

Financial Literacy in NV: Academic Content Standards & NGPF PL Alignment

Financial Decision Making and Financial Planning

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Virtual PD (1 hour except conferences)
<ul style="list-style-type: none"> Needs vs. Wants Financial Goals Consequences of Financial Choices Personal Budgeting Services offered by Financial Institutions Develop a Financial Plan that includes recordkeeping, transportation, housing, and healthcare costs. 	Fall 2023: Trends In Personal Finance Banking in the 21st Century Budgeting Strategies Budgeting in the Gig Economy Popular Budgeting Methods & Strategies The Fed: Bank of Banks Beginner Series: Diving into NGPF's Math Resources FinTech Apps Practical Tips for implementing Financial Algebra	<p>Conference: Teaching Financial Lessons for Life on Saturday April 13, 2024. NGPF Conferences</p> <p>3/18/24: 4pm Personal Finance Trend: Loud Budgeting</p> <p>3/28/24: 4 pm Jake Cousineau's Guide to Navigating Money and Wealth for Young Adults</p>

Saving, Spending, And Investing

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Virtual PD (1 hour except conferences)
<ul style="list-style-type: none"> Benefits/Differences of Saving & Spending Ways to Save Components of Budgeting Explain how some investments differ from traditional savings accounts with potential risks and returns. Explore various investment strategies including securities, stocks, and bonds. Risk and methods of buying and selling. Understand Compound interest and compound returns. 	Checking & Savings Accounts, Online Banking and Banking Fees Saving Tools & Strategies Psychology of Saving Investing for Beginners Novice Investor Pitfalls Investment Accounts Mutual Funds and Index Funds Mutual Funds vs. ETF's Stock Market 101 Basics of Bitcoin & NFT's (2 classes) I-Bonds: Too Good to Be True?	<p>4/11/24: 4pm Karen Holland Explains the DIMS SCORE Approach to Kids' Financial Literacy</p> <p>4/25/24 4pm Patrick Geddes' Guide to Transparent Investing Strategies</p> <p>5/16/24 4pm Empowering Educators with Dan Otter and Scott Dauenhauer's 403(b) Wisdom</p>



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Insurance

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Virtual PD (1 hour except conferences)	NGPF Certification Courses March 18-April 12
<ul style="list-style-type: none"> Analyze types of Insurance, plans, providers, including health, auto, life. 	Property Insurance Renters Insurance Personal Insurance Disability Insurance What's Up with Obamacare?	3/13/24: 4pm Advanced Health Insurance Topics	Insurance On-Demand Certification Dates: 3/18-4/12 5 Sessions <ol style="list-style-type: none"> What is Insurance & Renters Insurance Homeowners Insurance, Auto Insurance. Health Insurance Disability Insurance, Life Insurance Other Types of Insurance

Taxes

Content Overview	NGPF On-Demand modules (1 hour)
<ul style="list-style-type: none"> Evaluate assessment and computation of taxes at the local, state, and federal level. 	The Role of Taxes Tackling the 1040 Tax Forms & Filing

Risk

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Virtual PD (1 hour except conferences)
<ul style="list-style-type: none"> Understand private information, and what to share? Consequences of sharing personal information. Identity Theft Protection, Fraud and Action Steps. Consumer Rights and Responsibilities. 	Dark Patterns are Trying to Trick You TikTok & Investing The Risk of Influencer Marketing	



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College and Career Readiness

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses
<ul style="list-style-type: none"> Examine jobs related to career interests. Explore standard of living with respect to quality of life, income, and disposable income. Understand underemployment and unemployment and how career choices relate. Review government financing programs to assist with post-secondary education costs including FAFSA, Silver State Opportunity Grant, GGMS, Western Interstate Commission for Higher Education, and the Promise Scholarship. Explore Qualified Tuition Savings Programs in NV including NV Prepaid Tuition, and NV 529 College Savings Plans. Practice completing scholarship applications, job applications and resumes. 	<ul style="list-style-type: none"> Changes to 2024-2025 FAFSA FAFSA and types of Financial Aid Alternatives to 4 Year Colleges Career Exploration Tools Financial Aid Offers and Student Loan Repayment Interpreting a Financial Aid Offer Job Market Mayhem \$7.25 The Minimum Wage Federal Student Loan Repayment 	<p>Paying for College On-Demand Certification Dates: 3/18-4/12 5 Sessions</p> <ol style="list-style-type: none"> College Basics & Budgets, College Exploration Process FAFSA Basics College Savings Plans & Free Money, Student Loans Financial Aid Packages, Loan Repayment Alternatives to 4-Year Colleges plus Current Events <p>Module Deadline is April 3rd and Exam Window April 5-12</p>



Credit and Debt

Content Overview	NGPF On-Demand modules (1 hour)
<ul style="list-style-type: none"> Explore Methods of Payments Interest Rates with Saving vs. Debt. Differences between Credit Cards and Debit Cards. Costs of borrowing: Auto, Higher Education, and Housing, Consumables How to avoid and resolve debt problems. Understand credit reports, how they are used and by whom, including borrower's rights, and responsibilities with respect to Credit reporting. Compare and contrast different types of loans, interest rates, terms, and compounding, in relation to managing debt levels. Practice completing loan applications. 	<ul style="list-style-type: none"> New Trends in Building Credit 3 Lesser Known Cards The Interest We Pay Build and Manage Credit Building Credit Buy Now Pay Later Into the Credit-Verse The History of Racism in Finance The Power of Habit and the Power of the Nudge (2 classes)