

NO BIG DEAL

NBD math program

Financial Literacy Pacing Guide

Presented by the Dyscalculia Training & Research Institute

Use this pacing guide to help you keep track of your work. This is just a guide—you can work at your own pace.

<u>Unit</u>	<u>Topic</u>	<u>Completed</u>
Unit 1	<u>Week 1, Introduction</u> What is Personal Finance? Introduction to Money Basics Money Thoughts	
	<u>Week 2, Budgets</u> Budgets 101 How to Make a Budget Sample Budget Unit 1, Week 2 Test	
	<u>Week 3, Income</u> Income Tax Income, Expenses, and Income Tax Net Pay Understanding Income Tax and Tax Terms Tax Brackets and Deductions	
	<u>Week 4, Careers</u> Choosing a Career What Does Work Cost?	
	<u>Week 5, Workplace Skills</u> Hard Skills in the Workplace Hard Skills in Action Soft Skills in the Workplace Unit 1 Test	
Unit 2	<u>Week 1, Banking</u> Banking 101 Checking Accounts Balance a Checking Account	
	<u>Week 2, Savings Accounts</u> Savings Accounts Types of Savings Accounts	
	<u>Week 3, Personal Investments</u> Personal Investments High and Low Risk Investments Making Investment Decisions	
	<u>Week 4, Career Investments</u> Retirement Plans 401 Retirement Plans IRA Retirement Plans Unit 2 Test	
Unit 3	<u>Week 1, Dorm Living</u> Dorm Living College Housing Costs	

	College Living Expenses	
	<u>Week 2, Roommates</u> Roommates Living Off Campus Tips for Living with a Roommate Budgeting with a Roommate	
	<u>Week 3, Rental Housing</u> Living Off Campus Renting an Apartment Renting a House Sublets, Room Rentals, and Co-ops	
	<u>Week 4, Buying a Home</u> Homeowner's Vocabulary Buying a Home Cost of Living Getting a Loan Unit 3 Test	
Unit 4	<u>Week 1, Choosing a Career</u> Career Quiz Career Decision-Making Questions Potential Careers	
	<u>Week 2, Preparing for a Career</u> Soft Skills Hard Skills Pre-Career Work	
	<u>Week 3, Benefits</u> Workplace Benefits Atypical Benefits Jobs Without Benefits	
	<u>Week 4, Retirement</u> Planning for Retirement Saving for Retirement Retirement Plans	
	<u>Week 5, Career Changes</u> Changing Careers Change or Stay? Financial Impact of Career Changes Unit 4 Test	
Unit 5	<u>Week 1, Stocks</u> The Stock Market Stock Market: The Big Three Investing in Stocks Reinvesting, Dividends, and Selling Stocks	
	<u>Week 2, CDs and Money Market Funds</u> What are CDs? What are Money Market Funds? Pros and cons of CDs and MMFs Making a Choice: CD or MMF?	
	<u>Week 3, Cash Flow</u> Cash Flow and Personal Finances Business Cash Flow	
	<u>Week 4, Frauds & Scams</u> Protecting Yourself from Fraud Identifying a Scam	

	Identity Theft: Protect Yourself Unit 5 Test	
Unit 6	<u>Week 1, Credit Score</u> Wealth-Building Advice Understanding a Credit Score	
	<u>Week 2, Credit Cards</u> Credit Cards Credit Card Statements	
	<u>Week 3, Predatory Lending</u> Subprime Mortgages and Balloon Payments Payday Loans Rent-to-Own	
	<u>Week 4, Bankruptcy</u> Bankruptcy Advice Bankruptcy Terms to Know Bankruptcy Pros and Cons The Financial Impact of Bankruptcy Unit 6 Test	
Unit 7	<u>Week 1, Paying for College</u> Higher Education FAFSA Paying for College Free Colleges	
	<u>Week 2, Automobiles</u> Buying a New Car Buying a Used Car Leasing a Car	
	<u>Week 3, Home Loans</u> Home Loans Conventional Loans FHA Loans	
	<u>Week 4, Personal Loans</u> Home Equity Loans and HELOCs Debt Consolidation Loans Personal Loans Unit 7 Test	
Unit 8	<u>Week 1, Insurance</u> Home Owners or Renter's Insurance Car Insurance Car Insurance Deep Dive Comprehensive vs Collision	
	<u>Week 2, Life & Health Insurance</u> Life Insurance Work-Based Health Insurance Private Health Insurance Public Health Insurance What is a PPO? HMO? EPO?	
	<u>Week 3, Wills & Trusts</u> Writing a Will A Family Trust Unit 8 Test	