

## Course Title: \$hmoney Skills for College

### Course Description

This course aims to equip young and gifted individuals with practical and actionable financial skills to secure foundational financial health to get to and through college. The course addresses four key areas typically missing from daily conversations in efforts to permanently change the narrative of the racial wealth gap on future youth generations: understanding student loans and financial aid, managing money, establishing credit responsibility and identifying post-grad career paths.

### Course Outcomes

- Apply a framework to self-advocate for college affordability by maximizing non-repayable financial aid options before and during enrollment
- Develop money management skills with a goal-driven budget framework using banking products, fintech automations and budgeting
- Adopt actionable habits to establish credit responsibility and a strong credit history foundation
- Identify potential career outcomes to consider post-grad based on college experiences and economic-driving skillsets

### Course sessions and format

Session	Curriculum Objectives	Activity	Format
Secure the Financial Aid Bag	<ul style="list-style-type: none"><li>- <b>Learn</b> tangible solutions to reduce personal student debt liability by maximizing non-repayable financial aid opportunities</li><li>- <b>Identify</b> the advantages to various methods of college financing based on affordability and disposable income</li></ul>	Students will calculate the cost of attendance and student loan liability of a 4-year degree	Visual presentation Printed worksheets
Secure the Credit	<ul style="list-style-type: none"><li>- Understand how to build credit prior and at the time of 18 years of age</li><li>- Adopt actionable habits to establish credit responsibility and a strong credit history foundation</li></ul>	Trivia on common credit statistics related to Black and Brown communities	Visual presentation Printed checklist
Secure the \$hmoney System	<ul style="list-style-type: none"><li>- Develop money management skills with a goal-driven budget framework using fintech and traditional banking products</li></ul>	Student will choose to create the outline for an automated budget based on a SYEP or work study income	Visual presentation Guided worksheets

Secure the Post-Grad Life Panel	- To become aware of the various career paths that people from shared experiences and upbringings take to improve their financial health	Q&A with panelists	Virtual video conference call (3 panelists) Printed checklist
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### Course materials

- Workbook – embedded checklists, worksheets, session recaps and blank notes section
- Pens
- Access to YGB\$ ebook bundle

### Assessment

- Pre course test
  - Cultural Background
  - Age Range
  - Do you have a checking account?
  - Do you have a savings account?
  - Do you have a credit card?
  - Do you know how to budget?
  - What areas of money and personal finance do you understand the most
  - What areas of money and personal finance do you understand the least
  - What are you most excited about learning
  - Are you in college or planning to go to college?
- Reflection and Feedback Survey