



ABCs of Wealth Level I Program Outline (Children & Youth)

Lessons 1 through 7 are presented to all age groups. Lessons 8 and 9 are specific for Jr. Youth and Youth.

- **Lesson 1 - *Human treasures*** (virtues and character traits), How virtues play a role in our daily and financial affairs, what can or cannot be bought with money. What happens when money is placed in a bank (simple & compound interest).
- **Lesson 2 - *Patience***, Deciding what you would like to have and saving for it.
- **Lesson 3 - *Responsibility***, Chores at home, our responsibility for the less fortunate and borrowing.
- **Lesson 4 - *Moderation***, Balancing life activities (sports, homework, reading, video games, helping others etc), creating a shopping list, budgeting time & money.
- **Lesson 5 - *Thankfulness***, Gratitude for things we already have and deciding which ones we must have and which ones we can live without.
- **Lesson 6 - *Generosity***, How we can make a difference in the life of others by sharing what we are thankful for! How this process helps us grow as a stronger individual.
- **Lesson 7 - *Truthfulness***, Shopping day (from a list already created). How to do comparison shopping and not get deceived by marketing ads.
- **Lesson 8 - *Creativity***, Discovering passions and talents and how to drive them to earning money.
- **Lesson 9 - *Determination***, How to identify and overcome obstacles when driving passion and talents to income.
- **Overview**



ABCs of Wealth Level II Program Outline (Jr. Youth & Youth)

- **Lesson 1 - *Consultation***, Learning the decision making process and importance of involving others in this practice.
- **Lesson 2 - *Purpose***, Setting goals and objectives, defining a time period, purpose and plan of action to achieve each goal, and cost of reaching their objectives.
- **Lesson 3 - *Reliability***, Understanding the credit and borrowing system (credit report and credit score).
- **Lesson 4 - *Credit Cards***, Learning the details of how credit cards work and how to benefit from them.
- **Lesson 5 - *Earnings & Basic Taxes***, Preparation for earning an income and how basic taxes work.
- **Lesson 6 - *Selflessness***, Saving for retirement and how basic retirement accounts work.
- **Lesson 7 - *Entrophilanthropy***, Initiating entrepreneurship for the benefit of humanity.
- **Lesson 8 - *Courage***, Taking calculated risks for investing for future. Investments in stocks, mutual funds, bonds and real estate.
- **Lesson 9 - *Budgeting***, Creating a 3 month financial budget based on actual income (allowance, gifts and work).
- **Overview**



ABCs of Wealth Adult Program Outline

- **Lesson 1 - *Human treasures*** (virtues and character traits), How virtues play a role in our daily and financial affairs, potential and correct use of money.
- **Lesson 2 - *Consultation***, Learning the decision making process and importance of involving others in the process.
- **Lesson 3 - *Purpose***, Setting goals and objectives, defining a time period, purpose and plan of action to achieve each goal, and cost of reaching their objectives.
- **Lesson 4 - *Patience***, Saving to achieve goals and objectives, wealth conservation.
- **Lesson 5 - *Moderation***, Balancing life activities and budgeting.
- **Lesson 6 - *Responsibility***, Borrowing and our responsibility for the less fortunate.
- **Lesson 7 - *Thankfulness***, Gratitude for things we already have and deciding which ones we must have and which ones we can live without.
- **Lesson 8 - *Generosity***, How we can make a difference in the life of others by sharing what we are thankful for! How this process helps us grow as a stronger individual.

Adult program continues with individual modules based on attendees' needs. Please visit our website www.mindtreasures.com/courses.php for a complete list of classes offered for adults.