the financial decisions that can help or hurt a person's financial reputation, including the concept of a credit score. In Level 7 games, learners practice sorting habits that might help or hurt a person's financial reputation. They sequence decisions from which would have the least to most positive effect on a person's credit score. Finally, they practice reading the fine print to find hidden changes that make seemingly good deals turn into risky ones.

Videos for Level Seven

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- ["Bailey & Riley"](#)
- ["A Tale of Two Borrowers"](#)
- ["Freaky Fast Forward!"](#)





Conversation Starters:

- Discuss the following: reasons for keeping promises between friends and family members, how to take care of things when we borrow them, what to do if you accidentally break, damage or lose something you borrowed, and what the consequences are of gaining a good or bad “borrowing” reputation?
- What types of things do adults borrow (cars, houses, tools, money etc.)?
- What types of loans does your family have? Discuss why you decided to take out those loans and what the loans help you pay for.
- If you have a car, discuss if you own, lease or have a car loan you are paying off and why you made that decision. How is this decision affecting your credit score?
- If you have a credit card, discuss how it is a type of loan that you get from the credit card company. Ask your child what they learned about how credit cards can be helpful or harmful. In particular, discuss the dangers of not paying your credit card bills in full and on time (for example, runaway debt that you can not easily pay back), also the risk of only paying the minimum payment. Discuss ways to avoid paying interest on credit card bills and why it’s a good idea to not have too many credit cards.
- Discuss with your student how the higher your credit score, the lower your interest rate will be on loans. Ask them why they think that is and whether or not they think it is fair?

Extension Activities:

- Make a t-chart with a ‘+’ and ‘-’ sign at the top of each column: ask your child what financial decisions they learned about that caused credit scores to increase or decrease? Then add to the chart ways that your child could start practicing good borrowing habits, and what would be examples of bad borrowing habits.
- If you get a credit card offer in the mail, show it to your child and discuss how credit card companies want to lend money and hope that people will not pay all of their bill so the company can charge interest.
- Think of an expensive item your child wants and discuss how long it would take to save for it. Then pretend they used a credit card to pay for it instead. Go to the credit card calculator and calculate how long it would take them to pay off the item and the extra cost in interest they would pay if they only payed the minimum payment each month. Discuss where this “extra cost” comes from, and why it is important to pay your credit card balance in full and on time.
 - Credit Card Calculator: [creditcards.com/calculators/payoff/](https://www.creditcards.com/calculators/payoff/)
- Next time you are shopping for something and using a credit card discuss the payment method you are using and why.



Level Eight: Be Sure, Be Insured

In Level 8, learners discover the function of and need for insurance. They also find out how to identify appropriate types of insurance for different situations. In Level 8 games, learners practice reducing risk, matching individual needs to appropriate insurance types, and labeling an imaginary situation with what different types of car insurance might cover.

Videos for Level Eight

Click on the linked videos to watch on YouTube and see what your child learned during this level. Then try the conversation starters and extension activities.

- ["Risky Business"](#)
- ["Be Sure to Insure"](#)
- ["Worth the Risk?"](#)





Conversation Starters:

- Ask your child about the early examples of insurance they learned about in the first video.
- Have your child explain what insurance is in their own words.
- Discuss that an insurance company only helps you cover part of the cost of a disaster and that you have to have the policy before the event takes place. Adults must budget to pay for the premiums and the deductible if an event occurs.
- Discuss the different types of insurance your family has: auto, home/rental, health, life, dental, vision, pet (etc.) and point out the different things in your life that they insure.
- Discuss ways you reduce risks by doing everyday things like washing your hands, wearing a seatbelt, holding the railing while on the stairs, wearing sunscreen, putting your glasses in a case, etc.
- Talk about a time you decided not to do something because it wasn't worth the risk.
- Talk about a time you decided to take a risk and what the outcome was.

Extension Activities:

- Next time you visit the doctor, talk about how health insurance is helping you pay for the visit or if you are paying as a part of your deductible.
- Next time you are in the car talk about what car insurance will or will not cover: i.e. flat tire, storm damage, ect.
- Help your child set up an "insurance" jar. Put money in the jar and when/if your child loses something small (hat, pencil case), use the money from the jar to replace it.
- If your child has a habit of losing things, set up an "insurance policy" with them. Incentivize responsible behavior by making them pay money towards replacing a potential lost or broken item. Encourage them to start an "emergency fund" for some of their more expensive or cherished items.
- Discuss anything that your child may own that would be expensive for them to replace. Talk about the level of risk of that item being broken, lost, or stolen. Suggest to your child to start an insurance jar/savings account for that item to help cover the cost of replacing it.



Level Nine: Saving and Investing

In Level 9, learners find out how compound interest works and how time helps money grow. They also learn how inflation works. In Level 9 games, learners practice choosing between standard and compound interest models to understand how money grows. They also sequence items based on how inflation affects their prices over time and choose different investment strategies to explore their different opportunities and challenges.

Videos for Level Nine

Click on the linked videos to watch on YouTube.

- ["Money Time Machine"](#)
- ["Grow Your Money"](#)
- ["Time Capsule"](#)



Conversation Starters:

- Talk about how growing your money takes time and discuss how your child could potentially invest some of their money now.
- In the videos, your child learned about stocks, government bonds, certificate of deposits (CD's), land, collectibles, cryptocurrency. Discuss if you have any of these investments, which ones and why.
- Your child also learned about the risk and reward of each type of investment.

Extension Activities:

- Possibly have your student take an amount they want to save for a long time and use a compound interest calculator to find out how much it will be worth in 1 or 5 years compared to 10 or 20 years.
- Look online to see what common items cost the year your child was born compared to now, or the year you were born compared to now. Talk to your child about inflation and how the cost of items increases over time.
- If possible, have your child choose an investment and explore investing some of their money in it. This would be a good time to revisit the idea of diversification which they learned about in the video.

Risk vs. Return

