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## MIDDLE SCHOOL FACILITATOR GUIDE (Grades 6–8)

### Purpose of This Guide

This guide supports implementation of **Smart Money Choices: Budgeting, Banking & Building Independence**, helping students transition from awareness to application.

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### Role of the Facilitator (Middle School)

#### The Facilitator Should:

- Encourage **critical thinking**
  - Connect lessons to **student experiences**
  - Normalize mistakes as part of learning
  - Facilitate respectful discussion
  - Reinforce goal-setting and reflection
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### Lesson Preparation Checklist

- ✓ Review lesson content and examples
  - ✓ Prepare real-life scenarios
  - ✓ Review discussion questions
  - ✓ Prepare assessments
  - ✓ Plan group activities
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### Instructional Best Practices

- Use real-world scenarios
- Encourage student voice
- Facilitate group work
- Emphasize decision-making
- Connect education to income

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## Classroom Management Tips

- Set discussion norms early
- Avoid shaming financial mistakes
- Redirect off-topic conversations
- Validate different perspectives

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## Differentiation Strategies

- Provide scaffolded worksheets
- Allow oral explanations
- Offer choice in activities
- Use visuals and charts

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## Fidelity of Implementation

- Deliver budgeting and banking lessons together
- Use reflection after simulations
- Complete cumulative problem-solving activities

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## Success Indicators

- Students create basic budgets
- Students identify smart consumer habits
- Students articulate education-to-income connections