



**ONLINE HIGH SCHOOL  
PERSONAL FINANCE  
COURSE**

- ★ *Covers: Income, Expenses, Saving and Investing, Credit and Insurance*
- ★ *Correlated to State Standards of Education*
- ★ *Easy-to-use Teacher Administration Site*
- ★ *Electronic Grade Book*

*"My students are so engaged. When I discuss MoneySKILL in class, the students nod in approval -- that's a "thumbs up" for me and your course. As a teacher, I find this is excellent information presented in a user friendly manner. The MoneySKILL course is a powerful asset to educators. My students are enjoying the learning process! Thanks so much for being out there for our teaching needs."*

*(April 2010)*

*Janice Lange*

*Madison Metropolitan School District  
Madison, WI*



**AFSA EDUCATION  
FOUNDATION**

*Brightening Your Financial Horizon*

For more information, please contact



919 Eighteenth Street, NW • Suite 300 • Washington, DC 20006-5517  
Phone: (888) 400-7577 • E-mail: info@moneyskill.org  
Web: www.moneyskill.org

MoneySKILL<sup>®</sup>, a free online course, teaches personal finance concepts on income, expenses, saving and investing, credit and insurance.

"I highly recommend the MoneySKILL course for teachers and students alike. Students learn by applying financial concepts to real life situations. The format for the student is easy to understand and allows for a student to retake assessments until they feel comfortable with their performance."

(March 2010)

Mary Campbell, Ravenwood High School  
Brentwood, TN



"My students not only enjoy the computerized interaction but they also expand their business knowledge tremendously. This program truly makes a positive difference in classroom instruction and assists in the retention of business knowledge for ALL students."

(June 2009)

Patrick J. Cook, Jr., Lackawanna High School  
Lackawanna, NY



"I just wanted to write and thank you for this wonderful tool! It has been a terrific supplement to the curriculum I use for my Personal Finance classes. I would recommend this site to every student in the US!"

(February 2010)

Randy Gettens, Butler Senior High School  
Butler, PA



"I am really enjoying the MoneySKILL Web site. Great material that helps stimulate great conversations in my high school classes!"

(September 2009)

John Mitchell, Port Angeles High School  
Port Angeles, WA



"Thanks again for the great curriculum and the easy delivery method. Your technical support has been top notch as well!"

(May 2009)

Trish Howison, City Charter High School  
Pittsburgh, PA



The American Financial Servconline personal finance curriculum is aimed at the millions of high school students who graduate each year without a basic understanding of money management fundamentals.

The program is designed to be used as all or part of a grade for courses in economics, math, social studies or other courses where personal finances are taught. Students experience the interactive curriculum as

both written text and audio narration; in addition, frequent quizzes test their grasp of each and every concept. The 34-module curriculum includes the content areas

of income, expenses, assets, liabilities and risk management. A life simulation module asks students to project their own life expectancies regarding jobs, neighborhoods, cars, education plans, marriage plans, and the number of children they plan to have. The simulation allows students to incorporate the MoneySKILL<sup>®</sup> personal finance concepts into their everyday lives. It challenges them to make the concepts their own, providing them with skills that will last a lifetime.



#### MoneySKILL<sup>®</sup> special features for teachers:

- ★ It's free!
- ★ Electronic grade book
- ★ Select specific modules and order of study
- ★ Import class roster
- ★ Enter date of module release and completion
- ★ Indicate module retake
- ★ Student evaluation
- ★ Completion Certification

## modules

### Pre-Test

#### Introduction

1. The Plans We Have for Our Lives
2. Andrew's Simulation

#### Income

3. Earned Income and Skill Demand
4. Earned Income and Skill Supply
5. Property Income
6. Income from Financial Assets
7. The Consumer Life Cycle
8. Income Over the Life Cycle
9. Federal Income Taxes
10. Other Deductions from Pay

#### Expenses

11. Tracking Expenses and Budgeting
12. Paying for What We Buy
13. Using a Checking Account
14. Renting a Home
15. Owning a Home
16. Food and Clothing
17. Buying or Leasing a Vehicle
18. Operating a Vehicle
19. Vacation and Leisure

### Saving and Investing

20. Investing in Physical Assets
21. Saving
22. Short-Term Saving Vehicles
23. Fixed Income Assets
24. Equities
25. Mutual Funds
26. Investing in Business

### Credit

27. Costs and Benefits of Borrowing
28. Secured Borrowing
29. Credit Cards
30. Your Credit Rating

### Insurance

31. Understanding Insurance
32. Life and Disability Insurance
33. Health Insurance
34. Retirement

### Life Simulation

### Post-Test

## requirements

#### Windows:

Microsoft Internet Explorer version 6 or Higher\*

Macromedia Flash Player version 8 or Higher\*

Adobe Acrobat Reader\*

Broadband Internet Connection

\*These items can be downloaded free of charge.

## workshops

The staff of the AFSA Education Foundation offers hands-on, "how-to" MoneySKILL<sup>®</sup> sessions to wide-ranging groups nationwide, including teacher trainings. For more information, call (888) 400-7577 or email [info@moneyskill.org](mailto:info@moneyskill.org)

[www.moneyskill.org](http://www.moneyskill.org)