



EURÓPSKA ÚNIA  
Európsky sociálny fond  
Európsky fond regionálneho rozvoja



OPERAČNÝ PROGRAM  
ĽUDSKÉ ZDROJE



MINISTERSTVO  
ŠKOLSTVA, VEDY,  
VÝSKUMU A ŠPORTU  
SLOVENSKEJ REPUBLIKY

# FINANCIAL LITERACY



## Fin For Life

Tritikum, s.r.o

## Content

<b>MODUL 1 MONEY AND FINANCIAL TRANSACTIONS .....</b>	<b>3</b>
MONEY .....	4
DANGERS OF MAKING LOANS .....	8
TIME VALUE OF MONEY .....	12
DIGITAL CURRENCY – BITCOIN .....	18
INTEREST RATES.....	22
BANK ACCOUNTS .....	27
SAVINGS .....	33
BORROWINGS.....	37
BASICS OF MORTGAGE .....	43
CREDIT CARDS AND DEBIT CARDS .....	51
SHARES .....	59
BONDS.....	65
<b>MODUL 2 PLANNING AND MANAGING FINANCE .....</b>	<b>71</b>
THINK OF RETIREMENT NOW? .....	72
BUSINESS PLAN FOR YOUR BUSINESS .....	77
BASICS OF ACCOUNTING.....	86
FINANCIAL PERFORMANCE MEASURES .....	98
<b>MODUL 3 RISK AND RETURN.....</b>	<b>105</b>
COMERCIAL INSURANCE IN SLOVAKIA .....	106
MORE RISK OR LOWER RETURN? .....	111
PORTFOLIO MANAGEMENT .....	120
<b>MODUL 4 FINANCIAL ENVIRONMENT AND INSTITUTIONS .....</b>	<b>128</b>
FINANCIAL SECTOR .....	129
SUPPLY AND DEMAND.....	136
BUSINESS CYCLES.....	140
EMPLOYMENT AND UNEMPLOYMENT .....	145
PENSION SYSTEM IN SLOVAKIA.....	149
INSURANCE SYSTEM IN SLOVAKIA .....	157
DIFFERENT COUNTRIES, DIFFERENT MONEY. WE USE EURO.....	162