



# FINANCIAL LITERACY FOR KIDS



**“Innovation  
distinguishes  
Between a leader  
and a follower”**

Steve Jobs



# Characteristics of the program



30 hours



Course times:  
Monday and Wednesday  
from 16:15 to 17:00



ICS Symbiosis



600 €



Classes being  
during the week of  
October 4

# Syllabus

## STOCK MARKET

 8 Hours

- Introduction.
- The 3 stock market indices.
- How to start an investment account for a minor.
- What to look for when choosing stock.
- Students will be given a Mock Brokerage Account where they will need to pick stocks for their portfolio based on what was learned in class.



# Syllabus



## TIME VALUE OF MONEY

 **7 Hours**

- Students will explore the TVM concept and will see how to apply this concept to real life situations like investing and making loan payment.
- We will learn how to calculate how much an investment/sum of money is worth in the future.
- We will see first hand the benefits of investing money NOW, rather than later.

# Syllabus



## CREDIT CARDS AND CREDIT SCORE



 **7 Hours**

- We will explore such questions as: Is debt bad? Will I need a credit card? What is a credit score?
- We will review what to look for when choosing a credit card.
- How to be responsible with a credit card at any age.
- How is a credit card different from a debit card.



# Syllabus

## BANKING

 8 Hours

- We will explore the difference between a Banks and a Credit Unions / Brick & Mortar vs Virtual.
- Checking vs Savings accounts.
- Certificate of Deposits (CD).
- 2008 U.S. Financial Crisis.
- Review the Mock Brokerage Accounts and see how the students investments did and examine factors that affected the gain/loss as well as investment strategies.

The future is yours.