FUTURE MONEY MASTERS
Junior Analyst
(9th – 12th Grade Students)

DR. DEREK HOLLOMAN

OVERVIEW

The Future Money Masters (FMM) is a virtual 4-week summer enrichment program designed to enrich high school students (9th through 12th grades) with an understanding of financial literacy through basic concepts and theories within the business world. This Level 1 Junior Analyst program engages students with a thorough introduction to financial literacy through online lectures.

The lessons during the first two weeks are designed to enhance the students understanding of critical finance concepts that will allow them to generate and maintain wealth. During the third week, students will compete against each other in a realistic software simulation designed to help youth learn about personal money-management decisions in a fun and educational manner. The fourth week will recap the program as students deliver a presentation on the strategies used in the simulation and take the FMM Certification Level 1 Exam.

LESSONS

LESSON 1 - Personal Financial Statements
- Factors that affect Cash Flow
- Personal Cash Flow Statement & Budget
- Personal Balance Sheet & Evaluating Net Worth

LESSON 2 - Time Value of Money
- Introducing to TVM concepts
- Future Value of a single amount compounding framework
- Present Value of single amount discounting framework

LESSON 3 - Financial Institution and Interest Rates
- Types of Financial Institutions
- Additional Services Offered
- Interest Rates on Deposits & Loans

LESSON 4 - Money Management and Personal Loans
- Money Market Investments
- Background on Credit
- Personal Loan Characteristics
LESSON 5 - Investing Fundamentals
  • Investment Typology
  • Risk and Return Paradigm

TIMELINE

WEEK 1 – Lessons 1 – 2
  • Monday – Lesson 1
  • Tuesday – Assignment for Lesson 1
  • Wednesday – Lesson 2
  • Thursday – Assignment for Lesson 2
  • Friday – Assignment for Lesson 3

WEEK 2 – Lessons 3 – 5
  • Monday – Assignment for 3
  • Tuesday –Lesson 4
  • Wednesday – Assignment for Lesson 4
  • Thursday –Lesson 5
  • Friday – Assignment for Lesson 5

WEEK 3 – Virtual Simulation Competition

WEEK 4 – Presentation Preparation, Presentation, and Exam

REGISTRATION

Click here to register: Future Money Masters. The student will be provided access to the camp within three days upon registering.