

GOLEARN ADULTING 101

HIGH SCHOOL CURRICULUM

WEEK 1

BANKING YOUR MONEY AND HOW IT ALL WORKS

- What are the functions of a bank?
- We help you manage and grow your money with ease.
- Online and mobile tools
- Automation and account personalization

WEEK 2

CHECKING ACCOUNT BASICS AND WHAT YOU NEED TO KNOW OPENING AN ACCOUNT

- Account Ownership
- Bank fees
- Direct deposit
- Checking/Savings
- Reconciliation
- Overdrafts
- Debit vs credit
- Payment 2 Payment – (P2P) – SPIN your money for payments conveniently and securely

WEEK 3

SAVING, SPENDING AND BUDGETING

- Savings Accounts
- How to Auto-Save
- Budget Tools
- How to use Go!Focus – your personal finance manager
- Budget Game – hands on examples and scenarios
- Investment Opportunities
- Meet Legence Investment Services

WEEK 4

CREDIT SCORES

- Why is it important to have a good credit score?
- What is the purpose of a credit score?
- Provide examples of credit score impacting loan requests and other financial needs.

WEEK 5

HOW TO BUILD CREDIT SCORES

- Ways to build credit
- Pledged loans
- Credit cards
- 5 C's of credit
- How do I improve my credit score?

WEEK 6

LOANS AND BORROWING MONEY

- Provide example of loan application
- Consumer
- Mortgage
- Commercial
- Loan fees
- Collateral
- Interest rates
- Amortization
- Down payment

WEEK 7

HOW TO PREPARE FOR THE REAL WORLD

- Scholarships
- Applications/Essay
- Student loans
- Financial aid
- Applying for jobs (career goals)
- Resumes

WEEK 8

THE REAL WORLD CONTINUED

- 529 Plans
- Job Interviews
- How to present yourself
- Prepare questions for business – you are interviewing them as well
- Dress and Etiquette
- Social media etiquette

WEEK 9

HOW TO START A BUSINESS

- Small Business Administration
- Invite SBA Lender
- Small Business Development Centers
- Invite SBDC

WRAP-UP

TEST TO INCLUDE A SUMMARY OF THE 9 WEEK CURRICULUM

