STUDENT RESOURCE GUIDE

Webinar Title: Financial Literacy, Budgeting, and Investing Using Quantitative Skills

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This guide provides free, beginner-friendly resources to help you continue learning about personal finance, budgeting, and investing after the webinar. All resources listed below are available online at no cost.

1. Budgeting and Expense Tracking

Resource: Khan Academy – Personal Finance
What it covers: Free lessons on budgeting, saving, taxes, and financial planning. Includes practical guidance on the 50/30/20 rule and tracking daily expenses.
Who it is for: All students, no prior knowledge needed.
Link: www.khanacademy.org/college-careers-more/personal-finance

Resource: Google Sheets – Monthly Budget Template
What it covers: A free, ready-to-use spreadsheet template for tracking monthly income and expenses by category.
Who it is for: Students who prefer a simple, hands-on tool for managing their own budget.
How to access: Go to docs.google.com/spreadsheets, click Template Gallery, and search for Monthly Budget.

2. Saving and Investing Basics

Resource: Investopedia – Investing for Beginners
What it covers: Plain-language guides on compound interest, stocks, bonds, mutual funds, and risk. Written for general audiences with no finance background required.
Who it is for: Any student curious about how investing works.
Link: www.investopedia.com/investing-for-beginners-4689754

Resource: Investor.gov – Compound Interest Calculator
What it covers: A free tool from the U.S. Securities and Exchange Commission. Enter a starting amount, interest rate, and time period to see how savings grow over time.
Who it is for: Students who want to visualize the power of compound interest.
Link: www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator

3. Quantitative Skills in Personal Finance

Resource: Khan Academy – Percentages and Ratios (Math)
What it covers: Short video lessons on percentages, ratios, and interpreting numerical data — the core math skills behind everyday financial decisions.
Who it is for: Students from any background who want to strengthen the quantitative side of financial thinking.
Link: www.khanacademy.org/math/pre-algebra/pre-algebra-ratios-rates

Resource: MyMoney.gov – U.S. Financial Literacy Portal
What it covers: A free government resource covering financial basics across life stages, including budgeting, debt management, savings, and retirement planning.
Who it is for: Students who want a broad, reliable introduction to personal finance topics.
Link: www.mymoney.gov

4. Financial Literacy for Global and Diverse Contexts

Resource: FDIC Money Smart Program
What it covers: A free financial education curriculum from the U.S. Federal Deposit Insurance Corporation. Covers banking basics, saving, borrowing, and making financial decisions. Available in multiple languages.
Who it is for: Students living or working across different countries who want practical, accessible financial guidance.
Link: www.fdic.gov/consumers/consumer/moneysmart

Key Takeaways from the Webinar

1. Use numbers, not just feelings, to guide your financial decisions. Percentages and ratios help you compare options clearly.

2. The 50/30/20 rule is a simple starting point: 50% on needs, 30% on wants, and 20% toward savings and debt repayment.

3. Compound interest rewards those who start early. Even small, consistent savings grow significantly over time.

4. An emergency fund covering 3 to 6 months of expenses protects you from unexpected financial setbacks.

5. Diversification means spreading investments across different types of assets to reduce overall risk.

6. Financial strategies need to be adapted to your local context, including cost of living, currency, and cultural norms.

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