

Financial Literacy Curriculum

Build a financial literacy curriculum that meets the changing needs of your students, because your message will be lost if it's not relevant.

Freshman		
Financial Literacy Topics	Key Points	Specific Activities
How to Fund an Education	<ul style="list-style-type: none"> • Completing the FAFSA • Reviewing an Award Letter • Understanding Loan Options 	<ul style="list-style-type: none"> • Review the financial aid timeline • Create an education funding plan • Discuss the order of borrowing
Intro to Federal Loans	<ul style="list-style-type: none"> • Loan Terms & Conditions • Rights and Responsibilities • Repayment Options 	<ul style="list-style-type: none"> • Steps to securing a Direct Loan • Explain Income Driven Repayment • Log into NSLDS • Introduce DL Servicers
Intro to Private Loans	<ul style="list-style-type: none"> • What's a Private Loan • All About Interest Rates, Fees, Terms and Conditions • Private Loan Repayment vs Federal 	<ul style="list-style-type: none"> • Evaluating a Private Loan • Sample disclosure statements • Introduce debt-to-income
Budgeting	<ul style="list-style-type: none"> • Creating a Budget • Maintaining a Budget • Saving Strategies 	<ul style="list-style-type: none"> • Create a budget • Provide financial fitness resources • Talk about budget busters

Sophomore		
Financial Literacy Topics	Key Points	Specific Activities
Off Campus Living	<ul style="list-style-type: none"> • On vs. Off Campus • Finding the Right Apartment • Making Ends Meet 	<ul style="list-style-type: none"> • On vs. off campus pros and cons list • How to evaluate rentals • Independent living: bills, contracts, responsibilities
Banking Basics	<ul style="list-style-type: none"> • Banking Services • Choosing a Bank • How to Balance Your Account 	<ul style="list-style-type: none"> • Compare banks, bank accounts, and fees • Understand your bank statement
Credit Basics	<ul style="list-style-type: none"> • Credit Reports and Scores • Build and Maintain Good Credit • Finding the Right Credit Card 	<ul style="list-style-type: none"> • How to request your credit report and score • Interpret your credit score
Gauge Your Debt	<ul style="list-style-type: none"> • Estimate Your Student Loan Payments • Look Ahead to Your Repayment Abilities— Debt-to-Income • Spend Less, Borrow Less, Pay Back Less 	<ul style="list-style-type: none"> • Research potential salaries • Calculate monthly payments • List ways to spend less through frugal living • Share financial fitness resources

Junior		
Financial Literacy Topics	Key Points	Specific Activities
Identity Theft	<ul style="list-style-type: none"> • Identity Theft Overview • Identity Theft Prevention • What to do if the Identity Thief Strikes 	<ul style="list-style-type: none"> • Identity theft stories • Cyber security • Do you know your on-line profile?
Credit Review	<ul style="list-style-type: none"> • Credit Fundamentals • Credit Tune-Up • Healthy Credit Card Use 	<ul style="list-style-type: none"> • Understand your credit report • Interpret your credit score
Stay the Course	<ul style="list-style-type: none"> • Revisit Your Budget • Be Green and Save Money • Avoid Credit Hazards 	<ul style="list-style-type: none"> • Monthly in-school budget • Green savings • Evaluate credit card habits
Big Decisions	<ul style="list-style-type: none"> • More School or Real World • Internships and Job Search • Cars: Lease or Buy? New or Used? 	<ul style="list-style-type: none"> • Career path expectations—more school or not • The organized applicant— job search tips and tools • Costs and responsibilities to move from bike to car

Senior		
Financial Literacy Topics	Key Points	Specific Activities
Mortgages and More	<ul style="list-style-type: none"> • Home Buying Basics • Mortgage Types Simplified • Qualifying for a Mortgage 	<ul style="list-style-type: none"> • Mortgage pre-approval tip sheet • Mortgage affordability worksheet
Future Finances	<ul style="list-style-type: none"> • Paychecks, Taxes, and Benefits • Intro to Investments • 401(k) and Retirement Planning 	<ul style="list-style-type: none"> • Understanding your pay stub • How to use the rule of 72 • Create an after school budget
Manage Your Repayment	<ul style="list-style-type: none"> • Organize Your Student Loans • Understand Repayment Options • Create a Repayment Strategy 	<ul style="list-style-type: none"> • Look up loans on NSLDS • Identify loan servicer • Create loan servicer account • Review repayment plan options
Lost in Repayment	<ul style="list-style-type: none"> • Grace Period, First Payment, Due Dates, and Servicer Protocol • How to Avoid Delinquency • The Repercussions of Default 	<ul style="list-style-type: none"> • All about Income Driven Repayment • All about public service loan forgiveness • Your loan servicer is your bff