

4t Nox – Life Finances

A Summary

4t Nox has designed and developed an award-winning (AEP – New Technology) secondary personal finance curriculum/course – Life Finances. By combining The Power of Story™ with new media and proprietary database systems, Life Finances has taken educational technology and curriculum to a whole new level.

Life Finances is available as a blended course with Student Workbooks (PDFs) and hardcopy Teacher’s Guides (Daily Lesson Plans, supplemental readings, modified quizzes, etc.), as an asynchronous online-only course, or as an in-class, teacher-led traditional course. Its flexibility allows it to be used in most class settings, as the primary curriculum or as an integral supplement to current curriculum.

Whether as the primary curriculum or a supplement to the current curriculum, or as extra credit/remediation, Life Finances has been used in public, private, virtual and alternative schools, and at universities, to prepare young adults to handle their finances.

“4t Nox rox!” High school teacher (small rural school)

“I love using Life Finances in class.” High school teacher (large suburban school)

“We will continue to use 4t Nox / Life Finances.” University instructor

Recent research has shown most personal finance curriculum/courses do not have lasting positive effects; 4t Nox predicted this outcome years ago as states rushed financial literacy mandates through legislatures/education departments. Personal Finance cannot be taught like State History – cram, pass the test/course, forget substantial amounts of the “learned” information in 3–6 months, and rarely use what was retained. While State History is very important to one’s overall education, the repercussions of not “getting it” pale in comparison to the life-long negative affects of getting behind the financial “eight ball.” Personal Finance will impact a person’s daily life forever.

Therefore, it is necessary to teach Personal Finance as an applied class where important concepts need to be understood and life-long learning should be an important part of the curriculum. 4t Nox is the only company that understood this dynamic, predicted it, and designed & developed its core curriculum and supplemental resources accordingly. This vision is what sets 4t Nox apart from its competitors.