

Financial Literacy



Title	Duration (minutes)	Author	Course Description
• Intro to Finance: 01. Why Learn About Finance?	3	HSI-ej4	Welcome to Finance 101. In this first course, we'll discuss all that the term "finance" encompasses, and we'll go over the various skills that come with a solid understanding of finance. We'll also talk about why and how those skills are beneficial to you.
• Intro to Finance: 02. Finance Terms	6	HSI-ej4	Finance jargon is a language all its own. In order to really delve into the study of finance, you'll need to know and understand some important terms. This course will cover some common terminology including assets and liabilities, expenses and cash flow, capital gains and losses, ROI, and more.
• Finance as a Tool: 01. Evaluating Costs	3	HSI-ej4	With every business comes the cost of running it. If you have too many expenses, even if you're bringing in revenue, you won't end up with a net profit. That's why evaluating costs is so vital to the success of your company. In this program, we'll discuss the comprehensive information you'll need to gather. We'll go over how to evaluate that data to determine which costs are essential and which ones need to be reduced or eliminated. We'll also go over some helpful strategies to reduce your costs.
• Finance as a Tool: 02. Investing Using Metrics	3	HSI-ej4	Anyone looking to pour money into a company is looking for a good return on their investment. In this program, we'll go over three metrics a company can focus on to attract investors: liquidity, growth, and return on assets. We'll take a look at what each of these metrics mean and what you can do to positively impact those numbers to help your business become a more desirable investment.
• Budgeting Essentials: 01. What Is Budgeting?	2	HSI-ej4	Every employee with every company impacts the budget of the business they work for, either directly or indirectly. Whether you're an accountant, supervisor, janitor, marketing intern, or anything in between, understanding your company's budgetary expectations and goals will help you be a better employee. In this course, we'll go over the basics of budgeting, including the different types, common timelines, necessary details, and objectives.
• Budgeting Essentials: 02. Budgeting Methods	3	HSI-ej4	It's important to understand which types of budget will work best for your purposes. This course takes a look at the different types of budgets that are used depending on the strategy. We'll go over the most common types of business budgets: Zero-based, Top-Down, Bottom-Up, Value Proposition, and Incremental. Each budgeting method has its pros and cons and understanding the strengths and weaknesses of each one can help you determine which is the most appropriate for your company at any given stage.
• Balance Sheets: 01. Introduction to Balance Sheets	3	HSI-ej4	The balance sheet is one of the three components that make up a company's financial report. It indicates a company's assets, liabilities, and owner's equity. It's used to help a company evaluate its financial health and to communicate that information to interested parties. In this course, we'll go over the parts of a balance sheet, how to create one, and how to ensure that your balance sheet is "balanced."
• Checking: Checking 101	5	HSI-ej4	Opening a checking account is a major financial milestone. It provides a secure way to store your money and allows for easy and efficient access to and transfer of your hard-earned dollars. In this program, we'll talk about the basics of checking accounts. You'll learn why checking accounts are important, how they're helpful, and discover some of the benefits they provide.
• Types of Credit: Credit 101	5	HSI-ej4	It may seem like a relatively modern concept, but humans have been operating on credit, borrowing from one another, and paying back debts for millennia. However, credit isn't necessarily a simple concept. In this course, we'll go over the basic principles of credit, including what it is, some of the different types of credit available today, and why it's important to have credit.
• Financial Wellness: Savings	2	HSI-ej4	We live in the days of instant gratification. We want it, and we want it now. When it comes to saving, we don't have the patience to wait and see our account grow. This combination can be dangerous. But have no fear; this program focuses on a way that you can start saving right away.