



9th - 12th Grade

FINANCIAL PLAYBOOK



INTRODUCTION

Spirit. Tradition. Leadership.

“The Greatest Moments Theater” presented by Regions Bank on the second floor of the **Chick-fil-A College Football Hall of Fame** showcases these three qualities in an energizing film. It reminds you and your students how game day can bring out the best in all of us.

Regions Bank, a huge supporter of college athletics, knows that its customers have a deep emotional connection to their teams and their conferences. Partnering with the Hall of Fame is a natural extension of the relationship Regions has had with the SEC (Southeastern Conference) for over twenty years.

As part of their commitment to financial education and economic literacy, **Regions Bank** is proud to provide this Financial Playbook for use with high school students. The lessons focus on the laws of supply and demand for determining costs and the roles of time, money, and rate of return in developing a savings plan. Students will prepare for a hypothetical trip to their favorite college football team’s season opener by researching a budget and then planning a way to pay for it.

In Lesson Plan 1, *Financial Scrimmage*, they will identify the costs of the trip and generate a budget to include line items such as hotel/lodging, transportation, game ticket, parking pass for the game, souvenirs, and food. Lesson Plan 2, *Score!*, asks students to use the total from their budget in the first lesson as a personal savings goal. They will devise a way to pay for their college football weekend adventure with the help of the Regions Savings Calculator: www.regions.com/Insights/Personal/Savings-Calculators/how-do-i-reach-my-savings-goal.

We know how important it is to justify field trips and document how instructional time is spent outside of your classroom. To that end, this Financial Playbook is directly correlated to content standards. You can readily see how it fits into your required curriculum, making it easy to connect a field trip to the **Chick-fil-A College Football Hall of Fame** to your classroom instruction. Curricula includes the Georgia Standards of Excellence in Social Studies, Mathematics, and English Language Arts for Grades 9-12.

Now, let’s get to the game!

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**FINANCIAL
SCRIMMAGE**

PREGAME (Teacher Instructions)

College football season is a year-round event inside the Chick-fil-A College Football Hall of Fame. Beyond their doors, however, fans must wait until September to see their favorite teams take the field. The rest of the year can be spent planning for the upcoming season just like the players do with the help of their coaches and trainers. Instead of working out in the gym, your students will work out a budget and savings plan with Regions Bank to join their favorite team as they kick off their season opener. The activity in this lesson will lead your class through the process of budgeting for a weekend of college football fun and excitement.

The goal of this financial scrimmage is for students to attend the next season opener played by the college football team of their choice. It can be a college or university of any size with a football program in any division or conference. First, they will identify the date and location for the team's first Saturday game of next season, either home or away. If it is the middle of the season, they will look at next year's schedule. If the regular schedule has not been released yet, they can select the first game that is announced for the next season. Classic rivalries or games between teams in different conferences are often planned years in advance. Louisiana State University and the University of Oklahoma have booked a series for 2027 and 2028, while the University of Georgia and the Georgia Institute of Technology are locked in until at least 2036!

Their trip must begin on the Friday evening before the game, at the latest, and end when they return on Sunday. The budget worksheet will guide students through the planning process while keeping track of the costs. Line items are listed under the four categories: transportation, lodging, game day, and food. Students will use the worksheet to consider both financial and non-monetary cost factors, such as time. For items irrelevant to their specific plan, they should record the price as \$0 and not leave it blank. Point out that repeat events double the cost, such as lodging for two nights. Or

for a road trip, they must get to the game and drive back home. When purchasing any tickets for a flight or for the game itself, each student will only "buy" one.

Students need access to the internet for this inquiry-based project, as they research actual costs and itineraries starting with the real date and location of the teams' next season openers. If the game date is too far out in time and not yet available for airline tickets or hotel rooms, students can use another weekend with a football game at the same location as a comparable.

PLAYBOOK ANSWER KEY

Part 1: Students will complete either the road trip section or the flight section.

Part 2: Students will complete either the hotel or the friend/family section.

Part 3: All items should be completed.

Part 4: All items should be completed.

Part 5: Answers will vary based on student's individual plans for questions 1-3 and 6-11.

- Hotels use dynamic pricing to adjust their room rates based on supply and demand for a specific time and place. When many people want to stay in the same place on the same weekend, hotel rooms become a limited resource because consumers' wants exceed the availability of the resource.
- Determinants of demand may include fans' perceived value of attending the game, game date, game location, number of seats available, and perceived attractiveness of a game based on the two schools involved, a rivalry, or a team's current performance.
- Answers will vary and might include opening a savings account or figuring how much money to save each month.

KICKOFF (Student Activity)

College football season is a year-round event inside the Chick-fil-A College Football Hall of Fame. Beyond their doors, however, fans must wait until September to see their favorite teams take the field. The rest of the year can be spent planning for the upcoming season just like the players do with the help of their coaches and trainers. Instead of working out in the gym, you will work out a budget and savings plan with Regions Bank to join your favorite team as they kick off their season opener. The activity in this lesson will lead you through the process of budgeting for a weekend of college football fun and excitement.

Your goal is to attend the next season opener played by the college football team of your choice. It can be a college or university of any size with a football program in any division or conference. Identify the date and location for the team's first Saturday game of next season, either home or away. If it is the middle of the season, look at next year's schedule. If the regular schedule has not been released yet, select the first game that is announced for the next season. Classic rivalries or games between teams in different conferences are often planned years in advance. Louisiana State University and the University of Oklahoma have booked a series for 2027 and 2028, while the University of Georgia and the Georgia Institute of Technology are locked in until at least 2036!

Your trip must begin on the Friday evening before the game, at the latest, and end when you return home on Sunday. This budget worksheet will guide you through the planning process while keeping track of the costs. Line items are listed under the four categories explained below: transportation, lodging, game day, and food.

Use the worksheet to consider both financial and non-monetary cost factors, such as time. For items irrelevant to your specific plan, record the price as \$0. Do not leave it blank. Be mindful of repeat events that double your cost, such as lodging for two nights. Or for a road trip, account for getting to the game and driving back home. When purchasing any tickets for a flight or for the game itself, assume you are only "buying" one. You will need access to the internet for this inquiry-based project, as you research actual

costs and itineraries starting with the real date and location of your teams' next season opener for this hypothetical trip. If the game date is too far out in time and not yet available for airline tickets or hotel rooms, use another weekend with a football game at the same location as a comparable.

College football attracts 50 million fans a season and almost a quarter of Americans expect to purchase tickets to a big game each season. Are you one of them? What price are you willing to pay for a perfect weekend of college football?

TERMS TO KNOW:

- amenities
- comparable
- cost factor
- dynamic pricing
- gratuity
- lodging
- non-monetary
- tailgate
- utilities

Name: _____

Class: _____

Date: _____

TEAM AND GAME

Choose the college football team you want to see. Perhaps your family members are lifetime fans of a school or maybe it is where your parents went or the college you will be attending. If the school has a helmet on the wall at the Chick-fil-A College Football Hall of Fame, it's fair game!

Your team: _____

Opposing team: _____

Game location: _____

Game date: _____

PART I: TRANSPORTATION

Whether you drive or fly depends on the distance to the game as well as how much time and money you have in your budget. With time and fuel as cost factors, you will have to decide which one makes sense. Road trips and flights are detailed here, but feel free to choose an alternate mode of travel such as a train and keep track of its costs on separate paper.

ROAD TRIP

To calculate your fuel costs, use the total distance of your trip in miles divided by your car's miles per gallon to get amount of gas you need. Multiply that figure by the current price of gas per gallon for the cost of gas for your road trip. You can also use an online road trip calculator, such as the one found here: www.fueleconomy.gov/trip/. If you do not know the car's gas efficiency (miles per gallon), research its make, model, and year. Average prices of gas by state are online (<https://gasprices.aaa.com/state-gas-price-averages/> or www.gasbuddy.com/USA).

Gas costs based on distance: _____

Toll roads/express lanes on your route: _____

Overnight stays on the way (see Lodging): _____

Food/drink during the drives: _____

Loss of revenue from missing work: _____

FLIGHT

Begin your search with discount travel websites that compare prices for you or on an airline's homepage. Airlines advertise their base fare before adding fees, surcharges, and taxes—and these costs add up quickly. For example, checked-luggage fees range from free to \$75 per passenger per bag and vary by airline. In addition, amenities like earbuds, a blanket, a snack, or even selecting your own seat add to your costs.

Federal taxes and fees also elevate the ticket price, along with state and local taxes based on location. Account for how you plan to travel between the airport and your lodging, for both arrival and departure. Options might include a hotel shuttle, taxi, public transportation, or an on-demand transportation app. Estimates for these services can be found online. If a friend is picking you up, don't forget to split the gas money! Renting a car is also a possibility, but—like airfare—final cost is more than it appears, and most rental companies require a minimum age of 25.

Long-term car parking or transportation to airport: _____

Base economy airfare (advertised price): _____

Seat selection: _____

Checked luggage: _____

Carry-on luggage _____

Amenities (snacks, blanket, earbuds, etc.): _____

Trip insurance or flight change fee: _____

State and local sales taxes: _____

Federal Taxes and Fees: _____

- Passenger Facility Charges (\$4.50 per flight segment)
 - U.S. Excise Tax (7.5% of the airfare)
 - Federal Segment Fee (\$4.00 per flight segment)
 - September 11th Security Fee (\$5.60 per one-way flight)
- Transportation to/from your lodging:

TRANSPORTATION TOTAL FOR A TWO-WAY TRIP:

PART 2: LODGING

Hotel rates are set by dynamic pricing, which means the price that a hotel can charge for a room goes up as the demand for it goes up. Hotels near college football stadiums ask more for a room because the market supports it. For example, in one recent season when Penn State played at home, the difference between a Saturday and Sunday night in State College, PA, was over \$200. Look here <http://www.ncsl.org/research/fiscal-policy/state-lodging-taxes.aspx> to estimate state sales tax, which will also increase the advertised room rate. You aren't limited to hotels, however. Private rental homes are available, with prices competitive to hotels but with the benefit of a kitchen. That choice can save you money in the food category. If you are lucky enough to stay with family or friends, chip in for groceries and other expenses while you are there.

HOTEL

Advertised base rate: _____

Water/snack in room: _____

Fee for early check in or late check out: _____

Internet, if WIFI isn't free: _____

Parking (valet with tip or self-park): _____

Resort fee (amount varies, averages \$21- \$25 a day): _____

Service charge (automatic gratuity): _____

State taxes: _____

Occupancy tax: _____

Bed tax or hotel unit fee: _____

Friend or Family contribution to expenses/utilities: _____

LODGING FOR TWO NIGHTS TOTAL:

PART 3: GAME DAY

Your game day budget consists of pre-game activities like getting to the stadium and tailgating, the cost of your ticket, and anything you want to buy during the game. Tailgate parties have practically become an American tradition, but they come at a price. We spend over \$20 billion per year for tailgating food and supplies! You will have to decide if the experience is worth the addition to your budget. Even without a party in the parking lot, you will need a stadium parking pass.

Game day ticket prices, like your hotel rates, are often set by dynamic pricing. In some places, your game ticket will be more expensive than your hotel. In recent years, University of Georgia, University of Alabama, and Notre Dame have had the highest average costs of a home-game ticket (\$195-\$350). However, some colleges and universities still charge a flat rate and tickets can be as low as \$3-\$10. Check the college or university website or online secondary markets that resell tickets.

PRE-GAME

Transportation to/from the stadium: _____

Parking pass: _____

Tailgating: items and total cost (utensils/paper products, food and drink, ice, generator, cooler, pop-up tent, grill, etc.)

GAME TICKET

Base price: _____

Taxes: _____

Service fees: _____

Ticket delivery fee: _____

AT THE STADIUM

Soda/bottled water (\$4-\$6): _____

Hotdog/burger (\$5-\$7): _____

Pretzels/nachos/peanuts/popcorn (\$4-7): _____

Souvenirs: _____

GAME DAY TOTAL:

PART 4: FOOD

Your meal budget is where you will have the most flexibility, but you must eat. Account for any meals not consumed as part of a tailgate or at the game. If your lodging has a kitchen, cooking will keep your meals on the inexpensive end. Use the price chart below to calculate your food budget. If needed, add meals to Friday or Sunday based on your travel plans.

- Inexpensive: \$2-\$7
- Moderate: \$8-\$15
- Expensive: \$16-\$25
- Luxury: \$26-50

Friday, 1 meal: _____

Saturday, 2 meals: _____

Sunday, 1 meal: _____

FOOD TOTAL:

PART 5: BUDGET ANALYSIS

1. What is the total for your college football weekend budget?

2. Which category in your budget was the highest? Did that surprise you? Why or Why not?

3. (a.) Which line item had a price greater than you expected?

(b.) Which line item had a price less than you expected?

4. Explain how scarcity accounts for dynamic pricing of hotel rooms.

5. What are the determinants of demand for the cost of a game ticket?

Suggest strategies to reduce your budget in each of the categories below.

6. Transportation

7. Lodging

8. Game Day

9. Food

10. Is this a trip you would consider taking? Why or why not?

11. Do you have enough money to take such a trip today?

12. How might **Regions Bank** assist you in turning a short-term savings goal like this into a reality?

SCORE!

PREGAME (Teacher Instructions)

Now that your students have estimated budgets for their college football weekend, it is time to start saving! Financial institutions like **Regions Bank** offer many ways to help save and invest money. Creating a financial plan is the first step towards scoring a savings goal.

In Part 1, students will review 10 different kinds of savings and investment plans to help with goal-setting and financial stability, both long- and short-term. Some plans have very specific purposes, such as retirement or college tuition. For others, the motive and timing of the savings goal will determine the route taken. In the second activity, students will use the online “How Do I Reach My Savings Goal?” calculator from **Regions Bank** to see how time and rate of return influence the amount of money they need to save for their trip.

Remind your students that their goal is to attend the next season opener played by the college football team of their choice. It can be a college or university of any size with a football program in any division or conference. Will they make it to their seats before kickoff?

PLAYBOOK ANSWER KEY

Part 1: 1j, 2b, 3f, 4d, 5e, 6i, 7a, 8j, 9g, 10c

Part 2: Answers will vary for #1-#5.

- The determinant factor that the students can control is money—how much they start with and how much they can contribute monthly.
- The determinant factors they cannot control are the rate of return/interest rate and the marginal tax rate.
- Answers will vary and may include depositing more money monthly, postponing the trip for more savings time, or working to earn more money.

KICKOFF (Student Activity)

Now that you have estimated a budget for your college football weekend, it is time to start saving! Financial institutions like **Regions Bank** offer many ways to help you save and invest your money. Creating a financial plan is the first step towards scoring your savings goals.

In Part 1, you will review 10 different kinds of savings and investment plans to help your goal-setting and financial stability both long- and short-term. You will see that some plans have very specific purposes, such as retirement or college tuition. For others, the motive and timing of your goal will determine the route you should take. In the second activity, you will use the online “How Do I Reach My Savings Goal?” calculator from **Regions Bank** to see how time and rate of return influence the amount of money you need to save for your trip.

Remember, your goal is to attend the next season opener played by the college football team of your choice. It can be a college or university of any size with a football program in any division or conference. Will you make it to your seat before kickoff?

TERMS TO KNOW:

- annual
- annuities
- compounded
- deposit
- diversified
- fluctuating
- income tax
- interest rate
- portfolio
- withdrawalName:

Name: _____

Class: _____

Date: _____

PART I

Match these 10 common saving and investing plans with their descriptions. Which ones are best for short-term goals? Long-term goals? Which one is the best option to get to your favorite college football team's opening game weekend?

- a. 529 Plan
- b. Annuities
- c. Bonds
- d. CD (Certificate of Deposit)
- e. Checking Account
- f. IRA (Individual Retirement Account)
- g. Money Market
- h. Mutual Fund
- i. Savings Account
- j. Stocks

1. _____ plan in which your money is pooled with other investors' in a diversified, professionally-managed portfolio of stocks, bonds, and other assets
2. _____ a purchased plan with an insurer that makes payments to you, either immediately or in the future
3. _____ a tax-advantaged investment account for individuals to save for retirement, generally two types (Roth and traditional)
4. _____ account that saves money at a competitive rate for a set number of years, but does not allow deposits or withdrawals
5. _____ account from which you can withdraw money from the balance you have deposited

6. _____ account that earns interest on the money you deposit, based on the current interest rate with limited withdrawal options
7. _____ qualified tuition plan; a tax-savings plan for future educational costs
8. _____ owning shares of a public company; risk and reward are based on the fluctuating value of that corporation
9. _____ like a savings account; but with higher-yield interest, limited checking options, and more restrictions
10. _____ loan to a company or government, with you as the bond holder being the lender, that will earn interest for you over time

Name: _____

Class: _____

Date: _____

PART 2

Time, money, and rate of return are the determinant factors for any savings goal. Now that you have an amount in mind for your budget from the “Financial Scrimmage” lesson and you know how much time is left before your college football weekend, you can form a savings plan. The “How Do I Reach My Savings Goal?” calculator from Regions Bank, www.regions.com/Insights/Personal/Savings-Calculators/how-do-i-reach-my-savings-goal, leads you through process.

Collect the data you need for the fields in the online form.

1. Goal information

- Savings goal: the total amount you want to save for your trip, in dollars
- Time to reach goal: amount of time between now and your game weekend, in months

Savings goal

\$

Time to reach goal

months

2. Savings information

- Current savings: amount you currently have saved towards your goal, in dollars
- Monthly savings: amount you can deposit monthly towards your savings goal, in dollars

Current savings

Monthly savings

3. Expected rate of return: this is the interest rate you expect to receive on your savings over the goal period, as a percentage.

- Set by the financial institution where you have your savings account, these rates vary but are generally less than 1% and are compounded monthly. Begin your research on savings account interest rates by clicking on “Compare Accounts” at https://www.regions.com/personal_banking/savings_cds.rf.
- Even minors can start a savings account! If you are under the age of 18, go to https://www.regions.com/personal_banking/minor_savings.rf and select “Details.”

Expected rate of return

4. Marginal tax rate: add together the highest rate you pay for federal income taxes and the highest rate you pay for state income taxes, as a percentage.

- Federal income tax rates: individual income tax rate schedules vary by year. Generally, if you work part-time, earn less than \$10,000 a year, and file taxes as a single person you will fall into the 10% tax bracket. The Internal Revenue Service updates these rates each year on www.irs.gov.
- State income tax rates: state income tax rates vary by location; some states don't have any local income tax and others are over 10%. Annual individual income tax rates for each state are available in many places online (<https://taxfoundation.org/center/state-tax-policy/>).

Marginal tax rate

5. According to the graph that is generated when you fill in the form online, will you meet your savings goal in time? Why or why not?

6. Which determinant factor or factors do you have the most control over?

7. Which determinant factor or factors do you have the least control over?

8. How can you improve the likelihood that you will reach your goal in time for kick off?

CURRICULUM CONNECTIONS

The activities in this Financial Playbook from Regions Bank and the Chick-fil-A College Football Hall of Fame are correlated to the following Georgia Standards of Excellence for Grades 9-12.

Social Studies

Economics: SSEMI2a, SSEMI2b, SSEMI2c, SSEMI2f, SSEPF1b, SSEPF2a, SSEPF2d

Personal Finance: SSEPF1b, SSEPF2a, SSEPF2d

Information Processing Skills: 3, 8, 11

Mathematics

Standards for Mathematical Practice: 1, 4

Number and Quantity: MGSE9-12.N.Q.1, MGSE9-12.N.Q.2, MGSE9-12.N.Q.3
Functions: MGSE9-12.F.IF.4, MGSE9-12.F.LE.1c

English Language Arts

Reading/Writing Standards for Literacy in History/Social Studies
Grades 9-10: L9-10RHSS4, L9-10RHSS7, L9-10WHST7, L9-10WHST9
Grades 11-12: L11-12RHSS4, L11-12RHSS7, L11-12WHST7, L11-12WHST9

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