WANDERLUST
INNOVATIONS LLC

COURSE PREVIEW

A Free Look Inside

Teen Money & Business Courses

Real lessons that teach teens how money, business, and marketing actually work — project-based, honest, and built to count as high-school credit. Here's a complete sample so you can see exactly what you'd get.

WHAT THESE COURSES ARE

Real skills, actually applied

These are full-semester electives for grades 9–12, taught by a licensed high school business teacher who runs real ventures. They're **project-based from day one** — your teen doesn't just watch and forget, they build a budget, start a business, or run a campaign for real. And every course is built on one honest idea: no hype, no manipulation, no get-rich-quick. Just skills that hold up in the real world.

EVERY LESSON INCLUDES

1. **A written lesson** — clear, teen-friendly, and honest, that a student can learn from on its own.
2. **A worksheet** — graded practice that locks in the concept, with sample answers for you.
3. **A real-world project** — a hands-on, high-school-level assignment that applies the lesson to real life.
4. **A video lesson** — the same material taught on camera, for teens who learn better by watching.
5. **An answer key** — sample answers and a project rubric, so grading takes minutes, not hours.

On the next pages is one **complete lesson**, exactly as your teen would receive it — start to finish.

Self-paced · 10 lessons per course · counts as a 0.5-credit elective · ages 14–18 (grades 9–12) · secular & platform-neutral · no prerequisites.

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PERSONAL FINANCE FOR TEENS

Sample lesson — from **Money Smarts: Personal Finance for Teens**

SAMPLE LESSON

LESSON 01

Money Goals & Mindset

READING · WORKSHEET · PROJECT · ANSWER KEY

NAME

DATE

Here's the first thing nobody tells you about money: it's not really a math problem. If it were, everybody good at math would be rich and everybody bad at it would be broke — and you already know that's not how it works. Money is mostly behavior. It's the choice you make at 11 p.m. when the checkout button is right there. The math is the easy part; the human running the math is the hard part.

Your money script

A lot of how you handle money was decided before you ever earned a dollar. People call these "money scripts" — the beliefs you absorbed growing up, usually without anyone saying them out loud. Maybe money was something your family argued about. Maybe it was never discussed, like it was rude. Maybe you heard "we can't afford that" a hundred times, or "don't worry about it, just get it." None of those are good or bad, but they stuck, and right now they're quietly running in the background of every money decision you make. The first step to getting good with money isn't a budget — it's noticing your own script, because once you can see it, you get to decide whether to keep it.

Needs vs. wants (blurrier than they told you)

You've heard "needs versus wants" since you were seven. The catch is that wants love to disguise themselves as needs. Your phone feels like a need — but the thousand-dollar version versus the two-hundred-dollar version that does the same things? That gap is a want wearing a need's jacket. The goal isn't to never buy nice things. It's to be honest about which is which, because every dollar spent on a disguised want is a dollar that can't go toward something you said actually mattered.

Goals that survive a Friday night

"I want to save money" is a wish, and wishes don't survive contact with real life. A real goal is **SMART**: Specific, Measurable, Achievable, Relevant, Time-bound. Watch the upgrade — "I want to save money" becomes "I want to save $400 for a laptop by December 1st by setting aside $50 a month." The second one tells you exactly what to do this month. You can't fail quietly anymore, because the number is right there.

YOUR TURN

Worksheet

YOU'RE PRACTICING Turning vague money wishes into real, trackable goals — and noticing the beliefs that drive your money decisions.

PART A **Three SMART goals.** Write three money goals — one short-term (weeks), one medium (months), one long-term (a year+). Each must be **SMART**: Specific, Measurable, Achievable, Relevant, Time-bound. "Save money" is a wish; "save $400 for a laptop by Dec 1 by setting aside $50/month" is a goal.

Goal (one sentence)	Amount	Deadline	Per month / week
Short-term			
Medium-term			
Long-term			

PART B **Money beliefs.** In one short paragraph: where do your beliefs about money come from? What did money "sound like" in your house growing up? Be honest — nobody's grading your childhood.

SUBMIT Your three SMART goals (all four details each) + your money-beliefs paragraph.

APPLY IT

Project

Your Money Story

Interview a working adult about money — and listen for the script behind their answers.

ALLOW 3–4 DAYS

1. **Pick your person.** Choose an adult who earns and manages money — a parent, relative, coach, neighbor, or mentor — someone who'll be honest with you.
2. **Set it up.** Ask for 15–20 minutes. Tell them it's for a school project and there are no wrong answers.
3. **Interview them** using the questions below. Take notes, or record with their permission. Listen for their money script — the beliefs underneath what they say.
4. **Write your reflection** (see the deliverable).

INTERVIEW QUESTIONS

- How did you first learn to handle money? Who taught you?
- What's a money mistake you made that taught you the most?
- What do you wish you'd known about money at my age?
- What's one money habit you're genuinely proud of?
- When you think about money, what feeling comes up first — and why?

DELIVERABLE Write a half- to one-page reflection. What surprised you most? What is this person's money script, and how is it similar to or different from your own (from the reading)? Name one specific thing you'll do differently because of this conversation.

FOR TEACHERS & PARENTS

Answer Key

SAMPLE ANSWERS — KEEP THIS PAGE; DON'T HAND IT TO STUDENTS

Look for all five SMART elements in each goal — the most common miss is Measurable (no dollar amount) or Time-bound (no deadline). The math should connect: amount ÷ months = the monthly set-aside. Part B has no wrong answer; reward genuine reflection over length.

PROJECT RUBRIC — YOUR MONEY STORY

A strong reflection uses real evidence from the interview (specific moments or quotes), correctly names the adult's money script, honestly compares it to the student's own from the reading, and lands on a concrete personal takeaway — not a generic "money is important."

THE FULL CATALOG

Five courses, one young-founder track

Each follows the exact format you just saw. Take one, or stack them — any two already add up to a full year of business electives.

Money Smarts: Personal Finance
Budgeting, paychecks, credit, investing, and what a car really costs — the money skills school skips.

Start a Real Business: Entrepreneurship
Take an idea all the way to first customers — your teen actually starts a business, step by step.

Marketing That Works
Build a real brand and campaign for a product, cause, or club — honest marketing, no manipulation.

Advertising: Create Campaigns That Sell
How ads really work, the psychology behind them, and how to make a great one — used ethically.

Sports & Entertainment Marketing
The billion-dollar business behind the team, the artist, the show — and how to market it.

Ready to enroll?

Each course is a self-paced, **0.5-credit semester elective** for grades 9–12.

Find them at **[your marketplace link]** · **wanderlustinnovations.com**

Questions? [your email] — built by Mr. Hundley, Wanderlust Innovations