



Money Path is a personalized, career & financial planning tool which allows students to connect the dots between topics typically covered in a Personal Finance class. Students retain their accounts and created plans, allowing them to revisit their plans as they gather and apply new knowledge. Within Money Path, there is a link to Money Sense On Demand which contains fourteen independent learning modules on personal finance and financial planning topics. Below are suggestions on how to incorporate Money Path and Money Sense On Demand throughout a curriculum.

Where do these programs fit into a typical personal finance curriculum?

Personal Finance Topic	What is it? (what lessons are contained in this topic)	Where does Money Path fit?	Money Sense On Demand accompanying lessons
Managing a Checking Account / Financial Institutions	Understanding how to use financial institutions and checking accounts, how to select the right account for your situation.		Managing your Money at a Bank or Credit Union
Saving	Basics of saving up for long term goals, why it is important, the various vehicles to save money.	Develop a financial goal timeline as a young adult based on income, taxes, spending, saving and compound growth. Save and compare multiple scenarios based on career starting pay, spending and saving decisions.	Lifestyle Planning/Setting Financial Goals
Understanding Credit	What credit is, how to use it effectively, sources of credit, FICO scores, and identity theft. Managing debt and monitoring credit.		Intro to Credit

Careers and Paying for School	Exploring various career pathways including workforce, college, apprenticeship, and the military.	Explore starting pay for careers by industry, education degree attained, training and apprenticeships in the trades. Explore different paths including workforce, different education degrees, military and apprenticeship in the trades. Evaluate various data including starting pay, high and low pay range, percent employed and job growth percent. For the education path, forecast student loan debt, identify monthly student loan payment and how it affects career budget and timeline for achieving financial goals.	Education and Employment
Investing	Purpose, risk & return, investment vehicles, and retirement calculators.	Create, save and compare multiple monthly saving scenarios to evaluate impact on personal goal timeline and retirement forecast. View retirement savings after 40 years, and toggle to the benefits of employer matching.	Investments Choosing a Financial Planner
Behavioral Economics	Peer pressure, outside influences, social media's impact, discipline.		Housing Vehicle Acquisition
Income and Taxes	W2 Forms, Social Security and Medicare, Federal and State Income Taxes, Tax Returns, Exemptions, Deductions, Adjustments, and Credits.	Utilize career based budget to evaluate FICA, state and federal tax withholding, and determine after tax income available to spend and save.	Taxes
Insurance	Risk and types of insurance - auto, health, life, disability, etc.		Insurance & Risk Management
Consumer Skills & Budgeting	Housing options, rental living, and contracts. Vehicle payment options, hidden costs, and research. The anatomy of a budget, decision-making process, opportunity cost, methods of budgeting, spending choices.	Develop a career based financial plan, including independent budgeting, long-term savings goals and evaluate needs/wants.	Budgeting Consumer Protection against Fraud Predatory Lending
Final Semester Wrap Up Project		Utilizing students' final saved career & financial plans, have them present final projects.	