



PEAK FINANCIAL SAMPLE CURRICULUM TIMELINE This chart shows total time required for Peak Financial. These times are *typical*, and your results may vary. Activities are best completed online to give the student a chance to learn research online and the use of online resources. If computer access is limited, up to 95% of the Activities can be completed offline.

To do lessons offline, contact Pikes Peak Learning about getting a set of printable handouts, worksheets, and resources. In the table below, “Offline” refers to those Activities available as printed handouts. These provide students specific instructions related to the Activities below and encourage them to use the library, newspaper, telephone, the mall, or the Internet as needed. Optionally, they can transfer their answers to the online Activities.

LESSON	PURPOSE & TOTAL TIME REQUIRED	ESTIMATED TIME REQUIRED PER LESSON	OFF LINE?
1. INTRO: ADVANCED TOPICS	Discover concept of “net worth” and how your collective assets and obligations give you a financial “big picture.” 1:30 TOTAL	0:30 Teacher and Students 0:15 Financial Pre-Survey 0:15 What is NET WORTH? 0:30 Discussion, Teacher & students	Off line Off line Off line Off line
2. LIVE WITHIN YOUR MEANS	Get conscious about your spending. Learn to distinguish needs and wants. Keep track of where your money goes. 2:30 TOTAL	0:15 Introduction, Teacher & students 0:30 Needs vs. Wants: Living Within Your Means 1:30 What percentage of your money goes toward Needs and Wants? 0:15 Discussion, Teacher & students	Off line Off line Off line Off line
3. CHECKS, BANKING and CASH FLOW	Learn how banks manage your money. Get familiar with checks, banking, and how to balance your checkbook. Discover cash flow and how to keep track of it, so you don’t get overdrawn or bounce checks. 3:00 TOTAL	0:15 Introduction, Teacher & students 0:15 READ: Personal Checks & How to Use Them 0:15 Discussion, Teacher & students 0:15 READ: Checking Accounts and How they Work 0:15 Discussion, Teacher & students 0:15 READ: Bank Statements & How to Use Them 0:15 Discussion, Teacher & students 1:00 Checking Account Exercises 0:15 Discussion Teacher & students	Off line Off line Off line Off line Off line Off line Off line Off line Off line
4. INTEREST, CREDIT and LOANS	Discover the world of credit. Learn how basic interest and amortization work. Get an overview of different types of credit, which ones are beneficial, and which ones to avoid. Learn about credit scores, credit agencies, and how to track yours. 6:30 TOTAL	0:15 Introduction, Teacher & students 1:00 Discover Interest Basics 0:15 Discussion, Teacher & students 1:00 Intro to Credit and Types of Credit 0:15 Discussion, Teacher & students 1:00 Credit Reports and Credit Reporting Agencies 0:15 Discussion, Teacher & students 1:00 Explore Various Loan and Credit Options 0:15 Discussion, Teacher & students 1:00 Underwriting and What It Means to You 0:15 Discussion, Teacher & students	Off line Off line Off line Off line Off line Off line Off line Off line Off line Off line Off line
Total Student and Teacher Time: 13:30 with full discussions and sharing			