

Reader's Theater vol. 2

*3 Core Process
Financial & Career Wellbeing*

(recommended ages 11 and up)



Reader's Theater II

3-Core Process | Financial & Career Wellbeing

Why Reader's Theater?

What if our students had a modern curriculum that was capable of supporting the development of their unique strengths, interests, and values? What if this modern curriculum helped them develop the necessary knowledge to prepare for real world opportunities and choices they will make - socially, educationally, and occupationally?

What if this modern curriculum was designed to help children lead happy lives, participate in healthy relationships, understand financial wellbeing, and have the knowledge to obtain and sustain gainful employment? This modern curriculum, called the World of Work became the mission for Cajon Valley Union School District in El Cajon, California

One of the many goals of the World of Work Journey is for students to learn about Financial and Career Wellbeing. So we aligned our knowledge of what students need to know as they prepare for the World of Work, with the formative skills students learn in early grades.

Why Reader's Theater? Once a student starts reading it is important to read and comprehend complex literary and informational texts independently and proficiently. Anchor Standards » College and Career Readiness Anchor Standards for Reading Range of Reading and Level of Text Complexity:

The following passages were created for students to read grade-level text with purpose to learn about key elements of Financial and Career Wellbeing.

The passages can be integrated into a variety of lessons or just for students to read.

Dedicated to every student looking for their place in the world.

Research that supports this strategy:

Bafale, C. (2005). *Reader's Theater: Giving Students a Reason to Read Aloud*.

Prescott, J. (2003). *The Power of Reader's Theater*.

Reader's Theater Aligns to Common Core (K-11) goo.gl/EEv3X1 from www.readerstheater.com

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World of Work Journey

All of the World of Work resources, including Fluency Passages, symbolize people who can help you throughout your World of Work journey or highlight a career that you may be interested in obtaining one day.

Questions to Think About:

Who in the world can help me get a job, buy a car, or get into college?
How do I create a network of people to support me throughout my life?
When will I practice financial and career wellbeing skills?

Financial Wellbeing Themes:



"One of the greatest freedoms is when one possesses financial wellbeing."

Jason Jenkins

Career Wellbeing:

Relationship building
Engagement with an authentic audience
Accountability - of yourself and others
Dressing for Success
Interests - understanding your RIASEC Codes
Networking
Exploration of Careers
Showing Up
Story

"Career Wellbeing means being able to tell your story."

Heather Whitley

How Your Money Can Make You Money

Career Emphasis: Financial Analyst

Wellbeing Focus: Financial - Investing



Characters:

Host/ Financial Analyst: Macon Munee

Co-Host: Stock R. Bond

Guest: Testor the Investor

Lemonade Stand Owner #1: Candy Mintz

Lemonade Stand Owner #2: Frank Lee Cheep

Audience Members: #1, 2, 3, 4, 5

Storyline: This is America's most popular game show, "How Your Money Can Make You Money," the show where you get information on two companies that are competing for your investment dollars. On this show, we have the owners of two lemonade stands and a potential investor as our guests.

Scene 1

[Macon Munee and Stock R. Bond enter and turn to speak to the audience.]

Macon Munee: Good morning everyone. My name is Macon Munee, the host of our hit program, "How Your Money Can Make You Money." I am not a paid actor, but a real-life financial analyst whose job it is to help you learn how to invest your money wisely. And now I'd like to introduce my co-host for today's show, Stock R. Bond.

Stock R. Bond: [applause from the audience]: Thank you, thank you. I'm so happy to be here today to work with Macon.

Macon Munee: Before we bring out our first investor, Stock and I have a special surprise for this, our 100th show. You, the members of the audience, will have the opportunity to ask us a few questions, as we would love for you to learn a little more about us. So, who's first?

Audience Member #1: Mr. Munee, you say you are a financial analyst. What exactly do you do?

Macon Munee: What a great question! I help people like you decide how you can make your money work for you by investing it in companies, businesses or even the government. To do that successfully, I use quantitative analysis.



Audience Member #2: What the heck is quantitative analysis?

Macon Mune: That's just a fancy term for doing research and gathering financial information about a company. Using that information, I am better able to predict whether that company will be successful and, of course, make a profit. My findings help me advise you on whether you should invest in the company or not. But enough of me right now. Does anyone have any questions for Stock?

Audience Member #3: I don't mean to be rude or anything, but you have a very weird name. What were your parents thinking?

Stock R. Bond: Well, my parents believed that they should invest, so that their money would always be working for them. And stocks and bonds are two possible choices. Our last name was Bond, which was really lucky because that was what my father liked to do—invest in—bonds. My mom, on the other hand, preferred to buy stocks. So, for whatever reason, they thought that by naming me Stock R. Bond, I would be a constant reminder of their investment options.

Audience Member #4: Mothers are awfully smart. Maybe I should buy stocks.

Stock R. Bond: Well, if you like to gamble a little, you might want to do that. Let's say you buy some shares in a company at a certain price per share. If the company is successful and makes money, the value of each share you bought is increased and you make money. But if something happens and the company loses money, then the value of each share of your stock decreases and you lose money. There is more risk when you buy stock.

Audience Member #5: So bonds are better?

Stock R. Bond: Not necessarily better, just different. When you buy a bond, you are loaning money to a company for a certain length of time. The company pays you interest and promises to pay you back in full when the time period is up. Obviously, there is less risk when you buy bonds.

Macon Mune: Ladies and Gentlemen. I wish we had time for more questions, but we've got a great show for you today. I'd like to introduce our first guest, Testor the Investor. Tell me, why do they call you "Testor"?

Testor the Investor: I believe that companies I might wish to invest with need to pass my personal ESG values test.

Macon Mune: Ah. Financial analysts use the term "sustainable investing", but it means basically the same thing.

Testor the Investor: Let me explain—but I need some help. (turns to audience) Give me an E!

Audience: "E"

Testor the Investor: The letter "E" stands for Environment. A company should be using methods that reduce climate change, reduce water, air and land pollution and help replenish the planet's natural resources.

Stock R. Bond: [turning to audience]: Give me an S!

Audience: "S"

Stock R. Bond: "S" stands for Social. This means a company cares about their employees' futures, rights, and working conditions.

Testor the Investor: [turning to audience]: Give me a G!

Audience: "G"

Testor the Investor: "G" stands for Governance. This has to do with how the company is run. Does the company value honesty, loyalty and innovation or do they cut corners and engage in risky business practices?

Macon Munee: That's right, Testor. Good ESG practices means there is less risk of a company needing to spend money trying to clean up the pollution the company created or having to settle lawsuits over working conditions. INSTEAD, they can focus on selling their product, making a profit and at the same time reduce harm to people and the planet.

Macon Munee: Now, Testor, it seems like you know a lot about sustainable investing. Why do you need a financial analyst to help make a decision on where to invest?

Testor the Investor: Even though I know a lot about investments, I need a financial analyst because I do not know how to analyze and assess the risks of a company. Also, I do not have a lot of investing experience. I have ONLY ever invested in cookie companies and I am so thirsty!! I want to invest in a lemonade stand company.

Macon Munee: Great, you have come to the right game show! So remind me and the audience—what again are the qualities you are looking for in a company?

Testor the Investor: I want this company to be compatible with my values! I want a company that is honest, has a quality product, and most importantly can support my passion for sustainable investing.

Macon Munee: Well, now that I know exactly what you are looking for, I am going to send you to the back and bring out our contestants! I will research their business operations and sustainability and then give you my best advice.

Scene 2

[Macon introduces the two contestants to the show, two lemonade stand owners: Candy Mintz and Frank Lee Cheep. Macon will ask a series of questions to each contestant in order to research and analyze each company's financial data, product quality, management, and ESG practices.]



Macon Mune: Ladies and Gentlemen, we have not one, but two investment opportunities for Testor the Investor. Now it is time for me, as a financial analyst, to test out each of these companies for my client. As part of my evaluation process, I have taken surveys of customers and workers from both lemonade stands. I will share those results with you when I give my final recommendations to Testor. But first, folks, help me welcome Contestant #1, Candie Mintz, to the stage!

[contestant #1 enters, audience cheers]

Macon Mune: Contestant #1 is the proud owner of Sweet Sips Lemonade Stand. What should an investor know about you and your company, Candy?

Candy Mintz: First, I am so excited to be here! I have been watching the show for years. I love my job and what I stand for. I feel I make a delicious product at a reasonable price. I have had a great group of people who have been working for me for many years. I value their work, honesty and their loyalty. My stand is so popular, I am thinking of opening a second one. Just waiting until I get a little more money.

Macon Mune: Great! You sound like a real catch. Let's bring out Contestant #2, Frank Lee Cheep.

[contestant #2 enters, audience cheers]

Macon Mune: Contestant #2 is the owner of the chain of Pucker Up Lemonade Stands. Tell us about your company, Frank.

Frank Lee Cheep: Hello! Thanks for having me on your show! As a company, I think it is very important to get the best deals you can find. My lemonade prices are lower than anyone else's, and I make more money because I keep my costs down. My workers are paid minimum wage.

Macon Mune: Hmm...yes, that is important, but only if it does not make you give up good ESG practices. For financial analysts, it is very important to recommend decisions that minimize harm to the environment and people.

Stock R. Bond: Financial analysts pay attention to detail. This is how they identify which company is better for investment. Investors trust their analysts to be trustworthy and thorough.

Macon Mune: So here we have it folks, it's the battle of the lemonade stands. Who will be the lemonade champion worthy of investment? Will it be contestant #1, the Sweet Sips underdog? Or will it be contestant #2, the powerful owner of multiple stands. When it comes to the finance world, it is survival of the fittest. Which contestant will prove their company supports future generations as well as producing a quality product? This is the company that will make money for their investors.

Stock R. Bond: Folks, it is time for a little segment we like to call ASSESS-FOR-MESS. [audience cheers] This is the part of the show where our financial analyst will assess each contestant by asking a series of questions about operations, strengths and values as a company. Contestants, are you ready?

[both contestants nod heads enthusiastically]

Macon Mune: Okay, the first question is for Contestant #1. Candy, where do your lemons come from?

Candy Mintz: I buy organic lemons from a local farm because organic lemons spoil faster than lemons sprayed with pesticides. I can buy as many as I need at once. Then I can always get more because my local farmer is so close. Organic lemons are more expensive but they are larger, so I don't have to buy as many and can make more product. Organic lemons are more flavorful than the sprayed ones so I don't have to use as many in a batch.

Macon Mune: Contestant #2—Frank, same question.

Frank Lee Cheep: Well, my lemons are very cheap so I can buy a ton of them! They are conventional lemons, which means they are sprayed with chemicals to make them last longer. Conventional lemons are better for my company because I supply lemons to three stands.

Macon Mune: This brings up a good point about sustainable investment. Even though your lemons are cheaper, the chemicals that make the lemons last longer are harmful to soil, water, and air.

Stock R. Bond: Financial analysts are critical thinkers and active listeners. This means as they learn new information they evaluate how it affects investment. Our goal is a sustainable investment for Testor the Investor so our financial analyst must have the ability to see long term vs. short term details and results.

Macon Mune: So, Frank, do your lemonade stands use all the lemons you buy?

Frank Lee Cheep: Oh well, sprayed lemons are even cheaper if you buy more. Also, we need to use a lot of lemons because conventional lemons are not as flavorful as organic lemons. But many of the lemons I buy go bad before we get to use them all and then we have to throw them out.

Macon Mune: Okay, so I see two things going on here that are not sustainable. First, you have to use more lemons per batch than Contestant #1 because your lemons are not as flavorful. Second, you buy more lemons than you need just because they are cheaper, but you do not use them all so you waste money when they go rotten. It may seem like cheaper lemons are a better deal, but you are spending more money on lemons you eventually throw away.

Macon Mune: Moving on to the last question about financial data! Contestant #1, how much does one cup of lemonade cost?

Contestant #1: Well, at the Sweet Lemonade Stand we sell one cup for \$3. People buy about 100 cups a day.

Macon Mune: Great, Contestant #2?

Contestant #2: We sell one cup for only \$1.50 and we sell about 190 cups a day.



Macon Mune: 190 cups at each stand or in total?

Contestant #2: Umm...well...total.

Macon Mune: Okay folks, that ends our time with our contestants. It's time to send our contestants backstage and bring out my client so that I can recommend my decision. Let's welcome back Testor the Investor!

[both contestants leave and Testor the Investor comes back on stage]

Scene 3

[Now that Macon has investigated the financial data and management practices, the two contestants leave the stage. Macon brings the investor back on stage. The financial analyst explains their analysis of each business' financial position, assesses the risks of each potential investment, and recommends a decision to Testor.]

Stock R. Bond: Welcome back, Testor the Investor! Are you ready for our financial analyst to give you a recommendation on which company to invest in?

Testor the Investor: I've never been more ready for anything in my life!

Macon Mune: After careful analysis of each company, I have decided who I will recommend. First, I will explain my assessment of each contestant's business.

Macon Mune: First, let's look at Contestant #1, Sweet Sips uses good ESG practices. They produce a quality product while supporting sustainable farming. This company values sustainability by buying from companies and farmers that minimize harm to the earth and people. Customers LOVE this lemonade and have been loyal customers for years. Contestant #1 also has fair and equal management practices. Their employees love working here and get paid well. This lemonade stand's profit has steadily increased over the last five years since switching to buying from sustainable companies.

Macon Mune: Contestant #2, Pucker Up, did not show nearly as much promise. They do not have a strong customer base, and their product changes a lot. According to some customers, sometimes it tastes good, and sometimes it tastes bad. Also, this company's management is bad. They have three lemonade chains but have to hire new employees almost every month because the workers quit over low wages, long hours, and an unfriendly boss. When it comes to sustainability, this company does NOT have what it takes. Buying conventional lemons for so many stores over time has shown bad ESG performance. This company is adding to the climate change problem by using excessive amounts of natural resources before they can be naturally replenished.

Testor the Investor: Wow! What a lot of important information! Without a financial analyst, I would have assumed Contestant #2 is more successful because they have three chain stores. But really, Contestant #1 matches with my personal values about taking care of the earth and people.

Stock R. Bond: And I've been standing over here doing some calculations in my head. Contestant #1 makes a little more money than Contestant #2, even though the Pucker Up chain has three stands.

Macon Munee: Thanks for that information, Stock. It matches my calculations exactly. Testor, my assessment is—even though Contestant #1's product is more expensive than Contestant #2, they are more profitable and have better sustainability practices. And it is possible that Sweet Sips will open up a second stand soon. For those reasons, I officially highly recommend you invest your money in Contestant #1, Candy Mintz and her Sweet Sips Lemonade Stand!

Testor the Investor: Wow! This is exactly the investment opportunity I am looking for! Thanks so much for all your help!

[Testor leaves the stage as Macon addresses the audience]

Macon Munee: Well, folks, that concludes our show for today. Thanks for coming. Tomorrow's show will feature companies that produce soft-sided and hard-sided pet carriers. Which one would be a better investment?

Stock R. Bond: Will we do an on-stage poll of dogs and cats to find out which they like better?

Macon Munee: I guess you'll have to come back tomorrow to find out! Till then, everybody, goodbye!

The End



What's Next

Career Emphasis: Hairdresser, Emergency Medical Technician, Bus Driver

Wellbeing Focus: Career

Characters:

Student #1

Student #2

Student #3

Career Counselor from the Great Beyond

EMT Spirit: *Roland*

Hairdresser Spirit: *Vonda*

Bus Driver Spirit: *Marta*

Storyline: The following is a **dream sequence** that a high school senior is having the night before graduation.

Scene 1

[Three students are standing in a loosely formed circle, talking to each other.]

Student #1: I don't know—What are you gonna do?

Student #2: I don't know what's next for me. [turns to Student #3]: What are you doing?

Student #3: I know what I'm NOT doing. I'm NOT going to college. My parents can't afford it—even if I had the grades to get in somewhere, which I don't.

Student #2: Me, neither. My parents might spring for a year or so of some type of training, if it would guarantee me a job.

[Enter the Career Counselor from the Great Beyond, clearly recognizable because he is wearing a sign that says, "Career Counselor from the Great Beyond."]

Career Counselor: People, People, People—for pity's sake! Quiet down and listen up! Shouldn't you have started thinking about this a long time ago?

All students: [together]: We know, we know!

Student #1: But other things seemed so important like dating...and sports...and...

Career Counselor: MITN! MITN! More Information Than Necessary. Besides, we are here to talk about the future, not relive the past. I've got a surprise for you. I've called in a few friends who can tell you about the careers they had before they moved over to the Great Beyond.

Scene 2

[The EMT, Hairdresser and Bus Driver all sit in chairs arranged in an informal circle.]

Career Counselor: These individuals are part of our "What's Next" program. We try to appear when graduating students cannot figure out what they are going to do next.

Student #2: Are you guys ghosts?

Career Counselor: Not the chain-rattling, BOO-types. We're more of the spirit world. And here is my first friend to speak to you, our resident Emergency Medical Technician or EMT spirit.

EMT Spirit: Hi, everyone.

Student #3: Do you need ambulances in the Great Beyond?

EMT Spirit: Of course not, silly. Not here! But you certainly need them.

Student #1: [pointing to Hairdresser]: What about you? Do you still style hair?

Hairdresser Spirit: Do we look bald? Of course, hair and nails continue to grow. So I'm still needed over here.

Student #2: [gesturing to the bus driver]: Surely, you don't have to drive a bus in the Great Beyond.

Bus Driver Spirit: [nods his head up and down]: Oh yes. As a matter of fact, he helps me. [points at the EMT]. You see, in the Great Beyond, your transportation is determined by how good you were before you moved over. So, we have spirits with sports cars, sedans, compacts, motorcycles, scooters, bicycles, tricycles, skateboards, roller skates—and for those who behaved badly, they have to rely on us.

Career Counselor: And before you ask, we are not sharing with you how we get around when we are not working. You can see for yourself, once you arrive here, which I hope will not be for many, many years. But now, let's hear from our spirits who can tell you what they did before they arrived in the Great Beyond.

Hairdresser Spirit: As a hairdresser, I primarily cut, style, and color both women and men's hair. But I have additional training, so I perform manicures, pedicures, waxing, and hair removal and make-up applications.



EMT Spirit: [looks at Vonda, waiting for her to finish]: I was an Emergency Medical Technician or EMT. Many people think that we just drive an ambulance, but we are also trained to assess injuries, administer emergency medical care and if necessary, help to free people who are trapped either in vehicles or buildings.

Bus Driver Spirit: I worked for the City Metro Transit Authority, driving a bus. I had a regular route through downtown. My license also allowed me to work for a school district or private charter company if I wanted to, but I really liked working for local government.

Career Counselor: My next question is again for each of you. What was it that you liked most about your job—that made you want to show up each day?

Hairdresser Spirit: I think the most gratifying part of my job was the opportunity to make people look good, which in turn, made them feel good. A great haircut and styling choice, I think, gave a person a sense of wellbeing and confidence. It pumped up an individual's self-esteem.

EMT Spirit: For me, obviously, the best part is if I could help save a life. But sometimes, after we arrived at the hospital and the doctors took over, we really didn't know what happened to them. But there's nothing better than holding someone's hand who is injured and telling them that they are not alone. Being really scared and alone is truly a horrible feeling.

Bus Driver Spirit: I liked my job because it was so essential. Most people rode the bus because they had to. I was their means of getting to work every day, or to the market, or hospital, or going to meet friends or family. Without transportation, a customer's entire world can fall apart. I felt a tremendous amount of satisfaction in helping make my riders' lives a little easier.

Career Counselor: On the other hand, things were not always perfect, were they? What were the most difficult parts of your jobs?

Hairdresser Spirit: I think it is all the things customers shared with me, and still do, even in the Great Beyond—and most of the time, I don't want to know! Some customers use me as their psychiatrist. They even ask me for advice. I've learned to stay quiet, say uh-huh a lot and never repeat what one customer tells me to another customer. I must keep confidences. No gossiping.

EMT Spirit: It was really difficult when you arrived at the accident and were too late to save someone. Especially, when the accident could have been prevented. I've seen too many drunk drivers who survived an accident, but no one in the car they hit was alive. Or the cell phone that was being used is still on. but the driver who was using it is dead. That's so sad.

Bus Driver Spirit: The toughest part of my job was dealing with a rude or unruly passenger. Sometimes, they were drunk or just obnoxious. It was my job to get them to sit down, calm down, or exit from the bus.

My primary responsibility was the safety and comfort of the other riders. Sometimes, it was tricky to get a person like I just described to cooperate. Luckily, I don't have that problem over here.

Career Counselor: [pulls out a cell phone]: Excuse me a moment. [Walks off to the side to talk quietly. Then looks at his watch and returns to the group of spirits and students.]

Scene 3

Career Counselor: All of you have given us the idea that your job can be challenging. Tell us, what do you need in terms of further education or training after high school to be able to do what you do?

Vonda: To be a hairdresser, you must graduate from high school and then attend cosmetology school for 1000 to 1500 hours of training in order to get your license. The training time depends on the state you are going to work in. There is also about 600 more hours of training if you wish to be licensed to give manicures, pedicures and hair removal.

Roland: An EMT also needs to get a license. The amount of training and experience that is necessary varies from state to state, but averages around 3-11 weeks. Then you are required to pass two exams that focus on medical procedures and first aid.

Marta: Of course, you need to get a commercial license, and since you are carrying passengers, there are additional written exams you must pass. There is also an alcohol and drug screening process. Once you pass those tests, the city or school district or whomever you work for will provide you with driving experiences until they think you are ready to hit the road!

All students: [together]: What's next?

The End

Look Before You Leap, the Price May Be Too Steep

Career Emphasis: Risk Management Specialist

Wellbeing Focus: Financial - Risk



Characters:

Narrator

Captain Risk

Ricardo (Ricky): Skateboarder

Risk Manager #1

Risk Manager #2

Storyline: Captain Risk is a superhero who helps people with risk and decision-making all around the world!

Scene 1

Narrator: In a world of uncertainty...risk is everywhere. We cannot predict the future, but we can often calculate the chances that something will happen. There's one superhero who hasn't given up hope on risk know-how. We need that hero now more than ever. It is....

Captain Risk: Capital Risk! Look before you leap; the price may be too steep!

Narrator: Captain Risk gets called every day to places where people are making big decisions and failing to evaluate the risks associated with those decisions.

[JUST then the alarm went off signaling a new mission! DING-DING!]

Captain Risk: I know what that sound means! To the risk-mobile! Let's see where our risk-taking adventures will take us today! Up, up, and away!

Narrator: Captain Risk zooms away at the speed of light. In a flash, Captain Risk is in his Blink Mobile and at his destination, a sporting goods store. The mission-a middle school student is thinking of purchasing a jet-propelled skateboard.

Ricardo: [holding a box and reading some of the writing]: Goes four times the speed of a regular skateboard. WOW! That's awesome. I love speed.

Narrator: As the young man starts toward the cashier to make his purchase, Captain Risk zooms up to stop him.

Captain Risk: Whoa! Hold up there, partner! Look before you leap; the price may be too steep.

Ricardo: What's the problem? This is exactly what I am looking for.

Captain Risk: Buying your dream skateboard might involve a lot more risk than you think. Let's give some input into the Risk-o-Meter. First, I need some info from you. How many bones have you broken over the last two years skateboarding?

Ricardo: Two—an ankle and a wrist—one for each year I've been skateboarding. But one wasn't my fault. A guy cut in front of me.

Captain Risk: You still got hurt. Tell me what the label on the box says about "Experience Level."

Ricardo: [looking at the side of the box]: Expert level recommended.

Captain Risk: Do you think that two years of skateboarding makes you an "expert"?

Ricardo: Maybe.

Captain Risk: What about your medical insurance? Do you think you would be covered if you get hurt?

Ricardo: I don't know. I'd have to ask my mom or dad.

Captain Risk: Okay, I've put everything you have said into the Risk-O-Meter. Let's see what it says. [wheel spins around]: The wheel lands on SEVERE RISK.

Ricardo: I don't believe it.

Captain Risk: I'll tell you what. You put that skateboard back for right now. And then we are going to visit your insurance company and talk to a fellow risk evaluator. You aren't afraid of heights, are you?

Ricardo: No.

Captain Risk: And you've already said you like speed. So, here we go. Hold on tight!

Narrator: So off in the Blink Mobile, Ricardo and Captain Risk disappear.



Scene 2

[Captain Risk and Ricardo are approaching a man sitting at a desk.]

Ricardo: I didn't know insurance companies had risk evaluators.

Captain Risk: Oh yeah. The official title is Risk Manager.

Risk Manager #1: [looks up]: Hi! Captain Risk. Long time, no see. How are you?

Captain Risk: Always busy. How 'bout you?

Risk Manager #1: This new technology not only gives me a headache, but also new challenges every day.

Captain Risk: I'd like you to meet Ricky. [Risk Manager and Ricky shake hands]: We're here to find out what your take is on jet-propelled skateboards.

Risk Manager #1: I've just been evaluating those little gems. They are incredibly dangerous.

Ricardo: What do you do?

Risk Manager #1: It's my job to protect my company's assets and increase profits. Individuals like your parents buy a policy so that if injuries or sickness occurs, the insurance company will pay all or at least a large portion of the doctor and hospital bills. So, every time a client gets injured, the company loses money. It's my job to evaluate new products to see how dangerous they are. I do research, pull data and try to project how many clients will be injured using the product. If the number is too high, then I place it on my "If You Get Hurt Using This Product, We Will Not Pay Any of Your Bills" list—And jet-propelled skateboards are on that list. So, in a sentence, young man, if you get hurt on a jet-propelled skateboard, we will pay NOTHING—ZERO—NADA—ZIP!

Ricardo: Well, I guess that settles that. I never knew people like Captain Risk were in the business of calculating risk.

Captain Risk: As a matter of fact, if you have time, I would like to introduce you to another friend of mine. He deals with a whole different type of risk. He also works at an insurance company but evaluates a certain type of bonds.

Ricardo: Sure. Let's go.

Scene 3

[Captain Risk and Ricardo arrive at another man's desk.]

Narrator: Captain Risk and Ricardo are now in the office of Manager #2, a Financial Risk Manager, who is responsible for issuing bonds for an insurance company. A bond is a loan that an investor makes to the company. In return, the company pays interest to the investor and after a certain period of time, pays back the full amount of the loan.

Captain Risk: Tell me, what are you involved in right now?

Risk Manager #2: I'm deciding whether or not to sell CAT's.

Ricardo: What is a CAT?

Risk Manager #2: CAT's are catastrophe bonds. An insurance company may choose to sell them to lower their risk of hurricanes or other natural disasters.

Ricardo: How does a CAT work?

Risk Manager #2: The Company sells a bond for a certain amount of money, and the investor gets higher interest payments than usual. But the bond has a special condition attached to it. If the insurance company suffers losses that are higher than a specified amount due to a natural disaster, the company does not have to pay interest or pay back the original amount the investor put in.

Captain Risk: So, the company and the investor both take a risk. The investor is gambling that there won't be a major natural catastrophe. If there isn't, he or she gets the money they invested plus higher interest payments. If there is a hurricane that causes major damage, the insurance company uses the investor's money to help cover the money they must pay their policyholders.

Risk Manager #2: That's where all my research and knowledge become very important. I decide whether to recommend issuing the bonds or not. I spend a lot of time researching past and projected tropical storm patterns, weather trends, and global warming statistics. In addition, I must be sure that government regulations and tax rates do not have a negative effect on the company's profits if we do issue the bonds.

Ricardo: What about earthquakes?

Risk Manager #2: Earthquakes are even more difficult to predict, but we did start selling earthquake CAT's in the 1990's after the Northridge earthquake. We usually set a certain magnitude, like over 6.0, in our sale of earthquake CAT's. If a quake is above 6.0, the company does not have to pay back the investor.



Captain Risk: So your company really counts on you to be right.

Risk Manager #2: You Bet! Ha, Ha! That's why I'm paid the big bucks!

Captain Risk: Right! Tell you what. I'm sure you need to get back to work, and I need to get Ricardo home. Good to see you.

Risk Manager #2: You too. Thanks for stopping by. Nice to meet you too, Ricardo. And Captain Risk, I am always guided by your motto,

All together: Look before you leap; the price may be too steep.

The End

The Quest for Gold Freedom

Career Emphasis: Branch Manager, Credit Counselor, Loan Officer, Bill Collector

Wellbeing Focus: Financial - Debt, Saving, Credit



Storyline: Two students go on a quest to unlock the secrets of the gold coin so all students can once again have gold coin freedom.

Characters:

Narrator

Gil (Student)

Fay (Student)

Troll (Bill Collector)

Sorcerer Mentor (Credit Counselor)

Clockmaker (Branch Manager)

Lucky the Leprechaun (Loan Officer)

Narrator: It is almost the end of the year for students at the Wizardry Academy, the only school where gifted students can practice the art of magic. Two of the Academy's brightest students, Fay and Gil, were in the woods practicing for their wand working final.

Fay: [points wand at an apple]: Accio! [nothing]: Accio! [nothing]: It's not working! What am I doing wrong?

Gil: It's all in the wrist. Let me show you. [points wand]: Accio!

[apple magically comes to Gil]

Narrator: Our story of the students at the Wizardry Academy is one of spells and charms and sorcery. But let me take you back to many years ago, when the sacred golden box was stolen! It was hidden away from all the students at the Wizardry Academy. Inside the golden box is the golden map that, if followed to the end, reveals and unlocks the secrets that students have been searching for decades; the secret rules of the gold coin. After years of searching, everyone gave up on the magic map that would give students the ultimate tools to achieve the golden coin freedom. A freedom that was once available to everyone.

Fay: Let me try again. [concentrating hard, points wand]: Accio!

[apple comes to Fay]

Gil: Yeah! That's it!



Narrator: Since the secrets went missing, students have tried to do their best in studies while having to worry about paying for the Academy. However, this came at a price. More and more students have been forced to borrow from Leprechaun Lenders to pay for school. Many have borrowed and cannot pay back. This has put them on the Troll's list; the last place a student wants their name in the Wizardry Academy...

Fay: Let's try the unearthing spell by the creek to get fish to jump out of the water.

Narrator: Fay and Gil had no idea, but they were on their way to embark on a historical quest that could give back all students gold coin freedom. This is the story of how two friends used their strengths and values to finish a quest. The story of how they unlocked the secrets of the gold coin.

Gil: Okay, let me give it a go. [points wand at creek]: Apparate!

Narrator: Suddenly, the water in the creek started to shake, and it began spinning into a powerful whirlpool.

Fay: Umm, Gil? I don't think you said it right....

Gil: What's happening?!

Narrator: The swirling water grew stronger and louder and shook the ground beneath their feet. They stood watching in disbelief. Then suddenly something shot up from the center of the whirlpool and landed right in front of Gil and Fay.

Gil: That is...not what I meant to do...

Fay: It looks like a box.

Narrator: Fay picked it up and looked at it. Slowly, Gil and Fay realized what they were holding.

Gil: Oh my magic! Is this what I think it is?

Fay: It can't be. There's no way...could it be?

Fay and Gill: It's the golden box...

Gil: But how? Students have searched all their lives for the golden box and never found it.

[Fay opens the box.]

Gil: Wait! We don't know what will-

[Fay drops the box.]

Narrator: When the box opened, a rolled up scroll floated out of the box and unrolled itself.

Gill and Fay: Whoa...

Fay: What does it say?

Gill: "To whomever has found me, what a find. I am the map that will open your mind. Follow the ink as it comes and you'll unlock the wisdom. Well, what are you waiting for? Come one and come all, on the path to gold coin freedom."

Narrator: The two students looked at each other in amazement. Somehow! Someway! They found the map to gold coin freedom! They decided to start right away!

Fay: Let's start right away!

Narrator: BUT THEN, suddenly the ground started rumbling. The trees started shaking. It smelt of old shoes and rotten teeth. That meant it could only be one thing...

Gil: Uh-oh...it can't be...the troll....

Troll: Yes, it is!! I am the troll here to collect my toll. When a student neglects their debt, it is my job to make the threat.

Narrator: A large, tall troll appeared in front of them. Gil and Fay were scared, and they didn't know what to do!

Troll: I am here to sway you to pay. How do I sway? I am 10 feet tall with the roar of a thousand winds. I have breath that you wouldn't wish your worst enemy to smell! I am as big and ugly as your worst nightmare. [Troll changes tone and says casually]: And if that doesn't work, we can sit down and negotiate the terms of repayment over some sweet tea. But first, I will sway!!

Gil and Fay: [scream]

Troll: Now, which one of you is Gil?

Gil: [scared, slowly raises hand]: That's me.

Troll: Ah, Gil. You have failed to pay back the Leprechaun Lender, and now you have to pay the Troll Toll. You have until the end of the day to pay me!

[Troll leaves]

Gil: But wait, I-

Narrator: But it was too late. The troll was nowhere in sight. Gil must pay the Troll Toll by tonight.



Gil: Oh no, what am I going to do?! I needed to borrow from the Leprechaun so I could stay in school. I just need more time.

Fay: It's okay, Gil. Everything will be okay. Remember, we just found the golden map! A solution to the Troll Toll must be in here somewhere!

Gil: Then we better get started.

Narrator: So our two students began the quest for gold coin freedom. They must go where the map takes them and discover the golden tools along the way. It's not enough to uncover the tools, they must be used and followed through.

Gil: Okay, let's open the map.

[Fay opens the map]

Fay: Whoa!! Look at the ink; it's moving! The map only revealed one place.

Narrator: The golden map had golden ink, which contained the secrets they sought. But one site at a time, for the map, shows where to climb.

Gil: Let me see what it says. "The first place you seek is a sorcerer's desk. They are someone you know and will guide you more than it shows."

Fay: I know! A sorcerer? A guide? It's the Sorcerer Mentor!

Narrator: The students soon arrived at the office of the Sorcerer Mentor; a high ranking wizard guide at the Academy. The Mentor is very advanced in magic and knows of many things. They know all the students at the academy and when they are coming.

[in the Sorcerer Mentor's office]

Sorcerer: [back to the audience when Gil and Fay enter]: Ah, yes I was expecting you two. Congratulations, on your fantastic discovery.

Gil: Sorcerer, how did you know it was us? How did you know we found it?

Fay: How did you know we would come?

Sorcerer: [says very wisely]: I am old and know many things. Now, let's talk about the golden box. I am here to help you finish the map and reveal the secrets of the golden coin. First, let me tell you why I am here.

Narrator: The Sorcerer Mentor advises and educates students on many things. But the most important thing they guide students on are all matters relating to coin and charm loans.

Sorcerer: You see, in the difficult years of the missing golden box, students have come to me when they need coin or charm loans to pay their way. I have guided these students very carefully so that they do not go into debt with the trolls, and if they do, I help them navigate their debt.

Gill: Sorcerer, I should tell you I am in debt to a troll and I need to repay it by tonight.

Sorcerer: The Troll Toll is a nasty business, really. The students should not be in these positions in the first place. That is why finishing the golden map is so important, for you and all the students at the Academy.

Fay: So where do we begin?

Sorcerer: I educate students on loans and debt so they can navigate it for themselves. Similar to the way a compass navigates an unknown forest. This will help answer all your questions.

[Sorcerer brings out the golden compass]

Fay: Wow!

Gill: It's beautiful, what is it?

Sorcerer: This is the golden compass. This compass will give you direction. It helps you make decisions to get to gold coin freedom.

[gives compass to Gil]

Fay: Why didn't you ever use it before?

Sorcerer: Because it is worthless without the map. The map gives the whole view of choices a student can make in their path to gold coin freedom.

Gill: And the compass directs you on the path!

Sorcerer: Yes exactly, Gill. Now, it is time for you to continue the map. We will meet again soon.
[Sorcerer leaves]

Fay: *[Fay opens the map]:* Look! The ink on the map. The path is growing!

Gill: *[points to the map]:* The clockmaker's workshop?

Fay: I know! Remember what the Sorcerer said? The map is our path but the compass is our direction and guides our choices. Let's try to use the compass.



Narrator: This was no ordinary compass. The golden compass shows someone's truth and guides them to find the right answers. Instead of the regular North, South, East, and West points of a compass, Gil saw little symbols around the face of the compass appear. Whoever holds the compass is the only one who can understand the symbols. They change for everyone.

Gil: [looks at the compass curiously]: I see an arrow, a clock, a cloud, and so many more.
[then Gil gets startled when it starts moving]

Narrator: Suddenly, the compass dials started to spin in opposite directions. It stopped as fast as it started and landed on two symbols.

Fay: I don't understand, what does it mean?

Gil: [Gil examined the symbols it landed on]: I think I know. It means we have to learn why we save valuable things. But why the clockmaker? What has time got to do with it?

[Gil and Fay exit]

Narrator: With the next place on the map unlocked, the students knew they must visit some clocks. Time teaches us a valuable lesson. To save is something we can all find success in.

[Clockmaker enters from one side first. Then Gil and Fay enter from the other side]

Clockmaker: Ah, hello students. Can I interest you in my newest grandfather clock? How about a time twister?

Narrator: At 522 years old, the clockmaker knows more about time than anyone. The clockmaker doesn't just make normal clocks, but clocks that can control time. The old clockmaker believes in time, especially in saving time.

Gil: No thanks, clockmaker. We are here on official quest business.

Clockmaker: Oh? A quest?

Fay: All we can say is it's a quest of the golden coin. Can you answer a few questions?

Clockmaker: I'll do my best to help, but, really, I am a simple clockmaker and know little about the likes of the gold coin.

Gil: We need to know about saving valuable things. What does saving mean to you?

Clockmaker: Well, saving is a valuable thing, indeed. Saving time is the life I lead. The clocks I make can control time. What I have learned is time is just like saving a dime. What we do with both our time and dime affect the future.

Fay: But what if there is not enough time to think about how our money will affect our future? How will we even know what to do with our saved money in the future?

Gil: Well, we all know we have to pay for our classes. I had to borrow coin to stay in school. I know saving money years ago would have helped me now. Especially, now that I have a Troll Toll to pay.

Clockmaker: The answer is simple; save as much as you can now. Even though I make clocks that control time, the most valuable thing I have learned is there's nothing like saving in the present. It takes so much more energy to try to go back in time to correct the mistake of not saving. It's near impossible.

Gil: Save. It's so simple. I can control how much I have in the future by saving in the present.

Clockmaker: Even if you don't know what you're saving for, there are always things we will need to live a full life.

Fay: So, it is wise to save now to minimize debts like the Troll Toll or a Leprechaun loan?

Clockmaker: Exactly. Just like time, appreciate your money by valuing it now. Save for the future.

Fay: [to Gil]: Gil, look! The map!

Narrator: The next place on the map was drawn. They had spent what valuable time they needed with the clockmaker. They said their goodbyes and moved on to the next task.

[Clockmaker, Gil, and Fay leave]

Narrator: Now that they knew the power of saving for the future, the next task was waiting for Gil and Fay.

[Gil and Fay enter]

Narrator: The golden map said to follow the rainbow to the end. As the rainbow came closer, they saw what would give them their next answer ahead.

Fay: Let's see what the golden compass says.

Gil: It says for us to borrow a charm from Lucky the Leprechaun Lender.

Fay: That doesn't seem too hard!

[Lucky enters]

Lucky: Oh hello, students. I am Lucky the Leprechaun of The Charming Trust! What has brought you to my pot of gold and charms?



Narrator: Lucky saw Fay holding the golden map and Gil holding the golden compass. Lucky knew exactly what they were there for.

Lucky: Oh, my! Congratulations, students! You have found the golden box. I had lost faith it would ever be found.

Narrator: Gil and Fay looked at each other surprised that Lucky was expecting them. Next to the Leprechaun was a huge pot of gold coins and charms. The most either student had ever seen.

Lucky: Let's begin your task. At the Charming Trust, I am here to let students borrow gold coins for school or charms for spells and schoolwork. However, I must warn you. I only let charmworthy students borrow.

Gil: Charmworthy?

Lucky: Yes. To be charmworthy means I trust a student will return the coins or charms back after they use them.

Gil: [to Fay]: Uh-oh. What if I am not charmworthy because of the Troll Toll? What if we don't get past this point and can't unlock the secrets of the golden coin?

Fay: [to Gil]: Calm down, Gil. Everything will be okay. Let's just talk to Lucky and be honest.

Lucky: So what will it be? Will you take my charmworthy test?

Fay: We'll do it.

Lucky: Very well. Let me ask you both a few simple questions.

Narrator: Lucky first asked Fay a few questions and decided the student was charmworthy.

Lucky: Congrats, Fay! You are charmworthy. Here are three charms that will help with those finals.

Narrator: Now it was Gil's turn...

Lucky: Gil, have you ever been unable to pay a debt?

Narrator: Gil was nervous but knew it would be worse to lie. Plus, Lucky would find out sooner or later because all Leprechaun Lenders could see past records. The truth is Gil did not want to complete this task because he knew he could not repay on time because of the other debt to the Troll.

Gil: Yes. I borrowed money from another Leprechaun Lender and I have not been able to repay it yet. Now a Troll is after me for the debt and I don't have the money! I cannot borrow from you because I know I will not be able to repay it in time.

Fay: Gil, It's okay. Maybe there is another way.

Gil: It's okay, Fay. If I failed this task on the map then it's my own fault for having a debt to the Troll. You should go on without me, Fay. Finish the map and reveal the secrets. I am not charmworthy.

Lucky: Congratulations, Gil!!! You are charmworthy.

Gil and Fay: HUH?

Lucky: You could have easily said you want to take on more debt just to finish the task, but you didn't. This shows me you are responsible. You know you have other debts to repay before you can take on more. That shows honesty and sacrifice. You are charmworthy.

Fay: Wow! I was not expecting that.

Lucky: Now, I cannot let you borrow any charms until you pay the Troll Toll but come back when you're ready and I will be here.

Gil: Thank you, Lucky. That is very kind of you.

Lucky: My job is to decide who is a good candidate for coin and charm loans. A big part of that is seeing if someone's strengths are honesty and the ability to follow through on commitments. I see that in you.

Narrator: Without knowing it, Gil was already practicing the rules of the gold coin.

Lucky: You both already have the answers you seek. Trust your values when making important decisions. Goodbye and good luck!

[Lucky leaves]

Fay: Okay, let's have a look at the map. [opens map]: Um...Gil, no new ink is appearing. In fact, the map is totally blank.

Gil: No way. Let me check the compass. [Looks at compass]: The compass isn't working either!

Fay: What does this mean? We have learned so much but we haven't revealed the secrets of the gold coin! What are we going to do?! We have come too far...

Narrator: Just then, the Troll suddenly reappeared in front of the students.

[Troll enters]



Troll: AHHHH!! Here I am, suddenly reappearing!

Gil and Fay: AHHHH!!!!

Troll: That's right! It's me, the Troll here to collect my toll. Your time is up, Gil! You must pay your debt!

Gil: Oh no!! Fay, we ran out of time! We didn't unlock the secrets before I know what to do!

Fay: Check the compass again!

Gil: [checks compass]: It's not working!!

Narrator: The Troll was becoming angrier by the minute! The pressure was building on Gil! Then something happened. The wind grew stronger and a calm came over Gil.

Gil: Everyone, wait!! Panicking is what I would have done before this quest. But now I know better. I know that this is not the only option. I can save my money wisely, work toward being charmworthy, and educate myself so I make wise decisions from here on.

Fay: Wow, that was beautiful Gil.

Troll: [Troll changes attitude and relaxes, then starts crying and sniffing]: Yeah that was really beautiful. I can't believe you learned so much on your journey.

Gil: Thanks guys. The only problem is I don't know what to do next about the Troll Toll...

Narrator: Then a swirl of light appeared. It was the Sorcerer Mentor!

Sorcerer: Did someone say 'debt management plan'?!

Fay: Sorcerer!

Narrator: When students are in debt to the Trolls, the Sorcerer Mentor is there to guide them on the best way out of the Troll Toll. Students shouldn't have to go through it alone. The Sorcerer made everyone sit down to discuss a plan to get out of debt as fast as possible.

Troll: This student owes me a debt. It is my job to collect the Troll Toll.

Sorcerer: I understand, but I am Gil's mentor and we will discuss a repayment plan so you can stop bothering them and we can all get on with our day!

Sorcerer: Okay now, we will all come to an agreement. The student obviously cannot pay the Troll Toll today. What we are going to do is set up Gil on a Troll Toll management plan.

Gil: What does that mean?

Sorcerer: Now, Gil, it is very important that these payments become a priority for you. If you keep ignoring your debt, then there will be dire consequences. You will keep the Troll updated on when you can make a payment. And Troll, you will not randomly appear and demand Gil pay, is that clear?

Troll: Yes, as long as you promise to pay the toll. I won't bother you anymore.

Gil: I promise I will do my best to prioritize my debt, so I am not running from Trolls like you for the rest of my life. It's just like the clockmaker said, my decisions affect my future.

[Troll leaves]

Fay: [holds up map]: Hey! Look! The map is back! And there is new ink at the bottom...It's the end of the map! We did it!

Narrator: The sacred golden rules have been unlocked! Now, the secrets of the golden coin are free to all students!

Sorcerer: Congratulations, students! All the things you learned today make up the secrets of the gold coin. Now, everyone can use these tools to achieve gold coin freedom!

Narrator: Fay and Gil felt accomplished. They felt the integrity of the gold coin freedom.

Fay: But wait...If the map was our path and the compass was our guide, then why did they stop working?

Sorcerer: The golden tools stopped working when you finally had learned all you needed to achieve gold coin wellbeing. Gil, you proved this when you were honest with Lucky and faced the Troll.

Gil: So, once we learned the tools, we didn't need the map or compass. We needed to practice what we learned.

Sorcerer: Exactly. That is why the quest was not finished after visiting Lucky the Leprechaun. You still had to keep applying what you learned.

Narrator: Gil and Fay learned the tools to achieve golden coin freedom. There will always be people along the way to help reach these tools. Now, by using their newly found tools, all students can focus on their magic at the Wizardry Academy.

The End

The Resource Pool

Career Emphasis: Insurance Underwriter, Actuary

Wellbeing Focus: Financial - Insurance, Risk



Storyline: This story teaches the concepts of insurance through a forest neighborhood. For most of the story, Rabbit has a bad attitude about being a part of a community. After an accident, Rabbit learns new ways to think about risk.

Characters: [all characters wear something to indicate their animal character i.e. a costume or a sign that says "Owl, Rabbit, Squirrel, etc..."]

Owl (Narrator)

Rabbit

Fox (Actuary)

Beaver

Bird

[scene starts at the Tree Hall meeting, where all the forest animals gather to talk about the neighborhood]

Fox: Order! Order! We will now move on to our next order of business; refilling the resource pool.

Owl: Cooo. Cooo. I always get the best view of everything. I sit way up here at the top of my tree as my friends talk about the friendliest and kindest neighborhood; Free Oak Forest! Below me we are having our weekly Tree Hall meeting. This is where we get to talk about things happening in our neighborhood. Oh, I think Mayor Fox is going to share some good news!

Fox: Congratulations, Free Oak Forest! Today marks the record of the most accident free days ever! That means members have to contribute the lowest amount to the resource pool!

[everyone cheers]

Owl: Mayor Fox is talking about the resource pool. The resource pool is our way of staying safe when an accident happens. This is called insurance. Insurance is a system that gives someone protection when there is an accident, loss, or damage.

Bird: Yay! I haven't fallen out of my tree in weeks!

Owl: All members of Free Oak Forest get insurance when they contribute to the resource pool. Everyone gives some of their things that can help others. These items are collected and kept in a safe place. If someone's home is damaged or if someone gets hurt, they use the resource pool. One time, Turtle's river bank flooded during a storm, but Turtle was able to take things from the pool. It helped a lot.

Beaver: Yeah, and I haven't broken a tooth in 19 days!

Owl: In return for using this system, there is a fee. For example, Bird pays the fee in worms; Beaver pays the fee in wood; and Rabbit pays for the fee in carrots. Oh, that reminds me. I should introduce Rabbit...

Rabbit: [with a smirk]: Ha..Ha.. you call those victories? I haven't had an accident in my entire life!

[everyone else rolls their eyes and groans at Rabbit's snooty and grouchy attitude]

Owl: You see, we all love our forest because it is the friendliest and kindest...if you don't include Rabbit.

Rabbit: In fact, I doubt I will ever have an accident in my life!

Fox: An accident can happen to anyone, Rabbit. Even you.

Rabbit: [rolls eyes]: Sure, that will be the day worms fly!

Owl: Anyways, where was I? Oh yes. Insurance. You see, most of the animals will not have to use the resource pool but it's there for the few that will need it.

Rabbit: Why do we have to ALL give to the resource pool, anyways? I shouldn't have to because I will never have to use it!

Fox: We have been over this, Rabbit. We all contribute to the pool as a community. So we are protecting our fellow forest neighbors from accidents that may happen.

Owl: Rabbit complained about the same things every week. Most of all, Rabbit hated giving up carrots to the resource pool. Rabbit doesn't understand that we use the resource pool to protect everyone from risk.

Fox: Since no one has had to use the resource pool in a while, it is still filled very high! That means each of us does not have to contribute very much this week to fill it. Okay, I'll go down the list. Frog, you owe two water lily pads. Bird, you owe five worms.

Bird: Wow! Now I can save more worms for my baby chicks.

Fox: Beaver, you owe eight logs of wood.



Beaver: That's w-o-o-d-e-r-f-u-l! Usually I have to pay 20 logs of wood!

Fox: Rabbit, you owe six carrots.

Rabbit: SIX?! That is WAY too many! I was going to make myself carrot cake, carrot stew, and carrot sushi this weekend!

[everyone rolls their eyes and groans]

Beaver: Rabbit, you had a plentiful crop this year. You have more carrots than you know what to do with!

Bird: You are being selfish, Rabbit! Think about the forest!

Owl: People always tried to convince Rabbit to change the selfish attitude, but it never made a difference to Rabbit.

Rabbit: [crossing arms and sticking nose in the air]: I am only giving up my carrots because I have to. Good day to you all.

[Rabbit leaves]

Fox: Okay, now that's over. Let's move onto our next order of forest business...

Owl: Mayor Fox finished the meeting. Everyone else was happy to contribute for the community! After the Tree Hall meeting was done everyone went home to sleep. It has been a long night.

[everyone leaves]

[Owl enters, talks to audience]

Owl: Hello again! It is almost midnight! Why am I up so late? Well, I'm an owl! Owls stay awake all night because they are nocturnal. Yes, nighttime is when I get my best thinking done.

Owl: Today was a really great day in the Free Oak Forest. Frog's daughter jumped to her first lily pad! We set the record for longest days since an accident! And bird even—

[Owl pauses, smelling something burning in the air]

Owl: What's that smell? [sniffs the air again]: I smell something burning....must be nothing. Anyways—

[Beaver enters]

Beaver: FIRE!! FIRE!!!!!!!

[Fox enters]

Fox: Quick! Put it out!!

Owl: It was a fire!! Everyone came rushing out of their homes to see what was happening. As soon as someone saw the fire they immediately started to help. Some people worked to put out the fire and others made sure no one was in the house or close to the flames.

Bird: It's Rabbit's burrow! We have to make sure Rabbit is not inside!

Fox: Look! There's Rabbit!

Owl: Rabbit came from around the back of his burrow and was coughing but was not hurt. Thankfully, the fire was not too big. Rabbit's neighbors were able to put it out really fast. The fire was out and the excitement was over.

Fox: Rabbit, are you okay!? What happened?

Rabbit: I'm okay. I woke up and my burrow was filled with smoke! I must have fallen asleep and forgot to blow the candles out.

Bird: We are all glad you are okay, Rabbit. But you can't fall asleep with candles burning. You could have hurt yourself!

Rabbit: Hey now! I am okay, aren't I? Everyone needs to calm down. It's MY home, no one else's.
[everyone looks at Rabbit angrily]

Fox: Okay everyone, thank you for helping. That's enough for tonight. Everyone is safe and that is all that matters. Rabbit, you can sleep on my couch tonight.

Rabbit: Aw man, your sofa is lumpy and hurts my back.

[everyone rolls their eyes and groans at Rabbit. Everyone leaves]

[Owl enters]

Owl: The next day, things had calmed down. Everyone went about their day normally except for Rabbit of course.

[Rabbit and Beaver enter talking]

Rabbit: Aw, man! My living room is totally wrecked! This isn't fair! Why do bad things always happen to me!

Owl: Rabbit decided to spend the day rebuilding the living room that was destroyed. First Rabbit went with Beaver to buy some wood.

Rabbit: Beaver, I need to buy wood from you. I am rebuilding my living room. So I'll take 20 logs of wood. How much does that come out to? 80 carrots, right?

Beaver: I'm sorry to hear about the fire, Rabbit. I would be happy to sell you some wood. The thing is, Rabbit, the wood is going to cost more now. I can sell you 20 logs of wood for 120 carrots.

Rabbit: WHAT? But that's six carrots for one log and I always pay four carrots for one log. This is an outrage! Why does it cost more now!?

Owl: Rabbit was getting very angry now.

Beaver: Rabbit, I understand the fire was scary for you but the thing is....the fire was your fault.

Rabbit: EXCUSE ME?!

Beaver: The fire would not have happened if you were careful and blew out the candles before you went to sleep. I want to be a good neighbor so I'll sell you the wood you need and I'll even help you rebuild!

Rabbit: That is not being a good neighbor! Sure you'll help me rebuild but only if you get more carrots out of me!

Beaver: It is not about the carrots, Rabbit. I have to charge you more now because you are risky to sell my wood to. I can't keep selling my wood for a low price to someone who I can't be positive won't be careless again.

Rabbit: This is unacceptable! You can't just charge me more because you want to.

[Fox enters]

Fox: I couldn't help but overhear. Actually Rabbit, Beaver does have the right to change your prices because you are a higher risk to sell to.

Beaver: If the fire was not your fault then I would sell my wood to you for the old price. But the fire was your fault, Rabbit. You could have prevented it.

Rabbit: It's not fair! I refuse to pay more! I'm the one whose burrow burned down!

Fox: We are very sad that happened, Rabbit. We all wish it didn't happen to you, but everyone has to take responsibility for their actions.

Owl: Rabbit still did not understand. Fox knew this would take the entire neighborhood and called an emergency tree hall meeting.

*[Later at Tree Hall meeting, ALL enter]
[Fox stands in front of everyone to begin meeting]*

Fox: Attention! Thank you all for coming on short notice. We all know Rabbit's burrow caught on fire last night. Everyone helped put out the fire and no one was hurt. I'm sure Rabbit is very grateful.

Rabbit: Yeah, thanks. Why does everyone have to be here?

Fox: I wanted to explain to Rabbit and the whole community what the effects of the fire are. Knowing how an accident happened can make people more aware of risk and how to prevent it.

Owl: It is important that Fox explains these things to everyone in the neighborhood so that we all know what the effects of an accident can be.

Fox: Rabbit, you forgot to blow your candles out and that caused the fire. That means the fire was your fault.

Rabbit: Yeah, I guess the fire was my fault...but I don't see why that means I have to pay MORE for wood now.

Fox: You have to pay Beaver more carrots for wood because now Beaver does not feel like he is selling to someone who is responsible.

Beaver: Rabbit, if the fire was not your fault then I would feel differently. Since the fire was your fault I cannot be 100% positive it will not happen again.

Fox: Yes, exactly, Beaver. That brings me to my next point. Since the fire was Rabbit's fault that means it could have been prevented by blowing out the candles.

Owl: Fox was explaining the risk of letting Rabbit go without any consequences. Rabbit would not learn anything. Rabbit would not be more careful in the future and it could happen again.

Fox: You see, risk is a part of daily life. We all have choices for how to deal with risk.

Bird: That is why I do not build my nest on a river bank. My chicks and I cannot swim well. So by building a nest in a tree, I am avoiding the risk of us falling into the river.

Fox: Exactly, Bird! You get it. So, now that Rabbit has had a fire that was preventable, we have to assume it is likely to happen again. We need to protect the rest of the community from risk.



Rabbit: But no one got hurt! How does MY fire affect anyone else?

Beaver: Because, it could have been much worse and now we have to assume it will be next time. You have to be held accountable, Rabbit.

Fox: Rabbit, we have to use your past actions as a way to predict your future actions. For example, if there are two squirrels each holding an acorn and one of them drops it, which one do you think is more likely to drop it again?

Rabbit: [quietly]: The one who dropped it...

Fox: Exactly. That is how we have to look at your accident. We know you did not want to start a fire but by not blowing out the candles shows you were irresponsible. We have to think you are more likely to be irresponsible again. We have to protect ourselves too.

Beaver: It will also make you want to be safer!

Fox: Just how Beaver charged you more for logs of wood. You will have to contribute more to the resource pool.

Owl: Rabbit was having a hard time accepting this.

Rabbit: Oh, come on! You want to take more carrots from me?! That is just rude!

Fox: Yes, Rabbit. We have to assume you will make this mistake more likely than others. You have to contribute more payments because you are a higher risk than others.

Bird: Rabbit, we love having you in the neighborhood. You are kind to our kids and grow the best crop of carrots in 100 acres. But you have to be a part of our community just like we all are.

Beaver: That's right. You have to be accountable for your own actions.

Fox: Rabbit, you are more than welcome to take from the resource pool while you need help. That is what it is there for. We have all contributed to the resource pool so that anyone can use it when needed.

Owl: Rabbit slowly started to see what everyone was saying.

Rabbit: [thinking]: Hmm. I guess I never thought of it that way...

Owl: The reason there is a resource pool is so that when an accident happens it spreads the impact among the community so it does not hit just one individual so hard.

Fox: There is risk you have no control over. Then there is risk you can avoid.

Owl: Rabbit's attitude was starting to change and was more understanding.

Rabbit: Okay... I think I get your point. If I built my home on top of a tree then I'm more likely to fall out of the tree while sleeping. So, I can avoid that risk by building burrows in the ground instead of in a tree.

Fox: Wow! Rabbit, that is exactly right! We do things we know are guaranteed to be safe. You cannot always predict an accident, but you can do things to avoid another one.

Beaver: Like blowing out your candles before you sleep.

Fox: Do you understand since you are responsible for the fire, it would not be fair if you still paid the same amount as Bird or Frog or Turtle or Beaver?

Rabbit: [apologetic voice]: Yes...I see that now. [Rabbit stands up to face everyone]: Hey everyone, I am really sorry about the fire. I was irresponsible and see now how that affects everyone. I was being selfish. I will give more to the resource pool. Beaver, I'll pay more carrots for wood. I hope you can all forgive me.

Beaver: Thank you, Rabbit. I am glad you see our point.

Rabbit: I do. The point of being part of a community is to be kind and help each other...like you all helped me by putting the fire out last night even though I was mean to you all.

Bird: That's okay, Rabbit!

Fox: We are glad you feel that way, Rabbit.

Rabbit: Protecting a community from risk takes everyone, not just some. If I promise to be more aware of these risks, then I will be able to protect myself, my belongings, and our forest.

Owl: Rabbit really learned a lesson. It is sad that an accident had to happen in order for Rabbit to learn this. That is the risk of being irresponsible.

Rabbit: Yeah, if we do not have insurance in place, like our resource pool, then we could face long-term financial troubles.

Fox: It is always better to be responsible now, so that an accident does not have to happen for everyone to realize how important community is.

[Rabbit gets up and starts to run off]

Bird: Hey wait! Rabbit, where are you running off to?

Rabbit: I want to get the extra carrots I owe to the resource pool and Beaver for the wood. Also, I want to throw away my candles as soon as possible! I'm going to avoid the risk of this happening again!

The End

Getting Ready for Work

Career Emphasis: Hair Stylist, Retail Salesperson, Metro Worker

Wellbeing Focus: Career

Characters:

Hair Stylist

Retail Salesperson

Metro Worker

Story: Three people are getting ready for work! There is a hairstylist, a retail salesperson, and a metro worker. Each person is in front of the mirror "getting ready for work". What they "put on" while getting ready are their strengths, interests, and values that prepare them for the job.

*For the whole scene all three characters will face the audience standing next to each other in a line but spaced apart. The characters will be in front of a mirror getting ready for work and will be talking to themselves in the mirror. It will look like they are talking to the audience but they are talking into the mirror, so don't look at the audience! All the characters are in their own houses so they are **not** talking to each other.

When one person is talking the other two will be frozen in a pose. For example:

[Worker 2 and 3 are frozen]

Worker 1: Today is my first day at work so I need to look very professional.

[Freeze. Choose a pose to stay in while the other characters are talking]

Worker 2: *[Unfreeze]* Today I am feeling sick so I need to prepare myself for a tired day at work.

[Choose a NEW pose to stay in while the other characters are talking]

The entire scene will continue like this so don't forget to choose a fun pose after your lines!

[All three characters walk up to their mirror and yawn at the same time]

Hair Stylist: I am a hairstylist. Everyone will be having a good hair day, thanks to me!

Retail Salesperson: I am a retail salesperson. I've sold more clothes than anyone in my store.

Metro Worker: I'm a metro worker. I operate buses that get people where they need to go. Anyone need a ride?

Hair Stylist: I start every day by making sure I am...dressed for success!

Retail Salesperson: It is important I look my best and act my best.



Metro: It is important to me that I am prepared for what my job can throw at me.

ALL: The clothes I wear help me do my job better.

Hair Stylist: Have you ever matched your outfits based on color? I do that every day! I wear all black clothes at the salon because I color hair at work. Black is a neutral color and does not change the way other colors look. If I wore a bright green shirt then it can make the red hair color look different. Wearing all black lets me and the client see the true color.

Retail Salesperson: People who work in retail stores often wear different things. I work at a specialized clothing store so I wear business casual every day. Lots of people ask me for advice about what to wear for a job interview and I am always ready to talk about dressing for success.

Metro Worker: I work for the city so I put on the uniform that says the city's name and where I work, Metro Transit. This helps people know they can ask me any questions about the metro system. I get uniforms for the different seasons. I open and close the door to the bus all day so I feel the outside weather. In the winter they give me a big thick coat and on the back it says the city name and Metro Transit.

ALL: I'm on my feet all day so I always wear comfy shoes.

ALL: I love going to work every day because I'm interested in what I do.

Hair Stylist: Now that I'm all dressed, it's time to reflect on how cool it is that I love my job. I've always liked it when people are nice to me. I like customer service. When I am at work, I get to see happy smiles on all my customers after I give them a fresh haircut or a totally new style. It's exciting for them, so it is exciting for me.

Retail Salesperson: I love working with people, helping them make decisions about what to wear for an interview, for work, or for casual time. Customers always come in with a want or a need. I help them decide what product is best for them.

Metro Worker: I've always been interested in helping people. Driving a bus is the perfect job to help people. I help people get to important places. I help my passengers with anything they need and assist people when they have a lot of bags or if they are disabled.

Hair Stylist: I never thought I would be excited to go to work every day! I am a very creative person and love testing out my ideas. When I started, I had no idea that being a hairstylist would interest me the same way art does. I work with designs, shapes, and colors by trying new things all the time.

Retail Salesperson: When I was a kid I was always setting up lemonade stands and selling things so I could save money. I've always been interested in how people sell things. You have to know a lot about a product

to sell it. I never knew I wanted to sell clothes until I learned so much about dressing for success. Business Formal. Business Professional. Business Casual. Small Business Casual. Who knew?

Metro Worker: When I was a kid I was always playing with cars, planes, trains and anything that had an engine. I was so interested in transportation, because without it life would be much harder. Without transportation, people would not be as connected as they are now. I am proud to be a part of transportation. I know how to check if a machine is healthy or needs repairs by listening and looking at the engine.

ALL: I am good at my job because I exercise my strengths every day at work.

[choose a workout to act out during this scene]

Retail Salesperson: I am very Meticulous in all my work. There are specific things customers want to know. I focus on the details of products when I explain things to customers.

Hair Stylist: When cutting, coloring, and styling hair I am always very Precise in my work. There are small details I do that make me a good hairstylist. If you don't pay attention to what the client wants you can mess up their hair.

Metro Worker: Practice makes perfect. I follow a specific route and need to pay attention to the street signs so I don't miss a stop. Passengers depend on me to get them to work, school, and other important places on time. One of my strengths is being Systematic. I practice this by thinking ahead of possible delays on the road that can make the bus late. I avoid delays whenever I can.

Hair Stylist: Another one of my strengths is being Flexible. If a client doesn't like my idea, that's okay! Not everyone has the same creative idea as me so I am always open to change.

Retail Salesperson: I am always honest with my customers and tell them the best deals.

ALL: I value what I do and I feel valued at work.

Metro Worker: Before I leave for work the last thing I do is collect all my valuables! HaHa! Let's see... the most valuable thing to me are my relationships. I have a big family and a lot of friends. I value good connections with people and I bring that to work every day because it is useful. I drive the same route every day so a lot of my customers are people I see all the time! I get to know my passengers and it makes the day more enjoyable. I highly value building relationships in a social atmosphere. I highly value a work environment that is predictable and routine.

Hair Stylist: Okay, now it's time to pack my backpack. I put all my valuables together and bring them to work. My top workplace value is my relationships with my clients! It's so fun. While I'm doing my client's hair, we talk about a lot of things and get to know each other. It is a different conversation with every person!



I highly value building relationships in a social atmosphere. I highly value using my strengths, skills and abilities.

Retail Salesperson: There is nothing like making a sale to a happy customer. This is always an accomplishment. When I sell, I know the customer trusted my knowledge of the product and walked away happy. I highly value a work environment that encourages a feeling of progress and accomplishment.

Hair Stylist: The next valuable in my backpack is my Independence! I could never go to work without my independence. I have the freedom to make creative decisions when I cut, color, and style a client's hair. I highly value making decisions autonomously.

Retail Salesperson: I highly value a work environment that encourages lack of stress.

Hair Stylist: I get enough rest and relaxation after work to mentally prepare for the next day. I eat healthy so that I do not get sick and I can think clearly all day. I highly value healthy working conditions.

Metro Worker: I seem to have misplaced my other valuable. I knew it was around here somewhere...hmm... Oh! Here it is; I highly value a work environment focused on solving problems. When I solve problems quickly, everything is easier! People know they can count on me. Oh! Look at the time!

ALL: Time to go to work!

Hair Stylist and Retail Salesperson: I have to go or I'll be late for my bus!

The End

The Bestest, Most Invested Best Friend

Career Emphasis: Like a Brokerage Clerk

Wellbeing Focus: Financial - Decisions, Investing



Storyline: The weekly Saturday flea market! Where buyers and sellers come together to exchange goods and services. Today we will see buyers and sellers talking about the value of things and what it means to invest.

Characters:

Narrator

Frankie: *A kid who loves baseball.*

Mac: *Mac is Frankie's imaginary friend...who is a 6 foot pink rabbit. Mac helps Frankie make smart investment decisions. Like a brokerage clerk, Mac makes the behind the scenes decisions on buying and selling.*

Customer: *Buyer at the flea market.*

[Frankie and Mac are watching the end of a baseball game on TV]

Frankie: Wow, what a hit! It's going...it's going...it's gone...out of the park!!! Woohoo, Yankees win!

Mac: Homerun!!!! Yes!!!!!!

Narrator: This is Frankie and Mac. They are just like any other best friends, except Mac is Frankie's imaginary best friend.

Frankie: Wow, that was the most amazing game I've ever seen!

Mac: What do you have there?

Frankie: Oh, these are my baseball cards. I take them out for good luck every time I watch a game.

Mac: Baseball cards are worth a lot of money!

Frankie: Really?

Mac: Oh yeah! That Derek Jeter card is worth about \$100 and the Roger Clemens card is worth about \$80.

Frankie: No way! I could use that money to buy a new skateboard I want. But, how do I sell it?

Mac: I have an idea! We could set up a booth at the flea market and sell your cards. There are a lot of people who would want to invest in buying valuable cards.

Frankie: Let's do it! Mac, I have a question...what is invest?

Mac: To invest means to put money where it can earn more money for the future. Take your baseball cards for example. Over time each card has gotten more valuable and you can sell it for more money now than you could have two years ago.

Narrator: This imaginary friend knows a lot about things that are valuable. Valuable things are good investments that lead to financial wellbeing or friendships you can depend on.

Frankie: Wow... [looks up to the sky in amazement and says in an excited voice]:Investment.

Narrator: So that is how it all started. One kid's love for baseball and a new dream called Investment.
[At the flea market]

Narrator: A week later was the Saturday flea market. Frankie just finished setting up the booth.

Mac: Sign?

Frankie: Check!

Mac: Baseball cards?

Frankie: Check!

Mac: Looks like you are ready for the market to open! Should I ring the bell?

Frankie: Wait a minute. I almost forgot! I made us these friendship bracelets! It is a promise that I will always come to you for advice.

Mac: Thanks, Frankie! I will be your very invest friend...I mean best friend!

Frankie: Welcome to Frankie's Fan Club.

Mac: [loud whisper to audience]: I came up with the name. Pretty good, huh?

Narrator: A flea market is like the financial market. It is a place where buyers and sellers can come together to exchange goods and services.

Frankie: Um, Mac? You're my best friend and I have to tell you something. I am nervous.

Mac: Tell me what you are feeling. It will help me help you.

Frankie: I have never done this before. What if someone tries to buy my card for a low price? What if I set the price too high and no one buys my card? Then I will never get my skateboard.

Mac: Don't worry, Frankie!! I will be right by your side. I know everything you will need to know to win!

Frankie: Really? How do you know all this?

Mac: Because, silly! I am YOUR imaginary friend and you can make me know anything you want!

Frankie: Oh, yeah! I always forget no one else can see you.

[Customer enters but Frankie does not notice and keeps talking to Mac]

Frankie: That's what I call a valuable thing. After the flea market we can go on the rollercoaster down the street. There are signs all over that say no rabbits and must be under 6 feet tall.

Customer: Well, I am a human and only 4 feet tall. But no thanks, I hate roller coasters.

Frankie: What?

Customer: What?

[awkward pause]

Frankie: ...So, do you like baseball?

Customer: No, I LOVE baseball.

Frankie: Me too!

Customer and Frankie at the same time: My favorite team is the New York Yankees.

Mac: Whoa!!

Narrator: The market can connect people who have the same values. How much baseball means to Frankie and the customer, plus millions of others, is what makes baseball cards valuable.



Frankie: I have two baseball cards with players who both played for the Yankees.

Customer: No way! I have been looking for Yankee cards.

Mac: Ok, now say what cards you have and for how much you are offering to sell each.

Frankie: I have a Roger Clemens card for \$80. I have a Derek Jeter card for \$100.

Customer: Wow!! A Derek Jeter card! That is my favorite player ever! But I won't buy it for \$100. I will pay \$80.

Frankie: [to Mac]: What should I do?

Mac: Well, \$80 is too low for that card. A lot of times, sellers and buyers have to meet in the middle. You should offer \$90.

Narrator: A price of a good or service is decided by how many people want to buy it versus how many people want to sell it.

Frankie: The best I can do is \$90 for that card. It is very valuable. Over the years, it will become more valuable says the rabbit.

Customer: Says who?

Frankie: Oh...I mean me...says me.

Customer: Okay...Sold! Thank you so much!

Frankie: Wow! My first exchange in the flea market! That was exciting.

Mac: You did great! Now, you have to write everything down to keep track of the value of your baseball cards. Always write down how much you offered, how much the customer offered, and how much you sold it for.

Frankie: Ok, done!

[Later]

Narrator: After a long day at Frankie's Fan Club, it was time to pack up and go home. In total, Frankie sold three cards for \$200.

Frankie: I don't think I have ever seen this much money! Now I have enough to buy an even better

skateboard! You were right, Mac. Investing is fun.

Mac: Well, Frankie, if you use all the baseball card money to buy a skateboard, then it is not really investing.

Frankie: Huh? But I sold valuable cards for cash. Now I can use that cash to buy something I want.

Mac: That is called saving and spending. Look at it this way. Baseball cards are great investments. Putting money into a baseball card is like keeping your money safe while the card rises in value.

Narrator: Frankie looked at his imaginary friend with a confused look. People walking by looked at Frankie with an even more confused look because Frankie was talking to the wall.

Mac: The first customer saved \$90 to buy a valuable card that will be worth \$150 in five years.

Frankie: So the value of the Derek Jeter card will keep going up but this \$90 will stay the same?

Mac: Exactly! Now you understand!

Narrator: Frankie, in fact, did not understand.

Frankie: The skateboard is an investment in my transportation! I could skate places instead of asking my parents for a ride. [says proudly]: I would have independence.

Mac: Sure, you will be more independent and that's great! But will it make you more responsible?

Frankie: Hmmm....

Mac: What if we make a compromise?

Frankie: I'm listening...

Mac: What if you take the \$200 you earned today and invest \$150 into something really valuable. Over time it could double, triple, or even quadruple your money! Then you keep \$50 to buy the skateboard you originally wanted.

Frankie: Okay, deal! Then I saved money to buy something I wanted and I am investing money for things I will need in the future.

Narrator: One of the most important things in life is to think about your short term joy versus your long-term needs. You can save or invest money for things that you need and things that you want.

Mac: Exactly! You will be happy you invested this money for when you really need it.



Frankie: And I get my skateboard now!

Mac: Totally! If you make smart money decisions early in life then it opens all sorts of opportunities.

Frankie: Like the opportunity to buy a skateboard now while I am a kid and to invest money for things I will need when I'm an adult. Big things like college, a house, or a car!

Mac: NOW you get it! What are you going to invest in?

Frankie: The most valuable baseball card ever! We just have to find it!

[Frankie and Mac high five]

Frankie: One last question, Mac?

Mac: Shoot.

Frankie: Why are you a giant pink rabbit?

Mac: I don't know. This is your imagination.

The End

Waste Audit

Career Emphasis: Accountant, Auditor, Financial Examiner

Wellbeing Focus: Financial - Risk, Decisions



Storyline: A school's contest about recycling and reducing waste teaches the importance of double-checking your work, honesty, and accountability.

Characters

Narrator

Waste Examiner

Waste Auditor

Blue Accountant

Red Accountant

Waste Examiner: Hello and welcome to the assembly for Waste Awareness Month! I'm your host, the school's Waste Examiner! As Waste Examiner, I enforce the school rules on recycling and waste. I will be regulating this event.

Narrator: During Waste Awareness Month, students have been doing many things to learn about recycling and reducing waste. Today's assembly is about a contest called Waste Accountability; the class that recycles the most and wastes the least in one-week wins.

Waste Examiner: Remember the winning class gets a field trip to Rollercoaster World!!

Blue Accountant: Yes!! Rollercoaster World!!!!

Waste Examiner: Okay, love the excitement. Each class voted on a person to be their class representative. These lucky students were waste accountants for the week.

Narrator: As waste accountant, each student had to record the recycle and trash items thrown away per day for their class. They recorded in their accounting book.

Waste Examiner: This part of the contest is very important. Keeping a correct record of waste in our classrooms helps us see how much we throw away as individuals and as a group.

Narrator: Accounting is also important because it lets us make informed decisions about the future.



Waste Examiner: Okay folks! After looking at all the accounting records we have the two top classes. I would like the waste accountants from the Blue Classroom and Red Classroom to come up on stage!

[Blue Accountant and Red Accountant enter]

Waste Examiner: Good job, waste accountants. Your records show your classes recycled the most and wasted the least!

Narrator: This was very exciting for all the students in Blue Classroom and Red Classroom. BUT... the other students in the Blue Classroom did not know the truth of how they won.

Blue Accountant: [loud whisper to themselves]: I did it! They will never know. It was the perfect plan. There is no way the other class will beat my numbers. My class will win and I'll finally get to ride Roller X!

Narrator: You see, the Blue Classroom's waste accountant was recording every day like the rules said to do. BUT instead of recording what the Blue Classroom actually recycled, they wrote fake numbers every day... This made the record book look like Blue Classroom recycled more and wasted less than they actually did. The rest of the students from Blue Classroom had no clue their waste accountant was lying!

Waste Examiner: Students, please present your waste records.

Blue Accountant: Blue Classroom's total was 205 items recycled and four less pounds of trash than last week.

ALL: [GASP!]

Narrator: Everyone was shocked! It was WAY more than the other classes. Most of the classes recycled around 70-120 items and threw away around 1-2 pounds less of trash.

Waste Examiner: Wow! Those are high numbers!

Narrator: The Blue Classroom's waste accountant was still sure they had everyone fooled.

Blue Accountant: Yep! Our class is the best. We worked so hard. [wink]

Red Accountant: I am the waste accountant for Red Classroom and our total was 135 items of recycling and 2.5 less pounds of trash.

Narrator: The Red Classroom's waste accountant recorded their books honestly. They took the job very seriously. The strengths of a good accountant are integrity and dependability. Unfortunately, the Blue Classroom's waste accountant showed none of those things.

Blue Accountant: Yes! In your face! We won! We won! We won! Roller X here I come!

Waste Examiner: Good job on your high numbers, students! But this contest is not over. The second part of this contest is a waste audit!

Blue Accountant: ...A what?

Waste Examiner: Welcome to the stage our school's Waste Auditor!

Waste Auditor: Hello everyone! Our students have done a great job recycling more and wasting less! My job is to make sure the records and the actual amount of recycling and trash match! It's just like double checking your homework.

Narrator: Uh oh...the Blue Classroom's waste accountant was getting nervous.

Blue Accountant: [nervously]: uh...how will you be able to compare them?

Waste Auditor: Good question! We saved all of this week's recycling and trash to compare AND to show everyone what one week's waste looks like.

Blue Accountant: Oh no....

Waste Auditor: It is important to make sure each class was taking recycling and reducing waste seriously. The point of the contest is to recycle more and waste less so we all reduce the risks that waste has on our environment!

Narrator: The Waste Auditor looked over each student's records. Then they weighed the trash from each class and counted every item recycled from the Blue Classroom and Red Classroom. Auditors are very good at investigating records and real outcomes to make sure they match. They pay close attention to detail so they can catch any mistakes! When the Auditor finished they presented what they found...and it was very interesting. First, they counted the Red Classroom's recycling and waste.

Waste Auditor: Congrats, Red Classroom! The waste accounting records and the recycling profile match perfectly! You had a very good waste accountant. You started and finished the project with integrity and you paid close attention to detail. Your class picked you because they knew they could depend on you.

Narrator: The Blue Classroom's accountant was starting to feel guilty.

Blue Accountant: [to yourself]: My class chose me because they thought they could depend on me. They trusted me. I was being so selfish...and now there's nothing I can do to change it.



Narrator: The Waste Auditor moved onto the Blue Classroom's waste audit...What they found was a surprise to EVERYONE except the Blue Classroom's waste accountant.

Waste Auditor: Oh wow...This is very disappointing. I have found a huge gap in the record books and the actual number of items recycled and thrown away.

ALL: [GASP!]

Waste Auditor: The Blue Classroom's accountant recorded 205 items recycled but I only counted...95 items.

ALL: [GASP!]

Waste Auditor: Then they recorded four pounds less of trash this week and I weighed less than one pound.

ALL: [GASP!]

Narrator: The Blue Classroom's accountant couldn't take it any longer. He was filled with guilt and blurted out the truth!

Blue Accountant: OKAY! I can't take the guilt anymore!! I confess!!!! I lied in the record book! I just wanted to go to Roller Coaster World. I didn't think it was a big deal to change the numbers. I didn't know anyone would double check the record. The rest of the class had nothing to do with it! It was all my idea.

ALL: [GASP!]

Waste Auditor: This is not just bad for you. Your actions affect your class, the whole school, and even our community. The point of this contest was to reduce and recycle as a group, but instead you made it into something selfish. The point of recycling is to be kind to your environment and community.

Waste Examiner: This is very disappointing news. You broke the rules and put everyone at risk. You risked the Blue Classroom's integrity by lying in the record books. If we did not double check your work then we would have thought your class actually helped the environment that much.

Waste Auditor: Think of it like this. The records showed your class helped the environment X amount, but you actually only helped it Y amount. What if everyone did that? It is misleading because more harm is being done to the environment but we can't tell because your records say it's not. That hurts the environment even more.

Blue Accountant: I never thought of it that way.

Narrator: The Blue waste accountant felt terrible. You could even say he felt really blue. The reality of what he did hit him all at once.

Blue Accountant: I am so sorry to all my classmates, my school, and my whole community. If I could apologize to the environment I would! From this day forward, I vow to help the environment whenever I can for the rest of my life!!

Waste Examiner: Thank you for apologizing. I think we all learned a valuable lesson from your mistake. However, you need to practice this lesson to learn it. You need to learn the importance of honesty, accountability, and avoiding risk.

Blue Accountant: Yes, I will do anything to gain my school's trust back.

Waste Examiner: For the next year, I want you to have the responsibility for keeping records of recycling and waste for the entire school. You will work with the Waste Auditor every week to make sure your records match. You will be held accountable. I think that is a good place to start apologizing to the environment.

Waste Auditor: Oh wait! We have a real winner then! Red Classroom wins the contest!!

Red Accountant: Yay!!!! I couldn't have done it without my class! We helped each other by asking what is recyclable. We also shared ideas on how to reduce waste!

Waste Examiner: What was the best part of your experience?

Red Accountant: The best part of being the waste accountant was listening to each other and learning from each other. I liked thinking about trash in a new way. I learned how it affects the environment. It's easy to forget about trash when you throw it away.

Narrator: Good accountants value achievement and support in their job. It is nice to know your team did a good job and you had the honor of recording it!

Red Accountant: It was fun recording everyone's activities and organizing the data. I knew our class was working hard and it paid off! I was proud to be the one who recorded our work.

Waste Examiner: You led your class to being the most environmentally friendly! You and the rest of the Red Classroom win a field trip to Roller Coaster World!

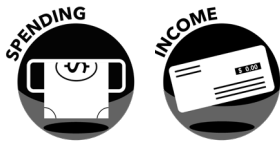
Red Accountant: Yay!! Too bad I'm scared of roller coasters!

The End

A Superhero and an Evil Villain Buy a House, or Don't Overspend your Income

Career Emphasis: Real Estate Agent, Residential Advisor

Wellbeing Focus: Financial - Spending



Storyline: Two unlikely best friends are buying a house together. By using good communication skills, a real estate agent and residential advisor, the duo achieve their dreams of buying a house together... despite their lifestyle differences.

Characters:

Narrator

Real Estate Agent (Agent)

Residential Advisor (RA)

Superhero

Evil Villain (Villain)

Narrator: In a world where it's good vs. evil, two people defy the rules. Superhero and Evil Villain are...best friends! You heard me...BEST friends. This unlikely pair have overcome many challenges since becoming best friends years ago. Their next challenge is...buying a house together.

Agent: Hello! I am your real estate agent. I'm here to help you through the steps of buying a home!

Narrator: The agent was showing a house for sale to new clients. She did not know anything about her new clients...until they met at the house. This was an odd case for the agent...a superhero and an evil villain?

Superhero: Nice to meet you! You can call me Superhero! Where there is a threat to someone, a city, or the world, I'll be there!

Villain: And you can call me Evil Villain! It's my ultimate dream to rule the world one day! MWAHA MWAHAHA!... Thanks for showing us the house!

Agent: I'm sorry. I don't mean to be rude, but you two are Superhero and Villain?

Villain: First name Evil! Evil Villain.

Agent: And you want to buy a house...together?

Superhero: Yes.

Agent: Hmm, okay...well let me show you inside.

Narrator: Real estate agents face challenges every day. They have clients who want different things all the time. Maybe this wouldn't be so hard.

Agent: So this is the living room and through here is a beautiful kitchen.

Villain: [evil villain voice]: This kitchen would be perfect for my next world domination plan! I have just created a potion in the lab that makes any food unbearably spicy! I am going to bake it into thousands of cookies and while everyone in this town is busy cooling down I will finally be able to steal the precious ruby from the museum! MWA MWA MWA!!!

[Agent and Superhero stare at Villain]

Superhero: See, that is what I'm talking about...you always get so excited about your evil plans that you reveal the plan before it happens!

Villain: Do not!

Superhero: Do too! You are the worst villain ever! Just don't talk about your evil plans. Then no one will know to stop you! Plus, you know I have to tell my hero friends about your plans for world domination.

Villain: But they are such good plans! I just can't keep them to myself! MWAHAHA MWAHAHA!

Agent: Maybe this is none of my business but...don't you two worry about having to fight each other in a battle of good versus evil?

Villain: MWAHAHA MWAHAHA! No, no. We never fight each other.

Superhero: Yeah, that would be crazy! We never mix business and friendship. That's how we have been best friends for so long!

Agent: Okay then, let's talk about what you are looking for in a home.

Narrator: The biggest part of a real estate agent's job is to find out what their clients' needs and wants are. The difference between needs and wants are very important when buying a house. It's a big spending decision and the needs of a home should be thought out very carefully.



Agent: So tell me what are your needs and wants for a home.

Narrator: Real estate agents are good listeners and communicators. Even when customers don't really know what they need or want, a real estate agent can guide them.

Villain: I need to have a space for my evil lair. You know... a trap door and a lab...the works! Oh, and a dungeon!

Superhero: And I need a space for my control center with a skylight that opens and closes so I can fly out to save the world at any moment.

Villain: Oh! And I want to put in a big pool because I am going to build a robot shark that can swim across the world gathering evil information!

Superhero: Again, you just told me about another plan.

Villain: Oh, oops. Pretend you didn't hear that.

Narrator: The superhero and villain finished explaining their wants and needs to their real estate agent. The agent found one major problem...the superhero and villain have budgets that cannot fit in ALL their needs AND their wants.

Agent: With the spending budget you gave me I do not think it's possible to have all the wants and needs of a superhero and villain in the same house.

Narrator: Real estate agents are there to find people a house they can turn into a home. A home is so much more than just a house. It's the support and stability that make a house a home! It allows people to build the life they want.

Superhero: Villain, you can't have everything you want, you have to get rid of some things.

Villain: Me?! A huge skylight that opens and closes would be SO expensive!

Agent: Hold it! Why do you want to live together!?

Superhero: Oh, we are best friends!

Villain: Yeah! Why wouldn't we live together?

Agent: Well, it seems like you two disagree on a lot.

Villain: You could say that again! But the important thing is we always work through it. We have been best friends since our first day of college!

[Sign: FLASHBACK...10 YEARS AGO]

Narrator: It was 10 years ago that Superhero and Villain met. It was the first day of college and they were randomly paired as roommates. Both the superhero and evil villain wanted the same side of the dorm room. They immediately started fighting.

Villain: It's MY side.

Superhero: No it's MINE.

Narrator: As they kept fighting over who got which bed, the Residential Advisor overheard and came to help.

RA: Hi there. I heard some disagreement, could I help?

Narrator: Residential Advisors, also called RA's, work in college dorms to help new students who are adjusting to all the changes of college. Their job is to resolve issues between students or roommates.

Superhero: It's not fair! I want this side of the room! I got to this side first!

Villain: You only got there first because you used your power of invisibility!

Superhero: But then you used mind control to move MY stuff to the other side!

Villain: I'll show you mind control! How would you like your stuff thrown onto the lawn outside?!

RA: Okay, okay, let's all calm down and just talk this out.

Narrator: After a while, the RA finally helped the new roommates resolve their issue. Villain gave the good side of the room to Superhero and it showed they were able to compromise. The first roommate battle was over... but this was just the beginning of the RA helping them resolve their issues.

[one month later]

Villain: Hey, it is your turn to take out the trash.

Superhero: Okay...yeah sure...[starting to slowly walking away]

Villain: Hey wait! Remember what we talked about with the RA...No power of invisibility when it's time to do chores...



Superhero: You're right. I'm sorry. I'll take it out now.

Narrator: After a few months, the two got good at resolving a problem...which happened a lot. The RA helped through all of them. It taught them to overcome their challenges together. There was one specific problem that they solved together and it made them realize they were going to be friends forever.

RA: Okay, so what's the problem?

Superhero: Well, Villain has a spending problem and we don't know what to do about it.

RA: That is nice of you to help your friend, Superhero. You two have come a long way from fighting over world domination and saving cities!

Villain: Superhero has been trying to help me, but I just can't seem to save any money!

Narrator: Superhero had good spending skills and Villain did not. It was time for Villain to learn how to spend and save better.

RA: Why do you think you spend so much, Villain?

Villain: Well, I am always trying to keep up with the evil status quo! So, I need to buy a lot of different evil outfits. The evil style is constantly changing, and I need to keep up!

RA: It sounds like you are letting peer pressure affect your spending decisions.

Superhero: I agree. You bought five different evil outfits and accessories just last month!

Villain: Well, you buy a lot too! You bought 16 capes this year...who needs that many capes!?

Superhero: I bought those capes because every time I saved the city or the world from destruction my capes were always ruined, torn, and stained!

RA: That is a good example of the difference between a need and a want. Superheroes need those capes to do their jobs. You don't need all those trendy evil outfits to do your job.

Villain: Oh, I did not think about it that way.

RA: It's easy to think of your needs and wants as the same thing, but it causes bad spending habits. Let's come up with a monthly budget plan for your income and the money you spend. You should set aside your money for good spending, saving, and goals. You may want to buy a house one day!

Villain: That's a good idea. I think having a savings account will make me feel safe. I will be able to plan on spending my money on things I need.

RA: Exactly! And if you save enough you can spend money on things you want after your needs.

Narrator: After that, Villain set aside money every month in a savings account. The RA was very good at building and keeping relationships with Superhero and Villain. The roommates knew that they could go to their RA whenever they had a question, a problem, or a fight about...well, anything! RA's enjoy making a community based on open communication.

[Sign:.....BACK IN PRESENT TIME]

Superhero: See! Thanks to our college RA, we have gotten very good at helping each other solve problems and we have been best friends ever since!

Villain: Being Superhero and Evil Villain, we have overcome A LOT of challenges. We can handle buying a house together.

Agent: Okay! I love a good challenge! So, we need to agree on your needs and wants for the house. You have to make decisions that don't make you overspend your income.

Narrator: Like an RA, a real estate agent uses their knowledge and communication skills to meet their clients' demands. This client presented a challenge but real estate agents don't give up easily and enjoy carrying out projects. It is very rewarding.

Villain: Since I have learned to budget and save my money, I have thought a lot about what I would spend it on. When we decided to buy a house together we agreed on what our wants and needs were so we knew what we could spend and what we could not.

Superhero: We have always made compromises to stay friends. I don't need a skylight right now. I can just take off from the front lawn.

Villain: You're right, me wanting a dungeon AND a lair was asking too much. I only need the evil lair.

Agent: These are great compromises! Now that you both have rethought your needs versus wants, I think this house is perfect for your spending budget!

Narrator: Superhero and Evil Villain looked at each other, very excited.

Superhero and Villain: We'll take it!

The End

A,B,C & Me

Career Emphasis: N/A

Wellbeing Focus: Career

Storyline: People are talking to each other about being proud of who they are, working together, and helping each other.

Characters:

A

B

C

Counselor

A: I can talk loud; I can talk proud.

B: I know who I am; I can get myself out of a jam.

C: No one is like me; I am like no one.

A: I say how I feel.

C: But

A: I cannot say how you feel.

B: Why?

A: That is for you to say!

B: All of us are different but that should not make us bicker.

C: All of us are different and respecting that is the only way!

A: The more you know; the more you grow!

A: There are people who help us along the way.

B: Like teachers, parents, guardians, and friends!

C: Counselors too!

A: What do counselors do?

C: They help when you have a problem.

Counselor: Yes I do! It is true.

I help when you need to fix something or need to ask anything.

A: Ask about what?

Counselor: That is up to you!

A: Can I ask about school?

Counselor: Yes, that would be cool.

B: Can I ask about people?

Counselor: Yep! Good example.

C: Can I ask about the future?

Counselor: Super!

A: Can I ask about the past?

Counselor: I will be glad you asked!

B: Can I ask about myself?

Counselor: Yes! I am here to help. I help people learn about who they are. I help people be very proud of who they are.

[Counselor exits]

A: I care about others feelings. I care about their values as much as my own.

B: When I don't understand something, what do I do?

C: Ask questions nicely!

A: Let people tell their side freely!

B: People do not know what I am thinking or feeling.

C: I do not pretend to know how someone else is thinking or feeling.

A: I am an active listener.

C: This means

A: I take time to think about what someone is saying.

C: I am an active learner.

A: This means

C: I like to talk to people about new things.

A: I leave knowing more than I did before!

C: I fix problems with my words.

B: I speak my mind.

A: I fix problems with my ears.

B: I listen.

B: I have many workplace values.

C: Values are things I care about.

A: I want to bring these things to my school, work, and friendships.

B: I value honesty.

C: I value finishing tasks, like homework and chores.

A: I value making decisions autonomously; I value being part of a leadership team.

B: I value our healthy work environment when we talk about our differences because it makes us similar.

A: People can depend on me.

B: My teachers and my friends!

C: Last but not least, my family!

B: I value helping other people locally and globally.

C: That means

B: I care about things being fair for everyone.

A: I care about all of us having the same shot at doing the same things.

C: I treat others fair; others treat me fair.

B: I care about people being the best they can be.

A: I care about people letting me be the best I can be.

C: I care about people following the rules in the classroom.

B: And

C: Following rules in the yard.

B: So that everyone has the most fun.

C: Who helps us follow the rules?

A: There are people who guide us.

B: Teachers and family. Brothers and sisters.

A: It's also a job!

C: There is a job to make sure people follow rules that keep things equal?

A: Yes!

B: Friends can help us follow the rules too!

C: I like rules that make things fair for everyone.

B: I follow rules that make things fair for everyone.

A: I like rules that keep me safe.

C: I like rules that keep you safe.

A: You know how we celebrate birthdays every day?

B: Yes.

A: I celebrate being fair every day!

C: Where?

A: In the classroom, in the yard, and at home.

B: How?

A: By being nice to all of my classmates.

C: and by listening.

B: and by learning.

A: and thinking with an open mind.

C: When?

ALL: Every day!

C: I like blue.

A: I like yellow.

C: Does that mean we cannot be friends?

A: No! That would be silly. It means we make green!

A: We are all on the same team.

B: The team to succeed!

C: Helping each other helps us follow our dreams!

C: When we all have equal chances to follow our dreams...

B: ...amazing things are created.

A: How?

C: I share my ideas; I hear your ideas.

B: I listen to your ideas; I think about your ideas.

B & C: Now we have two ideas!

A: I have strengths; you have strengths.

B: My strengths help me; I can laugh at myself.

A: Some of our strengths are different.

B: You are creative.

A: You are logical.

A & B: But

B: It does not mean I am not creative.

A: It does not mean I am not logical.

B: Sharing our strengths

A: Brings us closer.

B: Your strengths help me; you teach me to try new things.

A: Your strengths help me; you teach me to think before I act.

B: Being the same is

ALL: boring!

A: Being different is special.

B: We get to talk about...

C: How we are different.

A: Why we are different.

B: We can be the same when we are different.

C: That is cool.

A: I have an idea. You have an idea.

B: I have an idea too!

C: They are not the same ideas.

A: We talk about our ideas.

B: I listen.

C: I listen

A: I listen.

B: I learn.

C: I learn.

A: I learn.

B: Your idea builds on my idea.

C: My idea is better with your idea.

A: We created a new idea!

B: Now we have an amazing idea!

C: All because we talked about it!

A: But oh no! What if we did not share our ideas?

B: We would have never come up with the best idea ever.

ALL: Wow...Close call!



realistic

investigative

artistic

social



enterprising

conventional