

This is Life

An Introduction to Financial Literacy

Grades: 7th (mature) – 12th

Day of Week: Wednesday

Time of Class: 3:00 – 4:30 pm

Length of Class: 10 Weeks

Semester: Spring 2024

Tuition: \$ 250.00

High School Credit (9th): .5 Life Skills / Elective / Personal Development

Class Dates:

Week 1: Week of March 25

Week 2: Week of April 1

Week of April 8: No Classes due to Eid (Muslim) Holiday – Eid Mubarak to our Muslim families!

Week 3: Week of April 15

Weeks of April 22 and April 29: No Classes – Spring Break – Happy Passover to our Jewish families!

Week 4: Week of May 6

Week 5: Week of May 13

Week 6: Week of May 20

Week 7: Week of May 27

Week 8: Week of June 3

Week 9: Week of June 10

Week 10: Week of June 17

Make-Up Days: Week of June 24

Instructor's Name: Eva Goldstein - Meola
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Instructor's Phone: 305-906-2853
Instructor's Whats App: 305-906-2853

Description of Class:

Financial Literacy is a skill that is imperative for success in life but is also seldom taught/included in school curriculum. It is one of the most important things a child can learn to prepare him/her for the future. Understanding how money works, why it is important to save early, and how to avoid huge financial disasters is incredibly important.

In this course, which is taught in a “game format”, students will face real-life scenarios and have the opportunity to make decisions immersing themselves in an experience where they learn everything related to personal finance.

Each child will choose a “random” career, (from choices), monthly income with and “student loan” payments based on their career. They will also choose where they want to live.

Then, each week, we will highlight a topic, exploring information and allowing them to make personal decisions about their “real life”. They will keep track of their budget, bills and expenses and see how they do at the end of the ten weeks. Will they be able to cover everything with their monthly salary OR will they run out of money????

Students will encounter actual financial situations that “pop up” in real life and decide how to navigate through these.

Most adults, including myself, wish they had learned about managing their money in school and this program aims to do that. I'm so excited to add this interactive transformational tool to the OTA and have us all reap the benefits of a more financially literate future for our students.

NOTE TO PARENTS: This is an interactive class with guidance from teacher. Students will have the opportunity to interact, socialize while learning to becoming financial responsible with their choices.

Class Approach:

Participation is an absolute to make the most of this class.

Participation happens in two ways:

- (1) through students speaking out loud
- (2) through typing in the chat log.

Students may opt to what method of participation they prefer.

I strongly encourage ALL webcams to be on!

Textbook:

No Textbook... there is no textbook for learning good habits.

I will provide a PDF that all students need to print out and have present with them (in a three ring binder) during class.

Additional Supplies/Resources Needed:

Printer access
Printer paper
A three-ring binder
A calculator
Pencil

Requirements:

Class Attendance
Participation
Discussion

Weekly Homework:

Less than 1 hour/week
Each week the student might have to do some “prework” of research of prices on certain times to be ready for the next class!

Additional Policies:

I expect students to participate!!!!
Their voice and their opinions count!
Please note, students must be respectful of others and allowing for dissenting views to be heard.

Participation Policy:

Active participation is essential for maintaining the best learning environment. It is also a fun part of learning.

Attendance Policies:

Students are strongly encouraged to attend live classes but are not required to attend live classes. However, students who do miss a class, for whatever reason, will be responsible for viewing the class recording and completing assignments. Recordings of each class are usually available within 24 hours of the class meeting and may then be accessed 24/7 from the course class pages. Students may also review recorded classes at any time.

Evaluation:

This is a Pass/Fail class.
If you would like me to provide a letter grade, please contact me before the third week of class.

Anticipated Weekly Course Schedule:

Week	Topic
Week 1	Introduction, Career, Salary, Taxes
Week 2	Education/College Loan based on Career Choice, Banking and Savings
Week 3	Location to Live, Apartment/Rent, Insurance (Health and Rental)
Week 4	Transportation (Buy: New/Used vs. Lease), Insurance, Car Maintenance
Week 5	Utilities and Communication: Electric, Water, Internet, Cable/Satellite/Streaming Channels, Cell Phone
Week 6	Furnishing an Apartment and purchasing clothing for work and play
Week 7	Food, Menu Planning, Grocery List
Week 8	Entertainment, Gym Memberships, Vacations, The Future (Wedding, Children etc.)
Week 9	What kinds of unexpected things pop up throughout the month
Week 10	401ks, Investing etc. and Class Wrap Up