



## Horatio Alger Scholarship Program: Personal Finance

### Course Outline

*15-hour program = 1 hour of college credit over 2 weeks*

#### Week 1: Modules 1 and 2

##### **Module 1: Understanding Your Finances**

- A Vision of Independence
- Freedom through Budgeting
- The Right Tool for the Job - Financial Accounts
- Behavioral Finance and Commitment Mechanisms

##### **Module 2: Major Purchases**

- Financing Traps and the Risks of Credit
- Buying a Home, not a House of Horrors
- Driving Responsibly – How to Buy A Car
- More than a Free Puppy – The Cost of Pets and Children

#### Week 2: Modules 3 and 4

##### **Module 3: Protecting Yourself and Family**

- A Never Ending Flow of Income - Career Planning
- When it Rains it Pours - Emergency Funds
- Avoiding the Financial Flu - Health Insurance
- Death and Taxes - Life Insurance, Inheritances, and Legacies

##### **Module 4: Saving for Retirement**

- How Much is Enough and How Do You Get There?
- Better than a Piggy Bank - How and Where to Save
- The Tortoise and the Hare - Basics of Investing
- How to Live Forever - Leaving a Legacy

**Concluding Project:** *All Plans are Subject to Change – Creating a Personal Financial Plan*



EXECUTIVE & PROFESSIONAL EDUCATION

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