

## Topics

Think about all of the important information graduates will need in order to succeed in the real world: how to buy a house, what kinds of insurance to purchase, when various legal documents are necessary, and the list goes on. Choose topics that your specific students have not been exposed to or need to know most.

### Suggested topics include:

- **Personal banking:** Focus on types of demand accounts (checking, savings, CDs) to open, relevant issues to consider when borrowing, identity theft, responsible use of credit cards and sources of funds.
- **Legal matters:** Cover consumer law, contracts, family law, litigation and lawsuits, and when and how to use a legal professional.
- **Insurance issues and options:** Examine sources of insurance and explain the numerous forms of available insurance — renter’s, homeowner’s, automobile, life, umbrella, accident, legal claim and worker’s compensation.
- **Financial markets:** Explain the technical terms and market indicators, the potentially confusing array of financial instruments (stocks, bonds, money markets, mutual funds, etc.), methods of access and sources of information.
- **Financial planning:** Address how to establish financial goals, minimize your tax liability, allocate earnings between savings and investments, effectively prepare for retirement and how to employ professionals.
- **Career/life planning:** Explain the many facets of job seeking, including interviewing tips and techniques and a success/high achievement profile.

- **Job search fundamentals and the law:** Include employment applications, résumé and cover letter preparation as well as laws and regulations encountered in the job search.

You might also consider economics and financial literacy topics approved by the Virginia Board of Education in 2006 (SB 950). To download a .PDF guide of the topics, visit the “**For Educators**” section of the VSCPA’s consumer Web site at [www.FinancialFitness.org](http://www.FinancialFitness.org).

The Jump\$tart Coalition for Personal Financial Literacy also maintains the National Standards in K–12 Personal Finance Education — personal finance knowledge and skills that students should possess. To download the standards, visit the “**Standards**” section of the Jump\$tart Web site at [www.jumpstart.org](http://www.jumpstart.org).

