MIDDLETON HOMESCHOOL CONNECTION

Financial Literacy

Building Financial Skills for Life

Our approach: Students learn not just what to do with money, but why financial decisions matter - how choices involve tradeoffs, how income and wealth are created, how money compounds over time, and how thoughtful decisions can expand future opportunities.

Money Foundations | AGES 8-10

4 weekly classes | ~50 minutes

1 Money and Choices	Money, needs and wants, limited resources, choices, tradeoffs
2 Earning, Spending and Saving	Creating value through work, thoughtful spending, saving for goals, giving
3 Banks and Growing Money	Banks, savings accounts, interest, compound growth, the value of time
4 Building Your Money Future	Goals, a simple money plan, entrepreneurship, common mistakes, putting it together

COURSE GOAL Understand that money is a limited resource that can be earned, managed, saved, shared, and used intentionally.

Money Skills | AGES 11-13

6 weekly classes | ~60 minutes

1 Money, Choices and Opportunity Cost	Scarcity, tradeoffs, incentives, needs and wants, and future opportunities
2 Earning, Income and Creating Value	Employment, entrepreneurship, skills, productivity, gross vs take-home pay
3 Spending, Saving and Compound Growth	Cash flow, banking, interest, inflation, Rule of 72, starting early
4 Credit, Debt and Cost of Borrowing	Credit cards, loans, APR, credit scores, payments, true borrowing cost
5 Investing, Risk and Building Wealth	Stocks, bonds, funds, diversification, risk and return, investing vs. speculation
6 Markets, Taxes and Your Financial Future	Markets, prices, incentives, basic taxes, financial risks, simple planning

COURSE GOAL Build the knowledge and reasoning skills to begin making informed financial decisions and understand how today's choices shape future opportunities.

Personal Financial Planning | AGES 14-18

8 weekly classes | ~75 minutes

1 Money, Choices and Opportunity Cost	Scarcity, incentives, tradeoffs, behavioral influences, decision frameworks
2 Earning, Income and Creating Value	Careers, training, entrepreneurship, human capital, ownership, compensation, taxes, benefits
3 Spending, Saving and Cash Flow	Take-home income, lifestyle choices, emergency reserves, goals, automation, saving
4 Credit, Debt and Cost of Borrowing	Credit, loans, mortgages, APR, amortization, leverage, opportunity cost
5 Investing, Risk and Compound Growth	Stocks, bonds, funds/ETFs, diversification, expected return, inflation, costs, retirement accounts, investing
6 Markets, Economics and Building Wealth	Supply and demand, prices, competition, profit/loss, economic systems, incentives, wealth creation
7 Taxes, Insurance and Managing Risk	Income/payroll taxes, marginal rates, tax-advantaged accounts, insurance, liability, risk transfer
8 Building Your Personal Financial Plan	Integrating income, cash flow, savings, debt, investing, insurance, taxes, goals, behavior

COURSE GOAL Prepare students to evaluate financial decisions, understand tradeoffs and incentives, distinguish investing from speculation, use evidence rather than prediction, and begin building their financial lives intentionally.

The objective is not simply financial knowledge. It is to develop students who can think critically, recognize tradeoffs, understand incentives, evaluate evidence, ask better questions, and make informed financial decisions throughout their lives.

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