



5 Buckets Foundation
Teaching Financial Literacy

Our Comprehensive 5 MODULE CURRICULUM

I have now attended several 5 Buckets Foundations sessions, and without fail, these are some of the best and most engaging. I feel part of the conversation and no matter the number of attendees, I feel heard and engaged. The work on financial literacy that they are doing is necessary and beyond valuable on a personal and a professional level.

- Calvin C.

Today's youth are in need of personal finance education more than ever - when tested, four out of five young adults failed a financial literacy quiz. We are here to change that statistic. At the 5 Buckets Foundation, we offer a comprehensive and interactive 5-module curriculum that reviews the integral parts of personal finance. We strongly recommend booking the entire 5-module curriculum, however, do offer one-off modules on the topics below. All program participants receive a copy of our personal finance guide, *5 Buckets, 4 Shovels, a Beach and a Map: A Guide to Financial Security*, plus personalized worksheets. At the end of the curriculum, participants feel more empowered and better prepared to handle their specific personal finance situation.

Email yasi.agah@5buckets.org to book.

MODULE 1: FOUNDATIONS OF PERSONAL FINANCE

This introductory lesson covers our three foundations of personal finance - emotional spending and the psychology of money; pitfalls and opportunities of paychecks and earning; and the critical importance of budgeting.

MODULE 2: CREDIT/DEBT

We are a credit-based economy, and understanding the basics of credit and debt is critical. Students will learn different "good" and "bad" types of credit, and be able to understand APR and credit scores.

MODULE 3: STUDENT LOANS

Second to credit cards, Student Loans are the most common form of debt. We review the options for education financing, including practical advice for completing the Free Application for Federal Student Aid (FAFSA).

MODULE 4: INSURANCE

As financial security grows, how do we protect the assets we've created? From car to life to even pet insurance, this is an important way to protect yourself. Students will cover the basics of insurance and the risks that come with not owning it.

MODULE 5: INVESTING

Once someone has savings, has cleared their debt, and is prepared for future life risks, it is time to "make your money work for you" via investing. Students will learn about stocks, risks, and practical tools for managing investments including growing your retirement accounts.