

Unit 1 — Money Fundamentals

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
1.1	Wk 1	What is Money?	Why barter requires a double coincidence of wants · The three functions of money: medium of exchange, store of value, unit of account · Commodity vs. fiat currency; what backs the dollar · How inflation erodes purchasing power over time H Family Activity 1
1.2	Wk 1	Needs vs. Wants	Distinguishing needs from wants — and why context matters · Applying opportunity cost to everyday spending decisions · How marketers use social proof and scarcity to blur the line · Priority-based spending when resources are limited
1.3	Wk 2	Your First Paycheck	Reading a pay stub: every line item explained · Gross vs. net pay — and why the gap surprises most teens · FICA: Social Security (6.2%) + Medicare (1.45%) = 7.65% · The W-4 form and how withholding affects your April tax outcome H Family Activity 2
1.4	Wk 2	Banking Basics	Checking vs. savings accounts and when to use each · How debit differs from credit at the point of sale · Common fees to avoid: overdraft, monthly maintenance, ATM · FDIC insurance — what it covers and why it matters
1.5	Wk 2	How Marketing Works	Anchor pricing, artificial scarcity, social proof, and FOMO — how each tactic works · Decoy pricing: why the middle option exists to sell the most expensive · Unit price math: the only reliable comparison tool across sizes · The 24-hour rule: the single most powerful impulse-spending defense

Unit 2 — Budgeting

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
2.1	Wk 3	The 50/30/20 Rule	Allocating 50% to needs, 30% to wants, 20% to savings · Identifying which expenses belong in each bucket · Recognizing when a budget is structurally out of balance · Adapting the rule for high cost-of-living situations H Family Activity 3
2.2	Wk 3	Fixed vs. Variable Expenses	Fixed expenses: same amount every month · Variable expenses: fluctuate with behavior · Sinking funds: setting aside monthly for irregular annual expenses · Why variable expenses are the primary source of budget drift
2.3	Wk 3	Budget Simulation	Building a complete budget from a given income scenario · Zero-based budgeting: every dollar assigned a purpose · Comparing zero-based vs. 50/30/20 approaches · Identifying trade-offs and making explicit cuts H Family Activity 5
2.4	Wk 3	Tracking Spending	Tracking (backward-looking) vs. budgeting (forward-looking) · Methods: bank statement review, apps, spreadsheet, pen and paper · Identifying patterns — especially impulse and subscription spending · The compound long-term cost of small daily habits H Family Activity 4

Unit 3 — Saving & Emergency Funds

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
3.1	Wk 4	Why Save?	Setting goals across short, medium, and long time horizons · Simple interest vs. compound interest · Saving vs. investing: how time horizon determines the right tool · Making savings concrete: dollar amount divided by weeks = weekly target
3.2	Wk 4	The Emergency Fund	What qualifies as a financial emergency vs. a predictable expense · Calculating a target: 3-6 months of essential expenses only · Why emergency funds must be liquid — not invested · Keeping the emergency fund separate from spending accounts H Family Activity 7
3.3	Wk 4	High-Yield Savings Accounts	APY vs. APR: which measure to use for savings accounts · High-yield savings accounts typically earn 450x the national average · Trade-off: online-only access in exchange for higher yield · Calculating the annual interest difference across account types
3.4	Wk 4	Automating Savings	Why automation consistently outperforms willpower-based saving · Pay yourself first: direct savings before discretionary spending · Setting up automatic transfers on payday · Projecting long-run outcomes of small recurring contributions

Unit 4 — Credit & Debt

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
4.1	Wk 5	What is Credit?	The five FICO score factors and their percentage weights · Hard inquiries vs. soft inquiries and their different impacts · Debt-to-income ratio: calculating and interpreting yours · Why starting to build credit before age 18 matters
4.2	Wk 5	How Interest Works	APR: the annual cost of borrowing, applied daily on credit cards · How daily compounding turns a balance into an expensive problem · Calculating simple interest on a given principal and rate · Comparing minimum payment, fixed payment, and avalanche strategies H Family Activity 8
4.3	Wk 5	Credit Card Traps	The minimum payment trap: how 13+ years of interest accumulates · Deferred interest vs. true 0% APR — a critical distinction · Cash advance fees, late fees, and foreign transaction fees · Psychological triggers that cause credit card overspending
4.4	Wk 6	Student Loans	Federal vs. private loans: repayment options, deferment, forgiveness · Subsidized loans (interest paused in school) vs. unsubsidized · The 1x rule: borrow no more than expected first-year salary · Calculating total cost including capitalized interest
4.5	Wk 6	Building Credit Safely	Secured credit card: deposit = credit limit, same reporting as regular card · Authorized user pathway: piggybacking on a parent account history · Recommended sequence: authorized user, secured card, student card · Monitoring credit at AnnualCreditReport.com H Family Activity 9

Unit 5 — Taxes

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
5.1	Wk 7	What Are Taxes?	The three levels of US taxation: federal, state, local · Progressive tax: higher rates on higher income brackets only · Regressive tax: sales tax takes a larger share from lower earners · Why tax literacy is a practical skill, not an advanced one
5.2	Wk 7	Income Tax Basics	Standard deduction reduces taxable income before rates apply · 2025 standard deduction: \$15,000 for single filers · W-2 reports wages earned; W-4 sets withholding with your employer · A refund is not a bonus — it is money you overpaid throughout the year
5.3	Wk 7	FICA: Social Security & Medicare	Social Security: 6.2% on wages up to the annual wage base · Medicare: 1.45% with no income cap; employer matches both · FICA is mandatory — unlike income tax, the W-4 cannot reduce it · Your SS earnings record starts now; 35 highest-earning years determine benefits H Family Activity 10
5.4	Wk 8	Filing Your Tax Return	Who must file: based on income, filing status, and age · Form 1040 sections: income, deductions, tax owed, credits, refund · April 15 filing deadline; Form 4868 extends the deadline to file, not to pay · Free filing options: IRS Free File, VITA sites, direct file H Family Activity 11
5.5	Wk 8	Deductions & Credits	Tax credit: reduces taxes owed dollar-for-dollar · Tax deduction: reduces taxable income by the amount times your marginal rate · Standard vs. itemized: most teens and young adults take the standard · Credits relevant to young workers: Earned Income Credit, Lifetime Learning
5.6	Wk 8	Self-Employment Taxes	1099 income vs. W-2: self-employed pay both halves of FICA (15.3%) · Net earnings base: self-employment income x 92.35% before applying SE tax · Deductible business expenses reduce both income tax and SE tax · Quarterly estimated payments: April 15, June 15, Sept 15, Jan 15

Unit 6 — Investing & Wealth Building

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
6.1	Wk 9	Compound Interest: The 8th Wonder	Compound interest: earning interest on previously earned interest · The Rule of 72: divide 72 by the rate to estimate years to double · Time is the most powerful variable — starting early outweighs investing more later · \$1,000 at 7% for 30 years = \$7,612; for 40 years = \$14,974 H Family Activity 12
6.2	Wk 9	Stocks, Bonds, and Mutual Funds	Stocks = equity (ownership); bonds = debt (lending to a company or government) · Risk/return relationship: higher potential return typically means higher risk · Diversification reduces company-specific risk; cannot eliminate market risk · Calculating a blended portfolio return across asset classes
6.3	Wk 9	Index Funds & ETFs	Index funds passively track a market index (e.g., S&P 500) · Expense ratio: annual fee as a % of assets — 0.03% vs. 1.0% matters enormously · A 1% fee difference on \$10,000 over 30 years costs \$18,688 in lost growth · Most actively managed funds underperform their benchmark over 10+ years H Family Activity 13
6.4	Wk 10	Roth IRA for Teenagers	Roth contributions: after-tax in; qualified withdrawals tax-free in retirement · Contribution limit: lesser of earned income or \$7,000/year (2025) · Earned income only: wages and self-employment qualify; gifts and allowances do not · \$1,000 at age 15, 7% for 50 years = \$29,457 tax-free
6.5	Wk 10	Avoiding Scams & Bad Advice	Guaranteed high returns are the #1 red flag — legitimate investments always carry risk · Pressure to decide immediately, secret opportunities, unsolicited contact: walk away · Verifying advisors: FINRA BrokerCheck, SEC EDGAR public search · Social proof and testimonials are not evidence of legitimacy
6.6	Wk 10	Cryptocurrency & Digital Assets	Speculation vs. investing: crypto's value depends entirely on what buyers will pay · No FDIC protection — exchange collapse means total loss (FTX 2022) · Bitcoin dropped 80%+ in 2022; extreme volatility vs. traditional investments · Every crypto trade is a taxable event · Pump-and-dump schemes; influencer promotions are almost always paid · The 5% rule: emergency fund → Roth IRA → index funds first H Family Activity 17
6.7	Wk 10	Capstone: Personal Finance Plan	Integrating savings goals, budget, emergency fund, credit plan, and investment intention · SMART goal format: specific dollar amount, specific date, specific mechanism · Evaluating and scoring a completed personal finance plan against a rubric · Character outcomes: comparing Lucy, Joseph, Alex, and Sofia after Units 1-6

Unit 7 — Housing & Insurance

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
7.1	Wk 11	Renting — The Real Cost	The 30% guideline: monthly rent should not exceed 30% of take-home pay · Move-in cost reality: first month + last month + deposit = approximately 3x monthly rent · Hidden rental costs: utilities, renters insurance, parking, pet fees · Roommate math: how splitting costs changes affordability calculations H Family Activity 15
7.2	Wk 11	Reading a Lease	Key clauses every tenant must read: notice period, early termination, subletting · Calculating notice deadlines: 60 days before lease end = specific calendar date · Financial consequences: early termination fees, forfeited deposits · Tenant rights: habitability standards, security deposit return timelines
7.3	Wk 11	Buying a Home — Mortgages	PMI required when down payment is less than 20% of purchase price · Credit score at 25-30 is shaped by decisions made at 17-22 · Amortization: how early payments are mostly interest, not principal · A 1% lower rate on a \$300,000 mortgage saves approximately \$60,000 over 30 years
7.4	Wk 11	Health Insurance Basics	Premium, deductible, copay, coinsurance, out-of-pocket maximum — each defined · Deductible-first scenarios: you pay full cost until deductible is met · HSA triple tax advantage: pre-tax in, tax-free growth, tax-free qualified withdrawals · Comparing plan types: HMO vs. PPO vs. HDHP + HSA
7.5	Wk 11	Auto & Renters Insurance	Liability limits: what happens when the bill exceeds your coverage · Renters insurance covers liability and additional living expenses — not just belongings · Gap between bodily injury limit (\$25,000) and a real hospital bill · Why collision vs. comprehensive matters when choosing auto coverage
7.6	Wk 11	Consumer Rights & Protection	Free annual credit report from each bureau at AnnualCreditReport.com · Credit card dispute: provisional credit while investigation runs · Debit card dispute: money is gone during investigation; recovery takes days to weeks · Chargeback rights: goods not received or not as described

Unit 8 — College, Career & Independence

LES.	WEEK	LESSON TITLE	KEY SKILLS & CONCEPTS · H = Family Activity
8.1	Wk 12	The True Cost of College	Net price = sticker price minus all grants and scholarships · The 1x salary rule: total borrowing should not exceed expected first-year income · Comparing four-year cost across school types (community, public, private) · Why the highest-ranked school is not always the best financial decision
8.2	Wk 12	Financial Aid & FAFSA	Free money (grants, scholarships) vs. loans vs. earned money (work-study) · FAFSA opens October 1; filing early is critical for limited institutional aid · Reading a financial aid award letter: identifying what must be repaid · Calculating the remaining gap after all aid is applied
8.3	Wk 12	Student Loans — Borrow Smart	Aid priority order: grants, work-study, subsidized, unsubsidized, private · Capitalized interest: unsubsidized loans grow during school years · Income-driven repayment, deferment, and forgiveness: federal only · Calculating total repayment cost on a 10-year standard plan
8.4	Wk 12	Reading Your First Job Offer	Total compensation: salary + 401(k) match + health insurance + other benefits · The 401(k) employer match is immediate 50-100% return — never leave it · Clawback provisions: signing bonuses may require repayment if you leave early · Evaluating PTO, remote policy, and growth path alongside compensation
8.5	Wk 12	Negotiating Your Salary	Market research: use Glassdoor, LinkedIn, BLS data to anchor a range · Counter at the upper-middle of your documented range, not the ceiling · Starting salary compounds: a 3% raise on \$53K beats 3% raise on \$50K — every year · Non-salary negotiables: remote days, signing bonus, title, review timeline
8.6	Wk 12	Financial Independence Capstone	SMART goals at 1, 3, 5, and 10 years — specific dollars, dates, mechanisms · Personal net worth statement: assets minus all debts = current position · Adulting Checklist: specific financial actions to complete by age 25 · Letter to Future Me: a sealed, dated commitment reviewed in 5 years H Family Activity 16