



BASIC PROGRAM ELEMENTS

Nearly 10 Hours of Courses.

Each course comes with a Personalized Action Plan and a Course Completion Certificate with Score.

- Assessing Your Insurance Needs
- Banking Beyond Checking and Savings
- Banking with Financial Institutions
- Borrowing Smart and Preparing for High Education
- Buying a Home and Understanding Mortgages
- Choosing a School and Understanding Cost
- Creating a Budget and Sticking to It
- Creating a Financial Plan for Your Priorities and Goals
- Finding Scholarships to Help Pay for School
- Finding Your Dream Career
- Getting Out of Debt and Avoiding It in the Future
- Investing to Build Wealth
- Living in Retirement
- Managing Financial Stress
- Mastering Credit and Optimizing Your Score
- Organizing Your Financial Records
- Planning for Retirement
- Protecting Yourself from Identity Theft and Scams
- Repaying Your Student Loans
- Saving for Goals
- Setting Up an Emergency Fund
- Understanding Credit Reports and Scores
- Understanding Health Insurance
- Understanding Your Paycheck and W2
- Using Credit Cards Responsibly

About 15 minutes of Support Activities.

These activities support student success through personalization and program algorithms.

- Dashboard Personalization
- Financial Wellness Checkup

About 3.5 hours of Reading.

These short readings provide additional support content to help address the Kentucky Financial Literacy Standards for grades 9-12.

- 6 Things You Don't Know About Your Financial Self
- Are You Vulnerable to Marketing Tricks?
- Bankruptcy 101: What You Must Know Before You File
- Can You Live a Cash-Only Life?
- Compensation: More Than Just Your Salary
- Consumer Credit Counselors: Experts Ready for Your Financial Fall
- Consumer Credit Counselors: Free or Low-Cost Financial Services
- Continue Your Education with Military Tuition Assistance Programs
- Do You Need Help? What to Look for When Hiring a Financial Professional
- Don't Settle! How To Negotiate a Good Entry-Level Salary Like the Prize that You Are
- Employee Benefits Explained: Retirement and Investment
- Ensuring a Degree is Worth the Cost of Education
- Everything You Need to Know About Employee Benefits and Compensation
- Everything You Need to Know about Money and Relationships
- Everything You Need to Know About Supply and Demand
- Everything You Need to Know to Get Started With Estate Planning
- Federal Grants Help Fund Student Dreams
- Financial Wellness Touchstones During a Recession
- How College Students Can Prevent Identity Theft
- How Economic Conditions Can Affect Your Job Search
- How Financial Advisors are Compensated
- How Income Is Tied to Standard of Living
- How the Government Uses Taxation to Manage the Economy
- How to Avoid Charity Scams
- How to Build Wealth: A Redistribution of Time
- How to Choose the Best Career Path for You
- How to Create an Accurate Budget
- How to Fill Out the FAFSA
- How to Make Economic Decisions Using the PACED Model
- How to Navigate Conflicts of Interest With Financial Advisors
- How to Write a Check
- Investing Basics: Roth IRA
- IRS Tax Tip: How to Get IRS Forms and Publications
- Making the Case for Going OldSchool When Writing Out Your Budget
- Money Psychology: Price Ending
- Protecting Your Well-Being: Health Insurance
- Special Workers' Compensation and Benefit Rules
- Taxes, Taxes Everywhere: What Are the Most Common and How Do They Impact You?
- The Effects of Inflation on Consumers
- The Ins and Outs of Commercial Banking: Part One
- The Ins and Outs of Commercial Banking: Part Two
- The Negotiating Guide for People Who Are Decisive About Their Money

- The Opportunity Cost of Saving vs. Spending
- The Role and Function of Money in Society
- The Wide World of Insurance Products
- Tips for Building a Solid Financial Management Team as a Higher-Earner
- Understanding Changing Inflation Rates
- Understanding Your Compensation in Salary and Benefits
- What Exactly Is a Credit Union
- What Is a Commission-Based Salary?
- What Is a Ponzi Scheme
- What Is Deflation?
- What the American Rescue Plan Act May Mean for Your Finances
- What to Look for When Hiring a Financial Professional
- When to Adjust Your Investment Portfolio
- Workin' 9 to 5 Ain't the Only Way to Make a Living

Nearly 1 hour of Interactive Tools.

These tools provide extra hands-on learning to help address the Kentucky Financial Literacy Standards for grades 9-12.

- Average Job Salary Comparison Calculator
- Budget Tool
- Daily Income and Expenses Diary (Excel)
- Simple Budgeting Worksheet (Excel)
- Your Money Personality Assessment

About 30 minutes of Videos

These videos provide additional support content to help address the Kentucky Financial Literacy Standards for grades 9-12.

- 60 Second Answers: What are Public Benefits?
- How Do I Fill Out the FAFSA?
- How Location Affects the Cost of Living
- Seeking Outside Help for Getting Out of Debt
- Smart Borrowing Episode 1: Before Enrollment
- Smart Borrowing Episode 2: While In School
- Smart Borrowing Episode 3: Preparing for Repayment
- Smart Borrowing Episode 4: The Consequences of Default
- What is the FAFSA?