

# Financial Literacy

## Course Information

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**About this Course:** This is a High School level course with a strong emphasis on building real-world financial skills, structuring future decision-making strategies, and fostering responsible money habits through hands-on weekly finance labs, professional reading and interviews with experts, and teacher-led discussions.

**How This Course Works:** Lessons with a teacher are 45 minutes long once per week. Lessons are completed fully before moving on to the next lesson. Each week has a main project assignment should take 1-3 hours to complete. Each month also has a reading assignment from our *Business Book Club* reading list.

**In Class:**

- First 10 minutes: teacher introduces a new concept
- Next 10-20 minutes: students take notes in class while the teacher is demonstrating through models and examples
- Final 10-20 minutes: students start on the homework so the teacher can answer questions before they leave class for the day (in a live class).

**After Class:**

- Students continue to work on homework projects
- Students continue with their project on days without a teacher lesson
- Important: don't cram, and only do one lesson each week. Don't double-up and don't rush. Students should feel relaxed enough to think about assignments and relating math concepts to those already learned.

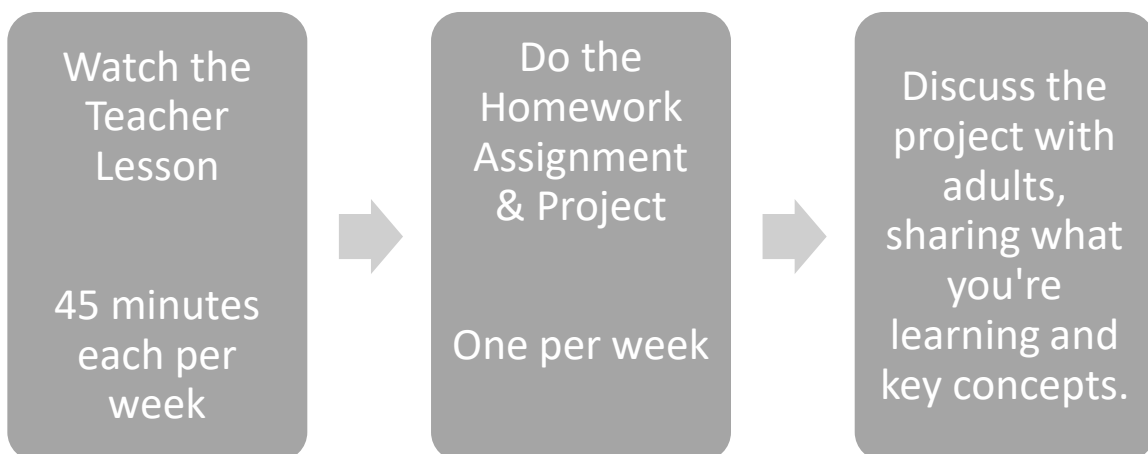
**Materials Required:**

- Information coming soon!

## Class Expectations

Students are actively engaged the entire time. Class lessons are short, so you'll need to make the most out of your time with the teacher lesson. Here's what it looks like:

1. Students have their notebook out, pencil in hand, and calculator at the ready. Any handouts are printed ahead of time so students are ready to go at the start of class.
2. Students have turned off cell phones, media, and other distractions.
3. Students are doing what is asked on the video (live or recorded). Students that progress the quickest rewatch (after a live class) and pause the video, making sure they are thinking and working through the concepts in their notes and homework.
4. Students copy down exactly as the teacher instructs, every single time. They don't shortcut, and they don't do the math only in their head. Students train themselves to think using the methods that the teacher outlines in the lesson.
5. Students must do the work. They don't learn by passively watching someone else solve math problems, they need to actively think and perform the work required for class to make progress throughout the year.



## Course Expectations

1. **Active Participation:** Students are expected to engage in discussions, activities, and simulations, sharing ideas and asking questions to deepen understanding.
2. **Real-World Application:** Assignments and projects will focus on applying concepts like budgeting, investing, credit, and taxes to real-life scenarios relevant to students' futures.
3. **Responsibility & Independence:** Students are expected to complete readings, assignments, and projects on time, manage deadlines, and take ownership of their financial learning journey—just like managing real finances.
4. **Accuracy & Attention to Detail:** Financial decisions require precision. Students strive to be careful with numbers, calculations, and recordkeeping in classwork.
5. **Collaboration & Respect:** Discussions and group activities are part of this class. Students must listen respectfully and contribute thoughtfully.
6. **Technology Use:** Students will use financial calculators, spreadsheets, and online tools (like budget trackers or investment simulators) without getting sidetracked.
7. **Critical Thinking:** Students will be expected to evaluate financial options and justify decisions using evidence and logic, not just pick answers.
8. **Integrity:** Financial literacy includes ethics. Students are expected to complete their own work honestly and act with integrity when dealing with financial topics.

**We highly encourage parents to  
participate in this course with your student...**

even if it's just working through the projects together after class.

Financial literacy affects everyone, and learning how to make wise money choices is a lifelong journey. Partnering with your student not only strengthens their understanding, but gives you a chance to grow together in an area that impacts your whole family.

# Best Learning Practices

We're so glad you're here! Whether you're just starting out or picking up where you left off, this is the perfect place to grow, explore, and discover how fun learning can be. Here are my best tips for learning math the easy way!

## **Understand, Don't Memorize**

Focus on *why* the concepts work, not just plugging in numbers into formulas.

## **Practice Actively, Not Passively**

Do projects and problems *yourself* – watching someone else isn't enough.

## **Build Conceptual Foundations**

Make sure you're solid on earlier topics in the course, because if you skip a step, it's going to be harder later.

## **Review Regularly**

Don't cram. Practice each week to move these concepts to your long-term memory.

## **Show All Your Work**

Write all steps clearly and neatly, usually this means writing *larger* than you usually do. This helps catch mistakes and makes reviewing easier later when you go back through your notes.

## **Solve Word Problems**

This course isn't about getting the right answer. We're learning to apply these concepts to real-life situations to build problem-solving skills.

## **Use Visual Aids**

Use graphs, charts, number lines, and diagrams help you understand the ideas we're going to cover. Most of your time should be spent *understanding* the problem, more than doing the actual steps to solving.

## **Work with Someone Else**

Working with others helps you learn math better because you get exposed to different problem-solving approaches through discussions and explanations. You'll build confidence while learning in a more engaging, fun, and interactive way!

## **Use Tools Wisely**

Use calculators, apps, and manipulatives help you *to understand*, not to bypass thinking.

## **Stay Curious and Ask *Why***

We love curiosity! Keep asking questions like: "*Why does this work?*" and "*What happens if I change this?*" You'll understand deeper the more thought you put into it.

## More About This Course

Students gain hands-on experience through simulations, budgeting exercises, life planning, and practical tasks like opening bank accounts or filing tax returns. Interactive tools like challenges, stock market games, and role-playing scenarios keep learning fun and memorable, while guest speakers offer valuable real-world insight.

The course also develops critical thinking by exploring how daily money choices shape long-term outcomes, the psychology behind spending, and how to weigh risk versus reward.

This hands-on curriculum covers personal finance, credit management, career planning, and financial independence. Students personalize their learning by setting goals, analyzing their habits, and tailoring projects to their futures.

With access to real-world tools and documents, they build skills that go beyond the classroom. The course encourages a lifelong financial mindset grounded in values, smart consumer habits, and wealth-building strategies—all reinforced through practical projects, discussions, and interactive learning strategies.

## Core Topics

1. Budgeting & Money Management
  - a. Create and manage a personal budget
  - b. Understand income, expenses, saving, and spending habits
  - c. Evaluate financial decision-making strategies
2. Banking & Financial Services
  - a. Understand types of financial institutions
  - b. Use checking/savings accounts and online banking tools
  - c. Understand fees, interest, and security
3. Credit & Debt
  - a. Understand how credit works (loans, credit cards)
  - b. Evaluate the cost of borrowing (interest, APR, terms)
  - c. Interpret credit reports and credit scores
4. Saving & Investing
  - a. Understand compound interest and time value of money
  - b. Compare saving vs. investing
  - c. Identify risk and return in investment choices
5. Income & Careers
  - a. Explore sources of income (wages, entrepreneurship, investments)
  - b. Analyze benefits and taxes (pay stubs, W-4s, Social Security...)
  - c. Develop career planning skills
6. Taxes
  - a. Understand basic federal and state tax systems
  - b. Fill out a sample tax form (e.g., 1040EZ or simplified versions)
  - c. Know why taxes are collected and how they're used
7. Insurance & Risk Management
  - a. Understand types of insurance (health, auto, life)
  - b. Assess risk and protection strategies
8. Consumer Skills
  - a. Compare prices, contracts, and warranties
  - b. Understand fraud, scams, and consumer rights