

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

## Credit and Debt (con't)

Certificates of Completion from NGPF need to be [submitted via CCEA survey](#) for processing.

For each completed On-Demand module and Virtual Conference session, you will receive a 1-hour Certificate of Completion from NGPF.

For Certification Courses, you will receive a final Certificate of Completion after passing the Certification Exam (requiring a score of 80% or better) – this is what you will need to submit to CCEA, which will give you credit for the full 10 hours of the course. Please DO NOT submit multiple Certificates of Completion for each session of the course.

Note: At this time NGPF Virtual PD sessions WILL NOT count toward CCEA credit.

Certificates of Completion are loaded into your NGPF Teacher Account within 10 business days, once NGPF has reviewed and approved your participation.

1. Go to [www.ngpf.org](http://www.ngpf.org) and create or log into your account
2. Click on “Account” in the upper right corner
3. Navigate to the “My NGPF Academy” tab
4. Click “View” next to the session name
5. Download the Certificate of Completion

Please contact Sheila Salehian, Financial Literacy Specialist, at [ssalehian@nvfinlit.org](mailto:ssalehian@nvfinlit.org) with any questions.

## Financial Decision Making and Financial Planning

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>● Needs vs. Wants</li> <li>● Financial Goals</li> <li>● Consequences of Financial Choices</li> <li>● Personal Budgeting</li> <li>● Services offered by Financial Institutions</li> <li>● Develop a Financial Plan that includes recordkeeping, transportation, housing, and healthcare costs.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Fall 2023: Trends In Personal Finance</a></li> <li><a href="#">Banking in the 21<sup>st</sup> Century</a></li> <li><a href="#">Budgeting Strategies</a></li> <li><a href="#">Budgeting in the Gig Economy</a></li> <li><a href="#">Popular Budgeting Methods &amp; Strategies</a></li> <li><a href="#">The Fed: Bank of Banks</a></li> <li><a href="#">Beginner Series: Diving into NGPF's Math Resources</a></li> <li><a href="#">FinTech Apps</a></li> <li><a href="#">Practical Tips for implementing Financial Algebra</a></li> </ul>	<p><b>BEHAVIORAL ECONOMICS On Demand ONLY:</b>  <b>June 3rd - June 19th. Sessions Below &amp; Exam Window: June 21st - June 28th</b>                      Experiments, Cognitive Biases                      Loss Aversion, Endowment Effect                      Financial FOMO and Marketing Applications                      Overconfidence, Confirmation Bias                      Hedonic Adaptation</p> <p><b>BANKING &amp; BUDGETING: LIVE: June 3rd - June 17th @ 2pm-4pm. Sessions Below &amp; Exam Window June 21st - 28th</b>                      Checking Accounts, Overdraft Protection Fees, Unbanked &amp; Underbanked, Online and Mobile Banking                      Why is Saving Important? Types of Savings Accounts                      Peer to Peer Payment Apps, Budgeting Strategies                      Budgeting for Transportation and Housing                      The Gig Economy</p>

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## Credit and Debt (con't) Saving, Spending, And Investing

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>• Benefits/Differences of Saving &amp; Spending</li> <li>• Ways to Save</li> <li>• Components of Budgeting and Compounding</li> <li>• Explain how some investments differ from traditional savings accounts with potential risks and returns.</li> <li>• Explore various investment strategies including securities, stocks, and bonds.</li> <li>• Risk and methods of buying and selling.</li> </ul>	<p><a href="#">Checking &amp; Savings Accounts, Online Banking and Banking Fees</a></p> <p><a href="#">Saving Tools &amp; Strategies</a></p> <p><a href="#">Psychology of Saving</a></p> <p><a href="#">Investing for Beginners</a></p> <p><a href="#">Novice Investor Pitfalls</a></p> <p><a href="#">Investment Accounts</a></p> <p><a href="#">Mutual Funds and Index Funds</a></p> <p><a href="#">Mutual Funds vs. ETF's</a></p> <p><a href="#">Stock Market 101</a></p> <p>Basics of <a href="#">Bitcoin</a> &amp; <a href="#">NFT's</a> (2 classes)</p> <p><a href="#">I-Bonds: Too Good to Be True?</a></p>	<p><b>INVESTING: On Demand July 8th - July 25th. Includes Sessions Below and Exam Window July 27th-Aug 2nd</b> Compounding, Stock Measuring Performance, Bonds Behavioral Economics, Intro to Index and Mutual Funds ETFs and Target Date Funds, Retirement Investing Robo-Advising and Current Events</p> <p><b>ADVANCED INVESTING On Demand ONLY &amp; NOTE: Teachers Must be Invited via NGPF Email to register. June 3rd - June 19th. Includes Sessions Below &amp; Exam Window June 21st -June 28th</b> Asset Allocation, Target Date Funds Behavioral Finance, Bond Funds Investing Pitfalls, Regulation of the Financial Markets Investing Internationally, What Research Teaches Us Hot Topics in Investing</p> <p><b>CRYPTOCURRENCY BASICS: LIVE June 4th - June 18th @ 2pm-4pm. Includes Sessions Below &amp; Exam Window June 21st - June 28th</b> The History of Money and Cryptography The Pros/Cons of Bitcoin Ethereum + Smart Contracts, Exploring Altcoins The Metaverse, NFTs + DeFi, Getting Started with Crypto Unpacking Scams and Fraud <b>NOTE: Cryptocurrency Basics may be offered again live July 29th - Aug 15th (Tentative)</b></p>

## Insurance

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>• Analyze types of Insurance, plans, providers, including health, auto, life.</li> </ul>	<p><a href="#">Property Insurance</a></p> <p><a href="#">Renters Insurance</a></p> <p><a href="#">Personal Insurance</a></p> <p><a href="#">Disability Insurance</a></p> <p><a href="#">What's Up with Obamacare?</a></p>	<p><b>INSURANCE: LIVE July 8th - July 22nd @ 9am-11am. Includes Sessions Below &amp; Exam Window July 26th - Aug 2nd.</b></p> <p>What is Insurance? Renters Insurance Homeowners Insurance, Auto Insurance Health Insurance Disability Insurance, Life Insurance</p>

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## Credit and Debt (con't)

Other Types of Insurance

## Taxes

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>Evaluate assessment and computation of taxes at the local, state, and federal level.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">The Role of Taxes</a></li> <li><a href="#">Tackling the 1040</a></li> <li><a href="#">Tax Forms &amp; Filing</a></li> </ul>	

## Risk & Identity Theft

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>Understand private information, and what to share?</li> <li>Consequences of sharing personal information.</li> <li>Identity Theft Protection, Fraud and Action Steps.</li> <li>Consumer Rights and Responsibilities.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Dark Patterns are Trying to Trick You</a></li> <li><a href="#">TikTok &amp; Investing</a></li> <li><a href="#">The Risk of Influencer Marketing</a></li> </ul>	<p><b>CONSUMER SKILLS NOT OFFERED in Cohort #44 or #45 Tentatively Planned for July 29th- Aug 15th as part of Cohort #46. Exam Window Aug 16th-Aug 23rd</b></p> <p>How Social Media Influences Spending Big Data, Targeted Advertising, &amp; Dark Patterns Comparison Shopping Skills, How E Commerce Business Models affect Budgeting Second Hand Savvy, Scams, Fraud &amp; Identity Theft Consumer Ethics</p>

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

## Credit and Debt (con't) College and Career Readiness

NV Content Overview	NGPF On-Demand modules (1 hour)	NGPF Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>Examine jobs related to career interests.</li> <li>Explore standard of living with respect to quality of life, income, and disposable income.</li> <li>Understand underemployment and unemployment and how career choices relate.</li> <li>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.</li> <li>Explore Qualified Tuition Savings Programs in NV including NV Prepaid Tuition, and NV 529 College Savings Plans.</li> <li>Practice completing scholarship applications, job applications and resources</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Changes to 2024-2025 FAFSA</a></li> <li><a href="#">FAFSA and types of Financial Aid</a></li> <li><a href="#">Alternatives to 4 Year Colleges</a></li> <li><a href="#">Career Exploration Tools</a></li> <li><a href="#">Financial Aid Offers and Student Loan Repayment</a></li> <li><a href="#">Interpreting a Financial Aid Offer</a></li> <li><a href="#">Job Market Mayhem</a></li> <li><a href="#">\$7.25 The Minimum Wage</a></li> <li><a href="#">Federal Student Loan Repayment</a></li> </ul>	<p><b>CAREER: ON DEMAND</b> On Demand: June 3rd- June 19th Includes Sessions Below and Exam Window June 21st - June 28th</p> <p>Career Landscape, 21st Century Resumes Online Networking, Alternatives to 4 Year College The Productive Gap Year, Joining the Military, and Virtual Interviews The Gig Economy, Automation, Soft Skills Job Offers and Benefits</p> <p><b>NOTE: CAREER TENTATIVE to be LIVE Jul 29th-Aug 15th</b></p> <p><b>PAYING FOR COLLEGE: On Demand: July 8th - July 25th</b> Includes Sessions Below and Exam Window July 27th - Aug 2nd</p> <p>College Basics &amp; Budgets, College Exploration Process FAFSA Basics College Savings Plans &amp; Free Money, Student Loans Financial Aid Packages, Loan Repayment Alternatives to 4-Year Colleges + Current Events</p>

## Credit and Debt

Content Overview	NGPF On-Demand modules (1 hour)	NGPF Professional Certification Courses (10 hours total including Certification Exam) Cohort #44 & Cohort #45: Live and On Demand
<ul style="list-style-type: none"> <li>Explore Methods of Payments</li> <li>Interest Rates with Saving vs. Debt.</li> <li>Differences between Credit Cards and Debit Cards.</li> <li>Costs of borrowing: Auto, Higher Education, and Housing, Consumables</li> <li>How to avoid and resolve debt problems.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">New Trends in Building Credit</a></li> <li><a href="#">3 Lesser Known Cards</a></li> <li><a href="#">The Interest We Pay</a></li> <li><a href="#">Build and Manage Credit</a></li> <li><a href="#">Building Credit</a></li> <li><a href="#">Buy Now Pay Later</a></li> <li><a href="#">Into the Credit-Verse</a></li> <li><a href="#">The History of Racism in Finance</a></li> </ul>	<p><b>CREDIT: On Demand July 8th - July 25th</b> Includes Sessions Below &amp; Exam Window July 27th - Aug 2nd</p> <p>Credit Essentials, Debt Fundamentals Credit Cards, Personal Loans and Predatory Lending Trends in Consumer Credit, Auto Loans Mortgages, Credit Reports &amp; Scores Identity Theft and Current Trends</p>

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- Understand credit reports, how they are used and by whom, including borrower's rights, and responsibilities with respect to Credit reporting. [The Power of Habit](#) and the [Power of the Nudge](#) (2 classes)
  - Compare and contrast different types of loans, interest rates, terms, and
  - compounding, in relation to managing debt levels.
  - Practice completing loan applications.
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