



Your Fiscal Superhero – A Cautionary Tale about Money ...with Superpowers

STEAM Challenge

Due: April 7, 2023

Designed for Middle and High School Students

*[This Meridian Stories Challenge was developed by Nicole Walutes, a student at
Colby College.]*

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<ul style="list-style-type: none"> • Student Proficiencies • Curricular Correlations – Common Core Math and ELA 	<ul style="list-style-type: none"> • Digital Literacy Skills - Video - Pre-production, Production and Post-production • Human Skills: Creativity, Collaboration, Critical Thinking, Presentational Skills
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The Challenge

Your team is challenged to create a story in which a superhero of your own creation spreads awareness about financial literacy. The purpose of this story is to educate your peers on the importance of smart spending, budgeting, low risk investing, and saving. The superhero should have a superpower relating to financial literacy. And of course, because this is a superhero story, there must be a villain.

Your story should reference these four components of financial literacy, but you can focus your plot around just one:

- Budgeting
- Savings
- Investing
- Debt

Deliverables include:

- Filmed Superhero Story (this is the only Meridian Stories deliverable)
- Summary of Key Terms, Definitions, and Practicalities (at the teacher's discretion)
- Superhero and Villain Outline (at the teacher's discretion)
- First Draft Script (at the teacher's discretion)

Assumptions and Logistics

Time Frame - We recommend that this digital storytelling project takes place inside of a three to four-week time frame.

Length - All Meridian Stories submissions should be under 4 minutes in length, unless otherwise specified.

Slate - All digital storytelling projects must begin with a slate that provides:

- a) the title of the piece;
- b) the name of the school submitting;
- c) the wording 'Permission Granted' which gives Meridian Stories the right to a) publicly display the submission in question on, as linked from, related to or in support of Meridian Stories digital media; and b) use or reference it for educational purposes only, in any and all media; and
- d) We strongly recommend that students do **not** put their last names on the piece either at the start or finish, during the credits.

Submissions - Keep in mind that each school can only submit three submissions per Competition (so while the entire class can participate in any given Challenge, only three can be submitted to Meridian Stories for Mentor review and scoring).

Teacher Reviews - All reviews by the teacher are at the discretion of the teacher and all suggested paper deliverables are due only to the teacher. The only deliverable to Meridian Stories is the digital storytelling project.

Teacher's Role and Technology Integrator - While it is helpful to have a Technology Integrator involved, they are not usually necessary: the students already know how to produce the digital storytelling project. And if they don't, part of their challenge is to figure it out. They will! ***The teacher's primary function in these Challenges is to guide the students as they engage with the content.*** You don't need to know editing, sound design, shooting or storyboarding: you just need to know your content area, while assisting them with time management issues. See the **Teachers Role** section of the site for further ideas about classroom guidance.

Digital Rules/Literacy - We strongly recommend that all students follow the rules of Digital Citizenry in their proper usage and/or citation of images, music and text taken from other sources. This recommendation includes producing a citations page at the end of your entry, if applicable. See the **Digital Rules** area in the **Meridian Stories Digital Resource Center** section of the site for guidance.

Location – Try not to shoot in a classroom at your school. The classroom, no matter how you dress it up, looks like a classroom and can negatively impact the digital story you are trying to tell.

Collaboration - We strongly recommend that students work in teams of 3-4: part of the educational value is around building collaborative skill sets. But students may work individually.

Process

Below is a suggested breakdown for the students' work.

During Phase I, student teams will:

- Study the key fundamental factors that define financial literacy. Categories to consider include:
 - Mathematics Skills
 - Creating a budget based on past and anticipated spending
 - Savings and Spending
 - Banks vs. a shoebox under the bed
 - Checking vs Savings Accounts
 - What is debt and how exactly does interest work?
 - What's a mortgage?
 - Investing
 - High-risk vs low-risk investments
 - Spending to invest in one's future
 - Long Term Strategic Information
 - Social Security – what is it and why is it important?
 - What's a 401k?
- As you identify and define what these fundamental elements are, go the extra step and, as a team, write one of two sentences about why it's important to know what each financial literacy fundament is and the skills needed to manage it in both your personal and larger financial worlds. This work will become the information base for your story. The more research and thought you put into exploring these fundamentals and skills that define financial literacy, the better and more impactful your story will be.
 - ***Teachers Option: Summary of Key Terms, Definitions, and Practicalities*** - The teacher may require teams to hand in this summary for review and feedback.

- Choose one or two of these financial literacy components and brainstorm several story ideas around this content. This can be a freewheeling brainstorm where your team comes up with three or four story and superhero ideas that revolve around the select aspect of financial literacy on which you want to focus.
- By the end of Phase I, your team should have a comprehensive grasp on the financial literacy content that will be covered in your story, as well as a sense of the kind of story that you want to create.

During Phase II, student teams will:

- Design your superhero. This phase is where you can let your creativity run wild. The audience expects to learn some (not necessarily all) of the following details about your hero:
 - A personality. Is s/he the quiet hero? The cocky, self-admiring stud? A woman of the people? Show us, don't tell us.
 - A background. Some superheroes only became super when exposed to radiation – where is your hero's power from? Do they have an alternate, civilian alias?
 - How does your hero find missions to undertake or problems to solve? Do they have a boss, or are they part of a team?
 - Where do they live? Where do they do their super deeds?
 - Finally, what does he/she/they look like? There are no restrictions on your hero being human. You can create a dog who is capable of mastering complex budgeting forecasts. Either way, what is their costume, color scheme, texture, and size?
 - **Special Requirement:** Your hero's outfit should include a Financial Symbol somewhere on it. Explain what it is and why you chose it at some point in the story. An example could be a dollar sign but (please) be more creative!
 - Alternatively, is there a real villain who has their own superpowers? For example, can they persuade people easily to spend? Can they read minds so they know what people desire?
 - **Teacher's Option: Superhero (and Villain) Outline**- Teachers may require their students to hand in a description of their superhero and, if applicable, their villain.

This is not an intuitively easy story to create. So, here is one model for what this story might look like. Let's say ...

Your superhero has the power to analyze smart vs. disastrous investments (this is indeed a profession!) You give your superhero a great name, costume, and backstory, and they run across ... Achol, who has been saving up money for a wood working workshop that will finally teach her about the foundations of carving. But her best friend (i.e., the villain – we'll call her Sasha!) encourages Achol to invest instead in this new app that she's developing about ...how to make the best smoothie. Achol decides to invest. But what does she actually know about Sasha's product or her tech development skills? What's her potential return and when? This is where your Superhero comes in: she helps Achol see the long-term financial and lifestyle implications of moving her savings from *her* dream and over to her friend's dream? But is Sasha really a friend? So many possibilities!

And part of your job in all this is to make your story pop off the screen and leave us in awe!

- Design your conflict. Now that you have your lead characters, go back to the story brainstorming from Phase I, select a narrative and begin to outline your story. Things to consider include:
 - Do you want the story to be middle or high school aged, and have conflicts similar to what one would find in high school? Or do you want your central conflict to be more “in the real world” or, alternatively, in a fantastical world?
 - Think about your favorite superhero movies: what is necessary to make your story feel like one? Think about the conflicts - they might be intense but also need to be funny and lighthearted. Superhero stories are often rife with humor.
- Create an outline of your story. It may be helpful to focus on creating three or four solid scenes to carry your story from start to finish. This approach may not work, but it can be a useful framework for designing your story. Also keep in mind these two things:
 - This story should reference the full range of financial literacy components but focus more deeply on just one.
 - Don't forget the mathematics. The numbers. This is a topic driven by numbers in all their beauty and mystery and power. Make those numbers pop!

- Discuss and map out the imagery needed to tell your story. Often creating a storyboard is the best way to organize this information.
- Write a first draft of your script.
 - **Teacher's Option: First Draft Script** – Teachers may require that teams hand in their Shooting Scripts, for review and feedback.
- Finalize the script.
- Spend a beat discussing the sound design for your story that will include a mix of atmospheric sounds, sound effects and music. When a superhero wields her/his/their power, there is often a gesture and sound. What is that sound? Creating and incorporating your own Foley sound effects could be a very compelling choice.

During Phase III, student teams will:

- Pre-produce the video, preparing for all the shots that you will need to shoot, and research, as necessary, the still images that you will integrate into your digital story.
 - Complete the location scouting for shooting;
 - Finish costumes, props and other set pieces, as needed;
 - Prepare the logistics for the actual shooting of the scene; and
 - Execute your final rehearsals.
- Shoot the video/record the audio
- Edit the video, adding stills and graphics as desired.
- Post-produce the audio, adding voice over, music and sound effects as desired.

Meridian Support Resource Center

Meridian Stories provides two forms of support for the student teams:

1. Media Innovators and Artists – This is a series of three-to-four minute videos featuring artists and innovative professionals who offer important advice, specifically for Meridian Stories, in the areas of creativity and production.
2. Meridian Resources – These are short documents that offer student teams a few key tips in the areas of creativity and production.

Recommended review, as a team, for this Challenge include:

Media Innovators and Artists	Meridian Resources
<i>Editing</i> - Tom Pierce	Producing: Time Management
<i>Character Design</i> – Scott Nash	Royalty Free Music and Sound Effects

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<i>The Importance of Characters in Storytelling</i> – Scott Nash	Creating Storyboards, Framing the Shot
<i>Sound Design</i> - Chris Watkinson	Building Characters

Presentation of Learning

Meridian Stories is a proud partner of the non-profit *Share Your Learning*, which is spearheading the movement of over **five million** students to publicly share their work as a meaningful part of their educational experience.

The workforce considers Presentational Skills to be a key asset and we encourage you to allow students to practice this skill set as often as possible. These digital storytelling projects provide a great opportunity for kids to practice their public presentational skills.

According to *Share Your Learning*, Presentations of Learning (POL) promote...

- **Student Ownership, Responsibility & Engagement.** POLs can serve as a powerful *rite of passage* at the end of [a project]. By reflecting on their growth over time in relation to academic and character goals, grounded in evidence from their work, students are encouraged to take ownership of their learning. Just as an artist wants their portfolio to represent their best work, POLs encourage students to care deeply about the work they will share.
- **Community Pride & Involvement.** When peers, teachers and community members come together to engage with student work and provide authentic feedback, they become invested in students’ growth and serve as active contributors to the school community.
- **Equity.** POLs ensure that all students are seen and provide insight into what learning experiences students find most meaningful and relevant to their lives.

Meridian Stories’ own research indicates this to be a really useful exercise for one additional reason: Students actually learn from their peers’ presentations – it is useful to hear a perspective that is not just the teacher’s.

It is with this in mind that we you encourage you to plan an event – it could be just an end-of-the-week class or an event where parents, teachers and student peers are invited – to allow the students to showcase their Meridian Stories’ digital storytelling projects. For more free resources that will support this planning, visit [Share Your Learning](#).

Evaluation Rubric – *Your Fiscal Superhero – A Cautionary Tale about Money ...with Superpowers*

CONTENT COMMAND	
Criteria	1-10
Financial Literacy Understanding	The superhero story demonstrates a broad understanding of the fundamentals that define what is meant by financial literacy
Financial Literacy Details	The select financial literacy area of focus is examined thoroughly and comprehensively, with clear mathematical explanations
Financial Literacy and Life Readiness	The superhero story clearly demonstrates the critical relationship between financial literacy, mathematics, and life readiness
STORYTELLING COMMAND	
Criteria	1-10
Superhero Genre	The story delivers the creative, fantastical fun that characterizes the superhero genre of storytelling
Character	The characters – especially the superhero – are well defined, intriguing, and captivating, while also being visually captivating
Engagement	The integration of the superhero and her/his/their power to solve the financial/mathematical problem enhances the pacing of and our engagement with the narrative
MEDIA COMMAND	
Criteria	1-10
Visual Shot Selection	The visual shots effectively communicate the content
Editing	The digital story is edited cleanly and effectively, resulting in an engaging video experience
Sound and Music	The selective use of sound effects and music enhances the dramatic appeal of the story and helps engage/entertain viewers
21st CENTURY SKILLS COMMAND (teachers only)	
Criteria	1-10
Collaborative Thinking	The group demonstrated flexibility in making compromises and valued the contributions of each group member
Creativity and Innovation	The group brainstormed many inventive ideas and was able to evaluate, refine and implement them effectively
Initiative and Self-Direction	The group set attainable goals, worked independently, and managed their time effectively, demonstrating a disciplined commitment to the project

Essential Questions

1. What is financial literacy and why is it important?
2. What are the most important fundamentals of financial literacy and how are they interrelated?
3. How has incorporating financial literacy into a superhero story changed your understanding of the mathematics of money and how it works in your life, now and in the future?
4. How has immersion in the creation of original content and the production of digital media – exercising one’s creativity, critical thinking, and digital literacy skills - deepened the overall educational experience?
5. How has working on a team – practicing one’s collaborative skills - changed the learning experience?

Student Proficiencies

1. The student will understand the dynamics that define financial literacy and its significance in their lives.
2. The student will be able to identify important components of financial literacy, and the basic mathematics that supports them.
3. The student will understand the personal and societal relevance of learning and practicing the mathematical skills that the fundamentals of financial literacy demand, by integrating those fundamentals into a story
4. The student will utilize key Human Skills, with a focus on creativity, critical thinking, and digital literacy, in their process of translating financial and mathematical content into a new narrative format.
5. The student will have an increased awareness of the challenges and rewards of team collaboration. Collaboration – the ability to work with others - is considered one of the most important Human Skills to develop in students as they prepare for life after secondary school.

Curricular Correlations

The *Financial Literacy* Challenge addresses a range of curricular objectives that have been articulated by the **Common Core State Standards Initiative: Life and Career Ready and Mathematics**.

Below please find the standards that are addressed, either wholly or in part.

Common Core State Standards: Mathematics

The open-ended nature of this challenge allows for a variety of potential areas of focus that will likely differ on a group-to-group basis. This can be directed at the instructor’s discretion, however any successful completion of the above challenge will incorporate some or all of the following, overarching elements of the Common Core that are highlighted in the Standards for Mathematical Practice:

- Construct viable arguments and critique the reasoning of others.
- Reason abstractly and quantitatively.
- Model with mathematics.
- Use appropriate tools strategically.
- Make sense of problems and persevere in solving them.
- Attend to precision
- Look for and make use of structure

All groups will use mathematics to model potential real-world situations, as described in the High School Modeling description:

“Real-world situations are not organized and labeled for analysis; formulating tractable models, representing such models, and analyzing them appropriately is a creative process. Like every such process, this depends on acquired expertise as well as creativity.

One of the insights provided by mathematical modeling is that essentially the same mathematical or statistical structure can sometimes model seemingly different situations.”

Common Core Standards – English Language Arts

	5 th Grade	8 th Grade	9 th - 10 th Grade	11 th - 12 th Grade
W3	Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.	Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.	Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.	Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.

W4	Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
W5	With guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.	With some guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on how well purpose and audience have been addressed.	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
W7	Conduct short research projects that use several sources to build knowledge through investigation of different aspects of a topic.	Conduct short research projects to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.	Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.	Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.
L3	Use knowledge of language and its conventions when writing, speaking, reading, or listening.	Use knowledge of language and its conventions when writing, speaking, reading, or listening.	Apply knowledge of language to understand how language functions in different contexts, to make	Apply knowledge of language to understand how language functions in different contexts, to make

			effective choices for meaning or style, and to comprehend more fully when reading or listening.	effective choices for meaning or style, and to comprehend more fully when reading or listening.
SL6	Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.	Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.	Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.