Lesson 2.13: The Skittles Market Game and Money Basics Quiz

Unit: Unit 2, Me, My Goals, My Money (Individual Growth and Life Readiness) **Topic:** 2.3 Money Basics **Grade:** 6 to 8 (written at grade 7; see Differentiation for the grade 6 support and grade 8 stretch) **Days:** 1 class period of 40 minutes **Room:** Classroom or FACS lab with open floor space for trading; no kitchen needed

Standards

- NYS module line: NYS IGLR 4. Financial Readiness c) Explore options for money transfers
- CTE theme line: CTE FCL 5. Payment Options and Credit a) Explore and compare various payment options
- CTE theme line: CTE FCL 4. Buying Goods and Services f) Apply a decision-making model to maximize consumer satisfaction when purchasing goods and services
- NYS FACS Learning Standard 3 (Intermediate), Key Idea: Students will understand and be able to manage personal resources of talent, time, energy, and money and make effective decisions in order to balance their obligations to work, family, and self.; Performance Indicator: Students understand the resources available to them, make informed decisions about the use of those resources, and know some ways to expand resources.
- CDOS Standard 3a Universal Foundation Skills: Thinking Skills
- National FCS 3.0: 2.6.2 Use sound money management principles in personal and family finances.
- National FCS 3.0: 2.5.1 Examine how resources get used when individuals, families, and communities choose among needs and wants.

Note on the lines: the task asked for an FCL 4 line on fees or the cost of services. No line in FCL 4 names fees; 4. f) (the decision-making model for purchases) is the closest and is cited, since the game's debrief is a decision about whether a fee is worth paying. The task also asked for a 3.3 consumer purchasing competency; the 3.3 competencies in the 3.0 text cover long-term planning (economy, credit, savings, transitions, estate, credit rating), none on purchasing, so 2.6.2 (module block) and 2.5.1 (module block) are cited instead. The Money Basics Quiz, given in the last 15 minutes, checks every line from Lessons 2.7 to 2.12; the quiz key lists them per item.

Enduring understanding and essential question

Big idea: Every time money moves through someone else's system, that someone takes a piece. Fees are the price of using the system, and the house gets paid whether you win or lose. A smart consumer knows the fee before the trade. **Essential question:** Who designed this game, and why does the house always get paid?

Objectives

By the end of this lesson, students will be able to:

1. (Low) After the game, define a transaction fee and name four fees people pay in real life (ATM, transfer, subscription, commission).
2. (Mid) Using the trade ledger, compute how many Skittles the player paid in fees, how many the house collected from the room, and explain why the total in the room went down while the house went up.
3. (High) Given the three rounds (a fee per trade, a higher fee, a membership fee with free trades), evaluate which fee structure was the best deal for a heavy trader and for a light trader, and apply that judgment to one real choice (a bank account with a monthly fee versus one that charges per transaction).

The Money Basics Quiz assesses the objectives of Lessons 2.7 to 2.12; see Assessment 02.1 - Money Basics Quiz.md.

Vocabulary

Tier 2 (general academic): transaction, structure, evaluate, volume Tier 3 (FACS): fee, transaction fee, commission, subscription fee, the house, scarcity, trade. See Vocabulary 02.md for Turkish, Portuguese, and Spanish.

Materials and setup

- One fun-size bag of Skittles per student, plus six extra (about 14 to 16 pieces per bag; a 24-student class needs about 30 bags, roughly $15 *[update]). [Sal: add this to the Unit 2 materials budget.]*
- Non-food version: a tub of colored paper clips in five colors, 15 per student, mixed in a cup per student (a box of 500 assorted clips covers a class, about $8 [update])
- Three “house” tables, each with a clear jar labeled HOUSE, a stamp or a pen for the banker, and a fee card: Handout 02.13 - Skittles Market Game Rules and Ledger.md (rules and fee cards on page 1; the ledger on page 2)
- A trade ledger per student (page 2 of the handout)
- Napkins or paper plates, one per student, to keep the candy off the desks
- The Money Basics Quiz, one per student: Assessment 02.1 - Money Basics Quiz.md, plus calculators
- Slides: Slides 02.13 - The Skittles Market Game and Money Basics Quiz
- A prize for the winner *[Sal: a homework pass, or whatever your room uses]*
- Timer visible to the class
- Setup notes: allergy check the day before. Original Skittles in the US list no peanuts, tree nuts, milk, egg, wheat, soy, or gelatin, but they contain artificial colors; check the class list for dye sensitivities and any “no candy” note, and hand those students paper clip cups with no comment. No eating during trading. After the count, students eat only if the room rules and the class list allow it. Pick three House Bankers before class

(students who do better with a fixed role than a loud floor). Print the quiz the day before and keep it face down until Step 7.

Pre-assessment

The exit cards from Lessons 2.10 to 2.12 tell you which fees students already know (most name ATM fees). The do now asks who profits from a game they play; the students who can answer “the company that made it, from ads or purchases” are ready to be House Bankers or debrief leaders.

Do now and hook (Time: 2 min)

On the ledger, top line: “Think of a game or app you play. Who made it? Write one way they make money from you playing.” No discussion; students keep the line covered until the debrief. Hook, said with a straight face while handing out the bags: “In 15 minutes, the student holding the most Skittles of one color wins the prize. Any trade is legal. Every trade goes through the house. The house takes a fee. Do not eat your inventory.”

Procedure

Step	Teacher will	Students will	Time
1. Rules and the first count	Slide 2. The goal: most of one color at the final count. The rules: trade anything for anything; every trade must happen at a house table; the banker takes the fee and initials your ledger line; no eating; no taking. Show the fee card for Round 1: one Skittle from each trader on every trade. Seat the three House Bankers at their tables with the jars.	Open the bag onto the napkin. Count each color and write the start count on the ledger.	3 min
2. Round 1: a fee per trade	Start the timer. Say nothing. Watch and log for the debrief: who corners a color, who forms a team, who trades a lot,	Trade at the house tables. Record every trade on the ledger: gave, got, fee.	4 min

	who trades never. Bankers collect one Skittle from each side of every trade into the jar and initial the line.		
3. Round 2: the fee goes up	Stop. Flip the fee card: two Skittles from each trader per trade. Say only, “The house raised its price.” Restart. Watch how many trades happen compared to Round 1.	Trade or hold. Record.	4 min
4. Round 3: the membership	Stop. Flip the card: pay three Skittles to the house once and trade free for the round; no membership, no trading. Say, “The house has a new plan.” Restart. Watch who buys in and who sits out.	Decide: buy the membership or sit out. Trade or hold. Record.	4 min
5. The count	Stop. Everyone counts their biggest color. The bankers count the three house jars and add them on the board. Announce the winner and give the prize. Then write on the board: HOUSE: ___ Skittles.	Count. Write the end count on the ledger. Compute fees paid (Part B).	2 min
6. Debrief: who designed this game?	Slide 5 to 8. Ask in order: Who won? Did anyone win who traded the most? What did the bankers end up	Answer. Compute the room total lost to the house. Vote on the best fee structure for a heavy trader and for	5 min

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	with, and how many trades did they make (zero)? Where did every Skittle in the house jar come from? Did the total in the room go up or down? Then the turn: “Who designed this game? What did I get out of it?” Land it: the house set the rules, never took a risk, and got paid on every trade whether the trader won or lost. Then the fee structures: Round 1’s fee, Round 2’s higher fee, Round 3’s membership. Which was best for a heavy trader? For someone who traded once? Then the real world, one per slide: ATM fee, app instant-transfer fee, subscription fee, a broker’s commission, a card network’s cut of every swipe. Uncover the do now line and read it again.	a light trader. Reread the do now line and write one sentence under it.	
7. Money Basics Quiz	Clear the desks (candy in the bag, ledger in the folder). Hand out the quiz and calculators. Read the directions. 15 minutes; the timer is on the board. Collect at the	Take the quiz. The last line of the quiz is the exit line.	15 min

	bell.		

Questions to ask

Monitor understanding:

- What is a fee? Who paid one today, and who collected?
- The house took one Skittle per trader in Round 1. If 20 trades happened, how many Skittles did the house get?
- Did the house ever risk losing a Skittle?

Deepen learning:

- Round 2's fee doubled. Did people trade more or less? What does that tell you about fees and behavior?
- In Round 3 you paid three up front and traded free. Who won with that plan, and who wasted three Skittles? What is the real-life version (a bank account with a monthly fee and free transactions, or a warehouse club membership)?
- A trading app says "commission free." How does it make money? (Preview of Topic 2.4.)

Check for understanding

During Steps 2 to 4, the ledger is the check: a student whose ledger has a fee column filled and banker initials on every line understands the mechanism. During Step 6, a thumb vote on "the house took a risk today" (it did not) and a called answer to "where did the house jar come from" (from every trader, on every trade). A class that answers the second question before you ask the turn question has it.

Closure (Time: 1 min)

The last line of the quiz is the exit line: "One fee I will watch for, and where." Students write it before handing in. Read three aloud tomorrow at the start of Lesson 2.14. Sort quizzes by score that night; the score bands in the quiz key decide the retake list.

Differentiation and supports

- ELL: the game is nearly language-free, which is why it works for newcomers; the fee cards use a picture (one Skittle, two Skittles, a membership card) and a number; the ledger columns are "gave," "got," "fee"; the debrief slides carry the four real-life fees with a picture each; the sentence starter under the do now: "The maker gets ___ every time I ___."
- IEP and 504 (general): the House Banker role is a fixed seat with a clear job for a student who finds the floor too loud; a quiet trading corner with the same rules for a student who needs it; the ledger has room for six trades so nobody has to write more than that; the quiz accommodations are listed in the quiz file (extended time, read aloud, oral answers for the scenario).

- Grade 6 support: two rounds instead of three (drop Round 2, keep the fee and the membership); the ledger math is fees paid only.
- Grade 8 stretch: the bankers each compute the house's take per round and report which fee structure earned the house the most; one student designs a Round 4 fee structure that would make the house even more, and the class says whether anyone would trade under it. Preview of CTE FCL 5. d): compare a checking account with a $12 monthly fee and free transactions to one with no monthly fee and a $0.50 per-transaction fee [update], for a person who makes 10 transactions a month and one who makes 40.
- UDL checkpoint used: multiple means of engagement (a live game with a prize, a fixed role for students who choose it) and multiple means of representation (the ledger, the house jar you can see, the board tally).
- No-kitchen or no-machine alternative: the non-food version with colored paper clips runs exactly the same way; use it for the whole class if the class list has any candy restriction you cannot work around, or for individual students without comment.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Define a fee; name four real-life fees	IGLR 4. c); FCL 5. a); National FCS 2.6.2	Debrief, Step 6; ledger Part C	Formative; ledger Part C checked for a definition and four fees; summative on the Money Basics Quiz item 12 (scenario)
2. Compute fees paid and the house's take; explain the room total	FCL 4. f); CDOS 3a Thinking Skills; Std 3 PI B	Ledger Part B, Step 5	Formative; ledger scored complete, partial, or missing for daily work
3. Evaluate the three fee structures and apply to a bank account choice	FCL 4. f); FCL 5. a); National FCS 2.5.1	Debrief vote and ledger Part D, Step 6	Formative; Part D scored complete, partial, or missing; the grade 8 account comparison is the stretch version
Lessons 2.7 to 2.12, all objectives	See the quiz key	Money Basics Quiz, Step 7	Summative; Assessment 02.1 - Money Basics Quiz.md, 25 points, topic assessment category

Homework

None. Optional: find one fee on a receipt, a bank statement, or an app screen at home. Write what it was for and how much. Bring the description.

Connections

Social studies: the game is a small economy; the social studies teacher can use the ledger data for a supply and scarcity lesson. Math: the house's take per round as a percent of the room's Skittles. ClassroomStreet: Lesson 2.14 opens with "commission free" trading apps and how they make money; this debrief is the setup. *[Sal: this was your design. If the Island Negotiation Game from your Brentwood file fits Unit 7, this game is its younger cousin.]*

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness (nyctecenter.org, June 2018), line 4. c). Copy in 02 Standards/NYS Module PDFs/.
- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, lines 5. a) and 4. f). Same folder.
- NYS Learning Standards for Health, Physical Education, and Family and Consumer Sciences (1996), Standard 3, Intermediate. Wording per 02 Standards/STANDARDS SOURCES - web research.md.
- National Standards for Family and Consumer Sciences Education 3.0 (LEAD FCS Education, 2018), competencies 2.6.2 and 2.5.1.
- Skittles allergen statement: check the current package and the manufacturer's site each year; the setup note reflects the original US product in 2026 [update].
- Sal's own materials: The Skittles Market Game, original design, full lesson in FPM_Interview_2026-08/02_Curriculum/Prevosto_FACS_Curriculum_FullYear.docx (a 55-minute grade 9 to 12 version with a 20-minute open floor and a 20-minute debrief). This version cuts it to 22 minutes, adds the three fee structures and the House Banker role, and moves the "Find the Game" assignment to the optional homework and the quiz scenario. The transaction-tax extension in his Island game notes is the seed of the fee rounds.

Teacher notes

- The clock is tight. Rules in three minutes means the rules are three sentences; the handout has the rest. Do not explain strategy. Do not answer "is this allowed?" with anything but "any trade is legal."
- If the game runs long, cut Round 2, not the debrief and never the quiz. The quiz needs its full 15 minutes.
- Common problem: a student eats their inventory. Log it for the debrief; it is the best example of "spending your capital."
- Second common problem: a team pools Skittles into one winner (a cartel). Let it happen. In the debrief, ask what the cartel paid the house in fees to do it.

- The House Bankers must not trade. Their reward is a share of the house jar (or the paper clip equivalent plus a prize). That is the debrief line: the bankers made “money” and never took a risk.
- Keep the ledgers. The room total lost to the house makes a good opening number for Lesson 2.14.
- *[Sal: your original debrief line, “the house does not need you to lose; the house needs you to play,” is the sentence to end on. Say it once and stop.]*