GlassEDGE LABS

FACILITATOR GUIDE

Practice the decisions, not the definitions.

A free AI tool that builds students' financial reasoning by giving feedback on how they think through real money decisions.

Free forever for educators and nonprofits • From the team behind GlassEDGE Prep

WHAT IT IS

A new way to build financial judgment

GlassEDGE Labs is a free, browser-based tool that gives students practice making real financial decisions — and feedback on **how they reasoned**, not whether they picked a "correct" answer.

A student reads a short, realistic situation — a friend choosing between two insurance plans, deciding which debt to pay down first, whether to take an employer's 401(k) match — picks what they'd do, and explains why in their own words. An AI then responds to their thinking: what they weighed well, what they missed, and what to consider next. No login, works on any phone, and free for any educator or nonprofit to use.

WHY IT HELPS STUDENTS

The research behind the approach

For decades, financial education has mostly meant teaching definitions and testing recall. The evidence on whether that changes how young people actually handle money is sobering. In the largest review of its kind, Fernandes, Lynch, and Netemeyer (2014) analyzed 201 studies and found that financial-literacy interventions explained only about **0.1% of the variation** in people's later financial behavior — and that even intensive programs faded to near-zero effect roughly 20 months out. Knowing the definitions, it turns out, is not the same as making better decisions.

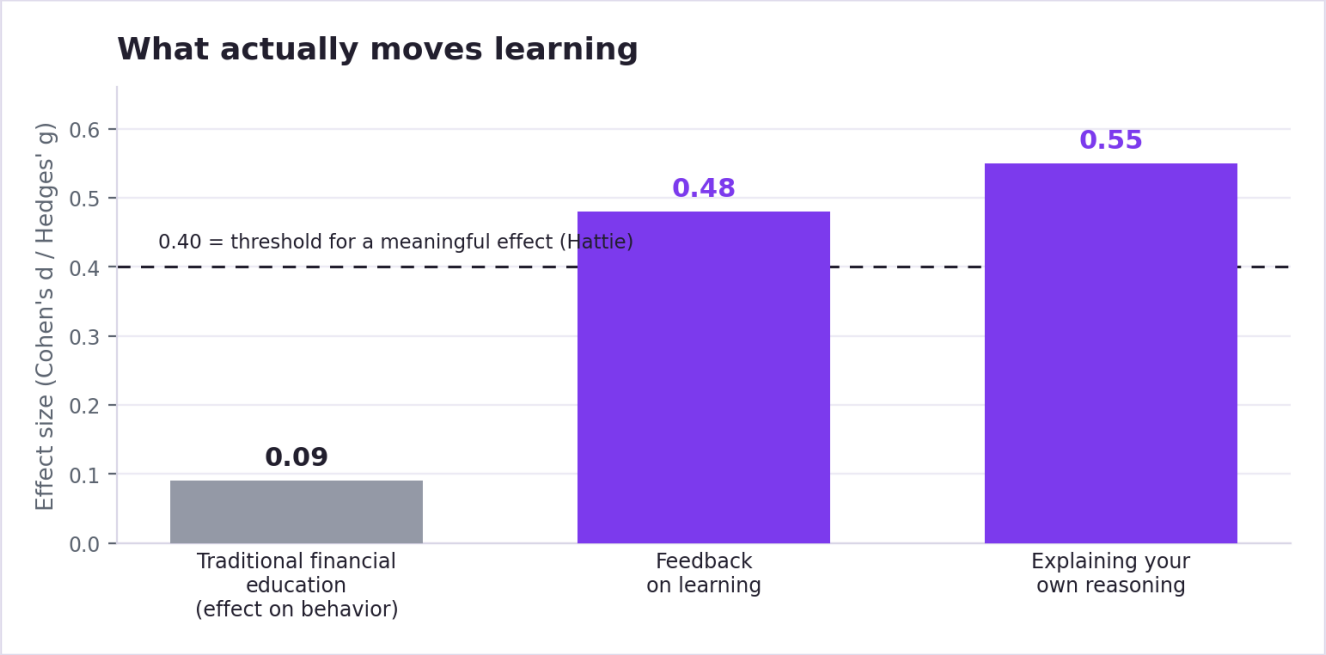
What the broader science of learning points to is different — and it is exactly what Labs is built on:

1. Students learn more when they explain their own reasoning.

The "self-explanation effect" is one of the most replicated findings in education: when learners put their thinking into words, they build better mental models and transfer what they learn to new problems. A meta-analysis of 64 studies (Bisra et al., 2018) found an average effect size of **g = 0.55** — and prompting students to generate their own explanations worked better than simply giving them explanations. Every Labs scenario asks the student to write *why*.

2. Feedback is among the most powerful things you can give a learner — if it's about the thinking.

Across hundreds of studies, feedback ranks among the highest-impact influences on achievement (Hattie reports an effect size near 0.73; a rigorous 2019 meta-analysis of 435 studies put it at **0.48**). That same research is clear that feedback's power depends on its *content*: elaborated feedback that engages a student's reasoning far outperforms simply marking an answer right or wrong (Wisniewski, Zierer, & Hattie, 2020). Labs is designed to give precisely that kind of feedback.

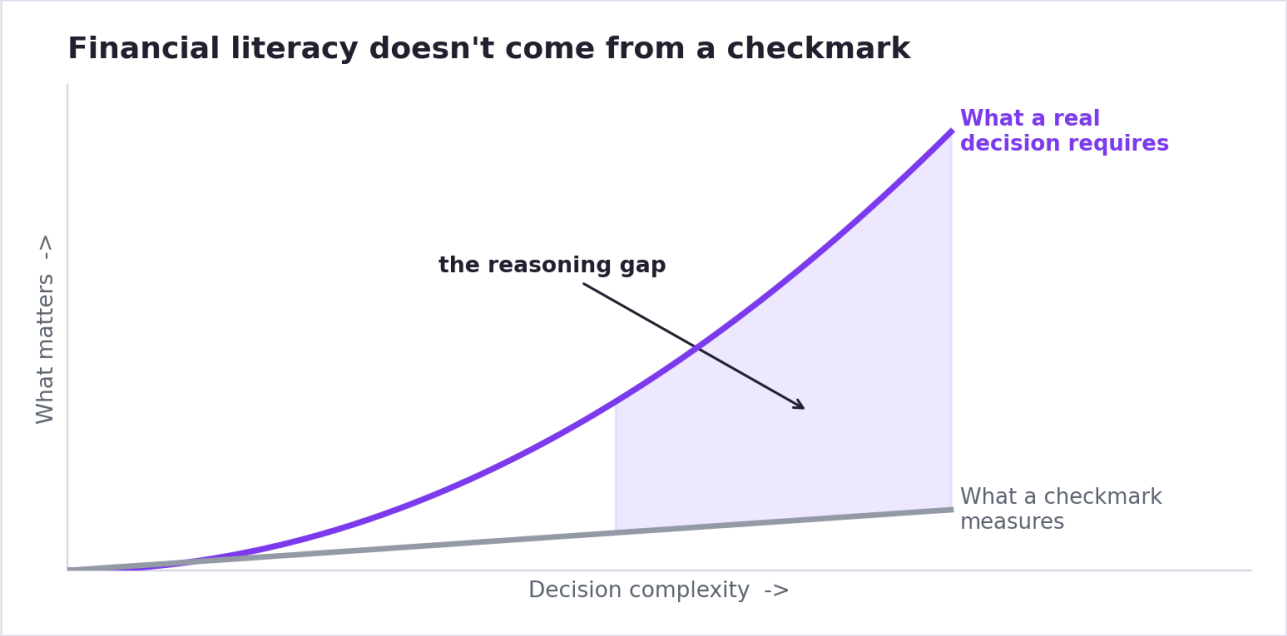


The two levers Labs is built on — explaining your reasoning and getting feedback on it — are among the strongest in education. Traditional financial instruction, measured by its effect on real behavior, barely registers. Sources: Fernandes, Lynch & Netemeyer (2014); Bisra et al. (2018); Wisniewski, Zierer & Hattie (2020); Hattie (2009).

THE CORE IDEA

Financial literacy comes from feedback, not a checkmark

Most financial lessons end in a checkmark: you picked the right answer, or you didn’t, and either way the lesson is over. But real money decisions rarely have one right answer. Rent closer to work or cheaper farther away? Take the cheaper insurance plan or the safer one? These are tradeoffs a person reasons through — and a checkmark can’t tell a student whether their thinking held up.



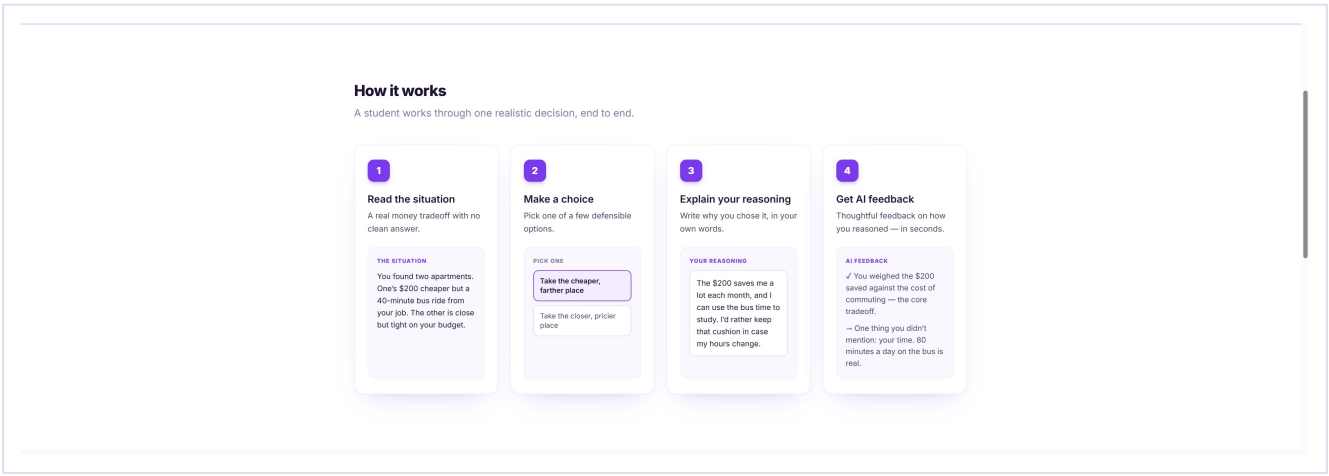
As a decision gets more complex, the gap widens between what a right/wrong score measures and what the decision actually requires. Labs responds to the reasoning, not the answer — the part that carries over to the next decision a student faces.

THE STUDENT EXPERIENCE

How a student uses it

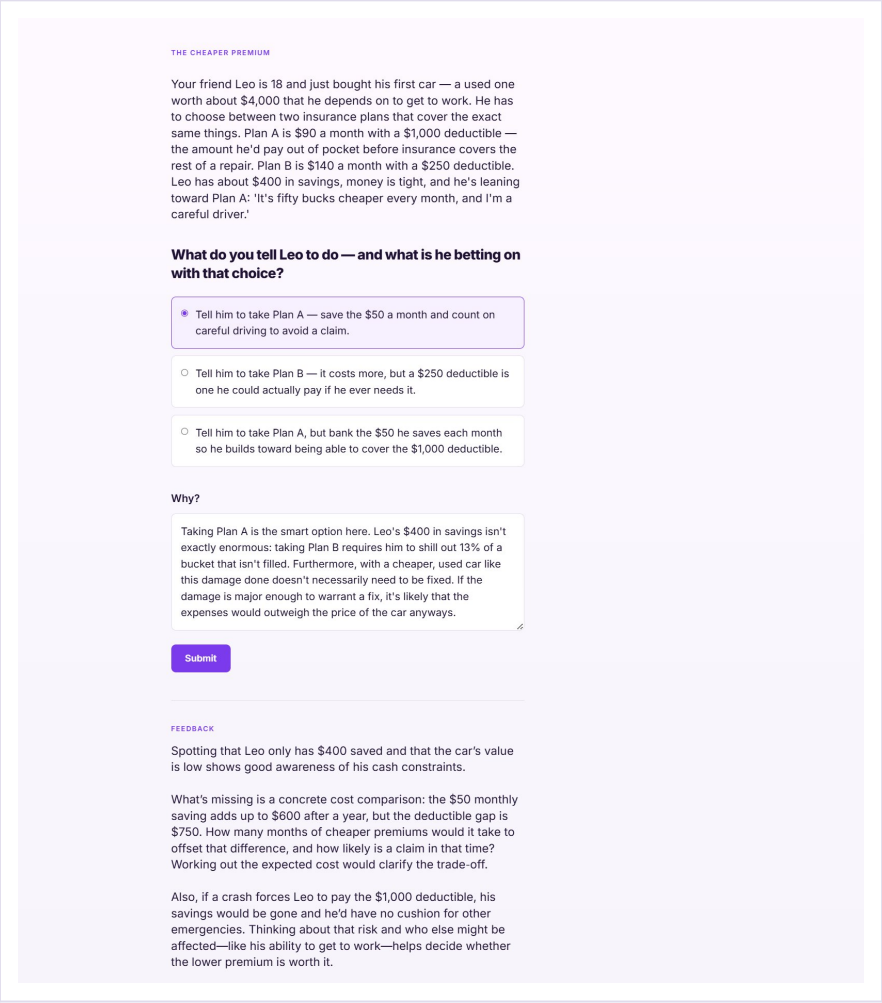
A student works through one realistic decision, start to finish — usually in about ten minutes.

1. **Read the situation.** A real money tradeoff with no clean answer.
2. **Make a choice.** Pick one of a few genuinely defensible options.
3. **Explain the reasoning.** Write *why*, in their own words.
4. **Get AI feedback.** A thoughtful response to how they reasoned, in seconds.



What the feedback actually looks like

Below, a student weighs two car-insurance plans for a friend. They chose the cheaper plan; the feedback credits their awareness of his tight finances, then pushes them toward the cost comparison they skipped and the risk they hadn't weighed — without ever telling them they were "wrong."



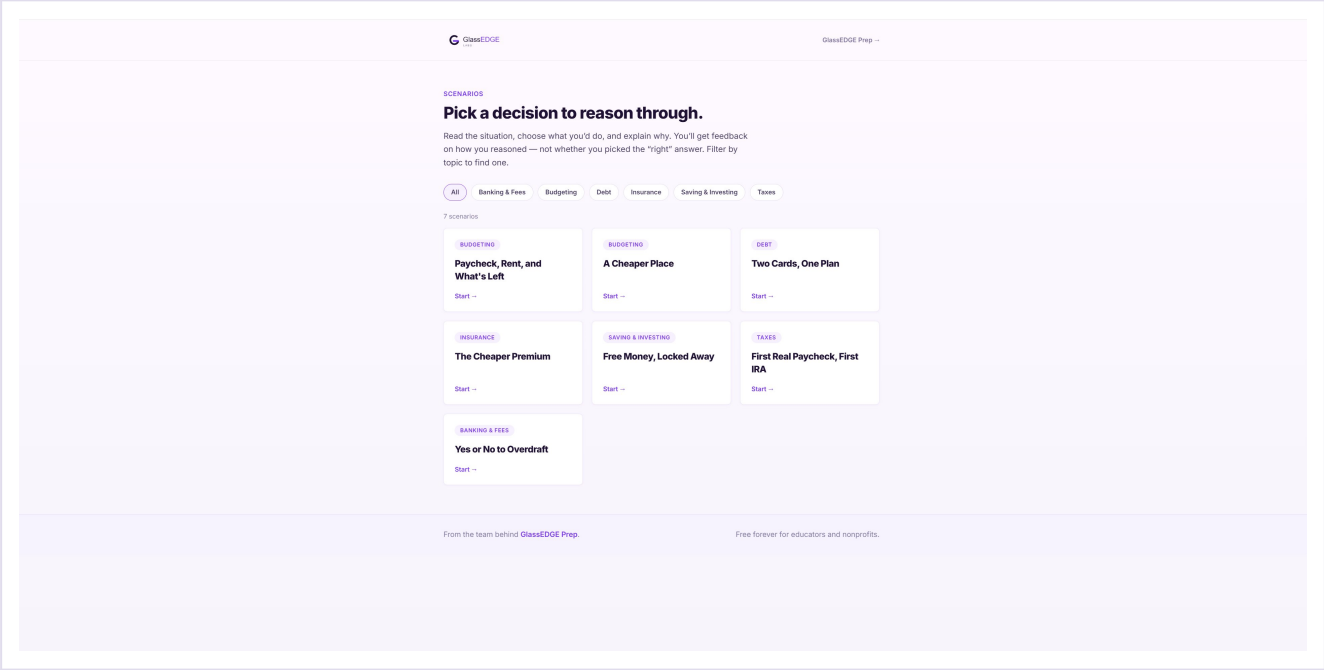
TIMING

How long it takes

Plan on about 10 minutes per scenario. A quick first pass takes around five minutes; the real value comes when students write a **second response to the feedback**, which roughly doubles both the thinking and the time. A session of three to five scenarios fits comfortably inside a single class period, with room to debrief.

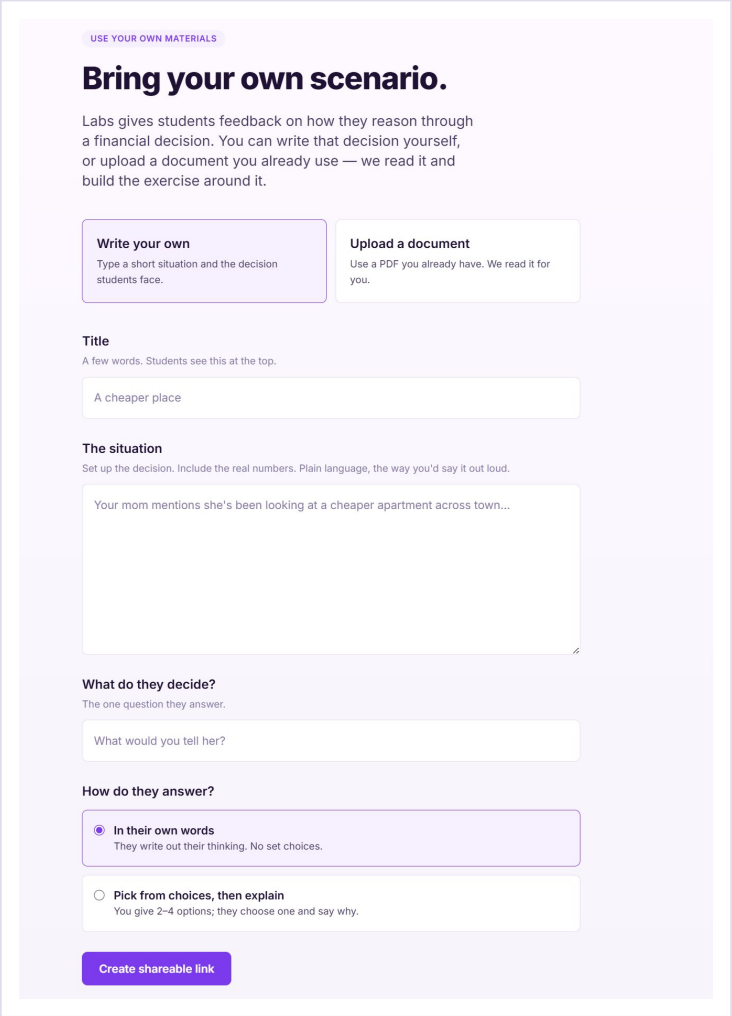
Two ways to use it in your program

1. The ready-made library — a warm-up or discussion anchor. Browse scenarios by topic, pick one, and have students run it on their phones or on a projector before or alongside your lesson. Great as a ten-minute opener or a small-group discussion starter.



The scenario library, filtered by financial topic.

2. Bring your own materials. Upload a worksheet, handout, or slide deck you already use — or type a short situation — and Labs builds a decision exercise around *your* content. This lets Labs slot directly into a curriculum you already run, adding a reasoning layer to a lesson without replacing it.



“Bring your own materials”: write a situation yourself, or upload a PDF you already teach from.

IN THE CLASSROOM

Running a session

1. Go to **labs.glassedge.org** and open the Scenarios page.
2. Filter by topic and pick a scenario — or upload your own material.
3. Have students read the situation, choose an option, and write their reasoning.
4. Let them read the AI feedback.
5. **Recommended:** have them write a second response addressing the feedback — this is where the deepest reasoning happens.
6. Debrief together: compare how different students reasoned, and why thoughtful people landed differently.

Facilitator tips

- **Say it up front: there is no right answer.** Reward students for naming the tradeoff and the risk they're accepting — not for the option they pick.
- **Treat the feedback as a prompt, not a verdict.** The second pass, where students respond to it, is where most of the learning happens.
- **Debrief by contrast.** Putting two students' different-but-defensible answers side by side is often the richest moment of the session.

APPENDIX

What's in the library now

Seven scenarios across six financial topics, each built around a concept where thoughtful people can disagree. The library is growing — and Bring Your Own Materials lets you add a scenario from anything you teach.

Topic	Scenario	What it builds
Budgeting	**Paycheck, Rent, and What's Left**	living within a real monthly budget
Budgeting	**A Cheaper Place**	weighing money against non-financial costs
Debt	**Two Cards, One Plan**	attacking multiple debts: interest vs. momentum
Insurance	**The Cheaper Premium**	premium vs. deductible, and the risk you keep
Saving & Investing	**Free Money, Locked Away**	an employer match vs. paying down debt
Taxes	**First Real Paycheck, First IRA**	Traditional vs. Roth — taxes now or later
Banking & Fees	**Yes or No to Overdraft**	overdraft coverage and what a bounced payment costs

References

Bisra, K., Liu, Q., Nesbit, J. C., Salimi, F., & Winne, P. H. (2018). Inducing Self-Explanation: A Meta-Analysis. *Educational Psychology Review, 30*(3), 703–725.

Chi, M. T. H., De Leeuw, N., Chiu, M.-H., & Lavancher, C. (1994). Eliciting self-explanations improves understanding. *Cognitive Science, 18*(3), 439–477.

Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial Literacy, Financial Education, and Downstream Financial Behaviors. *Management Science, 60*(8), 1861–1883.

Hattie, J. (2009). *Visible Learning.* Routledge.

Wisniewski, B., Zierer, K., & Hattie, J. (2020). The Power of Feedback Revisited: A Meta-Analysis of Educational Feedback Research. *Frontiers in Psychology, 10*, 3087.