

**Money Management Basics**  
**Instructor: Dr. Terrence Duncan**  
**Length of Course: 2 hours and 9 minutes**

**About the Course:**

Welcome to the Money Management Basics course. The course is designed to assist minorities in addressing racial-wealth disparity gaps by detailing the basics of financial literacy, education, and critical-thinking skills. Research shows that improving critical-thinking analysis through financial literacy improves overall household incomes, emergency savings, and understanding of fundamental investment decisions.

The course consists of six (6) learning modules of varying lengths. Going through each module in sequential order is recommended as each module provides connectivity between key learning objectives, thus providing learners a holistic experience. Each course is designed to increase overall decision-making related to financial management; address behavioral economics regarding spending and savings; and develop a financial blueprint to assist with building and sustaining generational wealth.

Quizzes are provided after each module to enhance learning outcomes and provide user retention. A final exam is provided, which helps improve the course's overall comprehension of key themes.

The modules and key learning objectives are as follows:

***Module 1 – Back to the Basics***

- Know your why as it relates to spending behaviors.
- Identify different types of financial accounts.
- Establish the foundation for setting financial goals.

***Module 2 – Saving for a Brighter Tomorrow***

- Identify ways to save through reviewing expenses.
- Develop budget techniques to save, invest, and manage goals.

***Module 3 – Debt Decision-Making***

- Improve decision-making affecting credit and debt.
- Identify how debt affects money management and asset accumulation.
- Distinguish the connection between debt management and generational wealth.

***Module 4 – Become the CEO of Your Family Corporation***

- Recognize and manage finances like a corporation.
- Develop your mission and vision statement.
- Equate financial management to business decision-making.

***Module 5 – Trading Places***

- Discuss behavioral economics of savings and consumption.
- Identify traits of millionaires.
- Analyze personal habits and behaviors.
- Develop skills to improve financial management.

***Module 6 – The Path Towards Generational Wealth***

- Identify approaches towards accumulating wealth.
- Create a stable blueprint for financial growth.
- Establish accountability systems for financial growth.

