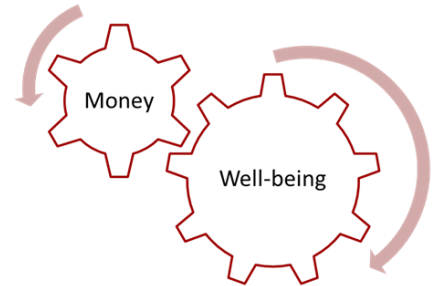


Take Charge of Your Finances Course Introduction

“Take Charge of Your Finances” Advanced Level

What creates a good life? A happy life? What type of life do you want for yourself today and in the future? The idea of living a good and happy life is called **well-being**. How is money involved in creating the life you want? As you might have guessed, money is a large part of daily life. If you were to create a list of everything you have done today, most items on that list probably involve money in some way. This course is designed to help you develop the skills, knowledge, and resources to manage your money well, resulting in positive feelings about money and high well-being.



What is one thing you have done today that involved money?

Themes of the Course

Specific themes are used throughout this course. These themes are based upon your dealings with money as an individual living in the United States. As a person living in the United States, you have the freedom to spend your net income. You are also a part of many communities throughout the United States; your city/town, school, and state to name a few. You receive benefits (financial and non-financial) such as public roads and security (police/fire departments) from being a part of these communities. Therefore, the themes of this course focus on a balance between individualism and the value of being a part of a community. Each theme will be explained and expanded upon throughout the course:

You are responsible for your present self and your future self.

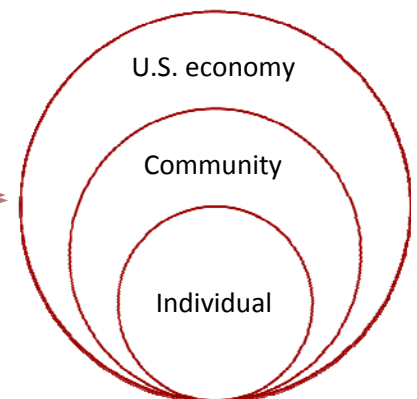
Your present self impacts your future self.

You are better off in a community than by yourself.

Investment helps manage risk and allows you to cope with risk and uncertainty.

You may be wondering how some of these themes relate to a course on personal finance. The answer to this question is rooted in the large view of the U.S. economy. Although you may feel like a very small part of the U.S. economy, your decisions regarding money affect what happens to the economy, which in turn affects job availability, costs of goods and services, and much more. →

What is one resource in your community that you benefit from?



Interactions with Money

Consider how you interact with money. What information guides the choices you make? This course has been designed to help you develop financial capability which involves both knowledge about money and the ability to use money to accomplish life goals. The course has been divided into five sections that align with how you interact with money.

Earning	Receiving	Saving and Investing	Spending	Giving
Did you know that working at a job isn't the only way to earn money? In this section of the course, you will explore different forms of earning, learn how to prepare for an income earning job, what to do once you receive a job, and much more.	Have you ever received a gift from a relative or friend? Or, have you ever borrowed an item that saved you money? If so, you have received income! In this part of the course you will explore how you receive many benefits from being a part of a community.	Do you know the difference between saving and investing? Do you know how you can earn more money with your money? If not, this section of the course will be particularly interesting to you.	This is perhaps your most familiar interaction with money. But did you know that spending involves a lot more than handing over money? Spending also involves complex subjects such as taxes, credit cards, protection from fraud, and many more concepts.	Did you know that giving is a part of spending? Most people find meaning through the activity of giving (or donating) to family, friends, and charities.

Have you ever donated money to a person or organization? If so, how did donating money make you feel?

When you consider these interactions with money, what skills do you use when managing your money in each of these areas? Management skills are many and varied. The ability to read and understand numbers, decision making, problem solving, critical thinking, creativity, and communication are all important money management skills that will be addressed and developed in this course. By the end of this course, you will be able to combine the knowledge and skills learned to help you use money in a way that leads a good and happy life.

What is one skill you would like to enhance to help you manage your money?

YOUR FUTURE AWAITS!