

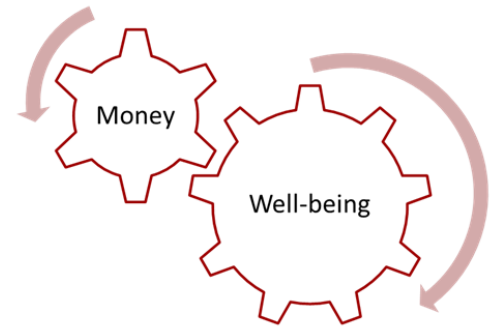
# Advanced Level Course Introduction

## Advanced Level

Do you ever think about the type of life you want for yourself **today** and in the **future**?

Do you consider the impact that your money management skills can have on your **present** and **future** lifestyles? If you created a list of everything you did today most items on that list would involve money. Money is an important part of daily life, and when managed responsibly, can contribute to your sense of well-being.

Your financial well-being depends in large part on the choices you make. Wise decisions about earning, saving, borrowing and investing will enable you to attain your personal goals while enjoying a comfortable lifestyle. This course is designed to help you develop the skills, knowledge, and resources to effectively manage your money.



What is one thing you have done today that involved money?

### Four Course Themes

Themes that run throughout this course involve how you handle your money both as an individual and as a member of a larger community (your school, city, state, etc.). All of us receive benefits, both financial and non-financial, from the communities in which we live. And, we also give back to our communities in many ways. The lessons in this course will highlight both individual decisions and the value of being a part of a community.

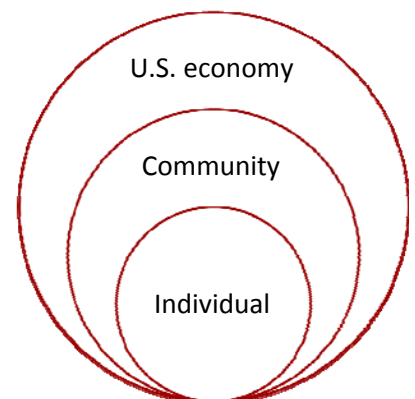
You are responsible for yourself.

Your present self impacts your future self.

You are better off in a community than by yourself.

Investing helps you cope with risk and uncertainty.

Name one community resource from which you benefit.



## Interactions with Money

Consider how you interact with money. What information do you use to guide your financial decisions? This course has been divided into five sections designed to help you think about your different areas of financial capability and how to use money to accomplish your life goals.

<b>Earning</b>	<b>Receiving</b>	<b>Saving and Investing</b>	<b>Spending</b>	<b>Giving</b>
<p>Did you know that working at a job isn't the only way to earn money? In this section of the course, you'll explore different methods of earning income, learn how to prepare yourself for an income-earning job and discover what to do once you accept a job.</p>	<p>If you have ever received a monetary gift from a relative or friend, or have received a "gift in-kind" in the form of a borrowed item that saved you money, then you have received a form of income. This section of the course explores how you receive benefits from being part of a larger community.</p>	<p>Do you know the difference between saving and investing? Do you know how you can earn more money with your money? If not, this section of the course will be particularly interesting to you.</p>	<p>The concept of spending involves more than the exchange of cash for goods and services. In this segment of the course you'll learn the pros and cons of using alternative payment methods, your obligation to pay local, state, and federal taxes and how to protect yourself against identity theft and other forms of fraud.</p>	<p>Giving income or donating items to charities, families and friends is a form of spending. Many people find satisfaction and greater well-being after directing part of their income to this type of spending.</p>

Have you ever donated money to a person or organization? If so, how did donating money make you feel?

**Earning, Receiving, Saving, Investing, Spending and Giving** all require money management skills. Managing money requires basic math skills, critical thinking, problem solving, decision-making, creativity and communication. This course is designed to help you develop your money management skills in all of these areas, which in turn will help you reach your financial goals.

What is one skill you would like to enhance to help you manage your money?