



### **ONLINE HIGH SCHOOL PERSONAL FINANCE COURSE**

- ★ *Covers Income, Expenses, Assets, Liabilities and Risk Management*
- ★ *Aligns with National Standards on Personal Finance*
- ★ *Easy-to-Use Teacher Administration Site*
- ★ *Electronic Grade Book that Makes Teachers' Lives Easier*



### **PREVIEWS OF COMING ENHANCEMENTS**

- ★ *Stand-Alone Modules*
- ★ *Upgraded State-of-the-Art Technology*
- ★ *Aligned with State Standards of Education*



**AFSA EDUCATION  
FOUNDATION**  
*Brightening Your Financial Horizon*

For more information, please contact



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MoneySKILL™, a free online course, teaches personal finance concepts on income, expenses, assets, liabilities and risk management. Visit [www.moneyskill.org](http://www.moneyskill.org)

*"MoneySKILL™ is an easy-to-use tool for time-strapped teachers."*

Mike Scherck  
Baraboo High School  
Baraboo, WI



*"MoneySKILL™ enabled me to cover more material in my economics class by assigning the personal finance material as an independent study."*

Michael T. Wright  
Williamsville East High School  
Williamsville, NY



*"MoneySKILL™ is a user-friendly tool that fills a critical need for today's students."*

Jonathan Kiefer  
The Buffalo Academy  
of the Sacred Heart  
Buffalo, NY



*"I strongly encourage all schools in Wisconsin to take advantage of MoneySkill."*

*It's a great resource that costs nothing and requires little of a teacher's time but gives students financial skills that will last a lifetime."*

Governor Jim Doyle  
Madison, WI



The American Financial Services Association Education Foundation (AFSAEF) has developed and made available *free of charge* MoneySKILL™. This interactive online 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. The curriculum is presented to students both as written text on the screen and with an



audio narration of the text as it appears. 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 program shows students where they will achieve their hopes and where their plans will fail unless their plans are modified.

MoneySKILL™ is ideal for high schools because it incorporates three specific features:

- ★ It's free!
- ★ Teachers can go through the program as a student and learn where he/she is strong in the subject matter and where additional preparation is needed.
- ★ Built-in grade book that electronically records each student's pre- and post-test scores, module test scores and course grade.

## 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. Income Over the Life Cycle
8. Deductions from Income
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 Car
18. Operating a Car
19. Vacation and Leisure

### Assets

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

### Liabilities

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

### Risk Management

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 now offers hands-on, "how-to" MoneySKILL™ sessions to wide-ranging groups nationwide, including teacher trainings. For more information, please contact Susie Irvine at (888) 400-7577 or [info@moneyskill.org](mailto:info@moneyskill.org).  
[www.moneyskill.org](http://www.moneyskill.org)