



## FREE ONLINE PERSONAL FINANCE COURSE

Middle School | High School | College | [www.moneyskill.org](http://www.moneyskill.org)

### WHAT TEACHERS ARE SAYING

"Teaching middle school students about money is always challenging! When I found the MoneySKILL program, it simplified EVERYTHING! My students love it and I love the ease of the grading and lessons. Thank you!"

**Meg Stewart, M.Ed.**  
Instructor  
Purvis Middle School  
Purvis, Mississippi

"MoneySKILL prepares students to make adult decisions. Even better, the materials treat them like adults. Too often personal finance curriculum seems more appropriate for middle schoolers, causing my high school seniors to lose interest."

**Linda Smith**  
Economics Teacher  
Rockwall High School  
Rockwall, Texas

"MoneySKILL takes a vast amount of information and divides it compactly into manageable chunks. The students learn the basics across a wide variety of personal finance topics."

**Kelly H. Markson, Ph.D.**  
Economics Professor  
Wake Technical Community College  
Raleigh, North Carolina

### WHAT STUDENTS ARE SAYING

"MoneySKILL has been invaluable to my general financial education, as well as helping me structure my business."

**Parker Hart**  
Junior and Business Founder  
Romain College of Business  
University of Southern Indiana  
Evansville, Indiana



**OVER  
1 MILLION**  
enrolled users



**37** LEARNING  
MODULES:

Income, Budgeting, Expenses, Saving, Investing, Credit, Renting vs. Owning Insurance, Vehicle Financing and more



**33%**

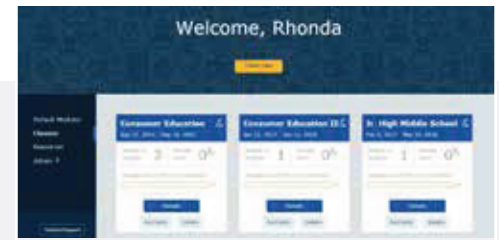
Increase in students' post-test scores (on average) compared to pre-tests

## Designed by Experts, Endorsed by Teachers

Use MoneySKILL® to supplement or replace your math, social studies, business, family and consumer sciences, economics or personal finance course. Join the 24,000 registered MoneySKILL teachers in the U.S. and around the world who trust the MoneySKILL curriculum to improve their students' financial knowledge. The free course is updated periodically by financial education experts ensuring it is fresh and relevant.

### Why Teachers Love MoneySKILL®

- ✓ Free Course Content
- ✓ New Interactive, Mobile Friendly Course Design
- ✓ Pre- and Post-Tests Measure Student Progress
- ✓ Reality Check Simulations
- ✓ Aligns with National and State Standards
- ✓ Supplemental Video Resources



MoneySKILL® is brought to you by



**AFSA EDUCATION  
FOUNDATION**

*Brightening Your Financial Horizon*

American Financial Services Association Education Foundation

## NOW AVAILABLE IN SPANISH

MoneySKILL® en Español offers all 37 modules in Spanish.

### Get Started Today:

- [www.moneyskill.org](http://www.moneyskill.org)
- Click on Instructors, New

### Questions?

[info@moneyskill.org](mailto:info@moneyskill.org)



# moneySKILL<sup>®</sup>

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

## HIGH SCHOOL/COLLEGE MODULES

- 1: The Plans We Have For Our Lives
- 2: Lifetime Plan
- 3: Earned Income and Skill Demand
- 4: Earned Income and Skill Supply
- 5: Property Income
- 6: Unearned Income from Financial Assets and Transfer Payments
- 7: The Consumer Life Cycle
- 8: Income over the Life Cycle
- 9: Federal Income Taxes
- 10: Other Deductions from Pay
- 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: Preparing to Acquire a Vehicle
- 18: Vehicle Financing
- 19: Operating a Vehicle
- 20: Vacation and Leisure
- 21: Investing in Physical Assets
- 22: Savings
- 23: Short-Term Saving Vehicles
- 24: Long-Term, Fixed Income Assets
- 25: Equities
- 26: Investment Funds
- 27: Investing in Business
- 28: Cost and Benefits of Borrowing
- 29: Secured Borrowing
- 30: Credit Cards and Other Unsecured Borrowing
- 31: Your Credit Rating
- 32: Student Loans
- 33: Identity Theft
- 34: Understanding Insurance
- 35: Life Insurance, Wills and Disability Insurance
- 36: Health Insurance
- 37: Retirement

## JUNIOR HIGH/MIDDLE SCHOOL MODULES

- 1: Earned Income and Skill Demand
- 2: The Consumer Life Cycle
- 3: Other Deductions from Pay
- 4: Tracking Expenses and Budgeting
- 5: Paying for What We Buy
- 6: Using a Checking Account
- 7: Renting a Home
- 8: Food and Clothing
- 9: Vehicle Financing
- 10: Savings
- 11: Credit Cards and Other Unsecured Borrowing
- 12: Your Credit Rating

## Special Features for educators/instructors

- Comprehensive and adaptable
- Electronic grade book
- Module selection and order of study
- Beginning and ending module dates
- Retake of a module
- Audio-equipped
- Calculator
- Certificate of completion
- 24/7 online and telephone support