



Financial Literacy with Mr. 401(k)  
Spring Term 2026  
March 11, 2026

# Foundations of Money

## Class 1: Course Overview & Introductions



Welcome to  
Financial Literacy with  
Mr. 401(k)

# FinLit w/ Mr. 401(k) Course Materials Webpage:

<https://petros.us/finlit-spring-26>

## Check your email

Daily class summary is sent to  
students & parents/guardians



# Class Discussion

1. Introduce Yourself.
2. If you received \$100 today, what would you do with it?
3. What is your #1 question about money or finance?

# In FinLit, we learn about...

- the history of money and how money has changed over time;
- budgeting, including income and expense management;
- assets, liabilities, and the basics of investing;
- entrepreneurship fundamentals and what to consider when starting a business; and
- what people who work in financial services do professionally.



# Learning 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 idea.

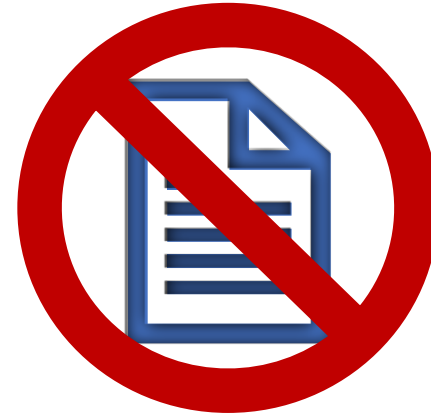


# Setting Expectations



## No Homework

Students who want a deeper dive on a topic outside the classroom should reference “**where to learn more.**”



## No Tests

This is an elective course. **You chose to be here** to learn about money and finance. Your engagement in class matters.

# How Students Are Graded: Pass/Fail



## Attention

Pay attention in class.  
Feel free to take notes as appropriate.



## Discussion

Collaborate well with classmates and in your Money Mavericks Workgroups.



## Participation

Ask questions when you have them. Answer questions when called posed or called upon.

# What to Bring to Class



## **“Money Journal”**

Use your money journals to take notes and complete practical application exercises in class.



## **Pencil or pen**

You can't take notes in your Money Journal without a writing instrument. Please bring one.

# Teaching Approach



## Learn

Lecture and in-class videos on financial concepts. Monday Money Matter\$.



## Discuss

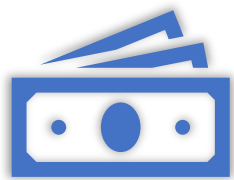
Discuss key concepts in Money Mavericks Workgroups and large group. Ask questions.



## Apply

Money Mavericks Workgroup collaboration & business plan project. Cashflow Board Game.

# Mr. 401(k) will answer any of your financial questions except these...



How much money do you make?



What is your financial net worth?



How much of \_\_\_\_\_ do you own or owe?

# FinLit Course Modules



## 1. Foundations of Money



## 2. Making & Spending Money



## 3. Owning & Owing Stuff



## 4. Digital Assets: Bitcoin



## 5. Time Value of Money



## 6. Investments



## 7. The Future



## Supplements: Cashflow

# Typical School Week

## Monday

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

## Wednesday

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

## Thursday

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



# Money Mavericks Workgroups

Break into groups  
of 4 students

# Money Mavericks Workgroup Purposes



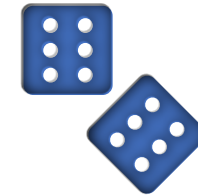
## **Discuss Concepts Learned**

Apply the concepts learned through collaboration with peers.



## **Develop a Business Idea & Business Plan**

A long-term project to help you apply concepts through the lens of entrepreneurship.



## **Play Cashflow Financial Board Game**

A fun way to apply some of the financial concepts we learn about.

# Money Mavericks Workgroups

## Business Idea & Business Plan Project



### Develop a Business Idea

What problem does your business solve? Who are the business's target customers?



### Write a Business Plan

How does the business earn money? What are the ongoing costs? How is your business unique?



### Present Your Business Plans

Deliver a 15-minute presentation of your business plan **during the last week of class.**

# Cashflow Financial Board Game

A fun way to apply some of the financial concepts we learn about and discuss



# Practical Application

A lightbulb is centered in the background, with three golden puzzle pieces floating inside it. The lightbulb is a simple silhouette with a glowing effect, and the puzzle pieces are arranged in a small cluster. The background is a dark teal color.

In your Money Journals, write down your answers to the following questions:

- Do you save some of the money you earn or receive?
- Have you ever bought something and then regretted spending your money on it?
- What is one thing you wish you could afford right now?
- Do you know what a budget is? Have you ever tried to make one?

# Money Mavericks

**Objective:** Discuss your answers to the practical application questions within your Money Mavericks Workgroups. Be prepared to share some of your group's observations with the entire class.





# Three Key Takeaways

1. Financial literacy is one of the most valuable life skills you can develop – understanding how money works gives you the power to make smarter decisions about your future.
2. FinLit is a course instructed by Mr. 401(k) that teaches students about money and financial concepts.
3. FinLit students are graded based on attention, discussion, and classroom participation.



## Where to Learn More

- Financial Literacy (“FinLit”) Syllabus Spring Term 2026
- Webpage: [About FinLit](#)
- CASHFLOW Board Game: [CASHFLOW | Rich Dad](#)