

THE MONEY RIDE

A Passenger's Guide to Money & Wealth

TEACHER'S GUIDE

6th EDITION

WILLIAM K. BUSCH

The Money Ride



A Passenger's Guide to Money & Wealth

Teacher's Guide

Sixth Edition

William K. Busch

eBOOK Copyright Notice

©Copyright William K. Busch/Kala Publishing 2025. All rights reserved.

No part of this book may be reproduced or modified in any form, including photocopying, recording, or by any information storage and retrieval system, without permission in writing from the publisher.

Contents

INTRODUCTION / 7

Introduction & Chapter 1: The Ride (pp. 13–17) / **9**

Chapter 2: The Rules (pp. 18–26) / **12**

Chapter 3: Money Dynamics (pp. 27–40) / **15**

Chapter 4: Stashing Your Cash (pp. 41–46) / **18**

Chapter 5: The SPEND Pocket (pp. 47–60) / **21**

Chapter 6: The SAVE Pocket (pp. 61–73) / **25**

Chapter 7: The INVEST Pocket, Part 1 (pp. 74–88) / **28**

Chapter 7: The INVEST Pocket, Part 2 (pp. 89–100) / **32**

Chapter 8: The PROTECT Pocket (pp. 101–108) / **35**

Chapter 9: The BORROW Pocket (pp. 109–120) / **37**

Chapter 10: Time to Buckle Up! (pp. 121–122) / **40**

Reproducible Artwork

The Money Ride Opportunity Vest

SPEND Pocket Checking Account

SAVE Pocket Savings Account

INVEST Pocket Investment Account

The Money Ride Monthly Budget

The Money Ride Annual Budget

Freedom Budget Cards

Demo Dollars

INTRODUCTION

Welcome to the Money Ride! You are about to embark on a teaching experience with your students as you help them prepare for “the ride of a lifetime!”

This guide is an instructor’s companion to the book and is designed to help you take your students through the course at a level and pace suited to your circumstances, schedule and group dynamics. *The Money Ride* can be used either as a platform for a comprehensive financial literacy curriculum or as a supplement to an existing course.

You do not have to be an expert in economics, math, finance or investing to teach this course. The fundamental mechanics and dynamics of money which influence our opportunities for financial success are simple, yet dynamic.

Your role will change during the Money Ride as you guide your students through the course. At times you’ll play the ride attendant as you explain the ride rules and ready your passengers for the ups, downs, twists and turns that lie ahead. Other times you may play the role of an experienced passenger, sharing your experiences dealing with money. Your role will change naturally as you and your students move through the various topics, discussions and activities.

So get ready to help your students make the most of their Money Ride adventure.

OVERVIEW

This guide provides a lesson guide for each chapter in *The Money Ride*, featuring four components: Learning Objectives, Key Concepts, Discussion Topics and Learning Activities. As a group these components form the framework of your presentation. They can be used in their entirety or in part to fulfill your goal for a particular lesson.

Book Sections

Regardless of how you intend to use this book, it is useful to know that *The Money Ride* consists of two basic parts, although they are not labeled as such.

Part 1 is composed of the Introduction through Chapter 4 (pages 15–45). This part introduces the Money Ride roller coaster metaphor and then covers the ride fundamentals. The ride fundamentals include the Grabbing Rules, the Roles of Money, the Rules of Money and the Opportunity Vest. Depending upon the learning level of the group and time constraints, Part 1 can be presented in a single, one-hour session or presented as an introductory course on money and covered over two or three sessions.

Part 2 is composed of Chapters 5–10 (pages 49–124). This part covers the purpose and dynamics of each pocket on the Opportunity Vest: Spend, Save, Invest, Protect and Borrow. The basics of Part 2 can be covered in as little as two sessions, but a more detailed presentation will take at least three sessions. Part 2 can also be presented as a completely separate course. This would entail presenting the Introduction, Grabbing Rules and Opportunity Vest, and then covering the pocket basics.

Lesson Guide Components

Learning Objectives

What new knowledge or skill will your students be able to demonstrate once they have read a chapter in *The Money Ride* and participated in the group lesson? This guide lists specific learning objectives for each chapter that will help you monitor the flow of your presentation and provide a basis for evaluating the progress of each student.

Key Concepts

The Money Ride is a metaphorical building-block approach to learning. The building blocks consist of the Key Concepts in each chapter. It is important that these concepts are covered in the order they are presented in the book. In some cases, a Key Concept will sound similar to a Learning Objective.

Discussion Topics

The topics are listed as questions and/or statements. They are designed to stimulate thinking and enhance interaction within the group. The group discussions are designed to give the students an opportunity to clarify their thinking and values about money.

Learning Activities

These give the students the opportunity to reinforce key concepts through class interaction and hands-on application. The activities focus on particular money principles and personal skills needed to establish a foundation for developing sound money habits.

Some of the activities will be private response surveys where a student's response is anonymous. Students may reveal their responses if they wish, but they should not be asked to do so. This will allow the students to learn how their peers feel about an important subject without having to publicly reveal their own personal feelings or values.

Some of the Learning Activities called "Dollar Tracking" will utilize student worksheets and are presented in Chapters 4–9. These activities are numbered sequentially and involve transactions which the students must record using the worksheets.

The worksheets, which are at the end of this guide, are organized as a packet consisting of the following forms: Opportunity Vest diagram, Monthly Budget form, Annual Budget form, SPEND Pocket Checking Account form, SAVE Pocket Savings Account form and INVEST Pocket Investment Account form.

A copy of the worksheet packet should be given to each student at the beginning of the Chapter 4 class session.

Lesson Guide

These are tables showing the order and timing for presenting the Key Concepts, Discussion Topics, Learning Activities and Evaluation.

The time allotted to each section is the suggested maximum needed to cover the material in detail.

The actual amount of time taken to cover the material can be reduced if only a summary of the Key Concepts and fewer Discussion Topics and Learning Activities is desired.

The tables also include comments and suggestions for presenting the various elements of the chapter lesson guide with references to the page(s) in the book where the particular topic is discussed.

Evaluation

The progress of each student can be measured using the Evaluation quiz questions listed for each chapter and participation in discussions and learning activities. In addition to measuring performance, you can use the results to adjust your presentation approach for future chapters as needed.

Introduction & Chapter 1: The Ride (pp. 13–17)

Summary

The Introduction sets up the basic Money Ride metaphor of a fictional amusement park ride featuring a fantastic indoor roller coaster and wind tunnel with trillions of dollar bills in the air up for grabs.

Chapter 1 talks about applying the time-tested money principles in the book to make the most of your lifetime opportunities to achieve financial success. Our money knowledge and money behavior determine our success on the Money Ride. Financial success comes from first achieving financial self-reliance based upon developing sound money habits. Sound money habits enable us to control our money behavior and make smart money decisions. Passengers who are self-reliant have much more fun and more opportunities for success on the Money Ride.



Time, Equipment & Materials

Time: 45 minutes

Equipment: white board or large easel pad

Materials: 3 x 5 blank note cards, two per student

Learning Objectives

- § Explain how knowledge and behavior together influence a person's financial success.
- § Be able to explain the connection between sound money habits and financial self-reliance.
- § Be able to state a personal definition of "financial success" in terms of health, happiness, security and freedom.

Key Concepts

The Money Ride is not a real ride that you'll find at an amusement park, but it is real in the sense that the metaphor describes the reality of our lifelong interactions with money.

- § The principles upon which money operates are constant, durable and measurable, which makes them a reliable foundation for developing habits and making decisions.
- § Everyone has their own personal definition of what it means to be financially successful based on how money is important to them.
- § Financial self-reliance is a necessary prerequisite to achieving financial security, and it is based upon sound money habits.
- § It is possible to positively change your money behavior through sound money habits by using a known process for creating good habits.

Discussion Topics

The Roller Coaster Questions

The Money Ride is a metaphor which uses a roller coaster to describe the ups and downs of our lifetime money opportunities and challenges.

- § What kinds of roller coaster money experiences or events do you think most families experience?
- § What kinds of roller coaster money experiences or events do you imagine you might face as a college student?

Learning Activities

The Meaning of Money

This is a private response exercise. Give each student a blank 3 x 5 note card or same size piece of paper. Tell the students that they will have two minutes to complete the exercise. Tell them not to include their names, but to write their responses to the following question: “How is money important to you?”

Reassure them that there is no wrong answer, and they should respond to the question based on their first thoughts after hearing the question. After two minutes collect the responses, shuffle them and then read them to the class. Give the class a few minutes to react and briefly discuss the responses, then end the activity.

KEEP THE RESPONSES! This is an activity which you can repeat at various points in future chapters and compare the content of the responses to demonstrate how the students’ thinking about money expands.

Evaluation

At the end of the lesson quiz the students using the following questions:

1. How do knowledge and behavior together influence a person’s financial success?
2. What is the connection between sound money habits and financial self-reliance?
3. What will your life be like when you are financially successful?

Lesson Guide — Intro & Chapter I: The Ride

G = General Topic **K** = Key Concept **D** = Discussion **A** = Learning Activity **E** = Evaluation

MINS.	DESCRIPTION	COMMENTS/SUGGESTIONS
5	<p>G1 Introduce the main ride metaphor: “Has anyone here ever been to an amusement park? Did you go on the Money Ride?”</p> <p>G2 Draw “big box-like building” picture on white board as you describe “the best ride in the park.”</p>	<p>G1 Initially describe the ride as though there really is such a ride at every amusement park.</p> <p>G2 A basic drawing will work...if you're not artistic, make fun of your lack of artistic ability.</p>
15	<p>K1 The pursuit of financial success is a life-long process of striving to make smart money decisions.</p> <p>K2 Because the basic principles of money do not change, they serve as a guide for making smart money decisions.</p> <p>K3 Everyone has their own definition of “financial success,” but the process is the same for everyone and is based on money knowledge and money behavior.</p> <p>K4 The first step is developing sound money habits for financial self-reliance.</p>	<p>K1–4 Draw on the board a pyramid with four layers. Label the layers from bottom to top as follows: Principles of Money, Sound Money Habits, Financial Self-Reliance and Financial Success & Wealth. The pyramid illustrates the building-block relationship between principles, habits, self-reliance and success.</p>
15	<p>A1 The Meaning of Money</p> <p>A2 The Good Habit Card</p>	<p>A1 Remember...no names, just answers! Spend no more than five minutes on this activity. Remember to read the responses at the end of the session.</p> <p>A2 3 x 5 note cards work best for this exercise; the students take these home.</p>
10	<p>E For this lesson, allow the students to work in teams of two or three.</p>	<p>E The team approach sets the tone for the course and lets the students know they will be learning together and from each other throughout the course.</p>

Name: _____

The Money Ride Monthly Budget

Take-Home Income: _____

Total Expenses: _____

Net Income (+/-): _____ >>> MAW Savings

NEEDS—Fixed

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Sub-total:	_____

NEEDS—Variable

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Sub-total:	_____
TOTAL:	_____

WANTS—Fixed

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Sub-total:	_____



WANTS—Variable

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Sub-total:	_____
TOTAL:	_____

The Money Ride Annual Budget



Name: _____

	Target Amount	Actual January	Actual February	Actual March	Actual April	Actual May	Actual June	Actual July	Actual August	Actual Sept.	Actual Oct.	Actual Nov.	Actual Dec.	Total Year
Take-Home Pay														
NEEDS														
<i>Fixed Expenses</i>														
Savings (15% THP)														
Housing (25% THP)														
Car Loan (8% THP)														
Insurance (9% THP)														
<i>Variable Expenses</i>														
Food (\$300)														
Utilities (5% THP)														
Phone, basic (\$30)														
Personal Care (2% THP)														
Auto Expenses (\$100)														
Needs Subtotal														
WANTS														
<i>Fixed Expenses</i>														
Cable TV (\$50)														
<i>Variable Expenses</i>														
Entertainment (4% THP)														
Clothing (3% THP)														
Wants Subtotal														
Needs Subtotal (as above)														
Total Wants & Needs														
Net Income to savings														

**SPEND POCKET — HOUSING**



Select an area where you would like to live and list the following housing costs:

1. Rent for one- and two-bedroom apartments.
2. Estimated monthly expense for utilities (gas, electric, phone & T.V.).
3. Estimated cost to buy inexpensive furniture, including a bed, kitchen table, bookcase or shelving.

**SPEND POCKET — CLOTHING**



Calculate the monthly expense for your clothing by listing the price for individual clothing items for each of four outfits:

1. Casual sports—working out, surfing, basketball etc.
2. Casual everyday—school, weekends etc.
3. Important date—dress to impress.
4. Important job interview—dress for success.

**SPEND POCKET — CAR**

Calculate the monthly expense for operating and maintaining a car.

1. Car payments and insurance.
2. Gas & oil expense.
3. Regular maintenance service.
4. Reserve fund for repairs and parts replacement.

**SPEND POCKET — FOOD**

Create your daily menu for breakfast, lunch and dinner as follows:

1. At your local grocery store or market, identify three items or ingredients and beverage which you like to eat daily for each meal.
2. Find the price for enough of each item or ingredient to make enough meals for 31 days.
3. Calculate the daily cost for your menu.



Taxes 20%

Taxes 20%

Taxes 20%

Food 11%

Food 11%

Food 11%

Housing 26%

Housing 26%

Housing 26%

Clothing 3%

Clothing 3%

Clothing 3%

Transportation 13%

Transportation 13%

Transportation 13%

Health Care 5%

Health Care 5%

Health Care 5%

Entertainment 4%

Entertainment 4%

Entertainment 4%

Education 2%

Education 2%

Education 2%

Charity 3%

Charity 3%

Charity 3%

Retirement 8%

Retirement 8%

Retirement 8%

Miscellaneous 5%

Miscellaneous 5%

Miscellaneous 5%

