



Finn is here to cheer your child through every lesson. Check off each one as they go. No account needed to start – sign up free at learnfinly.com to unlock XP, streaks & the Classes dashboard.

FOUNDATION TRACK – FULL LESSON LIST (AGES 8–12)

MONEY BASICS

- 1 What is money?
- 2 How money moves
- 3 Currencies and exchange
- 4 Needs vs wants
- 5 The history of money

BUDGETING

- 1 What is a budget?
- 2 Pocket money planning
- 3 The 50/30/20 rule
- 4 Tracking your spending
- 5 Wants vs goals

GOALS

- 1 Short vs long-term goals
- 2 Goal-setting frameworks
- 3 Saving for something big
- 4 Delayed gratification
- 5 Celebrating milestones

SAVING

- 1 Why saving matters
- 2 Building a savings habit
- 3 Savings goals
- 4 Compound interest basics
- 5 Emergency funds

BANKING

- 1 What banks do
- 2 Checking vs savings accounts
- 3 Debit cards explained
- 4 Online banking safety
- 5 How interest works



Finn's Tip

After each lesson, ask: "What's ONE thing you'd do differently with your money?" Even 30 seconds of reflection doubles how much sticks.



REAL WORLD TRACK – FULL LESSON LIST (AGES 13–17)

TAX & INCOME

- 1 How paychecks work
- 2 What taxes are for
- 3 Reading a pay stub
- 4 Filing a basic return
- 5 Tax deductions explained

INVESTING

- 1 Why invest?
- 2 Stocks and bonds basics
- 3 Index funds explained
- 4 Risk and diversification
- 5 Starting early: compound growth

FINANCE CAREERS

- 1 Investment Banking
- 2 Venture Capital
- 3 Private Equity
- 4 Quantitative Finance
- 5 CFP / Personal Finance Advisor

CREDIT

- 1 What is a credit score?
- 2 How to build credit
- 3 Credit cards vs debit cards
- 4 Good debt vs bad debt
- 5 Avoiding credit traps

DEBT

- 1 Student loans decoded
- 2 Interest rates matter
- 3 Debt repayment strategies
- 4 Mortgages 101
- 5 When debt makes sense

SUGGESTED 12-WEEK HOMESCHOOL PLAN

Mon / Wed / Fri · ~20 min per session · No prep needed – just open Finly and follow the next lesson.

WK	FOCUS	TRACK
1	What is money?	Both tracks
2	Needs vs wants	Both tracks
3	Saving basics	Both tracks
4	Budgeting	Both tracks
5	Banking / Credit intro	Foundation / Real World
6	Saving goals / Taxes	Foundation / Real World
7	Emergency funds	Both tracks
8	Interest / Investing intro	Foundation / Real World
9	Delayed gratification / Debt	Foundation / Real World
10	Review + retake any quizzes	Both tracks
11	Financial goals	Both tracks
12	Graduation recap	Both tracks



DISCUSSION QUESTIONS BY TOPIC

Use these after a lesson. No right or wrong answers – the goal is thinking out loud together.

Money Basics

- If you had \$10, what would you do with it?
- Why do different countries have different currencies?
- Was your last purchase a need or a want?

Budgeting

- If pocket money was your only income, how'd you split it?
- Have you ever spent money and regretted it?

Credit

- What happens if you borrow money and don't pay it back?
- Why does a bank care about your track record?

Saving

- What's something you'd save up for? How long would it take?
- Save \$5/wk – how much after a whole year?

Taxes

- What do you think taxes are used for?
- Earn \$1,000, 20% tax – what do you take home?

Investing

- Invest \$100, can't touch for 10 years – what would you do?
- What does 'compound interest' mean in your own words?

TIPS FOR MAKING FINANCE CONVERSATIONS STICK

Talk openly

Kids absorb your attitude toward money more than your words. Normalise prices, budgets, and decisions at home – without stress or secrecy.

Allow small mistakes

Letting a 9-year-old regret a pocket money purchase is one of the cheapest financial lessons they'll ever get. Resist the urge to rescue them.

Ask, don't lecture

After a lesson, ask 'What did you think about that?' Conversations spark deeper thinking than re-explaining the content.

Tie it to real life

When you see something relevant (a sale, a paycheck, news about rates) connect it to what they just learned. Real context makes lessons stick.

Use the dashboard

Spend 5 minutes weekly reviewing XP and streaks together. Kids respond to recognition – celebrate progress out loud every time.

Keep it chill

Finly is intrinsically motivating. No grades or pressure needed. Trust Finn, the XP system, and your kid's natural curiosity.

WEEKLY TRACKER (8 WEEKS)

Write what they studied and tick whether they felt confident. A great conversation starter each week.

WK	LESSON COMPLETED	CONFIDENT?	NOTES
1	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
2	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
3	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
4	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
5	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
6	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
7	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____
8	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	_____



You've got this!

Finn believes in every kid – and every parent. Share this guide freely. Tag us @learnfinly when your child levels up!