

High School Financial Wellness Curriculum

Avg Lesson 45 min		Course will be 8 sessions per school year		Recurrence: monthly		
Theme 1		Banking Basics				
Grade level		10th		Class Frequency		once a month
Group A		Fridays from 9 to 9:45am		Start date		Friday October 20
Date	Lesson	Objectives	Resources	Activity		
At the end of the school year, students will have built their 'financial persona' and learned how to use financial products to save and achieve their financial goals.						
10/20/2023	Introduction to River City FCU + Earning	Goals to achieve together throughout highschool + discuss incomes (do they have incomes? Careers they're interested in)		Students to choose a fictional career path		
November	Financial Institutions	Understand the different types of financial institutions and the products offered (central banks, banks, credit unions, predatory lenders, savings and loan associations, investment banks, brokerage firms, insurance & mortgage companies - bonus: internet banks)	https://www.investopedia.com/ask/answers/061615/what-are-major-categories-financial-institutions-and-what-are-their-primary-roles.asp			
December	Financial products	High-level overview of financial products with a focus on checkings & savings (understanding the differences)		Saving and spending game		
January	Managing your paycheck	Learn how to understand the elements of a paycheck (taxes, deductions) and calculate gross versus net income	https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/calculating-numbers-your-paycheck/	Identify the elements of their chosen persona's paycheck		
February	Managing accounts and financial goals	How to open and use accounts + create a financial plan. Introduction to online banking		Students to create financial plan for their chosen fictional career path		
March	Building credit scores	Understand what credit scores are, how they can build it				
April	Saving strategies + Financing Higher Education	Intro to share certificates & investment		Amanda to come present		
May	Protecting Personal Information	Staying safe from financial predators and keeping personal information safe				
Theme 2		Consumer Skills + Inside River City FCU				
Grade level		11th		Class Frequency		once a month
Group A		Fridays from 2:45 to 3:45pm		Start date		Friday October 20
Date	Lesson	Objectives	Resources	Activity		
At the end of the school year, students will understand the different departments and responsibilities within a credit union						
10/20/2023	Managing Debt	Discuss credit cards and debt management strategies.				
November	Insurance	Understand the need for risk management strategies and how to choose insurance that aligns with their own risk-taking propensity.				
December	Credit Union	Refresher on what a CU is and how they're different + an overview of the different departments available (NCUA, CDFI, Juntos Avanzamos)				
January	Branches	Overview on branch responsibilities and products/services available.				
February	Lending	Understand the structure of the lending department and processes followed for different types of loans		Have someone from lending come in for Q&A		
March	Collections	Understand the structure of the collections department - the why and the how		Have someone from collections come in for Q&A		
April	Accounting	Understand the structure of the accounting department - the why and the how		Have someone from accounting come in for Q&A		
May	Back office	Understand the structure of the credit union's back office - the different responsibilities and importance for credit union management		Fieldtrip to Edison branch with Jeff visit		
	Credit Union Tour	Provide a tour of Rcity FCU branch, observe different components and simulate transactions				

Student to submit job applications once student-led branch is scheduled to open. Must be at least 16 to apply, in 11th or 12th grade and have participated in the program. River City FCU will conduct interviews to hire for student-led branch.

Theme 3		Student led River City FCU			
Grade level		11th / 12th (no senior class for year 2023)		Class Frequency	once a month
Date	Lesson	Objectives	Resources	Activity	
		Students will have applied and get hired for different roles within the student-led CU - great for first work experience			
	Training	provide job training to students			

Student led credit union to run during the school year only - led by students who have been or are part of the curriculum and have successfully completed their job application, training and have been hired by River City FCU. Students will be eligible for Rcity Scholarship of \$1500.

Graduation					
Grade level		12th		Event Frequency	once (scheduled end of year)
Date	Activity	Location	Activities		
Late May	Ceremony	TBD	Luncheon, certificate, recognition, announcement of RCity Scholarship(2 scholarships of \$1,500 for HS seniors)		