



**Module 1:**

My relationship with money: Historical, Social, Behavioral and Cultural Framework

**Objectives:**

- To explore the definition of money/currency and examine its role in our lives
- To surmise the socio-economic status of our ancestors and predecessors
- To assess the influence of significant others, social peer pressure, and pop culture on how we interface with money

**Module 2:**

How can I achieve work/life balance with so many responsibilities to juggle?

**Objectives:**

- To take time and acknowledge the responsibilities that we juggle
- To bridge your values into alignment with your time
- To implement strategies to cope with over-commitment
- To engage in a rest and relaxation exercise

### **Module 3:**

Time-Electronic-Paper-Spatial Organization: How can I reduce clutter and increase efficiency?

#### **Objectives:**

- To manage time and information (electronic and paper) with efficiency
- To organize our environment/spaces in order to become optimally productive at home, work, school, and in our businesses

### **Module 4:**

How do I become financially organized in order to capture my expenses in creating a Budget and Spending Plan?

#### **Objectives:**

- To become financially organized in order to locate pertinent papers
- To track income and expenses and pinpoint how much money is coming in and how much money is going out, to what entities, by what methods, and when
- To collect data in determining a daily spending diary and a monthly budget
- Calculate cash flow in preparation for net worth analysis

### **Module 5:**

How can I save more, spend less, and build my assets?

#### **Objectives:**

- To distinguish the difference between needs, wants & desires
- To calculate Net Worth
- To build one's asset base through EITC and IDAs
- To reduce consumption and consumerism so money may be re-directed towards other uses
- To identify and implement 40 ways to save money (adapted from "How To Save Money & Organize Your Finances" by Me'Shae Brooks-Rolling)

**Module 6:**

What are credit card debt management and elimination strategies that I can implement?

**Objectives:**

- To learn how to read credit card offers and statements
- To examine strategies pertaining to credit card debt management and elimination

**Module 7:**

Credit Reports, Credit Scoring and Credit Repair

**Objective:**

To learn how to protect and maintain good credit &/or clean up credit in order to establish a good credit history and position oneself for attractive interest rates on credit cards, auto loan, home loan, etc.

**Module 8:**

How can I protect myself from America's fastest-growing crime— Identity and Cyber-Theft—while protecting my privacy in this digital age?

**Objectives:**

To be aware of the following terminology:

- Dumpster Diving
- Skimming
- Surfing
- Phishing
- Pharming
- Cramming

...and preemptively protect yourself both online and offline!

To learn what to do in the unfortunate event of becoming victim to cyber- or identity theft.

**Module 9:**

How can I purchase a vehicle without being taken for a ride?

**Objectives:**

- To learn the “dos and don’ts” of purchasing a vehicle
- To learn how to position oneself for homeownership
- To engage in pre-purchase preparation and research before purchasing a home or a vehicle

**Module 10:**

What resources are available to aid me with excessive debt?

**Objectives:**

- To distinguish the difference between credit counseling and debt management and more specifically, debt consolidation and debt settlement
- To learn how to communicate with debt collectors
- To identify resources available to aid consumers with over-extension of credit and excessive debt
- To beware of predatory lending practices

**Module 11:**

*Resources Extravaganza Across-the-Board!*

What cross-disciplinary and multi-media resources should I be aware of to aid me in my financial journey?

**Objective:**

Exploration of 360 degree life-span of financial literacy resources: individual and small business; children, youth and young adults; adults; seniors; persons with disabilities; veterans and military families; government and non-profit; multi-media, etc.

### **Module 12:**

What do the wealthy know and do that I don't? How do I build my Financial Team to aid in Asset Growth, Management & Protection?  
How can I engage in Individual and Community Philanthropy?

#### **Objectives:**

- To build a financial team (B.A.I.L. Team)
- To examine case studies of affluent individuals: their TH'FAB, and the adaptation of a similar mindset in pursuit of upward socio-economic mobility
- To purposefully and intentionally engage in asset accumulation strategies
- To participate in various monetary and in-kind ways of giving
- To narrow and vet the limitless causes to contribute and donate to
- To discuss the purpose behind giving and the importance of legacy

### **Module 13:**

Owning My Own: Turning My Passion into Profit and Monetizing what I'm already doing—How in the world do I get started in small business entrepreneurship?

#### **Objectives:**

- To convert your passion into revenues by monetizing what you'd do for free
- To pinpoint a niche product or service where you can fill a marketplace void
- To take advantage of the plethora of resources to aid you in getting started in entrepreneurship

### **Module 14:**

How can I seek alignment with the right job for me?

#### **Objectives:**

- To assess who *you* are—your talents, skills, abilities, passion, aptitude, and personality
- To build social capital and cultivate networking etiquette
- To learn how to negotiate salary, wages and benefits and build wealth through employment

### **Module 15 (Bonus):**

How Do I Publish, Market and Sell My Self-Published Book?

#### **Objectives:**

- To explore the concept of being an “Authorpreneur”
- To learn the differences between self-publishing, subsidy/vanity and traditional publishing, as well as their respective royalty structures
- To learn the difference between Create Space and Lightening Source
- To identify what it takes to publish your own book
- To market your book on a shoestring budget and maximize cost-effective resources
- To learn how to sell without engaging in stereotypical salesmanship

### **Module 16 (Bonus):**

How Do I Get Started in Special Events & Conference Management?

#### **Objectives:**

- To learn how to get started in the meetings, conferences and special events industry
- To explore potential career paths and options
- To identify hospitality-related educational programs
- To identify professional associations and organizations
- To learn about industry designations and their value propositions