Center for Financial Empowerment

Topics may be presented individually, or multiple topics can be presented in a series.

All topics are taught by Certified Financial Education Instructors (CFEI), the national standard for financial educators.

PRIMARY TOPICS (Most requested)

1- Budgeting & Spending

- Needs vs. wants, trade-offs and opportunity costs
- "Pay Yourself First" saving model
- Using a budget (spending plan)

2- Saving & Investing

- Understanding compound interest
- Types of investments
- Tax-advantaged investing for retirement

3- Credit & Debt

- Credit reports & scores
- The costs of using "alternative credit"
- Debt repayment strategies

OTHER TOPICS AVAILABLE UPON REQUEST

4 - Making Financial Decisions & Setting Goals

- How values, needs and wants affect individual financial decisions
- Interpret the role of goal-setting as an integral part of financial planning

5 - Choosing A Financial Institution

- Understand the benefits of using a financial institution
- Services offered by financial institutions
- What is a credit union & how is it different from a bank?

6 - Insurance

- How insurance works
- Types of insurance (auto, health, life, disability, renters, etc.)
- What to look for in an insurance company

7 - Career Exploration & Getting A Job

- Career self-assessment: Finding what you want to do
- Job searching: Application, Resumé, Interview
- Entrepreneurship

8 - Paying Taxes

- Overview of current tax structure at state and national level
- How taxes are paid: Paycheck withholding and annual filing
- How taxes affect your take-home pay

9 - Protecting Against Fraud

- Strategies to prevent fraud
- Protecting yourself from identity theft
- What to do if fraud happens to you

10 - Paying For Higher Education

- Compare funding sources available to pay for higher education
- Evaluate eligibility requirements for the FAFSA
- Recognize loan repayment requirements

11 – Risky Money Moves

- The trap of online gambling
- The high costs of payday lenders
- Risks of using pawn shops, title loans, rent-to-own plans

Each topic is presented in a 60-minute session.
Request scheduling information:
hello@center4fe.org

12701 Schabarum Ave Irwindale CA 91706 800.866.6474 Center4FE.org

Center for Financial Empowerment

Results-driven Curriculum:

The CFE's selected curriculum uses lesson plans and instructional materials that empower youth to make better financial choices. By going beyond a basic knowledge of personal finance, the program promotes positive financial identities, financial attitudes, and self-beliefs.

With the support of **Master Educators**, the program combines research-based insights with interactive, hands-on activities to develop a comprehensive and flexible curriculum. Every lesson plan has been field tested in classrooms with diverse student populations.

The curriculum materials are up-to-date and designed in a modular format. Each lesson plan includes hands-on facilitation methods, a note-taking guide, worksheets, student reading, a PowerPoint presentation and conclusion activities to reinforce key concepts, along with assessment options to test knowledge retention.

Standards:

The curriculum can be taught in a variety of classroom settings, programs and disciplines. It meets national education standards for Financial Literacy, Family and Consumer Sciences, Business Education, Math, Economics, and Common Core English Language Arts.

Curriculum Themes and Units:

The themes developed are based on the model of a free market economy where individuals are important agents working for their own best interests. The curriculum themes recognize the ongoing bond between individuals, communities and families. The themes, woven throughout the entire curriculum, are:

- You are responsible for yourself
- Your present self impacts your future self
- You are better off in a community than by yourself
- Investing helps you cope with risk and uncertainty

The overarching curriculum themes, coupled with the development of critical thinking and decision-making skills, provide our facilitators with maximum instruction flexibility.

The Curriculum Works:

When you combine good research and good practice, you get good results. During development an independent evaluator worked with teachers at 15 high schools in eleven states to administer a series of online pre- and post-course surveys to students, using a treatment vs. control group study design. Findings include:

- Improvement in **financial knowledge** was 3x higher for treatment students.
- **Attitudes and beliefs** improved for treatment students, but declined among control students.
- The evaluation student found evidence of a "sleeper effect" of financial education on changes in **financial behavior** 6-months later.
- When compared to other materials in an independent research review, 99% of teachers rated these materials as **"more valuable" or "much more valuable.**"

These curriculum lessons were selected by the U.S. Treasury Department for inclusion in its teacher toolkit to support its National Financial Capability Challenge.

12701 Schabarum Ave Irwindale CA 91706 800.866.6474 Center4FE.org