

# 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	20 – 20 minutes
Lifestyle Choice	10 – 20 minutes
Goals	10 – 40 minutes
Wants vs Needs	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	30 – 50 minutes
Living on your OWN	30 – 50 minutes
Can I afford a vehicle	30 – 50 minutes
Can I afford an apartment	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	20 – 30 minutes
Banking Essentials	20 – 20 minutes
Debit Card vs Credit Card	10 – 20 minutes

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**Loans, Debt & Credit** –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. 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**

Good Debt vs Bad Debt
Car Loans
Loan Management

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



**Credit** – As students complete their education and enter the workforce, they often struggle with handling the expenses of living on their own for the first time. In this lesson, participants will learn how to handle their two biggest expenses, housing and transportation, while managing the other expenses associated with living on their own. **Course Time: 2 Hours**

Renting your first apartment
First time Car Buying
Utilities 101

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*