

# Smart Money Moves for Young Adults

## Course Description & Outlines



**Financial Mindset** – In this lesson, students will explore their personal dreams and learn the effects of lifestyle choices on achieving those dreams. They will understand how money is related to their lifestyle choices, either directly or indirectly. *Other topics include: Financial Behavior, Goal Setting & Life Style Choices* **Course Time: 2 Hours**

Dreams  
Lifestyle Choice  
Goals  
Wants vs Needs

20 – 20 minutes  
10 – 20 minutes  
10 – 40 minutes  
20 – 20 minutes



**Budgeting** – In this lesson, students will learn what a budget is and how budgeting is used to maintain your finances. Students also will learn the budgeting process and apply these lessons in a practical setting to further their financial literacy skills. *Other topics include: Money Management styles, Needs vs Wants and what they can afford.* **Course Time: 2Hours**

Let's Learn to Budget  
Living on your OWN  
Can I afford a vehicle  
Can I afford an apartment

30 – 50 minutes  
30 – 50 minutes  
30 – 50 minutes  
30 – 50 minutes



**Account Management** – In this lesson, students will develop knowledge about how the banking process works. They will understand bank accounts, ATMs, and why banking is important to financial literacy. *Other topics include: Debit card vs Credit cards, and banking essentials.* **Course Time: 2 Hours**

Banking Basics  
Banking Essentials  
Debit Card vs Credit Card

20 – 30 minutes  
20 – 20 minutes  
10 – 20 minutes

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**Loans & Debt** – In this lesson, students will identify the differences between types of debt. They will learn to distinguish between good debt and bad debt as well as the consequences of taking on too much debt. Students will also learn how to determine what type of debt is best to build a credit. **Course Time: 2 Hours**

Good Debt vs Bad Debt	
Car Loans	
Loan Management	

10 – 30 minutes
30 – 40 minutes
10 – 30 minutes



**Credit** – In this lesson, students will develop an understanding of credit. Students will learn how credit functions for making purchases, what finance charges are, and why credit is needed in one's financial life. Other *topics include: Credit reports and Credit scores.* **Course Time: 2 Hours**

What is Credit	
Credit History	
Credit Bingo	

20 – 40 minutes
30 – 40 minutes
10 – 30 minutes

*Young adults are often faced with challenges in life and need additional support to navigate through life. For this population of young adults it can be easy for them and those around them to believe that they are incapable of independent living. Yet, achieving as much independence as possible is vital. Following are just a few of the ways in which helping disabled young adults achieve independence can improve both their self-confidence and their success*