Financial Literacy Curriculum

Build a financial literacy curriculum that meets the changing needs of your students, because your message will be lost if it’s not relevant.

### FRESHMAN

<table>
<thead>
<tr>
<th>Financial Literacy Topics</th>
<th>Key Points</th>
<th>Specific Activities</th>
</tr>
</thead>
</table>
| How to Fund an Education                  | • Completing the FAFSA  
• Reviewing an Award Letter  
• Understanding Loan Options | • Review the financial aid timeline  
• Create an education funding plan  
• Discuss the order of borrowing |
| Intro to Federal Loans                    | • Loan Terms & Conditions  
• Rights and Responsibilities  
• Repayment Options            | • Steps to securing a Direct Loan  
• Explain Income Driven Repayment  
• Log into NSLDS  
• Introduce DL Servicers        |
| Intro to Private Loans                    | • What’s a Private Loan  
• All About Interest Rates, Fees, Terms and Conditions  
• Private Loan Repayment vs Fed | • Evaluating a Private Loan  
• Sample disclosure statements  
• Introduce debt-to-income       |
| Budgeting                                 | • Creating a Budget  
• Maintaining a Budget  
• Saving Strategies             | • Create a budget  
• Provide financial fitness resources  
• Talk about budget busters     |

### SOPHMORE

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<th>Key Points</th>
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| Off Campus Living                         | • On vs. Off Campus  
• Finding the Right Apartment  
• Making Ends Meet              | • On vs. off campus pros and cons list  
• How to evaluate rentals  
• Independent living: bills, contracts, responsibilities |
| Banking Basics                            | • Banking Services  
• Choosing a Bank  
• How to Balance Your Account | • Compare banks and bank accounts  
• Understand your bank statement |
| Credit Basics                             | • Credit Reports and Scores  
• Build and Maintain Good Credit  
• Finding the Right Credit Card | • How to request your credit report and score  
• Interpret your credit score |
| Gauge Your Debt                           | • Estimate Your Student Loan Payments  
• Look Ahead to Your Repayment Abilities—Dent-to-Income  
• Spend Less, Borrow Less, Pay Back Less | • Research potential salaries  
• Calculate monthly payments  
• list ways to spend less through frugal living  
• Share financial fitness resources |
# Financial Literacy Curriculum

## JUNIOR

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<th>Financial Literacy Topics</th>
<th>Key Points</th>
<th>Specific Activities</th>
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| Identity Theft            | • Identity Theft Overview  
                          • Identity Theft Prevention  
                          • What to do if the Identity Thief Strikes | • Identity theft stories  
                          • Cyber security  
                          • Do you know your on-line profile? |
| Credit Review             | • Credit Fundamentals  
                          • Credit Tune-Up  
                          • Healthy Credit Card Use | • Understand your credit report  
                          • Interpret your credit score |
| Stay the Course           | • Revisit Your Budget  
                          • Be Green and Save Money  
                          • Avoid Credit Hazards | • Monthly in-school budget  
                          • Green savings  
                          • Evaluate credit card habits |
| Big Decisions             | • More School or Real World  
                          • Internships and Job Search  
                          • Cars: Lease or Buy. New or Used. | • Career path expectations—more school or not  
                          • The organized applicant— job search tips and tools  
                          • Moving from bike to car |

## SENIOR

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<tr>
<th>Financial Literacy Topics</th>
<th>Key Points</th>
<th>Specific Activities</th>
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</thead>
</table>
| Mortgages and More        | • Home buying Basics  
                          • Mortgage Types Simplified  
                          • Qualifying for a Mortgage | • Mortgage pre-approval tip sheet  
                          • Mortgage affordability worksheet |
| Future Finances           | • Paychecks, Taxes, and Benefits  
                          • Intro to Investments  
                          • 401(k) and Retirement Planning | • Understanding your pay stub  
                          • How to use the rule of 72  
                          • Create an after school budget |
| Manage Your Repayment     | • Organize Your Student Loans  
                          • Understand Repayment Options  
                          • Create a Repayment Strategy | • Look up loans on NSLDS  
                          • Identify loan servicer  
                          • Create loan servicer account  
                          • Review repayment plan options |
| Lost in Repayment         | • Grace Period, First Payment, Due Dates, and Servicer Protocol  
                          • How to Avoid Delinquency  
                          • The Repercussions of Default | • All about Income Driven Repayment  
                          • All about public service loan forgiveness  
                          • Your loan servicer is your bff |