

Teaching Financial Literacy Table of Contents

By Andrew O. Smith as part of the *Expert Systems for Teachers Series*®



Chapter 1: Financial Planning

Money. Inflation. Personal Responsibility. Life Goals. Experts. Elements of a Financial Plan. Keeping Track. Giving Back. A Balanced Life.

Chapter 2: Careers

Career Paths. Human Capital, Education, and Training. The Labor Market. Lifetime Income. Job Satisfaction. Compensation and Overtime. Negotiating Pay and Benefits. Careers to Consider. Experiential Work. Internships, Mentors, and References.

Chapter 3: Business and Entrepreneurship

Business Organization. The Language of Business. Startups. Franchises. Side Businesses. Real Estate. Sources of Funding. The Economy. Growth and Recession. International Business.

Chapter 4: Savings and Banking

Why Save. How to Save. Banking Basics. Bank Accounts. Automated Teller Machines. Prepaid Debit Cards. Other Financial Institutions. Fees and Services. Reconciliation. Mobile Payment Systems. Electronic Banking. Deposit Insurance. Bank Safety.

Chapter 5: Budgeting and Spending

How to Budget. Everyday Spending. Savings and Emergencies. Sample Budget. Automobiles. Renting an Apartment. Owning a Home. Renting Versus Buying. College. Children. Value. Consumers Beware.

Chapter 6: Credit and Debt

Loans. Time Value of Money. Collateral and Repayment. Mortgages. Interest Rates. Amortization. Credit Cards. Automobile and Personal Loans. Credit Reports. Payday Lending. Debt Collection. Responsible Use.

Chapter 7: Bankruptcy

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Chapter 8: Investments

Compounding. Understanding Risk. The Stock Market. Mutual Funds. Market Index Funds. Bonds. Treasury Securities and Money Market Funds. Derivatives. Commodities and Currencies. Other Investments. Losses. Safety of Financial Markets.

Chapter 9: Avoiding Financial Scams

Pyramid Schemes. Other Investment Frauds. Identity Theft. Safe Computers. Internet Scams. Bitcoins. Get Rich in Real Estate. Multi-Level Marketing. Day Trading. Gambling. Other Scams. Consumer Protection.

Chapter 10: Insurance

How Insurance Works. Property Insurance. Title Insurance. Renter's Insurance. Cars and Other Vehicles. Health Insurance. Disability Insurance. Life Insurance. Liability Insurance. Social Media Risks. Insurance for Other Risks.

Chapter 11: Taxes

How Taxes Work. What Taxes Support. Sales Taxes. Income Taxes. Employment Taxes. Property Taxes. Other Taxes. Tax Expenditures. Taxes and Behavior. Tax Considerations for Business.

Chapter 12: Government Benefits

Social Security. Medicare. Poverty. Medicaid and the Affordable Care Act. Food Stamps. Student Loans. Home Loan Programs. Other Housing Support. Direct Financial Assistance. Job-Related Assistance. Other Benefit Programs.

Chapter 13: Legal Issues

Contracts. Prenuptial Agreements. Liability. Property. Intellectual Property. Accidents. Civil Litigation. Law in the Workplace. Using Lawyers.

Chapter 14: Growing Older

Retirement Plans. Pensions. How Much Do You Need? Wills and Estates. Trusts. Health Issues. Family Obligations.

Appendix 1: Website Content**Appendix 2: Take-Away Tips**

Top Ten Financial Tips. First Job Tips. Tips for College. Tips for Graduating Students.

Appendix 3: Curriculum Planning Guide