

Financial Literacy with Mr. 401(k)

Spring Term 2026

Learn it. Earn it. Own it. Grow it.

Welcome to **FinLit with Mr 401(k)**!

Get ready to explore how money works, how to grow it, and how to make smart decisions about it. This is your first step toward financial freedom!

Introduction

Money. People use it daily, but money is rarely taught in primary or secondary education. The fact is most students learn how to use a credit card before they learn how to manage debt. Most students learn how to consume and spend before they learn how to save and invest. Let's do something about this. Let's invest in our future by learning about money today.



FinLit with Mr. 401(k) emphasizes conceptual understanding over financial mathematics. The course covers the evolution of money, fundamentals of budgeting, and managing income and expenses. It also delves into understanding assets, liabilities, compound interest, and basic investing principles. Discussions extend to the complexities of the modern financial system, some of its flaws, and aspects of entrepreneurship, including considerations for starting a business.

Course materials will be available for download after each class at: <https://petros.us/finlit-spring-26>. Students are welcome to review the curriculum from prior terms if they wish. This material is made freely available to help anyone through their financial journey.

Course Objectives

By the end of this course, students will:

- Understand the basics of budgeting and managing money.
- Learn how to identify assets and liabilities.
- Know what it means to invest and understand the difference between saving and investing.
- Explore entrepreneurship and develop a business concept.

Setting Expectations

Class Summaries

FinLit with Mr. 401(k) incorporates a unique daily correspondence component. After each class, a summary email is sent to both students and their parents. This daily update keeps parents informed about what their children are learning and encourages meaningful family discussions

about money. This approach not only reinforces the day's lessons but also fosters a supportive learning environment at home. Students are encouraged to retain these class summaries and build a catalog of the course curriculum for later reference. These summaries can also serve as a resource to students for project refinement or future financial decisions.

Homework and Tests

Other than one group project and presentation, there will not be any assigned homework, nor will we have any tests. The group project serves as the capstone for the course, enabling students to synthesize, apply, and present what they have learned.

Each class will conclude with “3 key takeaways” to reinforce key lessons and provide actionable insights, along with “where to learn more,” for students who want to dive deeper into a concept.

How Students Are Graded

Students are graded on a Pass/Fail basis. Since there are no graded homework or exams, classroom attention, collaboration with classmates, group presentation quality, and participation determine passing grades. In addition, the final day of class will include a reflective questionnaire to help students assess what they have learned and provide feedback on the course.

“Money Journal”

Each student is provided a blank notebook during the first week of the course (a “Money Journal”). Students should bring their Money Journal to each class along with a writing instrument. Students can use their Money Journal to take notes and complete practical application exercises. Students should also use their Money Journals to brainstorm business ideas and to develop their Money Mavericks Workgroup Business Plan Projects.

Course Structure

Teaching Approach

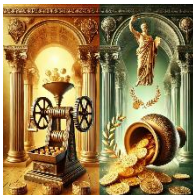
1. Learn – Lecture and in-class videos
2. Discuss – within Money Mavericks Workgroups and classroom discussion
3. Apply – Individual exercises and Money Mavericks Workgroup practical applications

Course Modules



Module 1: Foundations of Money

What is money, and why does it matter? Discover the history, theories, and fundamental principles of money, setting the stage for understanding its role in our modern economy.



Module 2: Making & Spending Money

Learn how to manage income, expenses, taxes, and budgets to build a solid foundation for personal finance.



Module 3: Owning & Owning Stuff

Explore the concepts of assets, liabilities, equity, and how banks operate to better understand net worth and financial health.



Module 4: Exploring Bitcoin

Discover what makes Bitcoin unique as a digital currency, how it works, and its potential role in the future of money.



Module 5: Time & Money

How do time and money work together? Learn about inflation, interest, compound growth, and annuities to appreciate the power of time in financial decision-making.



Module 6: Getting Started with Investing

Dive into the basics of stocks, bonds, and funds, and learn how anyone can start making smart investment decisions.



Module 7: Planning For Your Future

Synthesize course concepts and develop strategies for lifelong financial success and adaptability to financial challenges.

Typical School Week

FinLit with Mr. 401(k) is taught on Mondays, Wednesdays, and Thursdays during Spring Term. The typical school week is as follows:

Monday Classes

- Monday Money Matter\$ – 10 to 15 minutes
- Lecture or Videos – 20 to 30 minutes
- Discussion and Application – 5 to 10 minutes

Wednesday Classes

- Lecture or Videos – 35 to 40 minutes
- Discussion and Application – 10 to 15 minutes

Thursday Classes

- Lecture or Videos – 20 to 25 minutes
- Discussion and Application – 5 to 10 minutes
- Money Mavericks Workgroup Business Plan Project Work – 20 minutes

Monday Money Matter\$

Each Monday we will have a short segment entitled Monday Money Matter\$. During this segment we will review current financial events, recent economic data, or notable financial news. Monday Money Matter\$ tries to bring the concepts discussed in class to life with real-world applications and case studies. Students are invited to suggest topics for future discussion, making this segment more personalized and engaging.

Money Mavericks Workgroups

Money Mavericks Workgroups are small collaboration and discussion groups of ~4 students each. At the beginning of the course, students will break into a Money Mavericks Workgroup and will remain in that workgroup for the duration of the course. Students will discuss certain financial concepts in their Money Mavericks Workgroups and often share their insights with the entire class.

Business Plan Project

Students will develop a business idea and a business plan in their Money Mavericks Workgroups. Most Thursdays, Students will have class time to work on their business ideas and business plans. Students may allocate additional time outside of the classroom to this project if they wish.

This project will help reinforce and apply financial concepts through the lens of entrepreneurship. Specifically, students should consider what customer problems the business idea solves. Who are the business's target customers? How does the business earn money? What are the costs to start the business? Where will the money for the start-up costs come from? What are the business's ongoing costs? How will the business promote its products or services? Who else competes with the business? How will the business differentiate itself from competitors?

Past student projects have included childcare services, AI personalized book recommendations, video content creation, and sneakers online retailing.

Each Money Mavericks Workgroup will present their business idea and business plan to class during the last week of the course. Presentations may be up to 15 minutes in length, incorporating visuals, and each team member should contribute.

Cashflow Financial Board Game

FinLit with Mr. 401(k) turns financial concepts into practical, relatable experiences. One way we achieve this is through [Cashflow](#), a dynamic and interactive board game designed by Robert Kiyosaki, the author of the bestselling personal finance book [Rich Dad Poor Dad](#). Students play [Cashflow](#) in their Money Mavericks Workgroups.

[Cashflow](#) transforms abstract ideas like budgeting, investing, and passive income strategies into engaging gameplay, helping students apply classroom lessons in real-world scenarios. The game emphasizes critical financial skills, such as managing budgets, making investment decisions, and planning for financial independence, all while having fun. It has become a favorite among students and a valuable tool for reinforcing core financial literacy principles.

Guest Speakers

The tentative course schedule may call for guest speakers to visit our class and share their backgrounds. Guest speaker topics may include career paths in finance, basics of real estate investing, the future of digital assets, and starting a small business. Please know that each of these guests is investing their time speaking with you. Your courtesy, attentiveness, and polite engagement with guests is appreciated and expected. Students may prepare thoughtful questions in advance to maximize the value of these sessions.

About Your Instructor - Petros Koumantaros (“Mr. 401k”)

Instructor’s Email Address & Website

pkoumantaros [at] stjosephsea [dot] org

<https://petros.us>

Instructor’s Biography

Financial-services entrepreneur, retirement-plan consultant, and lifelong advocate for financial literacy, I build businesses that help people attain a secure and dignified financial future. I have been a principal/shareholder across seven retirement and financial-services businesses serving employers, households, and institutions.

I lead the Spectrum Family of Companies, now part of Daybright Financial, including Spectrum Pension Consultants (spectrum pension.com), GROUPIRA (groupira.com), Incentive Benefits (incentivebenefits.com), Integrity Pension Services (integritypension.com), ProTPA (protpa.com), and Qualified Pension Consultants (qualified-pension.com). Previously, I served as Managing Director and CEO of Spectrum Pension Consultants and held shareholder or managing member roles across these firms. The Spectrum Family of Companies support thousands of workplace retirement plans, tens of thousands of plan participants and IRA investors, and steward several billion dollars in assets.

Today, as a Managing Partner of Daybright Financial, I guide portfolio integration and operational alignment, set strategy, and drive growth in partnership with Daybright Financial leadership. In parallel, I serve as Chief Revenue Officer for Daybright Financial’s Private Sector Retirement segment, leading business development, sales strategy, and revenue growth of private sector retirement solutions.

I grew up in Tacoma, Washington. My mother, the daughter of Greek-immigrant grocers, taught junior-high algebra until 1981, then joined my father at Spectrum Pension Consultants, the firm he founded in 1978 after immigrating from Greece. After his passing from bladder cancer at the age of 61, my brother Yannis and I stepped in to lead the firm in 2005, and we have been modernizing and expanding ever since.

After earning a BA in Business Administration from the University of Washington, I joined Intel Corporation, earning an MBA from Arizona State University while working full-time, and progressed from Buyer/Senior Buyer to Program Manager. In 2011, I co-founded GROUPIRA, now a multimillion-dollar fintech business empowering tens of thousands of retirement savers and the

financial advisors who serve them. Since 2018, I have also been a Financial Consultant with intellicents, advising plan sponsors and participants; the firm oversees \$5.5B+ in assets, including \$3.0B in ERISA plans.

Policy & leadership: I testified before the U.S. Senate HELP Committee (2022) and the DOL ERISA Advisory Council (2012), and I was appointed to the Washington Saves Governing Board in 2024 to widen workplace savings statewide. I was a Puget Sound Business Journal “40 Under 40” honoree (2013).

Financial literacy & community: As “Mr. 401(k)” I volunteer-teach a practical money course to middle-schoolers and advocate for K-12 personal-finance standards. In Dad’s memory our family established the Pano Koumantaros Cancer Research Fund, raising \$2.0M+ for research, care, and treatment.

FinLit with Mr. 401(k) Spring Term 2026 Tentative Course Schedule

Week #	Class #	Date	Module	Topics	Notes
1	1	Wednesday, March 11, 2026	Module 1 – Foundations of Money	<ul style="list-style-type: none"> Course Overview & Introductions 	First Day of Spring 2026 Exploratory
1	2	Thursday, March 12, 2026	Module 1 – Foundations of Money	<ul style="list-style-type: none"> What Is Money? A Historical and Functional Perspective 	
1	3	Monday, March 16, 2026	Module 1 – Foundations of Money	<ul style="list-style-type: none"> Monday Money Matter\$ Theories of Money Business Plan Project Launch 	
2	4	Wednesday, March 18, 2026	Module 1 – Foundations of Money	<ul style="list-style-type: none"> Human Action and Perceptions of Value 	
2	5	Thursday, March 19, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> From Value to Exchange – Why People Trade Business Plan Project 	
2	6	Monday, March 23, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> Monday Money Matter\$ Making Money I: Understanding Earned Income 	
3	7	Wednesday, March 25, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> Making Money II: Exploring Passive & Portfolio Income 	
3	8	Thursday, March 26, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> Smart Spending – Understanding and Managing Expenses Business Plan Project 	
4	9	Monday, March 30, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> Monday Money Matter\$ Taxes – The Cost of Freedom 	
4	10	Wednesday, April 1, 2026	Module 2 – Making & Spending Money	<ul style="list-style-type: none"> Balancing Needs and Wants – Budgeting Basics 	
4	11	Thursday, April 2, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> CASHFLOW Board Game 	
5	N/A	Monday, April 6, 2026	No School	<ul style="list-style-type: none"> No School 	Spring Break
5	N/A	Wednesday, April 8, 2026	No School	<ul style="list-style-type: none"> No School 	Spring Break

Week #	Class #	Date	Module	Topics	Notes
5	N/A	Thursday, April 9, 2026	No School	<ul style="list-style-type: none"> • No School 	Spring Break
6	12	Monday, April 13, 2026	Course Supplement: Business Plan Project	<ul style="list-style-type: none"> • Business Plan Project Work 	Mr. 401(k) Away: Sub
6	13	Wednesday, April 15, 2026	Module 3 – Owning & Owing Stuff	<ul style="list-style-type: none"> • Assets – What You Own and Why it Matters 	
6	14	Thursday, April 16, 2026	Module 3 – Owning & Owing Stuff	<ul style="list-style-type: none"> • Liabilities – Understanding and Managing What You Owe 	
7	15	Monday, April 20, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> • CASHFLOW Board Game 	Mr. 401(k) Away: Sub
7	16	Wednesday, April 22, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> • CASHFLOW Board Game 	Mr. 401(k) Away: Sub
7	17	Thursday, April 23, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> • CASHFLOW Board Game 	Mr. 401(k) Away: Sub
8	18	Monday, April 27, 2026	Module 3 – Owning & Owing Stuff	<ul style="list-style-type: none"> • Equity and Net Worth – Understanding Wealth 	
8	19	Wednesday, April 29, 2026	Module 4 – Exploring Bitcoin	<ul style="list-style-type: none"> • Banking and Traditional Financial System Fragility 	
8	20	Thursday, April 30, 2026	Course Supplement: Business Plan Project	<ul style="list-style-type: none"> • Business Plan Project Work. Each group may use up to 1 to create presentation drafts. 	Mr. 401(k) Away: Sub
9	21	Monday, May 4, 2026	Module 4 – Exploring Bitcoin	<ul style="list-style-type: none"> • Monday Money Matter\$ • Introduction to Bitcoin Digital Money 	
9	22	Wednesday, May 6, 2026	Module 5 – Time & Money	<ul style="list-style-type: none"> • How Price Changes and Interest Work 	
9	23	Thursday, May 7, 2026	Module 5 – Time & Money	<ul style="list-style-type: none"> • The Power of Time - Compound Interest with Lump Sum Formulas • Business Plan Project. Each group may use up to 1 to create presentation drafts. 	
10	24	Monday, May 11, 2026	Module 5 – Time & Money	<ul style="list-style-type: none"> • Monday Money Matter\$ 	

Week #	Class #	Date	Module	Topics	Notes
				<ul style="list-style-type: none"> The Power of Time - Annuity Basics 	
10	25	Wednesday, May 13, 2026	Module 5 – Time & Money	<ul style="list-style-type: none"> Is College a Smart Investment? 	
10	26	Thursday, May 14, 2026	Module 6 – Getting Started with Investing	<ul style="list-style-type: none"> Smart Investing – Growing Your Money for the Future 	
11	27	Monday, May 18, 2026	Module 6 – Getting Started with Investing	<ul style="list-style-type: none"> Monday Money Matter\$ Introduction to Investing II 	
11	28	Wednesday, May 20, 2026	Module 6 – Getting Started with Investing	<ul style="list-style-type: none"> Basics of Investment Funds 	Bitcoin Pizza Day
11	29	Thursday, May 21, 2026	TBD	<ul style="list-style-type: none"> TBD Business Plan Project 	
12	N/A	Monday, May 25, 2026	No School	<ul style="list-style-type: none"> No School 	Memorial Day
12	30	Wednesday, May 27, 2026	Module 7 – Planning For Your Future	<ul style="list-style-type: none"> Putting It All Together – Earning, Investing, & Avoiding Debt Traps Business Plan Project 	
12	31	Thursday, May 28, 2026	Module 7 – Planning For Your Future	<ul style="list-style-type: none"> Money Mavericks Business Plan Presentations: Alpha, Beta, Delta, & Epsilon 	Capstone Project Due Date
13	32	Monday, June 1, 2026	Module 7 – Planning For Your Future	<ul style="list-style-type: none"> Answering Student Questions Life Lessons Class Wrap-Up Assessment & questionnaire 	8th Grade Last Day
13	33	Wednesday, June 3, 2026	Module 7 – Planning For Your Future	<ul style="list-style-type: none"> Money Mavericks Business Plan Presentations: Gamma & Zeta 	Capstone Project Due Date
13	34	Thursday, June 4, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> CASHFLOW Board Game 	
14	35	Monday, June 8, 2026	Course Supplement: CASHFLOW	<ul style="list-style-type: none"> CASHFLOW Board Game 	7th Grade Last Day