

## Lesson 4 — The Money Climb

Financial literacy · teens–adult · 30 minutes · one screen, the free game, this page

### At a Glance

- Game: The Money Climb (free, no login, plays in the browser) — [read.globalsovereignuniversity.org/money-climb.html](http://read.globalsovereignuniversity.org/money-climb.html). Also on the Homeschool hub: [globalsovereignuniversity.org/homeschool](http://globalsovereignuniversity.org/homeschool).
- Ages & time: Financial literacy · teens–adult · 30 minutes · one screen, the free game, this page
- Prep (2 min): read the Teaching Creed once, open the game, keep this page beside you. That's the whole setup.

### Why this lesson

Two ideas decide most financial lives: compound interest and debt — the same engine, pointed at you or for you. This lesson gets both ideas onto the table inside one climb, then makes them personal with the most honest question in finance: what actually happens to money in your hands? The game supplies the math; you supply the pause that lets the math become a mirror.

### What the learner will be able to do

- Explain compound interest from both ends — why it enriches the patient and impoverishes the borrower.
- Tell looking rich from being free, in their own words.
- Name who taught them about money and audit one inherited belief.
- Find one forgotten recurring charge and decide its fate.

## The 30-Minute Climb

*How to read this: the gold box in each step is your lesson, word for word — run it exactly. The notes beneath are optional support. "The room/the group" = your family; "host" = you.*

### 1 · The Hook (3 min)

**"If I gave you \$1,000 right now, what happens to it in the next 48 hours? Be honest." (Every answer is a financial personality confessing.)**

*Say it like this: the \$1,000 question only works if answers are honest — host answers first, including the embarrassing part. Every answer is a financial personality confessing.*

*Watch for / if it stalls: if answers go pious ('I'd save it all'), ask what happened to the last unexpected \$100. Recent history outranks intentions.*

### 2 · Play Together (12 min)

**Climb until the group meets a compound-interest question and a debt question — pause on both; those two ideas are the whole war. Play together: the group votes before anyone clicks, and every explanation is read aloud — the explanation is the lesson.**

*Two rituals make it work:* (1) everyone votes before anyone clicks, so no one just follows the screen; (2) the explanation is read aloud — the reason, not the right answer, is where the learning is.

*Watch for / if it stalls:* the two pause points are the whole war — when compound interest and debt appear, stop the climb and make someone explain the engine in both directions.

### 3 • The Talk (8 min)

**1. Who taught you about money — and what did they get right or wrong? 2. Why does compound interest make the patient rich and the borrower poor — same math, opposite ends? 3. What's the difference between looking rich and being free?**

*You're not fishing for a right answer — you're listening for depth:*

- Q1 — money beliefs are inherited like accents. Naming the teacher (and what they got wrong) is the first act of financial sovereignty.
- Q2 — same math, opposite ends: make someone say it numerically — 'paid 20% on a card' versus 'earned 7% compounding.' The asymmetry should sting.
- Q3 — looking rich costs money; being free saves it. If the room can name one purchase made for the audience, the lesson has landed.

### 4 • Solo Climb (5 min)

**Five questions at own pace.**

*Why solo:* money decisions are made alone at checkout counters and checkout pages — five solo questions rehearse the moment nobody is watching.

### 5 • The Takeaway (2 min)

**“Money is a tool; interest is its engine — choose which side of the engine you live on.” • Homework: Find one recurring charge you forgot you pay; decide its fate out loud next session.**

*The badge moment:* finishing all five steps earns the Bronze ring of this lesson's badge, The Treasurer. Mark it on the Passport now; the homework is how Silver and Gold are earned during the week.

## The Teaching Creed

*You are not the expert; the game is. Your job is to vote last, read aloud well, and ask "why?" one more time than feels natural. Celebrate wrong answers loudly — in here, wrong is where the lesson lives.*

GENO — the GSU tutor you can actually TALK to, free, 24/7, understands 70+ languages (32 fully optimized) — can explain any answer a second way.

## Adapt It & Measure It

### Differentiation

- Younger / preteen: route them to the Junior Money Climb (Lesson 5) — same family night, age-true math.

- One child: parent shares one real (age-appropriate) money mistake and what it cost — a parent's scar teaches more than a parent's lecture.
- Large co-op: teams hunt the group's forgotten subscriptions live — phones out, totals on the board; the recovered money is the trophy.
- Reluctant teen: open with the engine pointed AT them — what a financed phone actually costs by the end. Their own future wallet is the hook.

## Evidence of learning (no exam)

Look for three things — Tried (found one forgotten recurring charge and decided its fate out loud), Noticed (can explain compound interest in both directions with numbers), Changed (named one inherited money belief and judged it on the merits). Those three words are the whole rubric, and they map onto the badge tiers below.

## Gamify It — The Campus Climb

Every GSU lesson is one badge on a 17-badge Climber's Passport, each earned at four depths — the GSU standard Bronze → Silver → Gold → Platinum. All 17 completes the campus.

**LESSON 4 BADGE — The Treasurer · Bronze — The Climb: finished the 30-minute lesson, all five steps. · Silver — The Try: found one forgotten recurring charge and decided its fate at the next session. · Gold — The Proof: ran a full subscription audit OR opened/funded a savings vehicle and explained the compounding direction. · Platinum — The Teacher: ran this lesson as host for someone else. The harvest of a teacher is teachers.**

*"Every person on Earth is born with an American spirit: an untamed yearning for a better tomorrow." — Dr. Gene A. Constant*

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