

Category	Skill	Module	Description	
Borrow		Zo Story		
		Credit	Introduces the concepts of credit, interest, and loans	
		Auto Loans	Explains how auto loans are a type of secured loan paid back in installments and describes the interest rates and loan terms associated with them	
		Student Loans	Clarifies what student loans can be used for, differentiates between federal and private student loans and explains that student loans are unsecured loans	
		Credit Cards	Introduces credit cards and defines the terms associated with them, including "credit limit," "statement balance," and "minimum payment"	
		Credit vs. Debit	Details the pros and cons of both credit and debit cards and explains the difference between the two	
		Interest Factors	Explains when interest is charged on credit card debt and how it is calculated and compares the interest rate of credit card debt to other types of debt	
		Credit Card Risks	Gives an overview of the risks associated with the use of credit cards and introduces the concepts of "credit utilization ratio" and "minimum payment trap"	
		The Minimum Payment Trap	Provides a numerical example of a consumer consistently making minimum payments and above-minimum payments on her credit card debt and compares the total cost of each scenario	
		Zo Story		
		Credit Reports	Introduces the concepts of borrowing reputation and creditworthiness and explains how credit reports are created and used	
		Credit Scores	Discusses how a credit score reflects a consumer's creditworthiness and explain the FICO score range	
		Credit Score Factors	Explains how payment history, credit utilization history, and length of credit history can all affect a person's credit score	
		Applying for Credit	Details the steps involved in applying for credit and explains how a consumer's credit score and debt-to-income ratio may affect a lender's decision	
		Zo Story		
		Managing Debt	Explores different options for managing debt, including working directly with lenders, working with a credit counseling agency, and organizing a Debt Management Plan	
		Zo Story		
		Unpaid Debt	Describes what happens is debt is left unpaid and explain debtors rights relating to wage garnishment and repossession	
		Debt Collection	Focuses on debtor rights as outlined in the Fair Debt Collection Practices Act	
		Zo Story		
		Debt Snowball Method	Defines the snowball method of debt repayment and discusses its advantages and disadvantages	
		Debt Avalanche Method	Defines the avalanche method of debt repayment and compares it to the debt snowball method	
		Bankruptcy	Defines bankruptcy, clarifies the process of applying for bankruptcy, and outlines its consequences	
		Zo Story		
		Skill Quiz		
	Earn		Zo Story	
			Education	Discusses how education and training can affect a worker's lifetime income and compares the average earnings of workers with different postgraduate degrees
			Financial Aid	Explains how to apply for and negotiate financial aid and differentiates between the FAFSA and the CSS Profile
			Zo Story	
			Student Loans	Differentiates between various types of student loans and alternatives as a means of paying for post-secondary education and discusses the potential consequences of deferred payment of student loans
			Zo Story	
			Internships	Discusses the benefits of participating in internships and explains how to apply
			Vocational Schools	Defines vocational school and explains why it may be a good choice for some students
			Zo Story	
			Résumés	Defines résumé, explains how to create one, and describes how it affects employment chances
			Zo Story	
			Job Interviews	Emphasizes the importance of preparing for a job interview, lists some common interview questions, and highlights the importance of following up
			Contracts	Explains that employment contracts are legal agreements and discusses the consequences of contract infringement
			Wages & Salaries	Differentiates between wages and salaries as forms of income
			Career Factors	Analyzes how economic and other factors can affect income and career opportunities and discusses how non-income factors such as child-care options, cost of living, and work conditions may influence job choice
			Zo Story	
			Financial Institutions	Provides an introduction to the different types of financial institutions, including retail banks, community banks, credit unions, and internet banks
			Savings Accounts	Explains the purpose of savings accounts and defines the terms "minimum balance," "withdrawal limits," and "deposit insurance"
			Checking Accounts	Explains the purpose of checking accounts, describes the different types of checking accounts, and defines overdraft protection
		Student Checking Accounts	Gives insight into the unique benefits of student checking accounts and highlights them as one of the first steps towards financial wellness	
		Zo Story		
		ATMs	Describes the history, usage, and fees of Automatic Teller Machines	
		Overdraft	Provides a more in-depth explanation of overdraft fees and explains how to avoid them	
		Checks	Describes what a check is and explains how to write one and how to cash one	
		Zo Story		
		Income Taxes	Defines income tax, explains tax brackets, and differentiates between federal and state taxes	
		Tax Rates	Provides examples of tax brackets and differentiates between the marginal tax rate and the effective tax rate	
		Zo Story		
		Skill Quiz		
		User Stories	Shares real stories of users' financial mistakes and what they learned	
	Marketing	Analyzes how external factors, such as sales and advertising techniques, might influence spending decisions for different individuals		
	Advertising Claims	Analyzes the strengths and weaknesses of various online and printed sources of product information and explain how the FTC protects consumers		

Category	Skill	Module	Description
Teen Finance	Protect	Info Sources	Differentiates between pre-purchase, point-of-purchase, and point-of-sale information and explains how to use pre-purchase information to make informed decisions
		Zo Story	
		Sales Tax	Explains how sales taxes work in the U.S. and around the world and gives an example of how to calculate total cost
		Zo Story	
		Coupons	Explains how coupons work and provides tips about how to effectively use them to save money
		Negotiating	Discusses how effective price negotiation works and explains when and where it is appropriate to negotiate
		Online Shopping	Analyzes the risks and benefits on online shopping and introduces the concept of dynamic pricing
		Loyalty Programs	Discusses the pros of joining a loyalty program, describes why retailers may offer these programs, and explains the risk associated with loyalty card fraud
		Shopping Secondhand	Describes how to save money by buying pre-owned goods and discusses the pros and cons of shopping secondhand
		Zo Story	
		Cars	Differentiates between buying, financing, and leasing a car and discusses the costs associated with owning a car
		Buying a Car	Outlines the steps involved in purchasing a car, including getting pre-approved financing, test-driving cars, negotiating the price, and reviewing the contract
		Negotiating a Car Price	Details the steps involved in negotiating the price of a car, including doing research beforehand, visiting multiple dealerships, setting a target price, and knowing when to walk away
		Zo Story	
		Car Maintenance	Lists the routine maintenance a car requires, such as oil changes, tire rotations, and battery replacement, and explains how often this maintenance must be performed
		Depreciation	Discusses how the value of most cars will decrease over time and give an example of the value of a new car one minute, one year, and five years after it is purchased
		Zo Story	
		Homes	Explains the advantages and disadvantages of owning a home and compares homeownership to renting
		Zo Story	
		Buying a Home	Details the process of buying a home, from securing financing to finding the right house to getting an inspection and closing the deal
		Owning a Home	Describes the total cost of owning a home, including property taxes, utilities, maintenance and repairs
		Mortgages	Explains how mortgages work and differentiates between fixed- rate and adjustable-rate mortgages
		Zo Story	
	Skill Quiz		
	Budgeting	Defines the term "budget" and offers tips for users to create their own budgets based on their personal financial situations	
	Save & Invest	Emergencies	Emphasizes the need for emergency funds and details how to create one and when to use it
		Goals	Evaluates the relationship between saving, spending with intention, and achieving financial goals
		Opportunity Cost	Describes the concept of opportunity cost and explains how to evaluate the results of a financial decision and apply systematic decision making to set and achieve financial goals
		Zo Story	
		Saving Strategies	Compares and contrasts different saving strategies, including "Pay Yourself First," automating your savings, envelope budgeting, and the 30 Day Rule
		Responsibility	Discusses how an individual's definition of financial responsibility will change over their lifetime and explains how financial responsibility is different for individuals with and without dependents
		Zo Story	
		What is Investing?	Provides several definitions of investing and explains investors' goals
		Stocks & Bonds	Defines the terms "stock" and "bond" and provides examples of each
		Mutual Funds & ETFs	Defines the terms "mutual fund" and "ETF;" provides examples of each, and explains the importance of diversification
		Inflation is Brewing	Introduces the concept of inflation using an example
		Inflation	Explains how inflation affects the value of savings and discusses the reasons why a person may choose to invest
		Financial Advisors	Explains the different types of guided investing and discusses the pros and cons of each
		Zo Story	
		Brokerage Accounts	Describes how brokerage accounts work, what they're used for, and how to open one
		Buying and Selling	Defines basic trading terms such as "bid-ask spread," "market order," and "limit order" and explains how to buy and sell stocks, mutual fund shares, and ETF shares
		Panic & Exuberance	Discusses the reasons why some investors sell stocks when the stock market is falling and buy when prices are rising, and warns against making financial decisions out of fear
		Zo Story	
		Risk-Return Tradeoff	Explains how an increase in potential return is often accompanied by an increase in potential risk
		Long-Term/Low-Risk	Discusses the potential benefits of a long-term investing strategy and suggests types of investments appropriate for people who have a low risk tolerance for investment volatility
		Zo Story	
		Why Save for Retirement	Discusses the importance of saving early and introduces the concept of compounding interest
Retirement Plans		Introduces common retirement accounts including 401(k)s, IRAs, and Roth IRAs	
Zo Story			
Skill Quiz			
Zo Story			
Protect Like a Pro	Protect Like a Pro		
	Personal Risks	Gives examples of risks that individuals and households face and estimates the total costs associated with certain risks	
	Managing Risk	Discusses several risk management techniques, including avoidance, retention, reduction, and transfer through insurance	
	Zo Story		
	Insurance	Defines insurance and policy limit and discusses the potential consequences of having insufficient or no insurance	
	Premiums	Explains what an insurance premium is and how they are calculated	
	Deductibles	Explains what an insurance deductible is and differentiates between deductibles and copayments	
Filing Claims	Demonstrates how to complete an insurance application and file a claim and explains what insurance adjusters do		

Category	Skill	Module	Description		
	Spend	Insurance Fraud	Differentiates between seller fraud and buyer fraud as well as between soft fraud and hard fraud and explains the potential consequences of each		
		Zo Story			
		Self-Insurance	Describes what self-insurance is and gives examples of circumstances in which self-insurance is appropriate		
		Zo Story			
		Health Insurance	Explains the importance of having health insurance and categorizes the kinds of expenses that health insurance can cover		
		Coinsurance	Defines coinsurance, provides an example of a common coinsurance breakdown, and differentiates between coinsurance and copayments		
		Zo Story			
		Personal Info	Lists types of personal information that should not be disclosed to others in person or online and provides strategies to protect personal information, including creating and maintaining strong online passwords and using social media safely		
		Fraud	Introduces the different types of consumer fraud, including identity theft, credit card fraud, online scams, and phone solicitations		
		Fraud Risk Factors	Summarizes behaviors and other factors that make some consumers more vulnerable to fraud than others		
		Identity Theft	Investigates ways that thieves fraudulently obtain personal information, describes the potential consequences of having your identity stolen, and outlines steps to resolve identity theft as recommended by the FTC		
		Zo Story			
		Advance Fee Schemes	Explains the types of advance fee schemes and lists warning signs to watch out for		
		Telemarketing Fraud	Explains how fraudsters may try to steal information over the phone and suggests questions to ask if you think you may be being scammed		
		Online Shopping Fraud	Provides tips about how to safely shop online, such as only shopping with retailers you trust, avoiding public Wi-Fi, and paying with a credit card		
		Pyramid Schemes	Provides an example of a pyramid scheme, explains how they work, and gives tips about how to spot and avoid them		
		Investment Fraud	Identifies the warning signs of investment fraud and lists steps that can be taken to report it		
		Zo Story			
		Skill Quiz			
			Choose a Financial Institution	Traditional Banks	Highlights retail and commercial banks, compares and contrasts the services they provide
				Credit Unions	Describes how credit unions are structured and the services they provide
				Community Banks	Introduces the community bank and its advantages
				Internet Banks	Focuses on Internet banks and describes the services they provide
				S&Ls	Describes savings and loans associations and compares and contrasts the services they provide
				Financial Cooperatives	Describes and structure and function of financial cooperatives
				Brokerage Firms	Compares and contrasts the different types of brokerage firms
				Bank Lending Habits	Explores influences on bank lending habits, especially that of the Federal Reserve and the Foreign Exchange Market
Insurance Companies	Describes the purpose and function of insurance companies				
Federal Ins. Coverage	Covers the functions and limits of the FDIC and NCUA				
Central Banks	Discusses the nature of central banks, their functions, and the impact of interest rates				
The Federal Reserve	Describes the history and responsibilities of the Fed				
International Financial Institutions	Focuses on The World Bank and the IMF				
International Labor Organization	Describes the mission, history, and functions of the ILO				
Zo Story					
Skill Quiz					
	Apply for Credit			What is Credit? (Zo Story)	Discusses the implications of having and using a credit card
				Credit & Debit	Compares and contrasts credit and debit cards
				What Will It Cost?	Discusses different factors associated with having a credit card, including interest rates, compounding, etc.
				Credit Card Pitfalls	Elucidates some of the dangers of using credit cards, including limits, minimum payments, and hidden fees
		Zo Story			
		Credit Reports	Connects borrowing reputation to credit reports, discusses the value and significance of credit reports		
		Info in Credit Reports	Highlights the different aspects of a credit report, names the three major credit report bureaus, and explains credit holder's rights		
		Negative Reports	Investigates ways that a negative credit report can affect a consumer's financial options		
		Credit Scores	Defines credit scores and analyzes how a credit score affects creditworthiness and the cost of credit		
		Credit Score Factors	Summarizes factors that affect a particular credit scoring system		
		Applying for Credit	Discusses process of applying for credit		
		Total Cost	Discusses the total cost of a loan		
		Installment Credit	Defines installment credit and explains its pros and cons		
		Revolving Credit	Explains how revolving credit differs from installment credit and emphasizes the importance of responsible use		
		Open Credit	Gives examples of open credit accounts and explains how these accounts may affect a consumer's credit score		
		P2P Lending	Defines peer-to-peer lending and discusses its processes, advantages, and disadvantages		
		Zo Story			
		Credit Card Protections	Defines the risks of using credit and debit cards, as well as the protections available to consumers		
		Borrowing Terms	Focuses on key concepts related to borrowing money, especially a borrower's financial obligations		
		Credit Rights	Applies Federal Trade Commission regulations to credit holder rights		
Zo Story					
Easy Credit	Discusses potential consequences of using easy access credit				

Category	Skill	Module	Description
Savings and spending	Open a Bank Account	Predatory Lending	Defines predatory lending and offers tips for identifying predatory lenders
		Zo Story	
		Skill Quiz	
	Open a Bank Account	Insurance Policies	
		Zo Story	
		Deposit Accounts	Describes what a deposit account is and demonstrates how to open a basic deposit account at a financial institution
		Checking	Describes checking accounts and compares the features and costs of personal checking accounts offered by different financial institutions
		Student Checking Accounts	Gives insight into the unique benefits of student checking accounts, highlights them as first step toward financial literacy
		Joint Checking Accounts	Describes how joint checking accounts work in comparison to other accounts
		Custodial Accounts	Describes how custodial accounts work in comparison to other accounts
		Money Market Accounts	Defines money market accounts, analyzes their benefits, and sheds light on their best uses
		High-Yield Savings Accounts	Discusses the interest rates and other features of high-yield savings accounts
		Zo Story	
		EFTs	Highlights the history and convenience of Electronic Fund Transfers
		ATMs	Describes history, usage, and fees of Automatic Teller Machines
		Overdraft	Warns users about the risks of overdraft fees and how to avoid them
		Checks	Describes what a check is, how to write one, how to cash one, types of checks
		Reconciling	Teaches users how to keep track of their spending habits and reconcile accounts
		Account Mgmt	Investigates account management services that financial institutions provide
		Brokerage Accounts	Describes how brokerage accounts work and how to open one
	Cash Management Accounts	Describes the pros and cons of CMAAs	
	International Travel	Provides tips for navigating financial services abroad	
	Bank Accounts Abroad	Provides tips for managing money abroad	
	Exchange Rates	Defines both fixed and floating exchange rates	
	Skill Quiz		
	Repay Debt	Zo Story	
		Excessive Debt	Discusses indicators of excessive debt and offers methods for reducing and/or managing debt
		Debt as Leverage	Discusses how debt may be used to make a greater profit, explores pros and cons of this approach
		Debt Collection and Rights	Focuses on debtor rights as outlined in the Fair Debt Collection Practices Act
		When Debt is Unpaid	Discusses the implications of overdue debts, clarifies debtor rights
		Foreclosure	Details the foreclosure process and its potential consequences
		Debt and Net Worth	Explains the effect of debt on a person's net worth
		Managing Debt	Explores different options of managing debt, including working with lenders, organizing a Debt Management Plan, etc.
		Debt Consolidation	Explains the advantages and disadvantages of debt consolidation and details the debt consolidation process
		Balance Transfers	Explains how a balance transfer may help consolidate and pay down debt
		Debt Reduction: Snowball Method	Defines the snowball method of debt repayment and discusses its advantages and disadvantages
		Debt Reduction: Avalanche Method	Defines the avalanche method of debt repayment and discusses its advantages and disadvantages
		Debt Settlement	Defines the advantages, disadvantages, and risks of debt settlement
		Bankruptcy	Defines bankruptcy and clarifies the process of applying for bankruptcy, as well as its consequences
		Reducing Credit Card Debt	Discusses the smartest ways to make credit card payments considering interest and other factors
		Supplemental Income	Details how increasing income can help pay off debt faster
		Zo Story	
	Skill Quiz		
	Save Money	Savings 101	
		Budgeting	Defines "budget," offers tips for users to create their own budgets based on their personal financial situations
		Reducing Expenses	Differentiates fixed and variable expenses and discusses how each can be reduced
		Saving Strategies	Compares saving strategies, including "Pay Yourself First" and comparison shopping
Where to Save		Highlights the necessity of saving for emergencies	
Saving Priorities			
Save Like the Successful			
Wealth Building		Investigates changes in personal spending behavior that contribute to wealth building	
Opportunity Cost		Describes the concept of opportunity cost, explains how to evaluate the results of a financial decision and apply systematic decision making to set and achieve financial goals, and gives examples of how decisions made today can affect future opportunities	
Personal Spending Plans		Discusses components of a personal spending plan, including income, planned saving, and expenses	
Design Your Spending Plan	Analyzes how changes in life circumstances can affect a personal spending plan		

Category	Skill	Module	Description
		Your Personal Financial Plan	Discusses components of a personal finance plan and how to tailor it to user's specific needs
		Putting It All Together	Defines and describes Ruedi's Hierarchy of Financial Needs as it relates to users' various financial situations
		Skill Quiz	
	Shop Smartly	User Stories	Highlights some common shopping regrets through user examples
		Advertising Claims	Analyzes the strengths and weaknesses of various online and printed sources of product information and devises a way to test an advertising claim
		Marketing	Analyzes how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals
		Info Sources	Determines whether information sources are accurate and reliable when comparing products and services and describes a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data
		Zo Story	
		Sales Tax	Defines sales tax and discusses how it varies across the U.S. and the world
		Zo Story	
		Utility	Details how consumers make choices given a set budget
		Elastic and Inelastic Goods	Discusses how the demand for a good or service may change as the price changes
		Coupons	Provides tips for saving money using coupons
		Shopping Secondhand	Provides tips for saving and money by shopping secondhand
		Negotiating	Demonstrates how to negotiate the sales price of a major purchase such as a car or a motorcycle and employment conditions or compensation
		Online Shopping	Discusses the risks and benefits of online shopping
		Loyalty Programs	Discusses the pros of joining a loyalty program and describes why they are offered
		Holiday Shopping	Provides tips for saving money during the holidays
	Skill Quiz		
	Improve Your Credit Score	Improving Your Credit Score	Explains that a consumer can improve their credit score by paying their bills on time, keeping their credit utilization low, keeping older accounts, and limiting requests for new credit
		Credit Bureaus	Explains what credit bureaus do, where they get their information, and how they make money
		Credit Scoring Models	Compares and contrasts the FICO® Score and the VantageScore® credit scoring models
		Get a Credit Report	Introduces the FACT Act and explains how to request a free credit report online, by phone, and through the mail
		Other Free Credit Reports	Details the situations in which a consumer may be entitled to a free copy of their credit report outside of their free annual report
		FCRA	Delves into the Fair Credit Reporting Act
		ECOA	Delves into the Equal Credit Opportunity Act
		CFPB	Delves into the Consumer Financial Protection Bureau
		FACTA	Elaborates on the Fair and Accurate Credit Transaction Act of 2003 and explains how it improves consumer protections, particularly in relation to identity theft
		Credit CARD Act	Introduces the Credit Accountability, Responsibility and Disclosure Act of 2009 and explains how it protects credit card users from abusive lending practices by card issuers
		Disputing Errors	Emphasizes the importance of reviewing your credit report regularly and details the steps involved in disputing an error on your report
		Common Credit Report Errors	Lists common errors on credit reports, including identity errors, duplication errors, balance errors, and account errors
		Credit Myths	Addresses and clarifies common misconceptions about credit reports and scores
		The 5 Cs	Discusses the five main characteristics that lenders use to gauge the creditworthiness of potential borrowers, including character, capacity, capital, collateral, and conditions
		The 20-10 Rule	Explains that the 20-10 rule is a common rule of thumb for calculating a safe debt load, but emphasizes that fact that it may not be the best guideline for every situation
		Co-Signing a Loan	Explains how co-signing works, describes how it may help someone qualify for credit or a better interest rate, and clarifies the risks involved in co-signing loans
		Skill Quiz	
	Live on a Budget	Cutting Costs	Offers strategies for reducing costs to better live on a budget
		Clothes Shopping on a Budget	Provides strategies to reduce clothing expenses
		Grocery Shopping on a Budget	Presents options to help users plan their grocery shopping and save money
		Household Items on a Budget	Outlines ideas for reducing expenses for necessary household items
		Fitness on a Budget	Provides ideas to be both fit and frugal
		Hobbies on a Budget	Offers ideas for low-cost hobbies so users don't have to cut fun from the budget
Group and Family Fun on a Budget		Provides strategies to help family time be a frugal time	
Celebrations on a Budget		Guides users through hosting an event while keeping costs from ballooning	
Skill Quiz			
Make a Charitable	What is a charitable donation?	Describes charitable donations and how the IRS defines these for tax purposes	
	Types of Donations:	Outlines types of charitable donations	
	Memorial Gifts	Describes memorial gifts and common reasons they're given	
	Endowed Gifts	Describes what makes endowed gifts unique and their typical recipients	
	Charitable Gift Annuities	Delves into charitable gift annuities, their requirements, and how they work	
	Charitable Remainder Trust	Describes the types of charitable remainder trusts and what makes them unique from charitable gift annuities	
	Including Donations in a Will or Trust	Explains wills, trusts, and how to use these to make a charitable donation	

Category	Skill	Module	Description		
	Make a Charitable Donation	Funding the Gift with Cash	Outlines the avenues for donating cash		
		Funding the Gift with Appreciated Securities	Focuses on exploring donating appreciated securities, particularly the tax benefits that accompany them		
		Funding the Gift with Real Estate	Highlights the process, options, and tax implications of making a gift using real estate		
		Funding the Gift with Tangible Items	Dives into examples and requirements of funding gifts using tangible items		
		Final Decisions	Explores the subjective side of making a charitable contribution, helping users consider their personal priorities		
		Research, Research, Research	Shows users how they can access the resources that can connect them to organizations that match their values		
		Skill Quiz			
		Get a Job		Zo Story	
Career Factors	Analyzes how economic and other conditions can affect income and career opportunities and discusses how non-income factors such as child-care options, cost of living, and work conditions can influence job choice				
Résumés	Defines a résumé and describes how it affects employment chances				
Zo Story					
Interviews	Provides tips and best practices to ace an interview				
Zo Story					
Contracts	Relates laws to contractual agreements, discusses consequences of contract infringement				
Wages and Salaries	Differentiates between wages and salaries as forms of income				
Employee Benefits	Gives examples of employee benefits and explains why they are forms of compensation, and analyzes the monetary and nonmonetary value of employee benefits in addition to wages and salaries				
Employee Handbooks	An overview of employee handbooks, policies, and employee responsibilities				
Payroll Deductions	Discusses both mandatory and voluntary payroll deductions				
More Deductions	Details the different types of payroll deductions				
Employee Stock Purchase Plans	Defines ESPPs and discusses their advantages				
Independent Contractors	Compares and contrasts employee and independent contractor statuses				
Starting a Business	Analyzes pros, cons, risks, and rewards of starting a business. Also touches on business plans				
Skill Quiz					
Pay For College				Jen's Story	
				Education	Gives examples of how education and training can affect lifetime income and financial success
				College	Highlights benefits of post-secondary education, describes associated costs, and offers ways for students to minimize costs
				Vocational Schools	Describes vocational school and why they may be a good alternative for some students
		Financial Aid	Explains how to apply for and negotiate financial aid		
		Outside Scholarships	Explains the different types of scholarships and details how to find funding		
		Grants	Describes how grants work and how to apply for them		
		Zo Story			
		Student Loans	Differentiates among various types of student loans and alternatives as a means of paying for post-secondary education and discusses the potential consequences of deferred payment of student loans		
		Student Loan Duties	Investigates how student loan obligations differ from other kinds of debt		
		Zo Story			
		Work-Study Jobs	Discusses federal work-study, as well as its advantages and restrictions		
		Income Share Agreements	Explains how ISAs work and how they compare to student loans		
		529 Plans	Discusses the tax-advantages of 529 Plans and how they work		
		Tuition Insurance	Defines the potential benefits of tuition insurance for higher education costs		
		Student Meal Plans	Gives examples of typical meal plans and how to budget		
Skill Quiz					
Ace a Job Interview		Research the Company	Researching the company you apply to will put you at an advantage during the interview process. Look through their press releases, social media, websites, and anything else you can find.		
		The Job Description	Use the job description to prepare questions, responses, and examples to use during your interview.		
		Dress to Impress	There are three basic types of dress codes; casual, business-casual, and business attire. Research the company's policy before preparing your interview attire!		
		Prepare Questions	Prepare questions about the company/position to display your interest.		
		The Interview	To ace your interview, arrive early, print copies of your resume, and respond truthfully to questions.		
		Common Interview Mistakes	Avoid lying, speaking negatively, and talking too much during your interview.		
		Following Up	Follow up with your potential employer after the interview to display your interest.		
		Common Questions	Most interviewers ask the same few questions, so be prepared!		
		Behavioral Questions	Interviewers will likely ask you questions about how you handled difficult situations in the past.		
		The STAR Method	The STAR method helps you appropriately answer behavioral questions.		
		Situational Questions	Interviewers may ask how you would respond in a hypothetical scenario.		
		Interview Assignments	Employers may ask you to complete a sample task to demonstrate your abilities.		
		Talking Money	Negotiating your salary is appropriate, and expected! Here is how to do it effectively.		

Category	Skill	Module	Description
Education and careers		Types of Interviews	From phone to Zoom to in person, there are many types of interviews!
		Skill Quiz	
	Ask For a Raise	Emilie's Story	
		Pay Raises	Describes pay raises and why it might be beneficial to pursue one
		Questions to Ask Yourself	Proposes questions to think about before asking for a raise and how to proceed depending on the answer
		Salary Research	Highlights different methods and best practices for doing salary research
		Requesting a Meeting	Explains how to effectively formulate a request to meet with a boss about asking for a raise
		Emilie's Story, Part 2	
		Your Argument	This is what you'll want to include in your argument for why you deserve a raise
		Have Confidence!	Confidence will boost your chances of getting a raise!
		Common Mistakes	Discusses scenarios that can diminish the chances of receiving a raise
		After Your Request	Details actions to take after submitting a request for a raise
		If Your Request Is Denied	What to do if your request for a raise is denied.
		Emilie's Story, Part 3	
		Skill Quiz	
	Become a Freelancer	Find Freedom as a Freelancer	Defines freelancing and discusses its benefits and responsibilities
		The Gig Economy	Discusses the changing employment landscape and a shift to the "gig economy" and virtual work"
		Skills	Details the various skills and services involved with freelancing, such as tech and writing skills
		Marketing Your Services	Outlines how users market freelance services both virtually and in person
		Grow Professionally	Explains how freelancers can use courses, blogs, and networking for professional development
		Know Your Business Numbers	Covers how to run a freelance business, focusing on pricing and expenses
		Understanding Taxes	Summarizes the tax process for freelancers, including payments and deductions
		Working With Clients	Discusses how to forge and maintain relationships with clients
		Skill Quiz	
		Succeed at College	From High School to College
	Academic Success		Defines GPA and gives recommendations for maintaining academic success
	Social Success		Encourages users to maintain social success through clubs, freshman activities, and campus events
	Emotional/Mental Success		Provides on-campus resources and strategies for students to maintain emotional and mental well-being
	Financial Success		Emphasizes the importance of financial management during college and outlines best practices
	Physical Success		Highlights ways students can take care of their physical health while attending college
	Opportunities Off Campus		Lists valuable off-campus experiences such as study abroad programs, internships, and community volunteer groups
	Ask Questions		Details where to go to ask college-related questions, including advisors, professors, and online directories
	Skill Quiz		
	Create a Resume and Cover Letter	Introduction	Introduces resumes and cover letters and their importance in the job search
		Define Your Objective	Defines a resume objective and highlights factors to consider when choosing jobs
		Inventory Your Skill Set	Explains how to take inventory of your skills to later use in resume-building
		Choose Your Ideal Resume Format	Lists and evaluates different types of resume formats and their relevance in various fields
		Read the Job Description Like a Pro	Explains how to read a job description and understand an employer's key needs
		Build Your Resume	Describes how to put a resume together using work experience and highlighting tailored skills
		Complete the Resume	Expands on tailoring resume sections such as education and honors and emphasizes the use of templates
		Create a Resume Summary Statement	Discusses the importance of a summary statement and how to craft one effectively
		Write A Cover Letter	Introduces the cover letter and its importance, format, and revision process
		Follow Up	Emphasizes the value of following up with employers and details the "two-week rule" "
		College Applications	Introduces the college admission application process, when to start, and key parts such as test scores and the essay
		Research the College	Describes how to research a college in order to tailor your essay to specific schools
		Select Your Topic	Details how to select and brainstorm a college application essay topic, introduces supplemental essays
		Create an Outline	Covers outlining a college application essay, understanding the prompt, and writing a reflection statement
Drafting		Lists steps to draft a compelling college application essay, including writing a thesis and sticking to the word limit	
Feedback and Editing		Highlights the importance of - and steps involved with - revising your essay and receiving feedback	
Finalize and Submit		Covers the finalization of a college essay, from implementing feedback to proofreading and submitting	
Skill Quiz			
	Definition	Introduces paid and unpaid internships and their significance	
	Types of Internships	Lists different types of internships, including externships and one-year, semester, summer, and college internships	
	Benefits of Internships	Describes the benefits of working an internship for professional development	
	Where to Find Internships	Discusses both online and in-person ways to find internships	

Category	Skill	Module	Description
	Apply for an Internship	Things to Consider on Your Search	Summarizes important things to consider when searching for the right internship
		Building an Internship Resume	Defines internship resumes and portfolios of work and explains how to tailor resumes to internships
		The Internship Interview	Explains how to prepare for an interview for an internship position
		Application Process: Best Practices	Gives some best practices for the internship application process, such as applying early and having backup options
		Making the Most of Your Internship	Teaches users to make the most of their internships by setting goals and making connections
		After the Internship	Encourages users to make connections, update their resumes, and revisit goals as they finish an internship experience
		Skill Quiz	
	File for Federal Student Aid (FAFSA)	Introduction to the FAFSA	Introduces the FAFSA and its users, significance, and impact
		Types of Aid: Loans	Defines student loans and the different types of federal loans available
		Types of Aid: Grants and Work-Study	Explains grants and work-study opportunities as types of federal student aid
		Know the Timeline	Gives a timeline of what to do for the FAFSA from September-June
		Gather Your Documents	Lists the documents students should gather when preparing for the FAFSA
		Start the Form	Explains how to start the FAFSA form, including how to make an FSA ID and Save Key
		FAFSA Sections	Outlines the different sections on the FAFSA, including demographic and financial information, school selection, and dependency status
		After Submitting	Describes steps for students to take after submitting the FAFSA and defines the Student Aid Report (SAR)
		Accepting Your Aid	Explains how to accept federal student aid and appeal if needed
	Skill Quiz		
	Understand Diversity, Equity and Inclusion	The Party Analogy	Uses a popular visual to bring the concepts of DEI to life
		Zo Story	
		DEI Strategy	Describes ways to include DEI initiatives in the workplace
		What is DEI?	Defines DEI and explains its growing importance in the workplace and beyond
		Criticisms of DEI	Describes common reasons people push back against DEI initiatives and provides options for addressing those concerns
		Benefits of DEI	Describes the benefits and importance of DEI, particularly in the workplace
		Zo Story	
		Diversity	Defines and explores the dimensions of diversity
		Equity	Defines equity and the difference between equity and equality
		Inclusion	Defines inclusion and the elements that contribute to an inclusive workplace
	Understand the Experiences of Minorities	Zo Story	
		Cultural Competence	Explains the importance of building cultural competence and provides tools and tips to better understand cultures and identities
		Discrimination	Defines discrimination and explains what it can look like in the workplace
		Active Listening	Provides tips to improve active listening skills and reiterates their importance in building cultural competence and understanding
		Communication Styles	Covers the four main communication styles and demonstrates their impacts in a workplace environment
		Implicit Bias	Describes implicit and bias and how it can (and does) contribute to inequality in the workplace
Working with Different Communication Styles		Provides useful tips for working with each communication style to build a more understanding workplace for all	
Understanding Others' Experiences		Lays a foundation to help users understand what privilege is and is not, the impacts of discrimination, and what they can do to better understand others	
Conflict Management		Explores common conflict management styles and explains appropriate scenarios to use each	
Intermission!			
Educating Yourself		Shows users how to start their journey of self education for cultural competence	
Improve Corporate DEI	DEI in the Workplace	Reiterates the concept and importance of DEI to summarize previous skills in the series and lays the groundwork for the modules ahead	
	DEI and the Job Search	Provides research tips and questions job applicants can use to better understand the DEI initiatives at different companies	
	Conflict Resolution	Outlines the steps for resolving DEI-related conflicts that arise in the workplace	
	DEI Trainings	Focuses on types of DEI trainings and their effectiveness in the workplace	
	Remember Your Rights!	Highlights the personal rights all employees have for equitable employment to help users better identify when their rights are violated	
	Equal Hiring Practices	Stresses the importance of equal hiring practices and introduces the four-fifths rule that companies can use to check for bias in their hiring process	
	When HR Can't Help...	Provides next steps for employees who may feel powerless to create change or resolve inequities in their workplace and who may need outside help	
	Employee Resource Groups	Introduces Employee Resource Groups, their importance in a corporate environment, and ways to become more involved	
	Zo Story		
	Accommodations	Discusses common types of accommodations in the workplace and their importance for an equitable environment	
	Implementing DEI	Provides steps for putting DEI knowledge into action on a corporate level to create effective change	
		Cryptocurrency 101	Introduces the concept of cryptocurrency, discusses its security and portability, and lists some of the most popular cryptocurrencies
		Blockchain	Explains that almost all cryptocurrencies are powered by blockchain technology and discusses the applications of blockchain outside of cryptocurrency
		Mining	Details the Bitcoin mining process and explains how new transactions are added to the blockchain record
		Cryptography	Explains the concepts of public-key cryptography and digital signatures and details how cryptocurrency transactions work
		Buying Cryptocurrency	Explains how to use a cryptocurrency exchange to purchase and store cryptocurrency

Category	Skill	Module	Description	
Invest in Cryptocurrency	Bitcoin	Bitcoin	Summarizes the history of Bitcoin, including Satoshi Nakamoto's white paper, the genesis block, and Bitcoin's rising popularity	
		Ethereum	Explains how Ethereum differs from Bitcoin and describes how the Ethereum blockchain is a software platform developers can use to create new, decentralized applications	
		Investing in Cryptocurrency	Discusses the pros and cons of investing in cryptocurrencies	
		Volatility	Describes cryptocurrency as a volatile asset and provides strategies that may help reduce the impact of volatility	
		Cons of Crypto	Discusses the pitfalls, environmental impact, and dangers of investing into cryptocurrency	
		Inflation and Cryptocurrency	Explains why some investors believe that cryptocurrencies may be more resistant to inflation than government-issued currencies	
	Start Investing	Zo Story	Securities	Explains the difference between equity securities and debt securities
			Stocks	Gives the definition of a stock and explains why companies issue them and why investors may buy them
			Bonds	Gives the definition of a bond, explains how they work, and compares the risk and return of bonds and stocks
			Mutual Funds (Zo Story)	Defines "mutual fund" and explains the concept of diversification
			ETFs	Explains what an exchange-traded fund is and compares and contrasts mutual funds and ETFs
			Hedge Funds	Explains how hedge funds work, the strategies they use, and the risks associated with them
			REITs	Describes what a Real Estate Investment Trust is and how it can help diversify a portfolio
			CDs	Describes what a certificate of deposit is and investigates requirements for purchasing one
			Jack's Story	
			Zo Story	
			Inflation is Brewing	Introduces the concept of inflation using an example
			Inflation	Explains inflation and why some people may choose to invest their savings
			Interest	Calculates simple and compound interest earnings and explains the benefit of a compound rate of return
			Rule of 72	Explains how to use the rule of 72 to quickly approximate how many years it will take an investment to double, given a certain rate of return
			Time Value of Money	Introduces the idea of the time value of money and explains why money now is worth more than money in the future
			Future and Present Value	Introduces and explains the formula used by investors to predict the return they can expect to make from different investments
			Investment Channels	Compares the advantages and disadvantages of buying and selling investments through various channels, including direct purchase, employer-sponsored retirement plans, investment professionals, and online brokerages
			Financial Advisors	Explains the different types of guided investing and discusses the pros and cons of each
			Brokerage Firms	Explains how investors interact with brokerage firms in order to buy and sell securities
			Buying and Selling	Describes how to buy and sell individual stocks, mutual fund shares and exchange-traded fund shares
			Price Quotations	Interprets the financial market price quotations of a stock, a mutual fund, and an exchange-traded fund
	Invest Tax-Efficiently	Zo Story	Capital Gains	Explains capital gains taxes and holding periods and differentiates between short-term and long-term capital gains
			Taxable Accounts	Details the pros and cons of taxable investment accounts and explains how to open one
			Tax-Advantaged Accounts	Differentiates between tax-deferred accounts and tax-exempt accounts and provides examples of each
			Tax-Efficient Investments	Explains how investments such as index funds, tax-managed stock funds, municipal bonds, treasury bonds, and savings bonds may be more tax-efficient than other investments
			Municipal Bonds	Discusses the tax benefits of municipal bonds and explains how to calculate the tax-equivalent yield
			HSAs	Explains the tax benefits of health savings accounts and explains how they can be used as an investment tool
			Tax-Loss Harvesting	Discusses how tax-loss harvesting works, explains why an investor may want to do it, and introduces the wash-sale rule
			Asset Location	Emphasizes the importance of asset location in maximizing after-tax returns and gives examples of securities that should be held in taxable and tax-advantaged accounts
			Charitable Giving	Explains how to deduct charitable donations from your taxable income and introduces donor-advised funds and charitable rollovers
	Develop an Investment Strategy	Antonio's Story	Mary's Story	
			Investment Strategies	Explains why investors should have a strategy and provides guidance on how to choose one
			Investment Strategies	Explains why investors should have a strategy and provides guidance on how to choose one
			Active vs. Passive Investing	Differentiates between active and passive investing and lists the pros and cons of each
			Active vs. Passive Investing	Differentiates between active and passive investing and lists the pros and cons of each
			Market Timing	Compares market timing strategies and buy-and-hold strategies and explains the pros and cons of both
Market Timing			Compares market timing strategies and buy-and-hold strategies and explains the pros and cons of both	
Value Investing			Details the value investing strategy, explains how to determine the intrinsic value of a company, and gives an example	
Value Investing			Details the value investing strategy, explains how to determine the intrinsic value of a company, and gives an example	
Growth Investing			Details the growth investing strategy, explains that growth investors try to profit through capital appreciation, and explains the relevance of the P/E ratio	
Growth Investing			Details the growth investing strategy, explains that growth investors try to profit through capital appreciation, and explains the relevance of the P/E ratio	
Growth vs. Value			Compares and contrasts growth vs. value investing and explains each's advantages and disadvantages	
Dividends			Describes how dividend-paying stocks can be a way to protect your portfolio	
Dollar-Cost Averaging			Introduces the idea of dollar-cost averaging and explains how it may smooth the volatility in the market	
Direct Indexing			Describes how direct indexing works and explains the pros and cons of direct indexing vs. purchasing a mutual fund or ETF	
Shorting			Explains how short-selling works and explains the risks associated with margin trading	
Margin Trading	Explains the concept of leverage and explains the risks and potential benefits on trading on margin			
Hedging	Defines hedging and provides examples			

Category	Skill	Module	Description
Investing and retirement	Protect Your Investments	Momentum Investing	Details the momentum investing strategy, explains that it is best for short-term investors, and outlines the risks involved in using it
		Diversify	Discusses how diversifying a portfolio may decrease an investor's risk
		Long-Term/Low-Risk	Discusses the potential benefits of a long-term investing strategy and suggests types of investments appropriate for people who have a low risk tolerance for investment volatility
		Investment Protections	Explains how the Securities Investor Protection Corporation (SIPC) protects client deposits in brokerage firms that go into bankruptcy
		Dividends	Explains what a dividend is, why a company may choose to pay on, and how they may affect an investor's returns
		Principal-Protected Notes	Explains how PPNs work and provides examples
		Stop-Loss Order	Explains how stop-loss orders work and details their advantages and disadvantages
		Trailing Stop Orders	Explains how trailing stop orders work and details their advantages and disadvantages
		Hedging	Introduces the concept of hedging and explains how investors use derivatives to hedge
		Put Options	Explains protective puts as a risk management strategy
	Manage Your Investment Portfolio	Zo Story	
		Assets	Gives examples of personal, consumer, and business assets and differentiates between tangible and intangible assets
		Liabilities	Gives examples of binding liabilities and differentiates between short and long-term liabilities
		Net Worth	Explains how to calculate a person's net worth and describes the ways in which net worth may increase or decrease
		Liquidity	Defines the term "liquidity" and gives examples of liquid and illiquid investments
		Zo Story	
		Asset Allocation	Discusses the importance of having a target asset allocation and introduces the different asset classes
		Diversification	Emphasizes the importance of diversifying by asset class and within each type of investment
		Non-Correlating Assets	Introduces the concept of asset correlation and explains the risks associated with having a heavily correlated portfolio
		ROI	Covers how to calculate and interpret the return on an investment in order to gauge its performance
		Risk Tolerance	Explains that investors have different tolerances for risk, gives examples of questions from risk tolerance questionnaires, and differentiates between conservative, moderate, and aggressive portfolio management styles
		Zo Story	
		Rebalancing	Discusses the importance of monitoring and rebalancing a portfolio to maintain the desired amount of risk
		Portfolio Management	Explains how portfolio management works and provides tips about how to manage your portfolio based on your goals, timeline, and risk tolerance
	Panic & Exuberance	Discusses reasons why some investors sell stocks when the stock market is falling and buy when prices are rising and outlines the potential consequences	
	Choosing An Advisor	Discusses the reasons why an investor may choose to hire a financial advisor and explains the importance of choosing an advisor who is a Certified Financial Planner (CFP) or a Chartered Financial Analyst (CFA)	
	Prepare for Retirement	Why Save for Retirement	Discusses the importance of saving early and introduces the concept of compounding interest
		Social Security	Details how Social Security retirement benefits work and explains how the program is funded
		Standard of Living	Calculates the future income needed to maintain a current standard of living and identifies typical sources of income in retirement
		Retirement Plans	Describes the different types of employer-sponsored retirement plans, including defined benefit plans and defined contribution plans, and explains how profit-sharing plans and employee stock ownership plans work
		Zo Story	
		401(k)	Describes 401(k) plans and covers related concepts like maximum contribution limits and employer matching
		Mary's Story	
		Roth 401(k)	Describes the differences between Roth and traditional 401(k)s
		SEP IRAs	Describes who is eligible to open a Simplified Employee Pension (SEP) plan and how they work
		SIMPLE IRAs	Explains how SIMPLE IRAs work, who is eligible to participate, and provides information about the associated contribution limits
		Zo Story	
		Individual Retirement Accounts	Describes IRAs and their tax advantages
		Roth IRAs	Describes the differences between Roth and traditional IRAs
		Annuities	Describes the types of annuities and why someone might purchase one
		Annuity Fees	Describes the fees associated with annuities
		HSAs for Retirement	Describes how an HSA can be used for retirement savings
Choose a Retirement Plan	Provides tips about which account to choose and how much to contribute		
Zo Story			
Plan Your Estate	Skill Quiz	Provides tips for saving money during the holidays	
	What is an Estate?	An overview of estate planning and a call to action	
	End-of-life Expenses	Informs readers of the medical, funeral, and ancillary costs that occur at the end of a person's life	
	Wills	Advice on making, storing, and utilizing wills	
	Executors	Details the functions and responsibilities of an estate's executor	
	Beneficiaries	Outlines the purpose of beneficiaries; gives advice to potential beneficiaries	
	Inheritance	Details different types of inheritances and tax burdens an inheritance may incur	
	Probate	Walks users through the probate process, including necessary steps and possible hinderances	
	Trusts	Details the functions and utility of trusts, and when a user may want to create a trust	
	Estate Taxes	Informs users of relevant estate taxes and how they may reduce their tax burden	
Power of Attorney	Compares different types of POA agreements, outlines uses for POA		
Life Insurance	Provides an introduction to life insurance and describes its benefits		
Term Life Insurance	Defines term life insurance and who may benefit most from it		

Category	Skill	Module	Description
Expand Your Investment Portfolio	Permanent Life Insurance	Permanent Life Insurance	Defines permanent life insurance and who may benefit most from it
		Skill Quiz	
	Stock Indexes	Discusses the importance of stock indexes and describes the major U.S. indexes	
	Market Capitalization	Defines market cap and compares and contrasts small- mid- and large-cap companies	
	Market Trends	Introduces the ideas of bear and bull markets	
	Gambling	Compares gambling and other games of chance with investments as a means of building wealth	
	Risk-Return Tradeoff	Explains how an increase in potential return in often accompanied by an increase in potential risk	
	Volatility	Explains how market volatility may affect investing returns and differentiates between historical volatility and implied volatility	
	Market Value	Defines market value and the different forces that can affect it	
	Types of Bonds	Covers the different types of bonds and their unique advantages	
	Credit Rating	Describes corporate credit ratings and how they're determined	
	Investment Grade Bonds	Describes bond credit ratings, discusses the scales of the Big Three" credit rating agencies	
	High-Yield Bonds	Discusses the scales of the Big Three" credit rating agencies and explains the implications of a non-investment grade credit rating"	
	Bond Funds	Explains how bond funds may provide low-cost diversification	
	Pricing Bonds	Explains how bond prices are determined	
	Derivatives	Explains the different types of financial derivatives and how they work, including forwards, futures, options, and swaps	
	Options	Differentiates between call and put options and gives examples of each	
	Futures	Provides an in-depth explanation of futures contracts and introduces the topics of leverage and risk	
	Cryptocurrency	Defines cryptocurrency, differentiates between the different types, and elucidates the pros and cons	
	NFTs	Defines "NFT" and explains their cultural significance	
	IPOs	Explains that an initial public offering (IPO) is the process by which a privately owned company lists its shares on a stock exchange, making them available for purchase by the general public	
	SPACs	Defines "SPAC" and explain why a company may choose to merge with a SPAC rather than file for a traditional IPO	
	Invest in Decentralized Finance	What is DeFi?	Provides a general description of decentralized finance
		Advantages of DeFi	Explains how DeFi allows users to send money cheaply and quickly and discusses DeFi's low barrier to entry
		Risks Associated with DeFi	Outlines the risks of DeFi, including volatility, hacks, scams, coding errors, and user errors
		Storing Your Crypto	Differentiates between hot and cold wallets and custodial and non-custodial storage
		Protecting Yourself and Your Funds	Discusses best practices for keeping money safe when it comes to DeFi
		Smart Contracts	Explains smart contracts and their ability to create programs and financial instruments on a blockchain
		Stablecoins	Explains that stablecoins are cryptocurrencies pegged to the U.S. dollar to avoid volatility
		Oracles	Describes the function of oracles and how they connect data from the outside world to a blockchain
		Decentralized Exchanges	Explains that decentralized exchanges are automated exchanges where users can trade and invest in crypto in a variety of ways
		Lending Protocols	Defines lending protocols as automated programs where users can earn rewards by lending or pay to borrow crypto
		Proof of Stake Mining	Provides an overview of the consensus mechanism most cryptos use
		Staking	Describes how to earn rewards by 'locking up' your crypto to help run a network
		Airdrops	Explains airdrops, when and why they happen, and how to qualify
		Automated Market Makers	Defines automated market makers and explains how they work
		Providing Liquidity	Explains how lending two coins to the same AMM helps keep markets liquid
		Impermanent Loss	Expands on the Providing Liquidity module
		Lending	Explains how users can lend crypto in exchange for rewards
		Passive Income With Stablecoins	Explains how stablecoins can provide passive income without the volatility
		Wrapped Tokens	Discusses the process by which tokens can be sent to different blockchains
		Bridges	Explains how blockchains are connected and how wrapped tokens are created
Arbitrage Trading		Defines and discusses keys to arbitrage trading	
Flash Loans		Defines flash loans and walks through the process of composing and processing a flash loan	
Leveraged Trading			
Responsible Investing		Explains that users should never invest more than they can afford to lose and encourages users to avoid making emotional decisions	
Doing Your Own Research		Questions To Ask Yourself Before Investing	Provides a checklist of things to know and do before investing in decentralized finance
		Whitepapers & Roadmaps	Describes the business plan and future of a crypto project
		YouTube	Explains how videos issued by the project, interviews with the founder, and reviews from experts can all be found on YouTube to aid in research
		Professional Research Reports	Explains how professional research reports provide in-depth, technical, no-frills research and lists some trustworthy sources
		The Blockchain Trilemma	Describes the challenge of achieving scalability, security, and decentralization
		Decentralization	Explains the concept of decentralization and how it relates to a blockchain
	Coins vs Tokens	Differentiates between coins and tokens	
	Crypto as Money	Explains how cryptocurrencies like Bitcoin serve as stores of value	
	Layer-1 Blockchains	Defines L1 blockchains as virtual machines that serve as a platform to build applications on	
	Layer-2 Blockchains	Defines L2 blockchains as scaling solutions that are built on top of L1 blockchains	

Category	Skill	Module	Description
	Research Decentralized Finance	DeFi Products	Introduces different products built on top of layer-1 and layer-2 blockchains, including decentralized exchanges and lending protocols
		Privacy Coins	Defines privacy coins and provides examples
		Meme Coins	Defines meme coins as cryptocurrencies that have risen in popularity despite having little to no distinguishing features or values
		Other Crypto Projects	Explains how blockchain-based technology can be used for games, metaverses, and storage platforms
		Governance Tokens	Defines governance tokens and associated proposals and voting
		Tokenomics 101	Discusses the economic factors around a cryptocurrency that play a role in determining its value
		Tokenomics 201	Discusses the utility of a crypto's token and its inflation or deflation
		Tokenomics Resources	Explains how to find up-to-date information on the tokenomics of a particular cryptocurrency
		NFTs	Explains what Non-fungible Tokens are and how they work
		NFTs as Art	Introduces the current landscape of NFTs as ownership of digital art
		Investing in NFTs	Explains why NFTs are considered an extremely risky investment
		When Are You Ready?	Explains how to know if you've done enough research and reiterates the risk of investing in crypto
		Going Down The Rabbit Hole	Explains the importance of narrowing your research focus to trusted sources
		Red Flags	Highlights the warning signs of scams and poor investments to help users avoid fraud and make educated investment decisions
	Evaluate a Stock	Stock Valuation	Introduces stock valuation and types of valuation
		Balance Sheets	Explains the role of balance sheets in stock valuation and how to read one
		Income Statements	Explains the role of income statements in stock valuation and how to read one
		Cash Flow Statements	Explains the role of cash flow statements in valuing a company and how to read one
		10-Q and 10-K	Compares 10-Q and 10-K forms and highlights their importance in the stock valuation process
		Zo Story	
		Comparison Ratios	Introduces some of the most common ratios used to compare stocks and determine their values
		Skill Quiz	
	Invest Sustainably	Sustainable Investing	Defines sustainable investing and its value to investors
		Ethics in Investing	Describes the benefits of sustainable investing and introduces some potential pitfalls
		Greenwashing and Woke-washing	Introduces the most prominent red flags of greenwashing and woke-washing
		Zo Story	
		Measuring Sustainability	Outlines key factors investors use to define and measure sustainability
		ESG Ratings	Defines and delves into ESG ratings and how investors can use them in their decision-making
		Using ESG Factors	Discusses using ESG factors in inclusionary investing, exclusionary investing, ESG integration, and impact investing
		Ways to Invest Sustainably	Compares manually selecting sustainable investments and using advisors and other resources
		Selecting Your Investments	Walks users through selecting sustainable investments for themselves
	Myth-Busting	Debunks common myths surrounding sustainable investing	
	Skill Quiz		
	Lend Your Stock	Lend Your Stock	Introduces stock lending, how it works, and its benefits
		Fully Paid Stocks	Explains which stocks are eligible to lend in most programs and covers fully paid stocks vs. buying on margin
		How Stock Lending Works	An introduction to how stock lending programs work and what to expect as a lender
		Why Lend?	Covers the benefits of lending and your rights as a lender, including what having economic control looks like when your shares are lent
		Why Borrow?	Explains the benefits and risks of borrowing stocks for both individual investors and financial institutions
		Lending Risks	Outlines the risks of lending stocks and introduces the role of collateral in a lending agreement
		Collateral	Explores the role of collateral in stock lending, including requirements borrowers must meet and how collateral can protect you as a lender
		The Loan Agreement	Breaks down the contract between a lender and a borrower, including terms to look for and how to terminate a contract if you need to
Lending Rates		Explains the lending fee, how and when it's calculated, and when you can expect your income to be deposited into your account	
Calculating Income (Zo Story)		Zo estimates the income she can receive from lending her shares. Then it's your turn to give it a try!	
Skill Quiz			
Get Health Insurance	Zo Story		
	Health Insurance	Justifies reasons to have health insurance, categorizes the kinds of expenses that health insurance can cover, and investigates the requirements for health insurance coverage	
	Coinsurance	Explains the concept of coinsurance and provides examples	
	Long-Term Care Insurance	Covers the different insurance options available for short and long-term disability care	
	Govt. Healthcare	Discusses the Affordable Care Act and Medicare	
	Medicare	Explains how much Medicare costs, what is covered, who is eligible, and how to apply	
	Health Insurance Marketplace	Describes how to get insured through the Marketplace	
	Special Enrollment Period	Explains the requirements for enrolling during the Special enrollment Period	
	Zo Story		
	Preferred Provider Organization Plans	Describes the pros and cons of PPOs and explains who may benefit most from one	
	Health Maintenance Organizations	Describes the pros and cons of HMOs and explains who may benefit most from one	

Category	Skill	Module	Description	
Risk and insurance		Point of Service Plans	Describes the pros and cons of POSs and explains who may benefit most from one	
		Exclusive Provider Organizations	Describes the pros and cons of EPOs and explains who may benefit most from one	
		High Deductible Health Plans	Describes the pros and cons of HDHPs and explains who may benefit most from one	
		Flexible Spending Accounts	Details the requirements, pros, and cons of FSAs	
		Skill Quiz		
	Get Insured	Zo Story		
		Insurance	Defines insurance and describes related concepts, discusses the consequences of having insufficient or no insurance	
		Contingency	Explains how to develop a contingency plan to deal with events that might affect personal finances on short notice and a backup plan for a specific financial goal when circumstances change	
		Personal Risks	Gives examples of risks that individuals and households face and estimates the losses and costs associated with certain physical and financial risks	
		Managing Risk	Gives examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance	
		PPI	Discusses why and how to prepare a personal property inventory, including descriptions, locations, and estimates of value	
		Zo Story		
		Premiums	Describes what an insurance premium is and discusses factors that affect them	
		Deductibles	Describes what an insurance deductible is and gives examples of how deductibles work	
		Insurance Underwriting	An overview of the concept of insurance underwriting, different types of underwriting, and the underwriting process	
		Underwriters	Describes different types of underwriters and what they do	
		Insurance Score	Describes the functions of an insurance score, how the score is calculated, and how readers might improve their score	
		Filing Claims	Demonstrates how to complete an insurance application and how to file an insurance claim	
		Insurance Agencies	Describes the functions of the agency or agencies that regulate insurance in one's state of residence	
		Zo Story		
		Self-Insurance	Describes what self-insurance is and gives examples of circumstances in which self-insurance is appropriate	
		Liability Insurance	Investigates the use of liability insurance to cover accidental bodily harm or damage to another person's property	
		Pet Insurance	Information and instructions on obtaining insurance for our furry friends	
		Travel Insurance	Covers different types of insurance that may be helpful while traveling	
		Warranties	Evaluates the costs and benefits of an extended warranty	
	Zo Story			
	Skill Quiz			
	Understand Your Insurance Contract	Insurance Contracts	Informs users of the various components present in an insurance contract	
		Valid Contracts	Outlines the necessary elements of a valid, legal contract	
		Indemnity	Defines the concept of indemnity and how it relates to insurance contracts	
		Doctrine of Good Faith	Explains the legal doctrine of good faith and gives examples as to how good faith might be broken	
		Perils and Hazards	Exemplifies and defines perils and hazards in an insurance context	
		Insurable Interest	Explains how insurable interest is determined, who has insurable interest on certain properties, and the moral hazards of not having insurable interest	
		Excess Insurance	Details the use of secondary insurance policies and their purposes	
		Subrogation	Defines subrogation and outlines how insurance companies use subrogation to pay out claims	
		Risk Pooling	Explains how insurers distribute risk among contributors; defines the concept of adverse selection and how to mitigate it	
		Statutory Reserves	Details how insurance companies invest premiums to generate returns, regulations on statutory reserves, and related approaches to keeping reserves	
		Reinsurance	Covers the process by which insurance companies purchase insurance	
		Combined Ratio	Provides the definition, formula, and examples of combined ratio metrics	
		Homes	Describes process and pros and cons of buying versus renting a home	
		Get Housing	Tenants and Landlords	Summarizes tenant and landlord rights and responsibilities that are covered in the terms of a standard
	Renters and Homeowners		Identifies the factors that influence the cost of renters and homeowners' insurance	
	Zo Story			
	Buying a Home		Discusses process of finding and buying a home	
	Owning a Home		Sheds light on costs associated with homeownership	
	Closing Costs		Describes what closing costs include and provides tips about how to reduce them	
	Due Diligence Period		Discusses the period during which the buyer may inspect the property and review any other pertinent information before closing the sale	
Property Value	Discusses the elements of and types of property value; contrasts market value with market price			
Zo Story				
Mortgages	Describes what a mortgage is and differentiates between adjustable- and fixed-rate mortgages			
Mortgage Terms	Defines different terms associated with mortgages			
Govt. Mortgages	Describes VA loans, USDA loans, FHA loans, the Indian Home Loan Guarantee, and other state and local programs			
Other Mortgages	Discusses different types of mortgages, including combination, second, government-backed, and reverse mortgages			
Bridge Loans	Discusses the pros and cons of bridge loans and provides alternatives			
Construction Loans	Describes the purpose of construction loans and how to get one			
Skill Quiz				
Tyler's Story				

Category	Skill	Module	Description
Housing and transportation	Buy a Car	Zo Story	
		Getting Your License	Details the process of getting a driver's license
		Cars	Offers tips for car shopping, discusses buying versus financing a car
		Buying a Car	Discusses costs associated with buying a car
		Zo Story	
		Negotiating a Car Price	Gives tips for reducing the cost of buying a car
		Vehicle Registration	Details the vehicle registration process
		Auto Insurance	Differentiates among the main types of auto insurance coverage and determines the legal minimum amounts of auto insurance coverage required in different states and the recommended optimal amounts
		Auto Premiums	Lists factors that determine auto insurance premiums and the factors that cause them to change and calculates payment expected on an auto insurance claim after applying exclusions and deductibles
		Car Maintenance	Discusses the yearly cost of maintaining a car
		Gas Cards	Describes the advantages and disadvantages of using a gas card and compares them to other types of rewards cards
		Traffic Tickets	Explains the types and costs of traffic tickets and how they may affect the cost of insurance
		Toll Fees	Describes toll fees and how they are charged
		Depreciation	Discusses how the value of most cars will decrease over time
		Motor Clubs	Discusses the costs and benefits of joining a motor club
		Zo Story	
		Leasing a Car	Discusses the pros and cons of leasing a car
	Renting a Car	Explains the requirements to rent a car and the associated risks	
	Skill Quiz		
	Rent an Apartment	Zo Story	
		Renting 101	Introduces the apartment renting process and factors to consider and evaluates the pros and cons of renting
		Setting Parameters	Outlines important parameters to set when apartment searching, including budget and location/amenity preferences
		Brokers	Defines an apartment broker and summarizes the pros and cons of using one to find an apartment
		Apartment Listing Sites	Explains how to use apartment listing websites to find apartments that fit specific criteria and schedule tours
		Property Representatives	Differentiates between landlords, leasing agents, and property managers
		Zo Story	
		Apartment Tours	Describes apartment tours and best practices before and during a tour
		Rental Applications	Guides users through the process of filling out a rental application form and providing income and credit information
		Lease Agreement	Defines a lease agreement and highlights important information to pay attention to
		Renters Insurance	Introduces renter's insurance and the three main components to coverage: personal belongings, liability, and additional living expenses (ALE)
		Utilities	Covers how to set up utilities, the billing process, and how to cut down on utility costs
		Eviction	Describes the causes and process of eviction and how to prevent it
	Skill Quiz		
	Get a Mortgage	Property Ownership	Teaches the basic pieces of information needed to understand the homebuying process.
		Qualifying for a Mortgage	Lists and defines the criteria used in mortgage qualifications.
		Credit Scores	Defines and explains the importance and uses of credit scores.
		Finding a Lender	Details the steps in the lending process.
		Underwriting	Details the underwriting" or "verification step" of the lending process. "
		Types of Mortgages	Differentiates between different types of mortgages and defines factors that make them different.
		Appraisals and Inspections	Explains the purpose, function, and process of appraisals and inspections.
		Settlement	Defines the final steps needed to settle" on a house."
	Skill Quiz		
	Do Your Taxes	Zo Story	
		Your Income and Taxes	Differentiates between net, gross, and taxable income
		Tax Rates	Describes what tax rates, tax brackets, marginal tax rates, and effective tax rates are along with appropriate examples
Progressive & Regressive		Explains the differences between progressive, regressive, and flat taxes	
Income Taxes		Describes the differences between federal and state income taxes and provides simple calculations for each	
Zo Story			
Lower Your Taxes		Describes methods by which an individual or household may legally lower their taxes	
Tax Deductions		Describes tax deductions and differentiates between an expense that is tax deductible and one that is not	
Tax Credits		Differentiates between the different kinds of tax credits and clarifies their government use	
Charitable Giving		Defines charity and links philanthropy to taxes	
Keeping Records		Encourages users to devise a system to retain evidence of tax-deductible expenditures	
Zo Story			
Form 1040		Describes the different IRS tax forms, including their common attachments	
Forms W-2, 1099, 1098		Details the function of various forms related to filing taxes, including the W-2 and 1099 and 1098 variations	
Form W-4	Introduces the concept of federal tax withholding; discusses Form W-4 and how employees fill out W-4 forms		
Tax Filing Mistakes	Describes common mistakes made while filing taxes and how to avoid them		

Category	Skill	Module	Description
Government and taxes		Tax Advisors	Summarizes factors to consider when selecting a professional financial advisor, explains why an individual or household may want to consult with an attorney for financial advice or representation, and justifies reasons to consult with a tax advisor or fin
		How to Do Your Taxes	Covers necessary preparation for filing taxes, including determining taxable income, finding owed payment, etc
		Zo Story	
		Other Taxes	Describes other types of taxes, such as capital gains taxes and payroll taxes
		Capital Gains Tax	Explains if and when you might have to pay taxes on your capital gains
		Property Taxes	Explains what property taxes are and how they are calculated
		Luxury Tax	Explains how and why governments impose luxury taxes
		Skill Quiz	
	Utilize Government Assistance	Zo Story	
		All About Income	
		Govt. Financial Help	Describes types of government financial assistance, including Social Security Disability Insurance, Supplemental Security Income, VA Disability Compensation, and Survivors Benefits
		Zo Story	
		SNAP	Describes the purpose of the Supplemental Nutrition Assistance Program, lists the eligibility requirements, and explains how to apply
		WIC	Describes the purpose of the Special Supplemental Nutrition Program for Women, Infants, and Children, lists the eligibility requirements, and explains how to apply
		Summer Food Service Program	Describes the purpose of the Summer Food Service Program, lists the eligibility requirements, and explains how to apply
		Housing Assistance	Explains the difference between earned and unearned income, and explores how local government services assist people, such as those who are unemployed, elderly, disabled, or low income
		Housing Choice Voucher Program	Describes the purpose of the Housing Choice Voucher Program, lists the eligibility requirements, and explains how to apply.
		Earned Income Tax Credit	Lists the EITC eligibility requirements and describes how to claim the credit
		Supplemental Security Income	Describes SSI and how it is different from Social Security
		Individual Development Accounts	Discusses the eligibility requirements and features of IDAs
		Welfare Cliff	Defines the welfare cliff and debunks myths associated with it, highlights ways in which it might manifest
		Medicaid	Defines Medicaid and describes who is eligible and how to apply
		Special Veterans Benefits	Defines the purpose of SVB and describes who is eligible and how to apply
		Zo Story	
	TANF	Describes the purpose of the Temporary Assistance for Needy Families program, lists the eligibility requirements, and explains how to apply	
	Head Start	Describes the purpose of the Head Start program, lists the eligibility requirements, and explains how to apply	
	CHIP	Describes the purpose of the Children's Health Insurance Program, lists the eligibility requirements, and explains how to apply	
	Skill Quiz		
	Utilize SBA Resources	Starting a Successful Business	Provides entry-level explanations of SBA resources
		Step 1: Get the Guide	Outlines the first steps in starting a business
		Fund Your Business	Describes ways to fund a new business
		SBA Loans	Provides more detailed information on how SBA loans work
		Applying for a Loan	Details the loan application process and provides tips for submitting a successful application
		Contracting	Explains how small businesses can secure contracts with the government to boost their business
		Business Development	Introduces and explains the importance of growth resources for small businesses
		Education Station	Provides links to learning resources from the SBA's website
		Get Connected	Explains how small businesses profit from extended community networks
Advocate		Defines advocacy and explains its importance in keeping small businesses alive	
Skill Quiz			
Protect Yourself from Fraud	Sherry's Story		
	Zo Story		
	Personal Info	Lists types of personal information that should not be disclosed to others in person or online and explains how to apply strategies to protect personal information, including strategies for creating and maintaining strong online passwords and ways to use	
	Fraud	Investigates types of consumer fraud, including online scams and phone solicitations, and summarizes behaviors and other factors that make consumers more vulnerable to fraud	
	Fraud Risk Factors	Summarizes behaviors and other factors that make consumers more vulnerable to fraud	
	Trustworthy Entities	Lists entities that have a right to request certain personal financial data and investigates consumer safeguards for these entities and mobile and online banking	
	Zo Story		
	Identity Theft	Investigates ways that thieves fraudulently obtain personal information, predicts problems that might occur to a victim of identity theft, and outlines steps to resolve identity theft problems as recommended by the FTC and relevant financial institutions	
	Advance Fee Schemes	Explains the types of advance fee schemes and lists warning signs to watch out for	
	Telemarketing Fraud	Explains how fraudsters may try to steal information over the phone, and suggests questions to ask if you think you may be being scammed	
	Online Shopping Fraud	Provides tips about how to safely shop online	
	Pyramid Schemes	Defines the term pyramid scheme and offers suggestions about how to avoid them	
	Reverse Mortgage Scams	Explains how reverse mortgage scams work and how to avoid them	
Disaster Fraud	Details the different types of disaster fraud and explains how to avoid them		
Credit Repair Fraud	Discusses credit repair fraud and details the Credit Repair Organizations Act		

Category	Skill	Module	Description
Information security	Information Security	Unfair Practices	Gives examples of unfair or deceptive business practices that consumer protection laws prohibit and outlines the information needed to resolve a specific consumer complaint
		Consumer Agencies	Describes the consumer protection agencies and their responsibilities
		Consumer Laws	Matches state and federal consumer protection laws to descriptions of the issues that they address and the safeguards that they provide and provides credible sources of up-to-date information about consumer rights and responsibilities
		Complaint Procedures	Provides sources of assistance in resolving consumer disputes and demonstrates formal consumer complaint procedures
		Zo Story	
		Skill Quiz	
	Avoid Investment Fraud	Investment Fraud	Identifies warning signs of investment fraud and lists steps that can be taken if a consumer is a victim of investment fraud
		Federal Assistance	Summarizes the types of information, assistance, and protection that individual investors can receive from: Securities and Exchange Commission, Financial Industry Regulatory Authority, Consumer Financial Protection Bureau, and State Securities Administrators
		Zo Story	
		Pyramid Schemes	Defines the term "pyramid scheme" and offers suggestions about how to avoid them
		Ponzi Schemes	Explains how Ponzi schemes work and what to watch out for
		Pump-and-Dump	Summarizes how Market Manipulation Fraud works and gives tips about how to spot it
		Advance Fee Fraud	Explains that in advance fee schemes, fraudsters ask investors to pay a fee up front and then never deliver what they promised
		Offshore Scams	Explains how offshore scams work, lists the possible consequences, and provides tips about how to avoid them and what to watch out for
		Promissory Note Fraud	Explains how Promissory Note Fraud works and what to watch out for
		Real Estate Investment Fraud	Discusses both investment property schemes and investment club scams and lists the red flags that may indicate an investment is actually a scam
		Cryptocurrency Investment Fraud	Explains that Cryptocurrency investment fraud can come in many forms, including bogus websites, giveaway scams, and romance scams
		Social Media Investment Fraud	Encourages users to use safe social media practices, be wary of unsolicited offers, and be on the lookout for affinity fraud
		Build Your Team	Recruiting
Interviewing	Describes how to conduct a professional interview over the phone, face-to-face, and with a panel and provides a framework for preparing questions		
Compensation	Discusses salaries, wages, benefits, bonuses, overtime, and other forms of compensation and explains the importance of salaries and promotions		
Benefits	Explains which benefits are required for which businesses and gives examples of benefits such as health benefits, retirement plans, and paid time off		
Healthcare	Explains the requirements outlined in the Affordable Care Act and discusses group health coverage, the Small Business Health Options Program, and Health Reimbursement Arrangements		
Employee Retention	Emphasizes the negative impact of turnover and describes employee retention strategies such as offering incentives, fostering development, promoting from within, and encouraging feedback		
Firing	Explains the correct way to let an employee go and emphasizes the importance of keeping records and having a clearly defined policy		
Human Resources	Explains the responsibilities of the human resources department and offers cost-effective alternatives to in-house HR		
Outsourcing	Describes the pros and cons of outsourcing and differentiates between the tasks that should be outsourced and the ones that should not		
Organizational Structure	Explains organizational structure and discusses the pros and cons of three popular structures: hierarchical, functional, and flat		
Team-Building Techniques	Describes the benefits of team building and suggests strategies and activities that encourage employees to work together		
Leadership Skills	Explains that effective leaders know how to plan, execute a strategy, communicate clearly, and successfully give and receive feedback		
Productivity	Provides strategies designed to improve one's productivity, such as starting with the most difficult task, time batching, automating tasks, and utilizing the 80/20 rule		
Work-Life Balance	Explains the importance of maintaining a healthy work-life balance by delegating, setting boundaries, and being consistent		
Company Culture	Defines company culture and explains how to evaluate the existing culture and build and maintain the desired culture		
Networking	Explains the importance of having goals and a clearly defined networking strategy and provides tips about how to network more effectively		
Skill Quiz			
Attract Customers	Consumer Research		Discusses customer segments and buyer personas and describes the different consumer research methods and objectives
	Advertising		Explains how to create an effective advertising strategy and differentiates between social media advertising, pay-per-click advertising, broadcast advertising, and print advertising
	Branding		Emphasizes the importance of having a distinctive set of features unique to the business, creating a mission statement, and building brand recognition
	Content Marketing		Defines content marketing, describes how to develop an effective content marketing strategy and provides examples of different types of content marketing
	Email Marketing		Explains the benefits of email marketing, describes how email marketing relates to the overall marketing objectives, and describes the importance of experimenting with different types of sales copy, promotions, and visuals
	Events		Defines event marketing and explains how to use key performance indicators to evaluate an event's performance
	Sales		Explains the importance of having a sales plan and provides tips about how to be a more effective salesperson
	Public Relations		Explains how PR differs from advertising, lists the tasks of PR, and provides strategies for making a business's PR more effective
	Customer Feedback		Uses the A.C.A.F. Customer Feedback Loop model to explain how to effectively collect and utilize customer feedback
	Websites		Explains how websites can be used to provide information, collect data, and make sales
	Mobile Optimization	Discusses the importance of mobile optimization and provides tips about how to improve page speed, site design, and site structure	
	SEO	Defines search engine optimization and discusses keyword research, link building, and on-page optimization	
	E-Commerce	Explains the benefits of e-commerce and describes two different approaches to implementing it	
	Social Media Strategy	Explains the benefits of social media marketing and provides tips about how to set up a profile, create content, and track performance	
	Customer Satisfaction	Describes how customer satisfaction can be measured using the Net Promoter Score system	
	Skill Quiz		
Business Structures	Business Structures	Describes why a business may want to conduct a competitive analysis and details the steps involved	
	Business Plans	Describes the most common business structures, including sole proprietorships, partnerships, corporations, S corporations and limited liability companies	
	Brainstorming	Details the benefits of brainstorming and describes different techniques, including mind mapping, rapid ideation, reverse brainstorming, and stop-and-go brainstorming	
	Pivoting	Defines pivoting, provides examples, and details effective pivot strategies	

Category	Skill	Module	Description
Entrepreneurship	Grow Your Business	Product Development	Explains the steps involved in the product development process and emphasizes the importance of product roadmaps and MVPs
		Market Research	Explains the difference between primary and secondary market research and provides tips regarding how to conduct both types
		Expansion	Describes the process of summarizing a company's expenses and earnings in order to predict future results
		Franchising	Explains why a business may choose to import or export and lists the circumstances under which a business may need a license or permit
		Importing & Exporting	Explains how to assess business risk and describes some common kinds of business insurance, including general liability insurance, product liability insurance, professional liability insurance, and commercial property insurance
		Strategic Alliances	Describes the three main types of strategic alliances: joint ventures, equity strategic alliances, and non-equity strategic alliances
		Competitive Analysis	Defines malware and phishing and explains how to best train your employees and protect your sensitive data
		Business Insurance	Explains the purpose of a business plan, lists the components that should be included in a plan, and discusses how business plans can be used for different audiences
		Financial Modeling	Describes how a business may benefit from franchising and explains the importance of composing a manual, developing a business prospectus, and providing ongoing support to the franchisee
		Patents	Explains the benefits of having a patent and describes the three types of patents: utility patents, design patents, and plant patents
		Risk Management	Explains how to identify and calculate business risks and describes how to avoid, reduce, transfer, and accept the identified risks
		Cybersecurity	Discusses the different types of business expansion, including opening new locations, asking for referrals, diversifying your products/services, and expanding to exporting
		Skill Quiz	
		Manage Your Finances	Cash Flow
	Accounting		Explains how to track your expenses, develop a bookkeeping system, and accept payment
	Pricing		Describes the three general categories of pricing models: cost-based pricing, customer-based pricing, and competition-based pricing
	Key Performance Indicators		Defines KPI, discusses how to choose the most relevant KPIs, and explains how to calculate a cash flow forecast, gross profit margin as a percentage of sales, revenue growth rate, and drop-off rate
	ROI		Defines ROI and explains how to calculate and interpret it
	Cutting Costs		Explains the importance of keeping costs low and lists four strategies to decrease costs
	Negotiating		Explains how negotiating can help reduce business expenses and differentiates between the other party's position and interests
	Financing		Explains the difference between debt and equity financing and provides examples
	Loans		Discusses the different types and sources of business loans, including traditional loans from financial institutions, SBA loans and microloans, and loans from alternative lenders
	Self-Funding		Defines self-funding and details pros and cons of different sources of self-funding, such as savings accounts, family and friends, and retirement accounts
	Short-Term Financing		Defines short-term financing and discusses the four main sources of short-term financing: business lines of credit, short-term loans, equipment financing, invoice financing, and merchant cash advances
	Private Investors		Explains the difference between angel investors and venture capitalists and discusses what investors are looking for in a business
	Business Valuation		Explains the factors and processes involved in finding a businesses' valuation
	Taxes		Details local, state, and federal tax obligations and explains how to choose a tax year
	Tax Deductions		Explains the difference between taking the standard deduction and itemizing deductions and gives examples of deductible business expenses
	Skill Quiz		
	Start an LLC		Being Your Own Boss
		Sole and Partnered Ownership	Outlines the different types of business ownership
		Corporations	Explores the makeup and function of corporations
		The LLC	Defines an LLC and explores the beginning steps to forming one
		Limiting Liability	Defines liability and risk management and explores how business owners can limit liability
		Starting the LLC	Provides a detailed outline for forming an LLC
		Incorporating	Outlines what actions need to be taken to maintain an LLC
		Operating Agreement	Defines operating agreement" and explains how it is used to guide the company"
		Operating as an LLC	Details how LLCs operate by employing workers
		Pros and Cons	Provides final details on the difference between LLCs and other forms of businesses
		Skill Quiz	