

MODULE BREAK DOWN



CORE CURRICULUM



MODULE 1 INTRODUCTION & GOAL SETTING

OBJECTIVE: To overview all of Cents Ability's history, beliefs, and modules. To help show students how to develop SMART goals and show guidelines to maintain goals. Show how money management is important in daily life.

KEY TERMS: SMART Goal, Millionaire, Bankruptcy

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Recognize the increase in potential earnings as it relates to education
2. Define SMART goals



MODULE 2 BUDGETING

OBJECTIVE: To help students create and manage a budget. To explain what is considered income, expenses, and wants vs needs. To explain the difference between gross and net pay.

KEY TERMS: Bankruptcy, Budget, Expense, Income, Gross pay, Net Pay, Opportunity Cost

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Create a small budget
2. Know the primary source of income for people aged 20-30
3. Explain the difference between Gross and Net pay



MODULE 3 SAVINGS & BANKING

OBJECTIVE: To discuss the importance of saving and explain the difference between a credit and debit card.

KEY TERMS: Interest, Assets, Credit Union, Checking account, Check, Debit Card, Credit Card

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Calculate interest into their savings/spending
2. Explain the difference between a credit and debit card
3. Know how to open a bank account
4. Develop communication strategy for discussing financial issues



MODULE 4 CREDIT CARDS & SCORES

OBJECTIVE: To discuss the benefits and pitfalls of using credit. To teach how to use and apply for credit cards. To explain how a credit score is used and how to determine credit score.

KEY TERMS: Credit, Collateral, Good Credit, Bad Credit, Credit Score, Cosigner

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Define credit
2. How credit is used
3. Learn responsible borrowing habits
4. Explain what collateral is
5. Explain both the benefits and risks of using credit
6. What makes up the FICO score

ADDITIONAL MODULES



MODULE 5 INVESTMENTS

OBJECTIVE: To define the different types of investments and explain the risks and potential returns (positive and negative).

KEY TERMS: Investments, Profit, Bonds, Stocks, Capital, Mutual Fund, Risk, Return, Liquidity, Asset Allocation, Diversification, Inflation

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Explain the different types of investments
2. List the risks of investing
3. Define Liquidity
4. Define inflation and how inflation is factored into investments



MODULE 6 STOCK MARKET

OBJECTIVE: To continue discussing investments with a concentration in the stock market

KEY TERMS: Market, Securities, Trade, Brokers, Day Trading

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Explain what is the stock market
2. What goes on in the stock market
3. Show how companies are valued
4. Explain what factors an investor would evaluate before investing in a stock



MODULE 7 COLLEGE COSTS

OBJECTIVE: To help students understand the true cost of college and explore ways to fund their education.

KEY TERMS: Grant, Scholarship, Work Study, FAFSA, Subsidized Loans, Unsubsidized Loans, Deferment, Forbearance, Default

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Find various options for paying college education
2. Use responsible money management while attending college
3. Have an idea on how to handle debt after college



MODULE 8 YOUR FINANCIAL LIFE

OBJECTIVE: To help students manage their finances now, and plan for the future.

KEY TERMS: Networking, Rent, Own, Insurance, 401 K, Assets, Copayment, Coverage, Deductible, Premium

STUDENT ASSESSMENT: At the conclusion of this module students should be able to:

1. Determine the role education has in earnings potential
2. When to rent and when to own
3. Calculate retirement costs
4. What is insurance
5. When and when not to purchase insurance

CONTACT INFO

COLLEEN GEARNES, EXECUTIVE DIRECTOR

ADDRESS: c/o Societe Generale 245 Park Avenue, 5th Floor New York, NY 10167

PHONE: (212) 278-6144 / **EMAIL:** info@cents-ability.org / **SITE:** www.cents-ability.org

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