TheHome-Skool: Detailed Curriculum

This curriculum is designed as an 8-week program for each age group, assuming one session per week. The activities are designed to be interactive and project-based to ensure concepts are understood in a practical, real-world context.

Part 1: Financial Sprouts (Ages 10-12)

Goal: To build foundational habits and a positive relationship with money. Lessons are tangible and focused on immediate, relatable goals.

Module 1: Earning & Saving (Weeks 1-3)

- **Core Concepts:** Where money comes from, the value of work, the importance of saving, and setting short-term goals.
- **Tools:** Jars or envelopes for saving, paper, markers.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
1	Where Does Money Come From?	Understand that money is earned through work or providing value.	**"My First Business" Brainstorm:** Students create a simple business idea (e.g., lemonade stand, pet sitting) and list the tasks involved.
2	The Power of Saving	Learn that saving is putting money aside for future use. Differentiate between saving and spending.	**The Three Jars:** Decorate and label three jars: "Saving," "Spending," and "Sharing." Discuss what each is for.
3	Setting a Savings Goal	Practice setting a clear, achievable savings goal.	**Goal Poster:** Students choose a specific, affordable item they want, find its price, and create a poster for it to keep with their savings jar.

Module 2: Needs vs. Wants (Weeks 4-5)

- **Core Concepts:** Differentiating between essential needs and non-essential wants, and making smart spending choices.
- **Tools:** Pictures from magazines, scissors, glue, poster board.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
4	What's a "Need"?	Identify and list essential needs like food, water, shelter, and clothing.	**Needs Collage:** Create a collage using magazine cutouts that represent basic needs.
5	What's a "Want"?	Identify wants as things that are nice to have but not essential for survival. Prioritize wants.	**Wants Collage:** Create a second collage for wants. Discuss as a group why items are wants vs. needs.

Module 3: Capstone Project - My Dream Gadget Savings Plan (Weeks 6-8)

- **Concept:** Apply all learned concepts to create a realistic plan to save for a desired item.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
6	Step 1: Research & Plan	Choose a specific gadget, research its exact cost, and calculate how much needs to be saved.	**The Goal Sheet:** Fill out a worksheet with the item name, picture, cost, and target savings date.
7	Step 2: Earning Strategy	Brainstorm and list specific ways to earn money for the goal (allowance, chores, etc.).	**Earning Tracker:** Create a chart to track money earned each week towards the goal.
8	Step 3: Present the Plan	Articulate the savings plan clearly to others.	**"My Plan" Presentation:** Students present their goal, cost, and

			how they plan to earn the money to the group or family.

Part 2: Money Mavericks (Ages 13-15)

Goal: To introduce real-world financial tools and concepts. The focus shifts from saving for things to managing money and making it grow.

Module 1: Budgeting & Banking (Weeks 1-3)

- **Core Concepts:** Creating a budget, tracking expenses, types of bank accounts, and how banks work.
- **Tools:** Budgeting app simulators (like Mint's) or simple spreadsheets, websites of local banks.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
1	What is a Budget?	Understand that a budget is a plan for your money (income vs. expenses).	**Track Your Spending:** For one week, students track every dollar they spend in a notebook or app.
2	All About Banks	Learn the difference between checking and savings accounts. Understand debit cards.	**Bank Comparison:** Research two local banks, comparing features of their student savings accounts (fees, interest rates).
3	Introduction to Digital Banking	Understand how to use online banking portals and apps to check balances and transfer money.	**Online Banking Simulation:** Use a mock online banking interface to practice checking balances and seeing transaction history.

Module 2: Introduction to Investing (Weeks 4-5)

- **Core Concepts:** The difference between saving and investing, compound interest, stocks, and risk.
- **Tools:** Stock market game simulators (like MarketWatch Virtual Stock Exchange), compound interest calculators.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
4	The Magic of Compounding	Understand how compound interest makes money grow exponentially over time.	**The Doubling Penny:** Use a calculator to see how a penny that doubles every day becomes over $5 million in 30 days.
5	What is a Stock?	Learn that a stock is a piece of ownership in a company. Understand basic market concepts.	**"Invest in What You Know":** Students pick 3-5 companies they know (e.g., Nike, Apple, McDonald's) and track their stock prices for a week using a virtual portfolio.

Module 3: Capstone Project - My First Personal Budget (Weeks 6-8)

- **Concept:** Create a comprehensive personal monthly budget and present a recommendation for a real savings account.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
6	Step 1: The Income Side	Estimate monthly income from all sources (allowance, part-time job, gifts).	**Income Worksheet:** Create a spreadsheet or worksheet detailing all income sources.
7	Step 2: The Expense Side	Categorize and estimate all monthly expenses (fixed and variable).	**Expense Worksheet:** Complete the budget by listing all expected expenses and calculating the net

			surplus or deficit.
8	Step 3: Present & Recommend	Use research to formally recommend a specific savings account and present the completed monthly budget.	**"My Financial Plan":** Students present their budget and their top bank choice, explaining their reasoning.

Part 3: Future Financiers (Ages 16-18)

Goal: To prepare students for imminent financial independence with practical skills for major life decisions.

Module 1: Building Credit & Understanding Debt (Weeks 1-3)

- **Core Concepts:** How credit scores work, responsible credit card use, the dangers of high-interest debt, and types of loans.
- **Tools:** Credit card agreement examples, loan calculators, Credit Karma simulator.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
1	What is Credit?	Understand the FICO score model and the factors that impact it.	**Analyze a Credit Report:** Review a sample credit report and identify positive and negative factors.
2	Credit Cards 101	Learn how credit cards work (grace periods, APR, minimum payments).	**Deconstruct a Card Offer:** Analyze a real (or sample) credit card offer, identifying the APR, annual fee, and other key terms.
3	Good Debt vs. Bad Debt	Differentiate between loans that can be investments (student, mortgage) and high-interest consumer debt.	**Loan Amortization:** Use an online calculator to see how much total interest is paid on a car loan vs. credit card debt over time.

Module 2: Life After High School (Weeks 4-5)

- **Core Concepts:** Budgeting for college/work life, understanding student loans, and the basics of paying taxes.
- **Tools:** College cost calculators, FAFSA website, sample pay stub.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
4	The Cost of College	Research the total cost of attendance (tuition, housing, books) for a dream school. Understand FAFSA.	**College Cost Comparison:** Research and compare the total 1-year cost of an in-state public university vs. a private university.
5	Your First Paycheck	Learn to read a pay stub and understand deductions like federal/state taxes and FICA.	**Pay Stub Breakdown:** Analyze a sample pay stub and calculate the difference between gross pay and net pay.

Module 3: Capstone Project - My First Independent Year Budget (Weeks 6-8)

- **Concept:** Create a detailed budget for the first year after high school (college or entering the workforce) and research the best student credit card to build credit.

Week	Topic	Learning Objective(s)	Activity/Mini-Project
6	Step 1: Budget for College/Work	Create a detailed 12-month budget including tuition/rent, food, transport, and personal spending.	**The "Real World" Spreadsheet:** Build a comprehensive budget spreadsheet, factoring in all expected income and expenses.
7	Step 2: Research a Credit Card	Compare 2-3 student credit cards, focusing	**Credit Card Comparison Chart:**

		on no annual fee, low APR, and rewards.	Create a feature-comparison chart to objectively evaluate the credit card options.
8	Step 3: Present the Full Plan	Defend the budget and credit card choice, explaining how the plan supports long-term financial health.	**"My Independence Plan":** Present the full budget and credit card recommendation, outlining a strategy to graduate with minimal debt and a strong credit score.