



	<i>Lesson title and learning objectives</i>	<i>Resources</i>	<i>Approx. time</i>
0	<p>Introduction to the Money Experience Students will</p> <ul style="list-style-type: none"> • identify personal priorities • understand how to use priorities as a framework to make financial decisions throughout their lifetime. 	<p>Lesson guide</p> <p>Pre -Money Experience Assessment</p>	45-60 mins
1	<p>Lesson 1: High School is Over Students will</p> <ul style="list-style-type: none"> • identify the cost of college differentiating between sticker price and net (actual) price • identify costs within their control that could be lowered • explain the basics of paying for college including applying for financial aid, knowing the difference between grant aid and student loans. • understand the various repayment options for student loans. 	Lesson guide	45-60 mins
2	<p>Lesson 2: Now Get to Work Students will</p> <ul style="list-style-type: none"> • understand the impact of career decisions on my lifestyle, and my financial future • have a basic understanding of foundational money management tools; budgeting and 401k accounts • know the importance of compounding interest 	Lesson guide	60-90 mins
3	<p>Lesson 3: Young Professional Students will</p> <ul style="list-style-type: none"> • have a basic understanding of foundational money management tools; budgeting, bank accounts, credit as well as 401k's and investing 	Lesson guide	60-90 mins

	<ul style="list-style-type: none"> consider location and cost of living relative to salary as a both a financial and lifestyle choice. 		
4	<p>Lesson 4: Better Half Students will</p> <ul style="list-style-type: none"> build a general understanding about marriage and money 	Lesson guide	45-60 mins
5	<p>Lesson 5: Family Matters Students will</p> <ul style="list-style-type: none"> understand how having children affects financial choices, budget, and lifestyle. understand the basics of 529 plans and life insurance. 	Lesson guide	45-60 mins
6	<p>Lesson 6: Crisis Alert Students will</p> <ul style="list-style-type: none"> understand the basics of home buying, as well as be able to determine pros and cons to both renting and homeownership. learn that life doesn't always go according to plan - divorces and unexpected situations can, and will happen - but that bad circumstances can be mitigated by planning ahead and building an emergency fund for the completely unexpected. 	Lesson guide	60-90 mins
7	<p>Lesson 7: Take Stock Students will</p> <ul style="list-style-type: none"> be able to describe the pros and cons of being employed versus self-employed. understand why medical (health) and disability insurance are important protections. understand the importance of basic legal documents like a last will and testament. understand the impacts of inflation on long term financial goals. 	Lesson guide	60 mins



<p>8</p>	<p>Lesson 8: Empty Nesting Students will</p> <ul style="list-style-type: none"> • be able to consider life’s changes, both positive and negative, and how to respond. • start to consider retirement and what it means to be retired. 	<p>Lesson guide</p>	<p>45-60 mins</p>
<p>9/10</p>	<p>Lesson 9: Time to Retire and Lesson 10: Aging with Dignity (Taught Together) Students will</p> <ul style="list-style-type: none"> • have empathy for their future selves, both in retirement and as they age • know how people pay for their retirement • understand that tolerance for risk changes as people age • know the key behaviors to a lifetime of financial security and choice 	<p>Lesson guide Post Money Experience Assessment</p>	<p>60-90 mins</p>