

Learning Roadmap

1. Beginner Level

a. Basic Financial Literacy

- Understanding Money: Learn about currency, banking, and the basics of personal finance.
- Budgeting: How to manage your income and expenses effectively.
- Saving: Importance of saving money and different saving strategies.
- Simple Investing: Introduction to simple investment vehicles like savings accounts and certificates of deposit (CDs).

b. Introduction to Economics

- Basic Economic Principles: Supply and demand, economic cycles.
- Types of Economies: Capitalism, socialism, mixed economies.
- Role of Government: Taxes, fiscal policy, and government spending.

c. Basic Accounting Principles

- Understanding financial statements: Balance sheet, income statement, cash flow statement.
- Double-entry bookkeeping.

2. Intermediate Level

a. Corporate Finance

- Financial Analysis: Ratios, trends.
- Time Value of Money: Present and future value calculations.
- Cost of Capital: Debt vs. equity, weighted average cost of capital (WACC).

b. Investment Principles

- Stock Markets: How they work, different stock exchanges.
- Bonds: Types of bonds, how they are used by companies and governments.
- Mutual Funds and ETFs: How they work, benefits and risks.

c. Intermediate Economics

- Microeconomics: Price mechanisms, market structures (monopoly, oligopoly, etc.), elasticity.
- Macroeconomics: GDP, inflation, unemployment, monetary and fiscal policies.

d. Personal Finance

- Credit and Loans: Understanding credit scores, types of loans, interest rates.
- Insurance: Types of insurance (life, health, property) and their importance.
- Retirement Planning: Pension plans, 401(k)s, IRAs.

3. Advanced Level

- a. Advanced Corporate Finance
 - Capital Budgeting: NPV, IRR, payback period.
 - Financial Modelling: Building financial models for valuation.
 - Risk Management: Hedging, derivatives.
 - b. Advanced Investment Strategies
 - Portfolio Management: Asset allocation, diversification.
 - Fundamental Analysis: Evaluating company performance beyond basic ratios.
 - Technical Analysis: Chart patterns, indicators for predicting price movements.
 - c. International Finance
 - Foreign Exchange Markets: Currency conversion, forex trading.
 - International Trade and Capital Flows: Trade balances, tariffs, WTO.
 - Global Economic Policies: Impact of global events on finance.
 - d. Special Topics in Finance
 - Behavioral Finance: How psychology affects financial decisions.
 - Fintech: Technology in finance, blockchain, cryptocurrencies.
 - Environmental, Social, and Governance (ESG) Investing: Principles and practices.
4. Certifications
- Certified Financial Analyst (CFA)
 - Certified Public Accountant (CPA)
 - Financial Risk Manager (FRM)

Virtual Pet Unlockable Tools

- 1. Beginner Level
 - Budget Tracker: Helps users learn how to create and manage a simple budget.
 - Expense Tracker: Automatically or manually logs daily expenses to help users see where their money goes.
 - Savings Goals: Sets up visual savings goals for things like vacations, gadgets, or emergency funds.
- 2. Intermediate Level
 - Debt Management Plan: Provides strategies for debt repayment, such as the snowball or avalanche methods.
 - Investment Simulator: Introduces basic investment concepts through simulated stock or bond investments, without real money.
 - Credit Score Education: Teaches about credit scores and how different actions impact them.
- 3. Advanced Level
 - Retirement Planning Tool: Projects future retirement needs based on current savings and investment trends.

- Tax Planning Module: Offers basic guidance on tax implications of various financial decisions and how to optimize for tax efficiency.
- Insurance Overview: Explains different types of insurance (life, health, property) and helps users determine what they might need.

4. Expert Level

- Real Investment Tracking: Connects with real financial accounts to track investments and provides analysis on performance.
- Advanced Budgeting Features: Integrates more complex budgeting strategies like zero-based budgets or the 50/30/20 rule.
- Economic Trends Analyzer: Provides insights into broader economic indicators and what they mean for personal finances.