

The logo consists of the word "zogo" in a white, lowercase, sans-serif font, centered within a solid blue circle. The circle is positioned on the left side of the page, overlapping a horizontal blue band and a grey diagonal shape.

zogo

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Saving and spending

Apply for Credit

Dev's Story	
Credit Cards	Discusses the implications of having and using a credit card
Consumer Credit	Identifies and compares the different types of consumer credit
Credit and Debit	Compares and contrasts credit and debit cards
Credit Factors	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
Lucy's 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
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
Easy Credit	Discusses potential consequences of using easy access credit
Predatory Lending	Defines predatory lending and offers tips for identifying predatory lenders
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 Insurance 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

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
FRCA	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 C's	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

Open a Bank Account

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
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 Management	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 CMAs
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

Brett's Story	
Excessive Debt	Discusses indicators of excessive debt and offers methods for reducing and/or managing debt
Unpaid Debt	Discusses the implications of overdue debts, clarifies debtor rights
Debt Collection	Focuses on debtor rights as outlined in the Fair Debt Collection Practices Act
Debt as Leverage	Discusses how debt may be used to make a greater profit, explores pros and cons of this approach
Managing Debt	Explores different options of managing debt, including working with lenders, organizing a Debt Management Plan, etc.
Debt Effects	Explains the effect of debt on a person's net worth
Bankruptcy	Defines bankruptcy and clarifies the process of applying for bankruptcy, as well as its consequences
Debt Settlement	Defines the advantages, disadvantages, and risks of debt settlement
Foreclosure	Details the foreclosure process and its potential consequences
Reducing Credit Card Debt	Discusses the smartest ways to make credit card payments considering interest and other factors
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 discusses its advantages and disadvantages
Supplemental Income	Details how increasing income can help pay off debt faster
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

Skill Quiz

Save Money

Terry's Story	
Budgeting	Defines “budget,” offers tips for users to create their own budgets based on their personal financial situations
Expenses	Differentiates fixed and variable expenses and discusses how each can be reduced
Emergencies	Highlights the necessity of saving for emergencies
Bills	Describes ways for users to stay on top of their bills
Setting up Auto-Pay	Describes the specifics and benefits of auto-pay
Goals	Evaluates the relationship between spending practices and achieving financial goals
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
Weddings	Discusses the costs associated with marriage
PSPs	Discusses components of a personal spending plan, including income, planned saving, and expenses
Spending Plans	Analyzes how changes in life circumstances can affect a personal spending plan
PFPs	Discusses components of a personal finance plan and how to tailor it to user’s specific needs
Saving Strategies	Compares saving strategies, including “Pay Yourself First” and comparison shopping
Wealth Building	Investigates changes in personal spending behavior that contribute to wealth building
Saving Money on Bills	Discusses way in which one could decrease their bills
Responsibility	Discusses how individual responsibility for financial wellbeing will change over a lifetime with changing life circumstances and compares how financial responsibility is different for individuals with and without dependents
Reudi’s Hierarchy of Financial Needs	Defines and describes Ruedi’s Hierarchy of Financial Needs as it relates to users’ various financial situations
Skill Quiz	

Shop Smartly

User Stories	
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
Negotiating	Demonstrates how to negotiate the sales price of a major purchase such as a car or a motorcycle and employment conditions or compensation
Sales Tax	Defines sales tax and discusses how it varies across the U.S. and the world
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
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 and discounts
Coupons	Provides tips for saving money using coupons
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
Shopping Secondhand	Provides tips for saving and money by shopping secondhand
Holiday Shopping	Provides tips for saving money during the holidays
Skill Quiz	

Investing and retirement

Start Investing

What is Investing?	Provides several definitions of investing and explains investors' goals
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
Commodities	Defines "commodities" as raw materials or agricultural products that are traded in bulk and explains how they trade
Mutual Funds	Defines "mutual fund" and explains the concept of diversification
Hedge Funds	Explains how hedge funds work, the strategies they use, and the risks associated with them
ETFs	Explains what an exchange-traded fund is and compares and contrasts mutual funds and ETFs
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	
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

Develop an Investment Strategy

Antonio's Story	
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
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
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
Momentum Investing	Details the momentum investing strategy, explains that it is best for short-term investors, and outlines the risks involved in using it

Skill Quiz

Expand Your Investment Portfolio

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 is 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, and explains the implications of an investment grade credit rating
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

Skill Quiz

Invest in Cryptocurrency

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
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

Invest Tax-Efficiently

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

Manage Your Investment Portfolio

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
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
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)

Plan Your Estate

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 and introduction to life insurance and describes its benefits
Permanent Life Insurance	Defines permanent life insurance and who may benefit most from it
Term Life Insurance	Defines term life insurance and who may benefit most from it
Skill Quiz	

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
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
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
Skill Quiz	

Protect Your Investments

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	Explain 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

Risk and insurance

Get Health Insurance

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 it covers, 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
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
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

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
PPI	Discusses why and how to prepare a personal property inventory, including descriptions, locations, and estimates of value
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
Insurance	Defines insurance and describes related concepts, discusses the consequences of having insufficient or no insurance
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
Insurance Fraud	Investigates consequences of insurance fraud
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
Rider	Provides examples of different types of riders
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
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
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

Government and taxes

Do Your Taxes

Income Taxes	Describes the differences between federal and state income taxes and provides simple calculations for each
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
Form W-4	Introduces the concept of federal tax withholding; discusses Form W-4 and how employees fill out W-4 forms
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
Lower Your Taxes	Describes methods by which an individual or household may legally lower their taxes
Charity	Defines charity and links philanthropy to taxes
IRS Tax Forms	Describes the different IRS tax forms, including their common attachments
How to Do Your Taxes	Covers necessary preparation for filing taxes, including determining taxable income, finding owed payment, etc.
Net Income	Differentiates between net, gross, and taxable income
Retain Expenditures	Encourages users to devise a system to retain evidence of tax-deductible expenditures
Tax Filing Mistakes	Describes common mistakes made while filing taxes and how to avoid them
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 financial planner
Other Taxes	Describes other types of taxes, such as capital gains taxes and payroll taxes
Property Taxes	Explains what property taxes are and how they are calculated
Capital Gains Tax	Explains if and when you might have to pay taxes on your capital gains
Luxury Tax	Explains how and why governments impose luxury taxes

Skill Quiz

Utilize Government Assistance

Government services	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
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
Govt. Financial Help	Describes types of government financial assistance, including Social Security Disability Insurance, Supplemental Security Income, VA Disability Compensation, and Survivors Benefits
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
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

Housing and Transportation

Buy a Car

Tyler's Story	
Cars	Offers tips for car shopping, discusses buying versus financing a car
Buying a car	Discusses costs associated with buying a car
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
Getting Your License	Details the process of getting a driver's license
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
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

Get Housing

Homes	Describes process and pros and cons of buying versus renting a home
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
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
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

Education and careers

Get a Job

Logan's 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 résumé and describes how it affects employment chances
Contracts	Relates laws to contractual agreements, discusses consequences of contract infringement
Employee Handbooks	An overview of employee handbooks, policies, and employee responsibilities
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
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

Go to 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
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
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
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
Internships	Explains the importance of internships and how to apply
Skill Quiz	

Information security

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
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

Skill Quiz

Protect Yourself from Fraud

Sherry's 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 social media safely
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
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

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

Skill Quiz

Entrepreneurship

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 proves 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

Build Your Team

Recruiting	Explains recruiting best practices for different types of employees and describes how to make a business an attractive place to work
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

Grow Your Business

Business Structures	Describes the most common business structures, including sole proprietorships, partnerships, corporations, S corporations and limited liability companies
Business Plans	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
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
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	Discusses the different types of business expansion, including opening new locations, asking for referrals, diversifying your products/services, and expanding to exporting
Franchising	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
Importing & Exporting	Explains why a business may choose to import or export and lists the circumstances under which a business may need a license or permit
Strategic Alliances	Describes the three main types of strategic alliances: joint ventures, equity strategic alliances, and non-equity strategic alliances
Competitive Analysis	Describes why a business may want to conduct a competitive analysis and details the steps involved
Insurance	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
Financial Modeling	Describes the process of summarizing a company's expenses and earnings in order to predict future results

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

Defines malware and phishing and explains how to best train your employees and protect your sensitive data

Skill Quiz

Manage Your Finances

Cash Flow	Defines cash flow and explains the three sections of a cash flow statement: cash flows from operations, cash flows from investing, and cash flows from financing
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
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