

Curriculum from the Jim Casey Youth Opportunities Initiative and Annie E. Casey Foundation, "Keys to Your Financial Future." [Keys to Your Financial Future - The Annie E. Casey Foundation \(aecf.org\)](https://www.aecf.org/resourcecenter/youth-development-and-support/keys-to-your-financial-future)

Session	Key Number	Key Title	Short Description
1	1	Building the Foundation for Your Financial Future	This key covers creating a vision for your life, exploring your values, setting goals and identifying the resources needed to reach them and building assets. Key 1 also examines how financial capability can lead to economic security.
	2	Understanding Credit History to Open the Door to Housing, Jobs and More	This key covers understanding your credit history, the reasons it matters, getting and reviewing your credit reports, understanding your credit score and improving or building your credit history
2	3	Getting the Loans and Credit You Need	This key covers the ins and outs of borrowing money including how credit decisions are made, the different kinds of credit, how credit works, prioritizing debt payments, what it takes to pay off credit cards, comparison shopping for credit cards and loans and how some loans can lead to trouble.
	4	Understanding Your Income	This key covers what income is, how it can be paid, ways to receive pay, understanding a paycheck and paycheck stub, paying taxes, increasing income and planning a career path.
3	5	Paying Bills and Budgeting	This key covers spending on needs, wants and obligations and different ways to keep track of and pay bills. Key 5 also examines different ways to budget, including using a spending tracker, relying on habits and rules of thumb, creating a budget for a specific purpose and making a cash-flow budget.
	6	Saving and Investing	This key covers the basics of saving and investing, including how to find money to save and then where to save and invest. Key 6 also examines the relationship between risk and return, how to lessen different types of risk, understanding the "time value" of money and how compounding works
4	7	Banking	This key covers how banks and credit unions work, the benefits and costs of using banks and credit unions and the products and services available at these financial institutions. Key 7 also covers how to choose a financial institution, how to use a checking account and the differences among credit, debit and prepaid cards as well as other topics.
	8	Protecting Your Identity	This key covers what makes up identity, how to know if your identity has been stolen and where to get help if you have experienced identity theft.