



Financial Literacy with Mr. 401(k)
Spring Term 2026
March 11, 2026

Foundations of Money

Class 1: Course Overview & Introductions



Welcome to
Financial Literacy with
Mr. 401(k)

FinLit w/ Mr. 401(k) Course Materials Webpage:

<https://petros.us/finlit-spring-26>

Check your email

Daily class summary is sent to
students & parents/guardians



Class Discussion

1. Introduce Yourself.
2. If you received \$100 today, what would you do with it?
3. What is your #1 question about money or finance?

In FinLit, we learn about...

- the history of money and how money has changed over time;
- budgeting, including income and expense management;
- assets, liabilities, and the basics of investing;
- entrepreneurship fundamentals and what to consider when starting a business; and
- what people who work in financial services do professionally.



Learning Objectives

By the end of this course, students will:

- Understand the basics of budgeting and managing money.
- Learn how to identify assets and liabilities.
- Know what it means to invest and understand the difference between saving and investing.
- Explore entrepreneurship and develop a business idea.

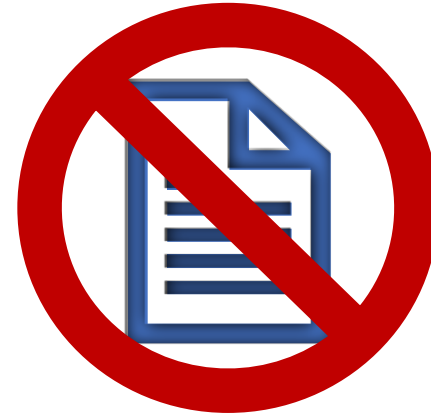


Setting Expectations



No Homework

Students who want a deeper dive on a topic outside the classroom should reference “**where to learn more.**”



No Tests

This is an elective course. **You chose to be here** to learn about money and finance. Your engagement in class matters.

How Students Are Graded: Pass/Fail



Attention

Pay attention in class.
Feel free to take notes as appropriate.



Discussion

Collaborate well with classmates and in your Money Mavericks Workgroups.



Participation

Ask questions when you have them. Answer questions when called posed or called upon.

What to Bring to Class



“Money Journal”

Use your money journals to take notes and complete practical application exercises in class.



Pencil or pen

You can't take notes in your Money Journal without a writing instrument. Please bring one.

Teaching Approach



Learn

Lecture and in-class videos on financial concepts. Monday Money Matter\$.



Discuss

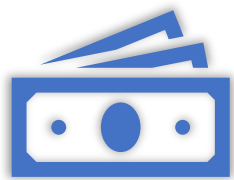
Discuss key concepts in Money Mavericks Workgroups and large group. Ask questions.



Apply

Money Mavericks Workgroup collaboration & business plan project. Cashflow Board Game.

Mr. 401(k) will answer any of your financial questions except these...



How much money do you make?



What is your financial net worth?



How much of _____ do you own or owe?

FinLit Course Modules



1. Foundations of Money



2. Making & Spending Money



3. Owning & Owing Stuff



4. Digital Assets: Bitcoin



5. Time Value of Money



6. Investments



7. The Future



Supplements: Cashflow

Typical School Week

Monday

- Monday Money Matter\$ – 10 to 15 minutes
- Lecture or Videos – 20 to 30 minutes
- Discussion and Application – 5 to 10 minutes

Wednesday

- Lecture or Videos – 35 to 40 minutes
- Discussion and Application – 10 to 15 minutes

Thursday

- Lecture or Videos – 20 to 25 minutes
- Discussion and Application – 5 to 10 minutes
- Money Mavericks Workgroup Business Plan Project Work – 20 minutes



Money Mavericks Workgroups

Break into groups
of 4 students

Money Mavericks Workgroup Purposes



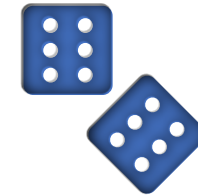
Discuss Concepts Learned

Apply the concepts learned through collaboration with peers.



Develop a Business Idea & Business Plan

A long-term project to help you apply concepts through the lens of entrepreneurship.



Play Cashflow Financial Board Game

A fun way to apply some of the financial concepts we learn about.

Money Mavericks Workgroups

Business Idea & Business Plan Project



Develop a Business Idea

What problem does your business solve? Who are the business's target customers?



Write a Business Plan

How does the business earn money? What are the ongoing costs? How is your business unique?



Present Your Business Plans

Deliver a 15-minute presentation of your business plan **during the last week of class.**

Cashflow Financial Board Game

A fun way to apply some of the financial concepts we learn about and discuss



NEW
2020
REDESIGN



Practical Application

A large, faint lightbulb is centered in the background. Inside the lightbulb, three golden puzzle pieces are arranged in a vertical line, with one piece at the top, one in the middle, and one at the bottom. The puzzle pieces are slightly offset from each other, creating a sense of depth and movement. The overall background is a dark teal color.

In your Money Journals, write down your answers to the following questions:

- Do you save some of the money you earn or receive?
- Have you ever bought something and then regretted spending your money on it?
- What is one thing you wish you could afford right now?
- Do you know what a budget is? Have you ever tried to make one?

Money Mavericks

Objective: Discuss your answers to the practical application questions within your Money Mavericks Workgroups. Be prepared to share some of your group's observations with the entire class.





Three Key Takeaways

1. Financial literacy is one of the most valuable life skills you can develop – understanding how money works gives you the power to make smarter decisions about your future.
2. FinLit is a course instructed by Mr. 401(k) that teaches students about money and financial concepts.
3. FinLit students are graded based on attention, discussion, and classroom participation.



Where to Learn More

- Financial Literacy (“FinLit”) Syllabus Spring Term 2026
- Webpage: [About FinLit](#)
- CASHFLOW Board Game: [CASHFLOW | Rich Dad](#)

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in <https://linkedin.com/in/petrosk>

Learn. Save. Grow.

Empowering Young Minds to
Understand Money

Financial Literacy with

Mr. 401(k)

<https://petros.us/about-finlit>

