

Financial Literacy 101 & 102:

What You *Need* to Know....and What You Should *Want* to Know

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Financial Literacy is a *loaded* phrase. “Literacy” can mean anything from third grade reading skills to graduate study. For purpose of these sessions, literacy means “understanding the language” and knowing how to navigate” the subject matter. This study is a mix of *How to* and *How do I?*

The course is comprised of two one-hour sessions. Handouts and reference materials are provided with area for notes.

Time will be available at the end of each session for questions and discussion

The first session covers essential ***How To's***:

- Bank accounts
- Credit
- Debit cards and electronic payments
- Basic budgeting
- Employment basics
- Entitlement vs. Enablement

Part two covers some important ***How Do's***:

- Employment and career choices
- Savings, investing and speculation
- Borrowing
 - pawn brokers
 - credit cards
 - school loans
 - car loans
- Mortgages
- Filing and paying taxes
- The privilege of choice



