



# Financial Literacy



## Let's master money skills and protect yourself!

Understanding how money works is an essential personal skill and protect your child from financial troubles. Also, having an interest in personal finance widen your child's view of broader economics and socioeconomic issues.

### ✓ **Fundamental understanding of money**

This program covers fundamentals such as how do you earn and spend money, pitfalls of credit cards, compound interest, loans, and savings.

### ✓ **Risk awareness**

Understanding financial risks and threats such as identity theft are significant to protect your child by themselves.

### ✓ **Widen socioeconomic view**

Your child also learns about a stock investment that motivates him/her to learn about the companies and economic situation and discuss economic news every week.

**# of classes**

**Day**

**Period**

**No class dates**

**Time**

**Location**

**Pricing**

**Minimum & maximum**

STEAM Dojo is a CA 501 (c)(3) NPO

## After this program

Your child will understand basic money flow, such as making money, budgeting, spending, borrowing, saving money, and associated risks such as identity theft. Also, your child understands the concept of credit card, loan, interest, and tax.

## Syllabus

- |                            |                                   |
|----------------------------|-----------------------------------|
| 1) Week 1                  | Next session                      |
| - What is money            | 1) Week 1                         |
| - How to earn it           | - Taxes                           |
| 2) Week 2                  | - How the government works        |
| - Good spending habit      | 2) Week 2                         |
| - Use money wisely         | - Income                          |
| 3) Week 3                  | - Expenses                        |
| - Budgeting                | - Withheld                        |
| - Activity planning        | 3) Week 3                         |
| - Emergencies              | - Mortgage                        |
| 4) Week 4                  | - Auto loans                      |
| - Credit card              | 4) Week 4                         |
| - Interest and fees        | - Housing                         |
| 5) Week 5                  | - Checking and savings accounts   |
| - Borrowing money          | 5) Week 5                         |
| - Loan                     | - Debit cards                     |
| - Managing debts           | - Overdraft                       |
| 6) Week 6                  | 6) Week 6                         |
| - Savings                  | - Preparing for college           |
| - Investment               | - Buying a car                    |
| 7) Week 7                  | - Renter's insurance              |
| - How to pay               | 7) Week 7                         |
| - Digital currencies       | - Making and keeping saving goals |
| 8) Week 8                  | - Retirement accounts             |
| - Identity theft           | 8) Week 8                         |
| - Insurance                | - Financial statement             |
| 9) Week 9                  | 9) Week 9                         |
| - Bank services            | - Tax filing                      |
| - The Federal Reserve Bank | - Bookkeeping                     |
| 10) Week 10                | 10) Week 10                       |
| - Review                   | - Review                          |
| - Investment review        | - Investment review               |