



# PRACTICAL FINANCIAL LITERACY

## PERSONAL FINANCE SKILLS FOR LIFE

Financial literacy is one of the most fundamental skills students should learn before leaving school. More states than ever before are recognizing this need and making financial literacy a requirement for high schools around the country. Introduce your students to the core concepts of money management with our flexible course for the classroom!

## HOW IS THIS COURSE DIFFERENT?

Our program is a plug-and-play financial literacy curriculum teachers can adapt for their classroom's needs. The courses are written specifically for high school seniors and designed to introduce personal finance concepts through real-life scenarios and practical application. Students learn critical lessons and experiment making common mistakes from the safety of their own classroom. With lifetime access\* to the course, they will take these lessons with them on their next steps in their individual journeys.



### 150+ CONTACT HOURS

for schools to incorporate into their individual course schedule.



### FACILITATOR GUIDE INCLUDED

to help experienced and new financial literacy teachers navigate the material—without extra professional development.



### LIFETIME ACCESS\*

for students to consult the most up-to-date practical personal finance information whenever they have questions and for as long as the course is offered.

Want to know more?  
Contact us  
[admin@offthepayroll.org](mailto:admin@offthepayroll.org)

# ABOUT THE COURSE

## WHAT'S INCLUDED

### Unit 1: How to Buy Things

Banking, Credit Cards, Spending Decisions

### Unit 2: How to Earn Money

Resume writing, Earning a Salary, Paying Your Taxes

### Unit 3: How to Budget

Necessary vs Discretionary Expenses, Buying vs Leasing

### Unit 4: How to Borrow Money

Applying for Loans, Paying for College, Your Net Worth

### Unit 5: How to Invest

Diversifying, Monitoring, and Evaluating Your Investments

## CAPSTONE PROJECT

## FORMAT

**This course is flexibly implemented depending on your classroom's needs, but each unit includes:**

1. Diagnostic Pre-Unit Assessment
2. Math Skills Supplement
3. Core Concept Outline
4. Unit Case Study
5. Recap Post-Unit Assessment
6. Post-Unit Graded Quiz

## CAPSTONE PROJECT

At the end of the course, students can participate in a week-long immersive experience so they can apply each of the concepts they've learned in the class. Each student will:

- Select an **imaginary career** and receive their own pay check where they'll calculate their **net income**
- Create a **budget plan** that they'll use to guide their "spending" decisions
- Allocate their net income between **necessary and discretionary expenses** based on the options we provide
- Build their own **personal balance sheet**
- File their own **tax return**
- Re-evaluate their financial position after 5 years have passed and several "surprise events" have happened
- Present and discuss their findings to the class



### MAUREEN GREFER, AUTHOR

With over 25 years of experience in commercial banking/financial services industry, I understand what it means to be financially responsible today. I relished the opportunity to teach my three daughters these lessons, and understand the value in preparing our young adults for the real world of personal finance decisions they're about to encounter.

