

# PERSONAL FINANCE BASICS



**AGES: 9-13**

**24 HOURS**

This program teaches students to think differently about money, focusing on budgeting, saving, investing, and understanding income sources. As the world shifts towards a freelancer economy, this course prepares students to explore new opportunities, turning their passions into viable income streams.

## Learning Objectives

Hours	0-2	Identify personal financial goals
	2-5	Basics of earning, spending, and saving
	5-8	Income generation: Passivs vs Active
	8-12	Budget Building
	12-15	Key Tool: Microsoft Excel
	15-19	Key Concepts: Interest and Inflation
	19-24	Work on your financial plan



**Present Your Financial Plan.** Students will present their financial plan to the family as well as a personal finance professional. They will showcase their goals, budget on Excel and talk about the core personal finance principles they've learned.

## Tangible Outcomes



Certificate of Completion




Personal Finance Plan Presentation



Excel Budget and Projection Sheet

## Student Success Stories




**Kieren** Age 9

Kieren has shown an inclination and love for stock markets. He has worked on a project focusing on understanding trends, numbers, and concepts.

**STOCK MARKET PRESENTATION**  
BUY LOW, SELL HIGH  
Kieran Tan

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**Jeremy** Age 15

Jeremy, passionate about finance, completed the Goldman Sachs Work Shadow Program with Ascend Now, a two-week intensive with a Senior VP.

**Stock Portfolio**  
JEREMY K

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