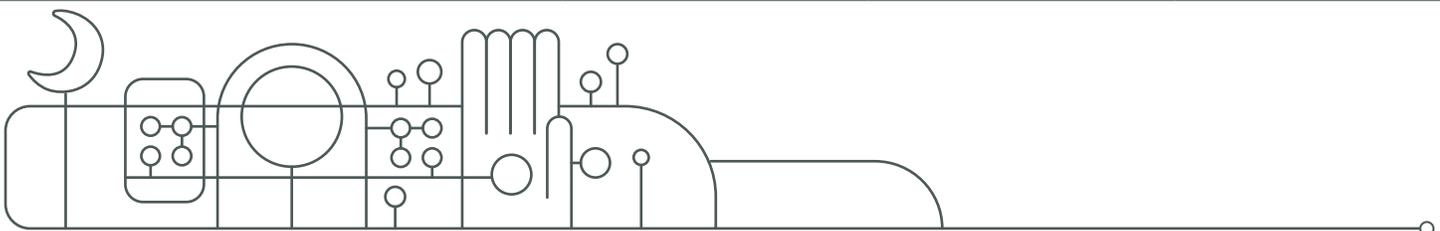


Course Outline

Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
Welcome Mayor!	<ul style="list-style-type: none"> ○ Course introduction ○ Financial values & mindsets 	<p>Students are introduced to the course storyline and the different features available. Students take a "Financial Personality Test," and reflect on their own personal financial priorities, habits and mindsets.</p>	<ul style="list-style-type: none"> ○ Identify and reflect on their personal values, financial habits and mindsets. ○ Understand the goals and features of the course. 	<p>Key concepts include customized user feedback on how they can improve their current financial habits and behaviors (i.e. tracking their spending, building an emergency fund, etc.)</p>
Smart Shopping	<ul style="list-style-type: none"> ○ Opportunity cost ○ Creating & prioritizing a budget/spending plan ○ Comparison shopping ○ Researching spending decisions ○ Analyzing sources ○ Budgeting strategies & tips 	<p>Students help a character that has a limited budget redecorate his room. Students must prioritize his budget, use comparison-shopping methods to decide which specific items to buy, research upcoming spending decisions, and make smart choices about when to spend or save.</p>	<ul style="list-style-type: none"> ○ Define and identify opportunity cost in a given scenario. ○ Describe and prioritize the components of a budget based on an individual's preferences. ○ Prioritize and differentiate between an individual's needs and wants. ○ Apply comparison shopping methods, such as gathering price & quality information and comparing unit prices. 	<p>Opportunity cost, needs, wants, budget, income, expenses (fixed, variable, discretionary), charitable giving, comparison shopping, unit price, sales tax, emergency fund</p>
Ways to Pay	<ul style="list-style-type: none"> ○ Earning income ○ Payment types ○ Costs of credit ○ Savings strategies ○ Borrowing reputation (credit score) ○ Taxes 	<p>Students help a character save up for a trip, while managing his day-to-day expenses. Students must help him select a job, review his paycheck and credit card statement, and help him make decisions about when to utilize different payment types.</p>	<ul style="list-style-type: none"> ○ Choose when to use different available payment methods (cash, debit, credit, mobile, online, direct deposit, prepaid cards). ○ Assess the benefits and costs of using credit. ○ Understand the importance of a credit score, and recognize the components that affect your score. ○ Describe different sources of income, including wages, salaries, stipends, and benefits. 	<p>Spending plan, income (wage, salary, stipend, benefits), expenses (fixed, variable), debit card, credit card (APR/Interest rate, minimum payment, Credit CARD Act, fees, authorized user, grace period), credit score, taxes (social security, Medicare, state/federal income tax), net pay, payday loan</p>



Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
Investing in You	<ul style="list-style-type: none"> ○ Career exploration ○ Education & training options ○ Ways to pay for higher education ○ Roi of higher education ○ Savings strategies ○ Opportunity costw 	<p>Students advise a character on her future career path she'd like to pursue. Students must help her narrow down the career path she'd like to pursue – by examining the required skills and interests, income potential, and education and training requirements. Afterwards, students help the character find various ways to reduce the out-of-pocket cost of her first year of higher education.</p>	<ul style="list-style-type: none"> ○ Match personal skills and interests to various career options. ○ Compare the costs of post-secondary education with the potential increase in income and lifetime earnings from a career choice. ○ Devise a strategy to minimize the costs of post-secondary education. 	<p>Educational paths/Types of Degrees (Associate, Bachelor's, Master's, Doctoral, Professional, Military service, Vocational training), opportunity cost, economy, economic indicators, supply, demand, labor market, price/wages, scholarship, grant, work-study, internship, community/junior college, FAFSA, financial aid, 529 College Savings Plans, Expected Family Contribution (EFC)</p>
Growing a Business	<ul style="list-style-type: none"> ○ Depository accounts (savings, checking, cd) ○ Simple & compound interest ○ Liquidity ○ Inflation 	<p>Students help a business owner calculate her monthly profit and loss, and devise a strategy to save up for new capital for her business. Students must help the business owner open savings and checking accounts, grow her money faster with a certificate of deposit, make monthly transaction decisions, and</p>	<ul style="list-style-type: none"> ○ Analyze a budget to calculate revenue, expenses, and profit/loss. ○ Compare different interest-bearing accounts, based on their interest rate, liquidity, minimum balance requirements and fee structure. ○ Summarize the effect of inflation and deflation on the price of goods and purchasing power over time. 	<p>Revenue, expenses (fixed, variable), net income, profit, loss, account balance, checking account, savings account, simple interest, compound interest, term, certificate of deposit, minimum balance, FDIC/NCUA Insurance, inflation, deflation, market basket, purchasing power</p>
Your Financial Future	<ul style="list-style-type: none"> ○ Types of investments ○ Risk vs. Return ○ Return on investment ○ Risk management; insurance ○ Borrowing reputation (credit score) ○ Time value of money 	<p>Students assist a character as they go through a "life simulation," helping them make insurance and investment decisions at critical life milestones. Students help the character select different insurance policies (and experience how random, unexpected occurrences can lead to financial loss), and help the character adjust his investment portfolio as he nears retirement age.</p>	<ul style="list-style-type: none"> ○ Categorize the kinds of expenses that typical auto, renters', homeowners' and health insurance policies cover. ○ Describe the differences between a premium, deductible, copayment, and coinsurance. ○ Describe and compare stocks, bonds, and mutual funds based on their typical risk and return levels. ○ Suggest appropriate investment types for people based on their risk tolerance and investment growth timeframe. 	<p>Premium, deductible, copay, coinsurance, coverage, types of insurance (auto, health, life, renters', homeowners'), liability insurance, 401(k), 403(b), IRA, risk, return, stock, bond, mutual fund, stock exchange</p>

Lesson	Topics	Lesson Description	Learning Objectives <i>Students will be able to...</i>	Key Terms/Concepts
Build Your Blueprint	<ul style="list-style-type: none"> ○ Financial Values & Goals ○ Career Exploration ○ Planning for Higher Education ○ Future Planning 	<p>Using their knowledge and experience from the course, students set their own financial goals and make plans for the future. The students' answers create a portfolio piece – their “Blueprint” – that can be printed or shared with others. This personalized document details the student's future career interests, plans for higher education, and next action steps.</p>	<ul style="list-style-type: none"> ○ Understand that attitudes and values affect financial decisions. ○ Apply systematic decision making to setting and achieving financial goals. ○ Construct and prioritize personal financial goals. ○ Give examples of how decisions made today can affect future opportunities. 	<p>This module reviews key concepts from previous modules and encourages the student to apply them directly to their lives</p>