

# PERSONAL FINANCE

## Program Overview

This course will provide tools and resources to allow participants to map out their current personal financial landscape. To begin, participants will be led to better understand how much money they bring in and how much their household spends monthly. They will evaluate what they own and what they owe. From there, the course will introduce a number of key topics in personal financial management including debt management, budgeting, home buying, retirement savings, and planning for college costs.

The course uses research on habit formation, incentives, and the psychology of money to help participants set short, medium, and long-term financial goals that they can achieve. Better understanding that knowledge and the practice of good personal habits create positive lasting effects, individuals will leave the course empowered and encouraged to take meaningful and measurable actions toward building a more sustainable and satisfying financial life.

## Program Agenda

<b>WEEK 1</b>	<b>ASYNCHRONOUS SESSION 1: 2 hours</b>	<b>SYNCHRONOUS SESSION 1: 1 hour (7pm - 8pm EST)</b>  How much does it cost to live a month of life?  Build a personal statement of financial worth.
<b>WEEK 2</b>	<b>ASYNCHRONOUS SESSION 2: 2 hours</b>	<b>SYNCHRONOUS SESSION 2: 1 hour (7pm - 8pm EST)</b>  What are your financial goals? Review your use of retirement funds, emergency funds, and personal debt.  Rank your financial goals, and determine when you anticipate attaining them.
<b>WEEK 3</b>	<b>ASYNCHRONOUS SESSION 3: 2 hours</b>	<b>SYNCHRONOUS SESSION 3: 1 hour (7pm - 8pm EST)</b>  What is your role as an investor? Define different investment strategies.  Define expense ratios and understand how your current financial portfolios are constructed.
<b>WEEK 4</b>	<b>ASYNCHRONOUS SESSION 4: 2 hours</b>	<b>SYNCHRONOUS SESSION 4: 1 hour (7pm - 8pm EST)</b>  How can you determine when you need professional financial planning help?  What options exist in personal financial planning support?