

## Frequently Asked Questions

### ***What is TimeMAPS?***

TimeMAPS is an interactive software program that teaches personal finance skills to high school students. The software encourages students to use the financial concepts required to be a successful, financially responsible adult.

### ***How does TimeMAPS differ from other personal finance products?***

TimeMAPS offers educators and students a number of benefits:

- Makes personal finance lessons more understandable and enjoyable
- Requires less preparation time and paperwork
- Meets national standards and state graduation requirements
- Integrates technology into the classroom
- Applies active learning and problem solving
- Includes abundant instructor and student resources
- Can be used as a complete course, or as a classroom supplement

### ***How will TimeMAPS help teach students personal finance?***

TimeMAPS offers more than 140 interactive examples, along with exercises, charts, tables, graphs, career exploration, and up-to-date government data. In addition, the Life Simulator allows students to see the lifelong impact of their financial decisions. TimeMAPS also extends learning beyond the classroom with the Student Resource CD, complete with worksheets, reviews, and quizzes.

### ***How many schools currently use Realityworks' products?***

Realityworks products are used by 7,800 school districts in 50 states.

### ***Why do schools need a solution like TimeMAPS?***

A 2008 survey conducted by the Federal Reserve revealed that on average, high school seniors provided correct answers to only 48 percent of personal finance questions – these were the lowest scores out of six surveys conducted.

According to a 2008 Charles Schwab survey, it was stated that ninety-three percent of U.S. parents with teens worry their teens might make financial missteps such as: overspending or living beyond their means (67 percent), getting in over their head with credit card debt (65 percent), failing to save for emergencies (60 percent), or failing to stick to a budget (57 percent).

Only one in three parents (34 percent) have taught their teen how to balance a checkbook, and even fewer (29 percent) have explained how credit card interest and fees work.

MORE

In Capitol One's 2008 Back-to-School Shopping Survey, half of teens expressed an interest in learning more about money managing. Seventy-six percent said they wanted to learn about the basics of finance because it will help them make better financial decisions.

***How can I purchase TimeMAPS?***

Ordering information is available at [www.teachingpersonalfinance.com](http://www.teachingpersonalfinance.com), along with a complete description of the software's features and capabilities.

***How much does TimeMAPS cost?***

Starting at less than \$1,000, pricing structures can be modified to meet the needs of both small and large school districts. Discounts on multi-site licenses also are available.

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For more information, contact:

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