

## CFM Modules:

### Career

1. Career Readiness Skills: soft skills, handshake, elevator pitch speeches; being on time (time management) (transferable skills); body language
2. The Job Search Process: Interest surveys, Xello introduction, learning and personality surveys, career exploration (demands and outlook, salary, education)
3. Career Readiness: Difference between a job and a career, short term and long-term goals, networking, business communications and technological innovations
4. Presentation on Schools and careers, Volunteering, business etiquette and communications.
5. Self-advocacy; overcoming obstacles and challenges; workplace skills

### Financial Management:

6. Budgeting
7. Money Management
8. Job applications and cover letters. Why cover letters are beneficial. Credit cards
9. Interest rates; credit score; Fixed VS. Variable rates; borrowing money.
10. Stock Market; Investing; different types of insurance (Life, homeowners; rental; automobile).
11. Taxes; W2 forms; different types of taxes.