

Bank Your Future

Goal: To get students familiar with how to manage their cash flow, including understanding pay stubs and ways to be paid, evaluating and tracking their expenses, setting a budget, and saving.

Objectives:

1. Define, create and analyze a budget.
2. Quickly read a paycheck and identify deductions, gross and net income.
3. Discuss potential future living expenses and strategies to manage them.
4. Anticipate future education expenses, and identify options to minimize/manage them.
5. Identify savings options, best practices, and the role interest plays in maximizing personal savings.

Topics:	
Ways to get paid & how to read a paycheck	Cost of living independently as a young adult
Benefits of tracking expenses & budgeting	How to build & use a budget
Paths after high school & income choices	Ways to save money & the benefits of saving early
Paying for college & FAFSA	Savings vs investing; risks and reward to both

Check It Out

Goal: To get students familiar with how to utilize financial institutions, ways to access and protect money, and how to avoid identity theft.

Objectives:

1. Identify factors to research and consider when choosing a financial institution.
2. Explain how to open an account, manage it responsibly, and avoid fees and overdrafts.
3. Compare and contrast the use of check cashing stores to the use of banks or credit unions.
4. Define identity theft and identify ways to avoid it.

Topics:	
How banks & credit unions keep money safe	Why tracking & managing transactions is important
Choosing a financial institution and opening accounts	Features of online & mobile banking
Cost of using check cashing stores	Peer-to-peer payment apps
Ways to access money	How to identify and avoid identity theft & scams

To Your Credit

Goal: To get students familiar with how credit cards work, the importance of knowing their credit score and monitoring their credit report, the benefits of maintaining good credit and how to build it.

Objectives:

1. Define credit and list the benefits of responsible use and the consequences of misuse.
2. Identify the critical features of a credit card and compare the terms of credit card offers.
3. Define credit score and credit report and explain the role they play in acquiring credit.
4. Identify ways to build and improve credit.

Topics:	
What is credit?	Credit scores & Reports: what, how, why
How do credit cards work	How credit scores affect one's future
How to choose between credit card offers	How to build good credit early