WHERE SMARTER FINANCIAL FUTURES BEGIN

SOPHOMORES

SEMESTER 1
**Discovering You –
Designing Your Path Forward**

GOAL
Help students explore who they are, what motivates them, and how they can align their unique strengths and interests with a meaningful life and career paths.

	LESSON	WHAT STUDENTS LEARN
1	What Makes You, You?	Identify personal values, traits, and preferences to better understand how they influence decisions and future direction.
2	Finding Your Strengths: Your Natural Superpowers	Recognize personal strengths and how they show up and can be applied in everyday life to guide future choices.
3	Interests & Curiosities: What Draws You In?	Identify personal interest patterns and connect them to potential career and education pathways.
4	What Sparks Your Energy	Identify preferred work environments and understand how energy and task preferences influence performance and future choices.
5	What Success Means to You	Define personal success by aligning values, strengths, interests, and environment preferences to guide future decisions.
6	Career Exploration Lab	Evaluate potential careers based on strengths, values, interests, and work style to identify potential future directions.
7	Your Becoming: Setting Goals That Matter	Set meaningful goals aligned to their identity and create a clear action plan to begin working toward their future selves.
8	Who I Am and Where I'm Headed	Combine self-discovery insights into a meaningful profile that communicates who they are and where they are headed.

MINT MINDS

JUNIORS

SEMESTER 1
Core Financial Foundations

GOAL
Build core habits, mindset, and understanding of money.

LESSON		WHAT STUDENTS LEARN
1	Your Money Mindset	Identify how personal beliefs about money are formed and how they influence financial decisions and future outcomes.
2	Building Good Habits	Learn how financial habits are formed and create a simple plan to build or change habits that support long-term success.
3	Budgeting Basics: Your Plan, Your Power	Create and apply a simple budget to understand how money is managed and how spending decisions impact financial goals.
4	The Banking System	Learn how to choose and use banking tools to manage, protect, and grow money while avoiding common fees and risks.
5	Saving and Emergency Funds	Learn how a savings plan provides freedom, reduces stress, and prepares for both opportunities and emergencies.
6	Credit Basics	Explain how credit works and how financial behaviors impact future opportunities.
7	Dangers of Debt	Analyze how everyday financial choices can lead to debt and apply strategies to avoid long-term consequences.
8	The Power of Compound Interest	See how even small contributions today can grow into meaningful financial advantages in the future.

JUNIORS

SEMESTER 2
Beyond the Basics: Building Your Financial Independence

GOAL
Prepare them for real-world financial independence.

LESSON	WHAT STUDENTS LEARN
1 Earning Money & Understanding Paychecks	Analyze different ways to earn income and understand how paychecks, taxes, and income types impact take-home pay.
2 Managing Credit Cards Wisely	Learn how credit cards work and apply responsible habits to avoid debt and protect future financial opportunities.
3 Introduction to Investing	Build a foundational understanding of investing and recognize why starting early is one of the most powerful steps toward financial freedom.
4 Future Funding	Compare future funding options and understand how early saving can create greater financial freedom and flexibility.
5 Avoiding Scams and Identity Theft	Recognize common scams and identity theft risks and apply strategies to protect personal and financial information.
6 Understanding Insurance	Evaluate financial risks and explain how different types of insurance help protect against unexpected losses.
7 The Summer Before Senior Year: Money Moves That Matter	Prepare for senior year by identifying key financial decisions and actions that create more options and less stress.
8 Setting Up for the Future	Develop a personal roadmap that connects financial habits, goals, and decisions to long-term success.

SENIORS

SEMESTER 1

College Money 101: Paying for Your Education the Smart Way

GOAL

Empower students to make financially sound decisions about college or trade schools and minimize long-term debt.

	LESSON	WHAT STUDENTS LEARN
1	The Real Cost of Education	Analyze the full cost of education beyond tuition and understand how financial tradeoffs impact different school choices.
2	Balancing Dreams and Dollars: Finding the Best Fit for You	Evaluate education options by aligning personal priorities with financial realities to make informed decisions.
3	Scholarship & Grant Strategies	Identify and apply strategies to find, evaluate, and secure scholarships and grants to reduce education costs.
4	FAFSA & Financial Aid	Learn how to complete the FAFSA and interpret financial aid options to access funding for education.
5	Understanding Student Loans	Analyze how student loans work and apply strategies to borrow wisely and minimize long-term financial impact.
6	Minimizing Debt	Apply practical strategies to reduce education-related debt and understand how everyday decisions impact long-term financial outcomes.
7	Evaluating Offers and Making the Final Choice	Compare and evaluate financial aid offers to identify true cost and choose the best-fit option based on goals and financial impact.
8	Paying It Back	Learn how student loan repayment works and plan for manageable payments that support long-term financial stability.