

SecureFutures Money Sense On Demand

Topic Outline & Timing

5 hours of videos, total

Personal Finance (9 modules):

Education and Employment; Consumer Protection against Fraud; Housing; Vehicle Acquisition; Taxes; Predatory Lending; Intro to Credit; Managing Money at a Bank/Credit Union; Budgeting

		Video Length
1	Education and Employment (7 sections)	
	Introduction	01:46
	Education	02:16
	Paying for College	05:59
	Employment	04:21
	Getting into the Job Market	05:52
	Writing Your Resume	03:24
	Summary	01:32
	Total	25:10
2	Consumer Protection against Fraud (9 sections)	
	Introduction	00:22
	What Is Fraud?	06:11
	How to Resist Fraud	02:39
	What Protections against Fraud Are You Entitled To?	02:05
	What Is Identity Theft and What Forms Does It Take?	05:40
	How Can Your Identity Be Stolen?	02:30
	Preventing Identity Theft	03:10
	What to Do if Your Identity Has Been Stolen	04:39
	Summary	01:16
Total	28:32	
3	Housing (6 sections)	
	Introduction	01:45
	Renting: Pros and Cons	03:57
	Renting: What You Need to Know	04:11
	Owning a Home: Pros and Cons	05:05
	Owning a Home: What You Need to Know	03:50
	Summary	01:31
Total	20:18	
4	Vehicle Acquisition (7 sections)	
	Introduction	00:33
	Preparing to Buy a Vehicle	02:53
	Leasing a Vehicle	03:41
	Building Your Vehicle Budget	02:47
	Choosing a Vehicle	06:17
	Insurance and Maintenance for Your Vehicle	04:56
	Summary	01:24
Total	22:31	

5	Taxes (8 sections)	
	Introduction	01:19
	Payroll Taxes: Social Security and Medicare	01:54
	Federal and State Income Taxes	01:54
	Ways to Lower Your Income Taxes	02:15
	Your Tax Return	04:19
	Deductions, Adjustments, and Credits on Your Income Tax Form	02:56
	Tax Simulation Activity	-
	Summary	01:07
	Total	15:44

6	Predatory Lending (7 sections)	
	Introduction	01:01
	What Is Predatory Lending?	02:02
	How Do Payday Loans Work, Who Uses Them, and Why?	02:20
	Advantages and Disadvantages of Payday Loans	02:45
	How Expensive Are Payday Loans?	02:54
	Should Payday Loans Be Avoided?	03:47
	Summary	01:45
	Total	16:34

7	Intro to Credit (10 sections)	
	Introduction	00:33
	What Is Credit?	02:56
	Credit Cards: How Do They Work and How Should You Use Them?	04:13
	Choosing a Credit Card	04:20
	Your Credit Score: What Is It and Why Is It Important?	04:33
	The Effects of Bad Credit	02:20
	Loan Application and Credit Score Activity	00:33
	Tips for Improving Your Credit and Credit Score	03:55
	How Collection Agencies Work	03:24
	Summary	01:57
	Total	28:44

8	Managing Money at a Bank/Credit Union (10 sections)	
	Introduction	00:26
	Establishing a Relationship with a Bank or Credit Union	04:23
	How to Choose Bank Accounts to Meet Your Needs	06:49
	Understanding Bank and Credit Union Fees	04:00
	Opening Accounts at a Bank or Credit Union	04:06
	Check Cashing Stores	02:19
	Managing Your Bank Accounts Responsibly	03:51
	Overdrafts on Your Checking Account	02:19
	Checkbook Simulation Activity	-
	Summary	01:31
	Total	29:44

9	Budgeting (7 sections)	
	Introduction	00:45
	What Is a Budget?	04:01
	The Anatomy of a Budget	00:40
	Your Spending Choices in Your Budget	03:49
	Budgeting Activity	00:22
	Selecting a Budgeting Tool	05:18
	Summary	01:09
	Total	16:04

Financial Planning (5 modules):

Choosing a Financial Planner; Insurance and Risk Management; Retirement; Investments; Lifestyle Planning/Setting Financial Goals

		Video Length
1	Choosing a Financial Planner (7 sections)	
	Introduction	01:10
	What Is a Financial Planner?	03:12
	What Do Financial Planners Do?	02:02
	How Are Financial Planners Compensated?	02:42
	Where Can You Find a Financial Planner?	02:25
	Questions to Ask Your Financial Planner	02:02
	Summary	01:52
	Total	15:25
2	Insurance and Risk Management (6 sections)	
	Introduction	00:37
	What Is Risk and How Can We Reduce the Costs of Risk?	03:03
	How Insurance Covers the Costs of Risk	02:10
	Forms of Insurance	03:00
	How to Shop for Insurance	02:38
	Summary	00:37
	Total	12:05
3	Retirement (7 sections)	
	Introduction	01:17
	Why You Should Start Thinking about Retirement Now	03:29
	Determining Your Retirement Goals and Resources	03:36
	What Types of Retirement Plans Are Available?	03:37
	How Social Security Works	01:56
	What Risks Might You Face in Retirement?	03:43
	Summary	01:52
	Total	19:30
4	Investments (8 sections)	
	Introduction	00:47
	Reasons to Invest	07:31
	Types of Investments: Cash	01:42
	Types of Investments: Bonds	04:58
	Types of Investments: Stocks	05:10
	Diversification and Mutual Funds	09:45
	Asset Allocation	03:32
	Summary	01:47
	Total	35:12
5	Lifestyle Planning / Setting Financial Goals (5 sections)	
	Introduction	01:11
	Choose Your Path after High School	03:34
	Setting Financial Goals	05:30
	Your Financial Goal Roadmap	03:04
	Summary	01:16
	Total	14:35