

In both Path Mode and Topic Mode, each step contains an introductory video, unscored quiz questions, one or more interactive tasks, other unscored quiz questions, a summary statement, and a change in either or both the learner's Net Worth and Credit Score. Below is a table with descriptions for each step.

Step	Topic	Description
1	Planning	<b>What Are You Worth?</b> Using a Target Net Worth Calculator, learners recognize that both debt and assets play a part in calculating net worth.
2	Earning	<b>Work / Study</b> A cartoon shows that working to pay off debt can be stressful, and interfere with studies and grades.
3	Earning	<b>Milestone 1: Your First Part-Time Job</b>
4	Spending	<b>Expenses, Expenses</b> Using an Expenses Conveyor Belt, learners categorize daily, weekly, monthly and yearly expenses. Learners then sort the expenses as fixed or variable.
5	Spending	<b>Wants vs. Needs</b> Learners listen to two different conversations about wants versus needs and choose the best one.
6	Saving	<b>Skip and Save</b> Using a widget, learners discover how cutting discretionary spending can increase their savings a lot!
7	Saving	<b>What would you do?</b> Question based learning about good money practices.
8	Spending	<b>Tracking Your Cash</b> A game demonstrates how learners can use ATM receipts to track cash.
9	Planning	<b>Adding It Up</b> A game to find hidden receipts illustrates how learners can create a system for tracking spending.
10	Earning	<b>Checking In</b> A cartoon drives home the point that check cashing services can add up, and that opening a bank account can save money.
11	Banking	<b>So Many Banks, So Little Money</b> Learners compare checking account features and service fees by looking for penalty fees, network ATM fees, check fees and minimum balance requirements.
12	Banking	<b>At the Bank</b> Learners listen to conversations about banking and choose which conversations are most effective
13	Banking	<b>Got the facts?</b> Question based learning about the value of financial education.
14	Saving	<b>Milestone 2: You Graduate From High school</b>

Step	Topic	Description
15	Score	<b>Your Credit Score</b> Learners look at a range of FICO scores and their meanings. Through question based learning learners recognize FICO score ranges and the three credit bureaus.
16	Credit	<b>Getting the Best Credit Card</b> Learners compare 5 different credit cards looking for terms, conditions, fees, rates and minimum payments. After choosing the best credit card, learners fill out an application.
17	Credit	<b>How Credit Cards Work</b> An animated comparison defines the benefits and pitfalls of each of six steps to a credit card transaction.
18	Credit	<b>Revolvers and Freeloaders</b> A cartoon illustrates the advantage of paying off credit card debt every month.
19	Planning	<b>What would you do?</b> Question based learning about wise credit card use and financial decisions.
20	Credit	<b>Credit Card Lingo</b> Learners match credit vocabulary with definitions.
21	Planning	<b>Milestone 3: You Set Your Eyes on A Big Ticket Item</b>
22	Planning	<b>Saving for Big Ticket Items</b> Using the Savings Goal Calculator, learners calculate savings to achieve a financial goal.
23	Saving	<b>Pay Savings First</b> A cartoon makes the point that paying oneself first helps assure future wealth.
24	Planning	<b>Long-Term Spending Plan</b> My Budget Planner illustrates the importance of a financial plan.
25	Credit	<b>The Finer Print</b> Learners review a credit card contract and find the fine print documenting fees and late payment conditions.
26	Credit	<b>Credit's Hidden Cost</b> Question based learning about credit card agreements.
27	Credit	<b>Got the facts?</b> Question based learning regarding minimum payment on high interest credit cards.
28	Score	<b>Effect of Bad Credit History</b> A cartoon illustrates how a bad credit history can keep you from buying things you really need.
29	Spending	<b>Spending Lingo</b> Learners match wise spending terms with definitions.
30	Banking	<b>Milestone 4: You Get into College</b>

Step	Topic	Description
31	Spending	<b>Summer Income</b> Question based learning about summer job income and spending.
32	Earning	<b>Career Choices</b> Learners compare various careers and answer questions about the financial tradeoffs of career choice.
33	Debt	<b>Cost of College</b> Using a college planning tool, learners calculate how much college will cost.
34	Earning	<b>Financial tradeoff of AA, BA, MA and PHD</b> Question based learning about which degrees are most valuable financially.
35	Score	<b>Milestone 5: Stuff Happens</b>
36	Planning	<b>Budgeting Expenses</b> Using a budget planner, learners estimate present and future expenses. Learners are encouraged to keep expenses less than income then save the difference to build their net worth.
37	Spending	<b>My Spending / Not Spending Plan</b> Using a budget planner, learners sort expenses and find areas to cut expenses. A key point includes cutting expenses saves money for savings, emergencies and debt repayment.
38	Credit	<b>Self Control and Card Limits</b> A cartoon makes the point that financial success requires self control.
39	Spending	<b>Planning for Variable Expenses</b> Using a widget, learners compute the minimum, maximum and average for variable expenses.
40	Spending	<b>Computer Tools</b> Learners compare computer based money management systems.
41	Spending	<b>Milestone 6: You Get Your Own Place</b>
42	Spending	<b>Smart Shopping</b> Learners compare deals using on line shopping for a camera.
43	Credit	<b>Types of Payment</b> A game illustrates uses of different payment types including cash, debit card, credit card, and campus card.
44	Credit	<b>The Big Credit Card No-No's</b> A cartoon and question based learning cautions learners about credit card free checks and interest rates.
45	Spending	<b>What would you do?</b> Question based learning about making good financial choices.
46	Score	<b>Predicting your Credit Score</b> Question based learning about credit score bureaus and what makes your score go up or down.

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47	Debt	<b>Debt Lingo</b> Learners match debt terms with definitions.
48	Debt	<b>There Is Such a Thing as Good Debt</b> Using a Debt Conveyor Belt, learners categorize good and bad debt.
49	Earning	<b>Got the facts?</b> Question based learning encourages sound financial decision making.
50	Debt	<b>Milestone 7: You Graduate From College</b>
51	Debt	<b>Repayment Planning</b> Using the Debt Elimination Calculator, learners compute which loans to pay off first and see how accelerator payments affect loan repayment length.
52	Credit	<b>The Minimum Payment Trap</b> A cartoon and question based learning about minimum debt repayment.
53	Saving	<b>Plan to be a Millionaire</b> Using the Millionaire Calculator, learners compare saving in different life decades to reach a retirement goal.
54	Score	<b>Using Credit Bureaus to Monitor Credit Score</b> Question based learning about credit bureaus. Learners then complete a webquest to compare the three credit bureaus (Equifax, Experian and TransUnion).
55	Score	<b>The Credit Report</b> Question based learning about credit bureaus. Key points include not expecting credit bureaus to always have the correct information and how to correct bureau mistakes.
56	Debt	<b>What would you do?</b> Question based learning about car insurance scenarios.
57	Banking	<b>Banking Lingo</b> Learners match banking terms with definitions.
58	Earning	<b>Milestone 8: You get your first Full Time Job</b>
59	Earning	<b>Gross vs. Net</b> Question based learning about net pay versus gross pay.
60	Earning	<b>Count Your Benefits</b> A cartoon illustrates the importance of health insurance and 401k benefits when comparing job offers.

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61	Banking	<b>Balancing Your Checkbook</b> Learners correct a mistake in a checkbook register. The key point is to reconcile your checking account because mistakes by the account holder or the bank can cause hassles and extra costs in fees.
62	Spending	<b>True Cost of Car Ownership</b> Using a chart, learners recognize the true cost of a car including financing, gas, maintenance, repairs, accidents, cleaning, and insurance.
63	Banking	<b>Keep Earning Interest</b> Question based learning about earning interest. The key point is to keep your money in interest bearing accounts as long as you possibly can.
64	Banking	<b>Banking Costs</b> A cartoon illustrates that banking fees add up when you bounce checks and go over your limits.
65	Score	<b>Financial Horror Stories</b> Learners are presented with case studies regarding minimum payments and credit reports.
66	Credit	<b>Got the facts?</b> Question based learning about credit cards.
67	Banking	<b>Milestone 9: You Get Your Own Car</b>
68	Credit	<b>Cash or Finance?</b> Using a widget, learners compute how much they can save by using cash instead of credit.
69	Saving	<b>Opportunity Cost</b> Question based learning about opportunity cost.
70	Earning	<b>Am I Still Covered?</b> Learners listen to two different conversations about insurance coverage and choose the best one.
71	Planning	<b>Insurance Needs and Costs</b> Question based learning about auto, health, renter, life and disability insurance.
72	Earning	<b>Shopping for Health Insurance</b> Learners compare health care plans looking for copayments, deductibles, and prescription costs.
73	Planning	<b>Planning for Retirement</b> Using the Millionaire Calculator, learners recognize early savings is the best strategy to save for retirement.
74	Earning	<b>What would you do?</b> Question-based learning about tax responsibilities

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75	Score	<b>Milestone 10: You Are Relocated</b>
76	Debt	<b>Rent vs. Own</b> An animated comparison exercise shows the tradeoffs of renting versus owning a home. A number of factors should be considered including savings, how long you plan to live in your house and mortgage payment.
77	Planning	<b>Improve Your Spending Plan</b> Learners enter amounts from a check register and bank statement into a budget planner. The spending planner calculates the difference between planned and actual expenses.
78	Planning	<b>It Depends</b> Question based learning illustrates financial decisions are situation dependent. Be prepared to think financially and locate objective advice.
79	Banking	<b>ATM Fees</b> A cartoon illustrates how ATM fees can add up. It encourages learners to use a free network.
80	Score	<b>Got the Facts?</b> Question based learning about the bad financial state of the average American family.
81	Planning	<b>Planning Lingo</b> Learners match planning terms with definitions.
82	Spending	<b>Milestone 11: You Get Married</b>
83	Debt	<b>Taking Out A Loan</b> Learners compare auto loans looking for payments, costs and add-on options.
84	Banking	<b>Setting Up Savings</b> Learners compare savings accounts looking for monthly fees, interest, APR and minimum balance.
85	Debt	<b>It Depends</b> Question based learning regarding the tradeoffs of financial decisions.
86	Banking	<b>Account Conveniences</b> A cartoon highlights automatic bill pay, bank alerts, and notary services provided by banks.
87	Earning	<b>Paying the Government</b> Question based learning about income taxes, sales taxes and real estate taxes.
88	Earning	<b>Complete Your Tax Form 1040EZ</b> Learners use a W2 and bank statement to complete tax form 1040EZ. Because most learners lack background knowledge about tax forms, they may need help locating pertinent W2 information.

Step	Topic	Description
89	Planning	<b>Savings Needed For Target Net Worth</b> Using the Target Net Worth Calculator, learners calculate savings to accumulate a target net worth.
90	Spending	<b>What would you do?</b> Question based learning about spending priorities.
91	Credit	<b>Milestone 12: Other Stuff Happens</b>
92	Planning	<b>Emergency Funds</b> Question based learning about being prepared financially for emergencies.
93	Banking	<b>Keeping Your Identity Secure</b> A cartoon warns learners to keep their passwords secure and to choose passwords that are not easy for others to guess.
94	Score	<b>Identity Theft Detection</b> A cartoon defines identity theft, what to do when it happens and steps to minimize the risk of identity theft.
95	Score	<b>Early Bill Payment Keeps Your Credit Score High</b> A game illustrates that paying bills early increases credit scores.
96	Score	<b>Credit Score Lingo</b> Learners match credit score terms with definitions.
97	Saving	<b>The Rule of 72</b> Using the Rule of 72 calculator, learners compute how long it takes to double their money.
98	Planning	<b>Milestone 13: You Have A Baby</b>
99	Score	<b>Living with Credit Mistakes</b> A cartoon makes the point that credit mistakes can affect your credit score for years.
100	Credit	<b>Bargaining with Creditors</b> Learners listen to two different conversations and choose the best one. Key points include politeness and negotiation for lower rates and fees.
101	Banking	<b>Got the facts?</b> Question based learning about money management knowledge.
102	Saving	<b>Risk vs. Return</b> Using an animated comparison exercise, learners scroll across the screen to see the risks and rewards of investments including cash, government securities, CDs and mutual funds. Concepts include asset allocation, diversification, risk profile and dollar cost averaging.
103	Debt	<b>Milestone 14: Really Bad Stuff Happens</b>
104	Debt	<b>The Dark Side of Debt</b> A cartoon and question based learning about the bad effects of debt on learners.

Step	Topic	Description
105	Debt	<b>Depression and Debt</b> A cartoon makes the point that being in debt is a financial, mental and emotional strain.
106	Debt	<b>Getting Financial Counseling</b> Learners listen to two different conversations and choose the best one.
107	Score	<b>Credit Score Repair</b> Question based learning about repairing credit score. Key points include never miss a payment, never pay late and pay off your credit cards.
108	Debt	<b>Bankruptcy?</b> A cartoon warns learners that bankruptcy hurts your credit for years to come, requires financial counseling and it won't erase student debt.
109	Score	<b>What would you do?</b> Question based learning about credit card limits and debt.
110	Earning	<b>Earnings lingo</b> Learners match earnings terms with definitions.
111	Saving	<b>Milestone 15: You Get Promoted</b>
112	Saving	<b>Stocks, Bonds, and Funds</b> Learners compare stocks, bonds and mutual fund certificates, considering liquidity, rate of return and risk.
113	Saving	<b>Investing 101</b> Question based learning about investment portfolios and diversification.
114	Saving	<b>Creating an Investment Portfolio</b> Learners compare brokers looking for minimum balances, types of trades and fees.
115	Saving	<b>Time is Money</b> Using a present / future value calculator, learners identify present and future value of money.
116	Saving	<b>Savings and Investment Lingo</b> Learners match savings and investment terms with definitions.
117	Saving	<b>Talking to Your Parents</b> Learners listen to conversations with parents and choose the best one.
118	Earning	<b>Milestone 16: You Retire!</b>
119		<b>You Graduate from MoneyU</b> Learners complete a review quiz; choosing how many of the 184 questions they want to complete.
120		<b>Milestone 17: You've Completed MoneyU</b> Learners complete a 50 question Posttest.