



## **Chalkboard Financial Syllabus**

Module 1:

### **Financial Planning and Goal Setting:**

All focused to the student, creating a fresh perspective on effective financial goal setting and sure-fire ways to reach desired outcomes. Without a goal, a student has no financial path to work toward and this proven SMART method of having a student create financial goals allows them to plot their own path, financially. Upon completion, a student will establish 3 financial goals and the steps to achieve them.

Module 2:

### **Money Mindset:**

Student centric, with built in assessments and tasking students to track how they currently spend money, comparing to financial goals, helps students better grasp a money mindset. Relating current spending to long-term gains, students are equipped with tips and techniques to adjust spending to reaching financial goals.

Module 3:

### **Building and Maintaining a Budget:**

Relating everything to a student's experience, Chalkboard Financial incorporates income and expenses, saving and investing, and the importance of PYF (Pay Yourself First Theory) into the budgeting module. Budgeting practice and efficiency is a fundamental foundation to creating financially proficient students.

Upon completion, students will be able to successfully build a budget with the Zero Based Budgeting Concept in place.

Module 4:

### **Time and Compounding Interest**

With time on a student's side, Chalkboard Financial breaks down the importance of investing in oneself early and often, again to the student's established pace. Using real world calculating and a no-nonsense approach, students understand the need and benefit to starting to invest small, but steady and watching money grow!

Module 5:

**Debt and Credit: How it all works.**

Understanding good and bad debt, credit risk and rewards, and how it works in the real world.

Again, all geared to the student, this portion of the curricula connects practical, hands on strategies for students to create fiscally responsible spending habits and financially sound decision making.

Module 6:

**Insurance: What is it and how does it affect financial health?**

Understanding basic insurance concepts, vocabulary and scenarios to help guide students to overall financial health. Starting with car insurance (student focused) this portion of our curricula will be under continued development to include health insurance and more!

Module 7-9: **Career Growth**

Covering topics in personal branding, self-awareness, resume creation, networking, and getting that job after high school and college. Modules contain self assessment tools, personality exploration activities, templates and guides, on how-to-build a network to developing a personal brand and landing a career inspired job with ace-like interviewing skills.

**Incentive to complete course:** Chalkboard Financial has created partnerships with numerous banks, and for students who complete the necessary requirements, receive a small banking stipend to open a savings account to a bank of their choice, within our partnerships.

With our banking partners facilitating these workshops, students are learning from the professionals and being forever positively impacted with an ever necessary life-skill. Our tried and proven system has successfully prepared teens with both practical financial know-how, and career strategies and tools to prevent debt. Chalkboard Financial is elevating financial education to a new standard.