

Financial Literacy For Teens (AGE: 13 – 18)

Weeks 1 – 2

1. Financial basics and goal setting

- **Session 1:** Introduction and setting financial goals
- **Session 2:** Understanding income and expenses, creating a personal budget
- **Activity:** [goal setting exercise](#) and [budgeting creation](#).

Weeks 3-4

2. Banking, saving, and credit

- **Session 3:** Banking essentials, types of bank accounts, online banking
- **Session 4:** importance of saving, credit basics, building credit history
- **Activity:** Open simulated bank accounts and discuss credit strategies

Weeks 5-6

3. Debt management and consumer awareness

- **Session 5:** Managing debt, responsible borrowing, avoiding debt traps
- **Session 6:** Consumer rights, comparison shopping, avoiding traps
- **Activity:** Role-play scenarios on debt management and consumer awareness.

Weeks 7-8

4. Investing and career opportunities

- **Session 7:** introduction to investing, types of investments, risk assessment
- **Session 8:** Career exploration, salary negotiation, benefits overview
- **Activity:** Investment simulation game. Use any of these free platforms – [Investopedia simulator](#), [HowTheMarketWorks](#), [Wall Street Survivor](#).