



# Economics and Personal Finance



## 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 while helping your child's carrier selection.

### ✓ **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.

**Friday**  
**Period Jan - May**  
**No class dates**  
**Total classes**  
**Fee**  
**Registration**

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
  - What is money
  - How to earn it
- 2) Week 2
  - Good spending habit
  - Use money wisely
- 3) Week 3
  - Budgeting
  - Activity planning
  - Emergencies
- 4) Week 4
  - Credit card
  - Interest and fees
- 5) Week 5
  - Borrowing money
  - Loan
  - Managing debts
- 6) Week 6
  - Savings
  - Investment
- 7) Week 7
  - How to pay
  - Digital currencies
- 8) Week 8
  - Identity theft
  - Insurance
- 9) Week 9
  - Bank services
  - The Federal Reserve Bank
- 10) Week 10
  - Review
  - Investment review
- 11) Week 1
  - Taxes
  - How the government works
- 12) Week 2
  - Income
  - Expenses
  - Withheld
- 13) Week 3
  - Mortgage
  - Auto loans
- 14) Week 4
  - Housing
  - Checking and savings accounts
- 15) Week 5
  - Debit cards
  - Overdraft
- 16) Week 6
  - Preparing for college
  - Buying a car
  - Renter's insurance
- 17) Week 7
  - Carrier selection
  - The supply-demand curve
- 18) Week 8
  - Investment
  - Self-investment