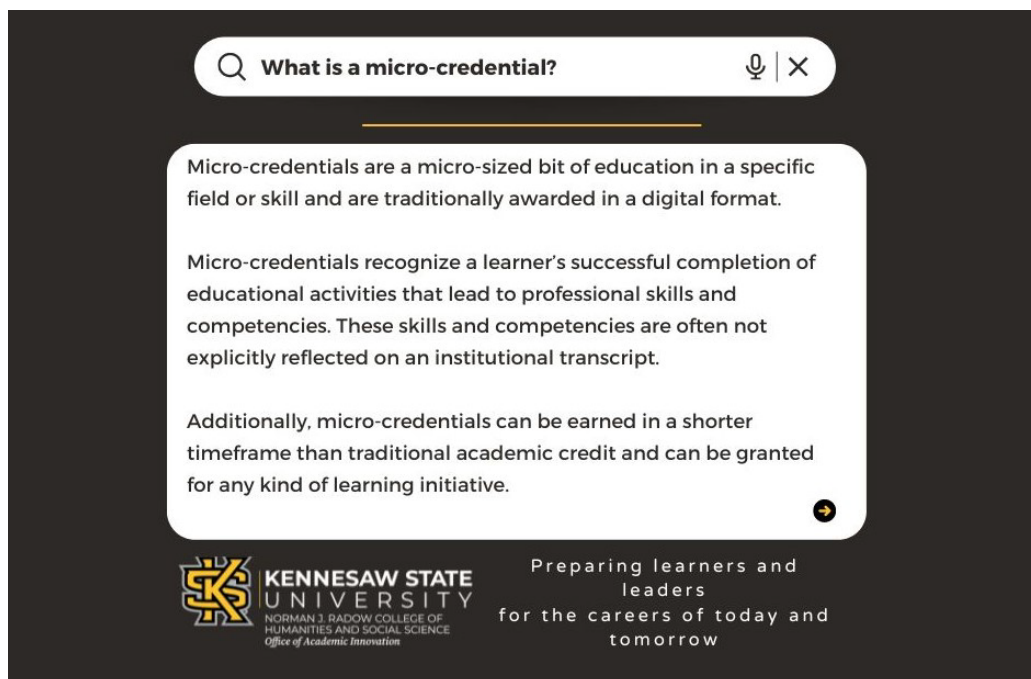


Financial Education Micro-Credential Overview Packet

This packet includes a brief introduction for each micro-credential and description of its learning outcomes. For more information on each learning outcome, visit the [OwlTrain Financial Education Channel](#) or the Micro-Credential Information for Faculty [Webpage](#).



Micro-credentials reflect experience with a specific field or skill awarded in a digital format; they recognize a learner's successful completion of educational activities that lead to professional skills and competencies, which can assist you in being career ready. Micro-credentials can be displayed on your digital profile and resume.





Understanding Income Badge Level I

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Understanding the role of income is a crucial part of becoming financially literate. In order to manage your money successfully, you need to know the amount of money you have coming in, as well as where it is coming from. This is the starting point for creating an effective budget. Additionally, knowing how information about your income is used by third parties is equally important to building your financial literacy.

In this module students will:

- Identify common types of income.
- Review a variety of sources of income for college students.
- Discuss different ways in which income information is used.



Spending Habits Badge Level I

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One of the key aspects of being financially literate is having solid money management skills. An ideal starting point in developing these skills is creating an effective budget for yourself. While the art of budgeting will be covered in the module Budgeting Basics, effectively managing your personal finances is not possible without a clear understanding of your spending behavior and decisions. Being aware of the internal and external factors driving your spending is an essential step in taking control of your finances and can help you to achieve your goals faster.

In this module students will:

- Examine the connection between personal values and money management.
- Explore the concept of spending personalities and how they develop.
- Discuss common spending mistakes made by students and how to avoid them.



Introduction to Financial Planning

Badge Level I

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An essential aspect of being financially literate is knowing where you want to go with your money and how you will get there. Understanding how today's financial decisions may affect your future plans is an important first step in setting clear and attainable goals. Creating a solid financial plan and knowing when and how to adjust it as you move through career and life stages will help you to ensure you stay on track.

In this module students will:

- Consider how future lifestyle goals can affect financial planning.
- Demonstrate an understanding of estate planning.



Fundamentals of Investing

Badge Level I

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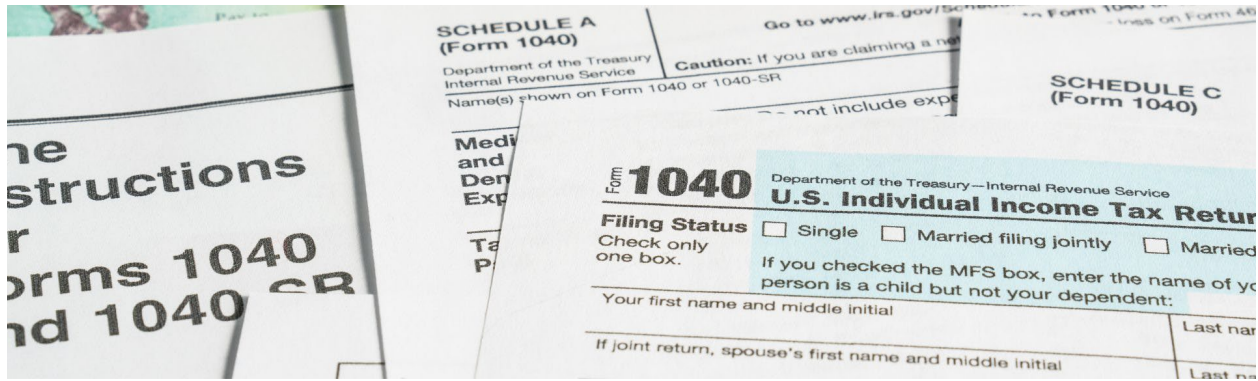
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Investing is key to using your existing financial resources to generate positive returns. Investment can seem daunting at first glance, but understanding some key concepts like risk tolerance and diversification can help you to get started. Whether you have a little money to invest or a lot, understanding the different investment avenues and their corresponding risks and benefits can help you to make more informed decisions. This, in turn, will allow you to choose the most appropriate strategies for reaching both your short-term and long-term financial goals.

In this module students will:

- Demonstrate an understanding of the fundamentals of investing.
- Compare and contrast the multiple avenues of investing.



U.S. Taxation Basics

Badge Level I

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Taxes. We pay them on what we buy, what we sell, and what we earn. But how much do you really know about the American tax system? Taxes can be complex and intimidating; however, understanding the basics of how you are taxed is a key step in achieving financial literacy. In addition, learning how to take advantage of certain tax benefits for students and their families can help you to offset the rising costs of a college education.

In this module students will:

- Discuss the function of tax brackets in the U.S. taxation system.
- Define tax deductions and credits and describe their purpose and use.
- Identify applicable tax credits and deductions for students.



Budgeting Basics

Badge Level I

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Being financially literate means possessing the skills, knowledge, and behavior you need to make informed decisions regarding your money. One of the most important and fundamental steps to becoming financially literate is learning how to budget. Simply put, budgeting is the process of creating a plan to spend your money. This spending plan is called a budget. It shows you how much money you have, how much money you need to spend on different things, and how much money you can save or use for other goals. A budget is an essential tool in your financial toolkit, and used properly, it can bring you closer to financial security and realizing your goals.

In this module, students will:

- Examine the importance of budgeting to financial literacy.
- Describe the components of a budget.
- Discuss different types of budgets.
- Identify helpful tools for designing a budget.



Decoding Student Debt: Student Loan Fundamentals

Badge Level I

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As the cost of a college education continues to rise, many students and their families are turning to loans to pay for tuition and other necessities. Higher fees and easier access to borrowed funds have led to more students graduating with significant debt levels. As you make decisions about financing your education, it is important to understand how today's actions can impact your financial future. From understanding the details of your loans to effectively calculating your costs to avoid overborrowing, doing your research before you take out loans can help you to make more informed financial choices.

In this module students will:

- Summarize the financial implications of graduating with student loan debt.
- Compare and contrast different types of loans.
- Recognize the consequences of student debt.
- Identify alternative ways to finance school without borrowing.
- Identify the available tools and resources to navigate completing the FAFSA.



Finance Basics for New Graduates Badge Level I

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As you transition from college life to the world of work, you will be faced with new financial decisions and challenges. Whether it's buying a car or setting up your first 401(k), the choices you make at this pivotal moment can have a lasting impact on your financial health and your ability to achieve your goals. Financial literacy is one of the most useful skills that you can bring with you as you move into the professional world, and learning how to properly manage your own finances will help you to put yourself on the road to success.

In this module students will:

- Identify financial challenges for new graduates and the appropriate tools and resources to address those challenges.
- Assess the financial elements of a job offer, including salary, benefits, and tax implications.
- Identify all financial aspects and considerations for accepting a job offer.
- Explain the essential elements of effective financial goals.