

Financial Fridays

A JUMP\$TART COALITION PUBLICATION

Financial Fridays is a weekly publication that features the great work of Jump\$tart's national partners, key updates from the coalition and news and events related to financial literacy.

Meet our partner

*Academic Innovations*_{LLC}

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A conversation with Mindy Bingham, Founder and CEO, Academic Innovations



What compelled you to take up the financial literacy cause and what keeps you going?

Since its founding in 1990, Academic Innovations has been guided by one mission: helping students become self-sufficient, thriving adults. From the beginning, we realized you can't talk honestly about "life readiness" without talking about money. Students might have dreams, but if they don't understand the financial realities of housing, transportation, insurance, debt, and taxes, their plans are built on guesswork. That realization compelled us to embed financial literacy into our foundational curriculum, Career Choices, from the first edition. Instead of treating money management as a separate unit, we created a "budget exercise" that asks students to envision the lifestyle they want at 29 and calculate what that lifestyle will actually cost. Then we help them explore career and education pathways that can realistically provide the income to support those choices. It sounds simple, but for many students it's the first time anyone has connected their personal dreams to career options, finances, and the math behind a paycheck. What keeps us going is what we see in classrooms and hear from educators.

Teachers tell us that when students complete their first realistic budget, their entire relationship to school

changes. Suddenly, questions like “Why do I need this class?” are replaced with “What will I need to earn?” and “How can I get there?” We regularly hear from former students who say that building their career and education 10-year plan and their lifestyle budget in ninth grade shaped the college, training, and work decisions they made in their twenties. Over the past three decades, more than 3 million learners have used Career Choices, Career Choices & Changes, and Lifestyle Math. Our work no longer feels like a “cause” in the abstract; it feels like a responsibility. We know that when students connect their aspirations to the real numbers of a future budget, they’re far more likely to persist in school, avoid costly missteps, and step into adulthood with confidence rather than fear. That is what keeps us at it year after year.



What exciting things are you working on?

Lifestyle Math takes everything students wonder about money—paychecks, taxes, credit, rent, car payments, insurance, savings, investing—and organizes it around a single, compelling question: What kind of life do you want, and what will it take to pay for it? Students don’t work through generic story problems or just memorize financial terms and strategies. They design a personal lifestyle for

their 29-year-old selves, price it out using current data, and then build a complete financial plan to sustain it. Along the way, they learn to: - Translate gross salary to take-home pay - Read W-2s, 1099s, and the 1040 form - Compare different kinds of credit and understand the cost of interest - Analyze the long-term impact of student loans and other debt - Build a realistic budget that includes saving, investing, and emergency funds - Create a retirement strategy they can use starting with their first paycheck One of the innovations we’re proudest of is the Online Correction Tool that accompanies the Lifestyle Math workbook.

Students enter their calculations and receive instant, targeted feedback. This frees teachers from line-by-line grading and gives them time to facilitate deeper discussions: Why did this number surprise you? What would you change if your budget doesn’t balance? What trade-offs feel acceptable or not? We’ve also aligned Lifestyle Math with emerging state mandates and standards, including California’s new personal finance graduation requirement. The course is deliberately flexible: it can stand alone as a semester personal finance class or be integrated into math, CTE, advisory, or college/career readiness courses. The common thread is relevance. When students see that financial literacy isn’t just about “being responsible” but about financing the life they actually want, their engagement changes. That shift is what excites us most.

What's the impact this has had/or you hope it will have on moving financial literacy forward?

To date, our curricula have been implemented in thousands of schools, districts, and colleges across the country reaching more than 3 million students. The impact we hear about most often from educators is a change in mindset: students stop thinking of finances as something that “just happens” once you’re an adult and start seeing it as something they can understand, plan for, and manage. Our model is intentionally holistic. In Career Choices and Career Choices & Changes, students explore who they are, what kind of life they want, and how different careers and education paths align with that vision. Financial literacy is woven throughout: budgeting, cost of living, the implications of dropping out, the earnings gaps

between different levels of education, and the long-term impact of career choices. Lifestyle Math then takes that foundation and deepens it. Students complete an extended budgeting project, analyze trade-offs, and build a financial plan they can carry forward. Teachers report that this project often produces “light-bulb moments” for students who hadn’t previously seen themselves as “good at math” or “good with money.” Our partnerships extend the impact. As the curriculum partner for the Get Focused...Stay Focused!® nonprofit, we help schools create comprehensive 10-year planning systems in which financial literacy is not a single unit but a recurring theme.

Now, as a National Partner of the Jump\$tart Coalition, we hope to contribute our classroom experience, share what works, and learn from others doing this important work across the country. Ultimately, our goal is generational: we know that when today’s students enter adulthood with fewer painful financial surprises, more realistic expectations, and a stronger sense of control, they will impact the lives of their own children. If we can help even a fraction of them avoid unmanageable debt, make more informed education and career decisions, and build stability earlier in life, we will have moved financial literacy—and opportunity—forward in meaningful and enduring ways.

What (if anything) are you doing differently now, than before?

The financial world our first students faced in 1990 is very different from the one today’s students will inherit. Housing costs, student debt, the gig economy, shifting benefits, and AI-driven job changes have transformed what “financial readiness” really means. Our work has had to evolve right along with it. Content-wise, we’ve expanded from basic budgeting and understanding the income/expense dichotomy to a broader, more nuanced picture of money with the expansion of Lifestyle Math. Students now examine topics like credit scores, compound interest, employee benefits, taxes, home affordability, insurance, and early investing. They use current data and online tools—not just textbook tables—to build their plans. Pedagogically, we’ve moved fully into a personalized, plan-based approach. Instead of learning concepts in isolation, the student experience is hands-on—applying everything they learn to the life they are designing for themselves. Every assignment ties back to their 10-year plan and their envisioned lifestyle at 29. This makes conversations about trade-offs—living with roommates, delaying a car purchase, saving for emergencies—much more authentic.

Technologically, our Online Correction Tool has been a game changer. It supports a blended classroom where students complete a physical workbook but get immediate digital feedback, allowing them to correct and learn from mistakes in real time. Teachers can see where students are struggling, and target instruction and support accordingly. From that online work, students create their own personalized Financial Planning Portfolio report as a capstone project that becomes part of their final grade and can be shared with counselors, advisors, parents, and friends. This ensures that advice is grounded on actual dreams, goals, and plans the student has carefully compiled. We’ve also shifted the messaging. We no longer talk about financial literacy as “avoiding mistakes” or “not getting into trouble.” Instead, we frame it as a way to fund your dreams and protect your options, which resonates far more with teenagers and young adults. In short, it’s time to do more integration, more personalization, and more real-world application than ever before. The goal hasn’t changed—economic self-sufficiency for students—but the tools, topics, and strategies have become far more sophisticated to match the world they’re stepping into.

Who are you collaborating with, why, and how does the partnership move financial literacy forward?

Collaboration is at the heart of how Academic Innovations works. We know that no single curriculum or organization can address all the challenges students face, so we actively seek partners whose strengths complement our own. For more than a decade, we've served as the curriculum partner for Get Focused... Stay Focused!®, a nonprofit that helps schools implement comprehensive 10-year planning programs. In that model, our Career Choices and Career Choices & Changes curricula provide the classroom structure, while Get Focused... Stay Focused!® supports schools with implementation, coaching, and sustainability. Financial literacy is embedded throughout: students explore the cost of living, analyze career earnings, and revisit their financial plans each year as they mature.

Now, by becoming a National Partner of the Jump\$tart Coalition, we're extending that collaborative spirit to the broader financial literacy ecosystem. Jump\$tart's role as a convener, advocate, and resource hub offers us the opportunity to learn from colleagues across the country, share what's impacting the classrooms and programs we work with, and help shape conversations about quality, equity, and impact. We also work closely with educators, districts, and postsecondary institutions that use our materials. Their feedback directly informs revisions, new lessons, and ongoing enhancements to our course material and online tools. In many ways, our users are co-creators; they show us what resonates with students, where additional support is needed, and how to help students achieve better outcomes. These partnerships move financial literacy forward by creating a cohesive system rather than isolated efforts: curriculum aligned with long-term planning, supported by professional development for educators, and amplified by national advocacy that elevates the conversation around financial readiness. Together, we're working toward a shared goal: ensuring that every young person, regardless of background, has the knowledge, skills, and practical tools needed to navigate money confidently, make informed decisions about the future, and build a secure, meaningful life.

Announcements

We're entering an especially exciting period. The newly expanded Lifestyle Math: Your Financial Planning Portfolio is being rolled out and introduced to schools across the country as a standards-aligned personal finance course option. To request a review copy, click [here](#). To support this expansion, Academic Innovations is launching new professional development focused on helping math, CTE, and college/career readiness teachers launch their Lifestyle Math and Career Choices series courses. In addition, our Teacher Resource Center for schools and colleges adopting the curricula will provide enhancements to support educators. We are also enhancing My10YearPlan.com®, our online planning platform for the Career Choices series curriculum to more deeply connect students' financial plans with their course selections and postsecondary pathways. These updates are designed to make it even easier for schools to offer a coordinated, multi-year experience in which financial literacy is woven through every stage of a student's planning process. In addition, students' 10-year plans and Financial Planning Portfolio reports provide counselors, CTE advisors, and parents with personalized in-depth information about each student that then makes the advising process more meaningful and productive. To learn more, click [here](#).