



INTUIT  
mint®

## Curriculum Overview

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INTUIT



turbotax



credit karma



quickbooks



mailchimp

# Activity Descriptions



There are five Mint for Education activities that explore Mint while reinforcing personal financial literacy topics. All the activities follow Isaiah – our fictional Mint persona. As students spend more time in Mint, they will get to know more about Isaiah and be able to evaluate and make suggestions for how he can improve his financial health.

✓ **Introduction to Mint**

The purpose of this activity is to give first-time users an overview of Mint and Isaiah. This foundation is essential for having success in future activities.

✓ **Comparing Savings Accounts**

This activity will first ask students to evaluate Isaiah’s savings account and habits. Then, students will evaluate other savings accounts offers and compare current interest rates.

✓ **Evaluating Credit Card Offers**

In this activity, students will see that Isaiah has a credit card and carries a balance with a high interest rate. Afterwards, students will explore credit card offers and select one that is best for Isaiah.

✓ **Analyzing a Credit Report & Score**

After completing this activity, students will understand the six components that impact a credit score and be able to explain the ways that Isaiah can improve his credit score.

✓ **Budgeting for Income and Expenses \***

The most interactive of all the Mint activities, students will first explore Isaiah’s daily spending habits and analyze trends. Then students will draw from their analysis to create a budget for Isaiah.

\* *Coming soon!*

The estimated time for each of the above is 30-45 minutes.

# Activity Directions for Teachers



## Overview

In these Mint activities, students will be learning about and getting to know **Mint** – a financial tool used by millions of people to manage their own finances. Since every person’s financial information is private, when students log in to **Mint**, they will be looking at fictional data for a person named Isaiah.

## Who is Isaiah?

Each activity focuses on a different feature of Mint and emphasizes a different part of Isaiah’s financial life. Isaiah’s finances have been built to simulate a young adult who is financially independent including: transactions, purchases, debts, savings, and credit score.

Since this simulation uses the fictional persona of Isaiah – we recommend that students read Isaiah’s profile to understand who Isaiah is. This will lead to student success with these activities.

## Isaiah’s Transactions

Isaiah has transactions imported daily from the Bank of Intuit. Additionally, Mint receives updates on a regular basis from financial institutions. As a result:

- The balances of all of Isaiah’s accounts can change daily. This includes his savings, checking and loans. Within the Mint simulation, all objective questions are validated as "correct" or "incorrect", but the answers can change daily.
- Isaiah’s trends, budgets, and spending graphs are updated daily. Student analysis and conclusions drawn will vary by day and by month.

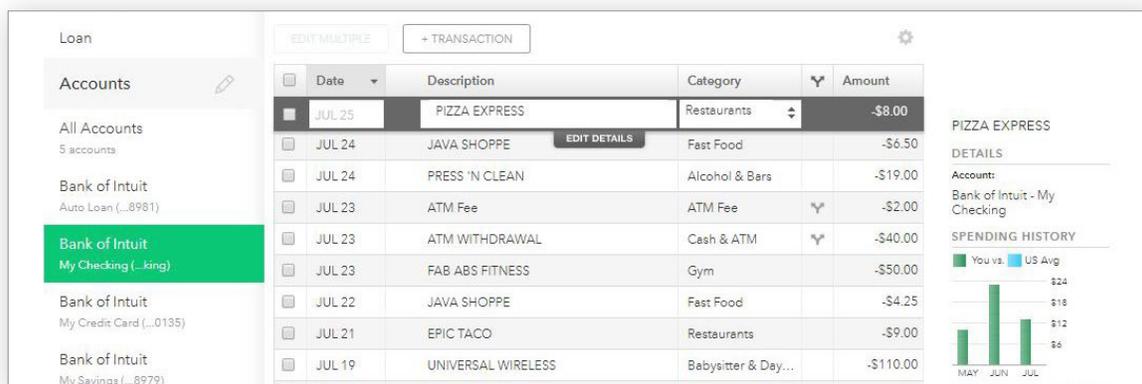


Figure 1: Transactions in Mint

# Activity Directions for Teachers



When students access Mint, they will see the last three months (90 days) of transactions for Isaiah imported from his *fictional* financial institutions. Regarding these transactions:

- Some are frequently re-occurring such as Isaiah's regular coffee purchases, getting fuel for his car, and paying monthly rent.
- Some are infrequent such as when Isaiah goes to the movies, pays for a doctor visit, or buys an airline ticket.

## Assessment

Teachers can consider how to best add assessment and accountability for these activities.

- Use the activities to assess student work. These activities contain a variety of open-ended, close-ended, objective, and subjective questions. Answers are validated as 'correct' and 'incorrect' for all subjective questions.
- Use the provided post-tests as assessment. Financial literacy concepts reinforced throughout the activities are used as the basis for these tests.
- Consider supplementing these resources with additional student reflection, analysis, or discussion for your students.
- Additionally, each Mint activity has a short survey for students to complete for the Mint team to learn if students are reaching learning targets.

[www.surveymonkey.com/r/IntroToMint](http://www.surveymonkey.com/r/IntroToMint)

[www.surveymonkey.com/r/CompareSavings](http://www.surveymonkey.com/r/CompareSavings)

[www.surveymonkey.com/r/BudgetIncomeExpenses](http://www.surveymonkey.com/r/BudgetIncomeExpenses)

[www.surveymonkey.com/r/CompareCredit](http://www.surveymonkey.com/r/CompareCredit)

[www.surveymonkey.com/r/AnalyzeCredit](http://www.surveymonkey.com/r/AnalyzeCredit)

## Success in Connecting to Mint

As outlined in the Connecting to Mint guide, after creating a Mint account, users must use the same device after logging out or to reconnect in subsequent days. Attempting to access Mint with a different device will not be successful. In that case, the user would have to create a new Mint account and restart with no progress saved.

# Activity Directions for Students



## Overview

In these Mint activities, you will be learning about and getting to know **Mint** – a financial tool used by millions of people to manage their own finances. Since every person's financial information is private, when you log in to **Mint**, you will be looking at fictional data for a person named Isaiah.

## Who is Isaiah?

Isaiah is in his 20s. He graduated from college and has a full-time salary paying job as a sound engineer at iMusic. In addition, Isaiah has side gigs around town to supplement his income. Isaiah has a checking account; he uses the debit card linked to that account to spend money daily. Isaiah also has a savings account. He developed consistent savings habits when he was young and transfers money each month into his savings account.

In addition, Isaiah has a credit card that carries a balance of around \$2000. Isaiah mainly uses the credit card now for gas and groceries. Sometimes Isaiah makes the minimum payment, sometimes he pays more. Isaiah's other debt consists of an auto loan with a small balance and a college student loan that is over \$20,000. He makes the monthly required payments on each of those loans.

Isaiah has not made much of a plan for his financial life – he does not budget or think about the consequence of his spending habits. He keeps an eye on his checking account balance and knows about how much he can spend each month based on his income.

While Isaiah does save, he has not evaluated how much he ought to save nor does he evaluate the interest he is earning. Likewise, Isaiah has a credit card but does not pay attention to the finance charges. Isaiah is oblivious to the details of a credit score and report. Since he is usually on time with the payments for the one credit card and two loans that he has, he assumes he is in great financial shape.

## Isaiah's Transactions

Isaiah has transactions imported daily from his bank.

- Isaiah spends money or makes a purchase almost every day. Therefore, the balances of all of Isaiah's accounts can change daily.
- Isaiah has savings, checking and loan accounts. Mint imports these and creates trends, budgets, and spending graphs, which also update daily.
- If you log in to Mint on different days, you will notice these changes.

There are five Mint for Education activities that explore Mint while reinforcing personal financial literacy topics. The activities below have been aligned to national standards through the following:

- National Standards for Financial Literacy presented by Jump\$tart National Standards in K-12 Personal Finance Education and the Council for Economic Education (CEE)
- National Business Educators Association (NBEA) National Standards

✓ **Comparing Savings Accounts**

Jump\$tart & CEE: Standard III: Saving

NBEA Evaluate savings and investment options to meet short- and long-term goals.

✓ **Evaluating Credit Card Offers**

Jump\$tart & CEE: Standard V: Managing Credit

NBEA Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of credit.

✓ **Analyzing a Credit Report & Score**

Jump\$tart & CEE: Standard V: Managing Credit

NBEA Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of credit.

✓ **Budgeting for Income and Expenses**

Jump\$tart & CEE: Standard II: Spending

NBEA Develop and evaluate a spending/savings plan.

To see the national standards, click on one of the following links:

[Jump\\$tart & CEE](#)

[NBEA](#)