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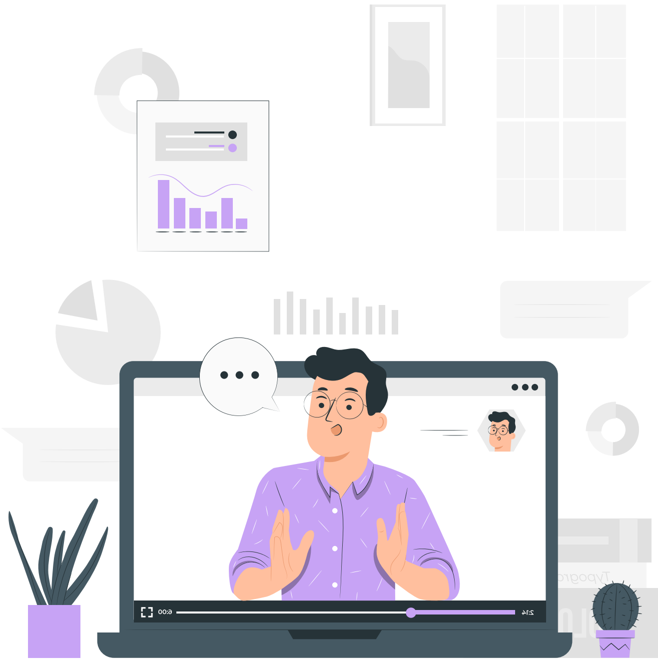
NEW YORK INSTITUTE OF FINANCE
ESTABLISHED 1922
Where Wall Street Goes to School

YFS PROGRAM
YOUNG FINANCE SCHOLAR

50 HOURS TOTAL DURATION	**12.5** HOURS Each Section

YFS Cover 4 Sections

- Section 1: Entrepreneurship and Ethics
- Section 2: Personal Financial Management
- Section 3: Capital Markets
- Section 4: Financial Services and Career Pathways



Sections for YFS

Overview

The Young Finance Scholar (YFS) Program is crafted for middle and high school students (ages 13-17) eager to develop a solid foundation in business, economics, and finance. This unique program offers Sections across core areas, equipping students with practical skills, financial literacy, and industry insights to navigate the modern financial world with confidence. Each section blends theoretical knowledge with hands-on learning, fostering both the analytical and ethical mindset needed to succeed in finance. Whether students aspire to start their own business, manage personal finances, understand capital markets, or explore finance career pathways, the YFS Program has been created to ignite their journey.

Young Finance Scholar offerings below:

Section 1

Entrepreneurship and Ethics

Section 2

Personal Financial Management

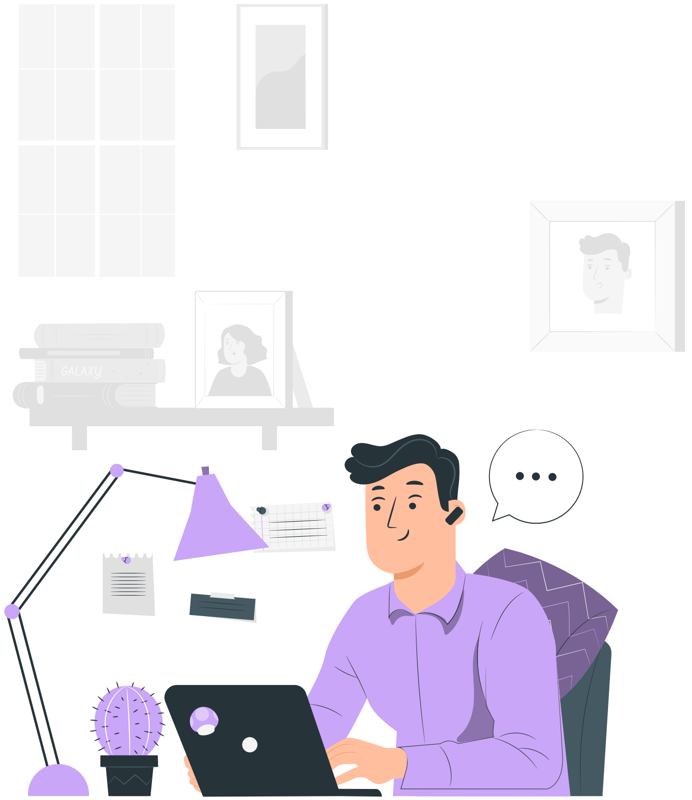
Section 3

Capital Markets

Section 4

Financial Services and Career Pathways

SECTION 1	ENTREPRENEURSHIP AND ETHICS
Course 1	Types and Structures of Companies and Organizations
Course 2	Start-ups : How Start a New Business
Course 3	Financial Statements : Understand a Company from Financial Perspective
Course 4	IPOs : How funds are raised through IPOs ?
Course 5	Ethics in Business and Finance



How YFS can set you on a path toward financial empowerment and career readiness:

ENTREPRENEURSHIP AND ETHICS

Turn Your Ideas into a Business with Integrity

This Section empowers students to bring their entrepreneurial visions to life while upholding the highest standards of ethics and responsibility. Tailored for young visionaries, the program provides insights into how businesses are structured, strategies to launch a start-up, and essential financial statement knowledge. It emphasizes ethical principles, ensuring students understand the importance of transparency, fairness, and integrity in the business world.

What You'll Learn:

- Different types and structures of companies
- Step-by-step guide to starting your own business
- How to interpret financial statements
- Importance of ethics in finance and decision-making

Why it Matters:

Develop the mindset of a responsible entrepreneur equipped to create positive change and uphold values in every business decision.

SECTION 1

Entrepreneurship and Ethics

BUSINESS

Course 1: Companies and Organizations

- What is a Business
- Business Structures
- Formation of a Company
- Organizational Structures

Course 2: Start-ups - How to Start a New Business?

- Source of Funds
- Case Study
- Entrepreneurship
- Key elements of a Business Model
- Key skills to Manage a Company
- Business Frameworks

SECTION 1

Entrepreneurship and Ethics

FINANCE

Course 3: Analyzing a Company from Financial Perspective

- Introduction to Financial Analysis
- Balance Sheet
- Income Statement
- Cashflow Statements
- Using Financial Ratios for Analysis
- Operating Cycle
- Case Study

ETHICS

SECTION 1

Entrepreneurship and Ethics

Course 4: IPOs : How funds are raised through IPOs ?

What is an IPO?	Timing and major steps in the IPO process	Fundamentals of Bond Issuance	Case Study

Course 5: Ethics in Business and Finance

What is Ethics	Ethics in Business and Finance	Case Study - Wells Fargo Scandal	Case Study - Goldman Sachs – 1 MDB scandal

SECTION 2	PERSONAL FINANCIAL MANAGEMENT
Course 1	Developing a Financial Quotient (FQ)
Course 2	Introduction to Saving and Planning
Course 3	Introduction to Credit and Debt
Course 4	Origin, Function, and Management of Money
Course 5	Introduction to Wealth Creation

PERSONAL FINANCIAL MANAGEMENT

Master the Art of Money Management

Embark on an exciting journey and learn to Master the Art of Money Management under our Personal Financial Management program, designed to equip learners with essential skills to manage their personal finances effectively and confidently. From setting realistic savings goals to understanding credit and debt, this section teaches financial literacy fundamentals that will benefit students for life.

What You'll Learn:

- Creating and sticking to a personal budget
- Effective saving strategies and financial goal-setting
- Understanding credit, loans, and managing debt
- Basics of investing to grow wealth over time

Why it Matters:

Build a solid foundation in personal finance to make informed decisions, avoid common financial pitfalls, and set yourself up for long-term success.

SECTION 2

Personal Financial Management

PLANNING

Course 1: Developing a Financial Quotient (FQ)

- Defining Financial Quotient
- Financial Thinking in Daily Life
- Useful Financial Concepts
- Financial Resources
- Financial Decision Making

Course 2: Saving and Planning

- Importance and Ways of Saving
- Simple and Compound Interest
- Spending and Saving
- Savings Plan

SECTION 2

Personal Financial Management

CONCEPTS

Course 3: Credit and Debt

- Creditworthiness
- Buying on Credit
- Understanding Credit Reports
- Managing Debt

Course 4: Origin, Function, and Management of Money

- Money Habits and Goals
- Spending Planning and Cash Flow
- The Concept of the Income Statement
- The Concept of the Balance Sheet

SECTION 2

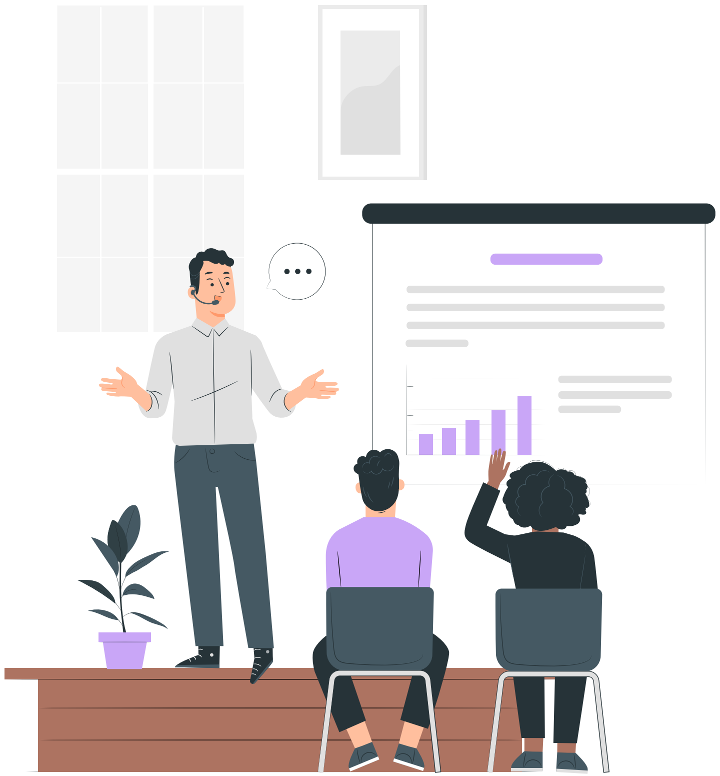
Personal Financial Management

INVESTMENTS

Course 5: Wealth Creation

- Creation of wealth
- Saving and Investing
- Investment Assets and Returns
- Business Model vs. Value Creation

SECTION 3	CAPITAL MARKETS
Course 1	Introduction to Financial Markets
Course 2	Introduction to Micro Economy
Course 3	Introduction to Macro Economy
Course 4	Introduction to Stock Markets
Course 5	Wall Street : Structure, Importance, and Functions



CAPITAL MARKETS

Dive into the World of Investment and Trading

Unlock the power of effective trading and investing through the Capital Markets program. Crafted to help learners gain a foundational understanding of the capital markets, as well as learning how financial instruments like stocks and bonds operate within the economy, this section is perfect for students interested in investment or finance careers, as it covers both theoretical knowledge and practical insights that are related to market dynamics.

What You'll Learn:

- Overview of capital market structures
- Key financial instruments: stocks, bonds, and derivatives
- Basics of risk management and investment strategies
- The impact of capital markets on the economy

Why it Matters:

Understanding the foundations of capital markets enhances career prospects in the Financial industry by equipping students with knowledge on trading, investing, and the broader financial landscape.

SECTION 3

Capital Markets

DEMAND

Course 1: Introduction to Financial Markets

- Function of Financial Markets
- Structure of Financial Markets
- Financial Intermediaries

Course 2: Introduction to Micro Economy

- Study of Microeconomics
- Market
- Demand
- Real Assets
- Equilibrium, Surplus and Shortage
- Market Structures

SECTION 3

Capital Markets

EQUITY

Course 3: Introduction to Macro Economy

- The Domestic Macroeconomy
- Employment and Inflation
- Interest Rates, Monetary Policy, and Capital Markets
- Fiscal Policy and Debt Cycles
- Business Cycles

Course 4: Introduction to Stock Markets

- Equity Securities
- Equity Markets
- Equity Trading
- Hedging Strategy and Margin

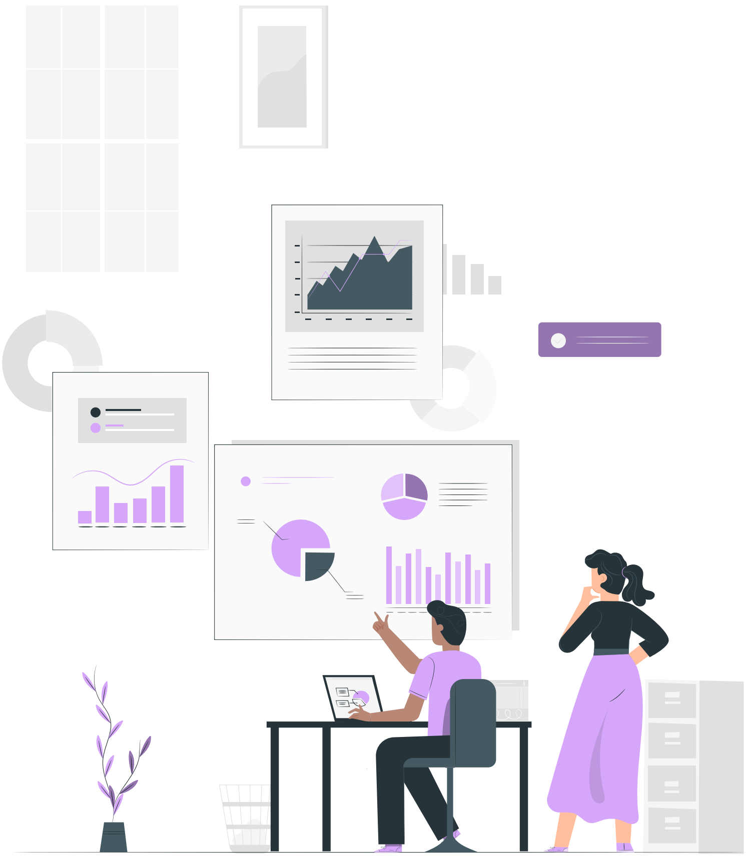
SECTION 3
Capital Markets

SECURITY

Course 5: Wall Street - Structure, Importance, and Functions

- A Brief History of Wall Street
- Investment Banks
- Securities Brokers and Dealers
- Private Equity and Venture Capital Firms

SECTION 4	FINANCIAL SERVICES AND CAREER PATHWAYS
Course 1	Introduction to the Global Financial System
Course 2	Introduction to Banking
Course 3	Corporate Mergers & Acquisitions (M&A)
Course 4	Introduction to Insurance Industry
Course 5	Career Pathways in Finance



FINANCIAL SERVICES AND CAREER PATHWAYS

Explore Careers in Finance and Financial Services

Led by our esteemed faculty, the program integrates different sectors of finance and helps acquire skills applicable to various professional settings, for students who are curious about a career in finance. This Section introduces a variety of opportunities within the financial services industry. Students will explore roles in banking, investment, insurance, and real estate, gaining insights into the qualifications and skills required to succeed in each path.

What You'll Learn:

- Overview of sectors like banking, investment, and insurance
- Career options such as financial analyst, investment banker, and insurance advisor
- Required skills and qualifications for each career path
- An understanding of the real-world impact of financial services

Why it Matters:

Start exploring your future with a well-rounded look at career options in finance, complete with insights into day-to-day roles, skill requirements, and potential career trajectories.

SECTION 4

Financial Services and Career Pathways

ECONOMY

Course 1: Introduction to the Global Financial System

- Federal Reserve System
- Global Central Banks
- Central Bank Independence and Transparency
- Regulation of the Financial System

Course 2: Introduction to Banking

- Role of Banks in the Economy
- Basics of Banking
- Bank Management
- Measuring Bank Performance

SECTION 4

Financial Services and Career Pathways

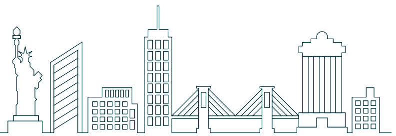
INSURANCE

Course 3: Corporate Mergers & Acquisitions (M&A)

- Career in M&A
- M&A Definitions and Types
- M&A Waves, and Global M&A Trends
- M&A Motivations and Process
- M&A Types : Case Studies

Course 4: Introduction to Insurance Industry

- Insurance : Understanding and Managing Risk
- Insurance : Why's
- Insurance : How's
- Insurance : Costs and Considerations



SECTION 4

Financial Services and Career Pathways

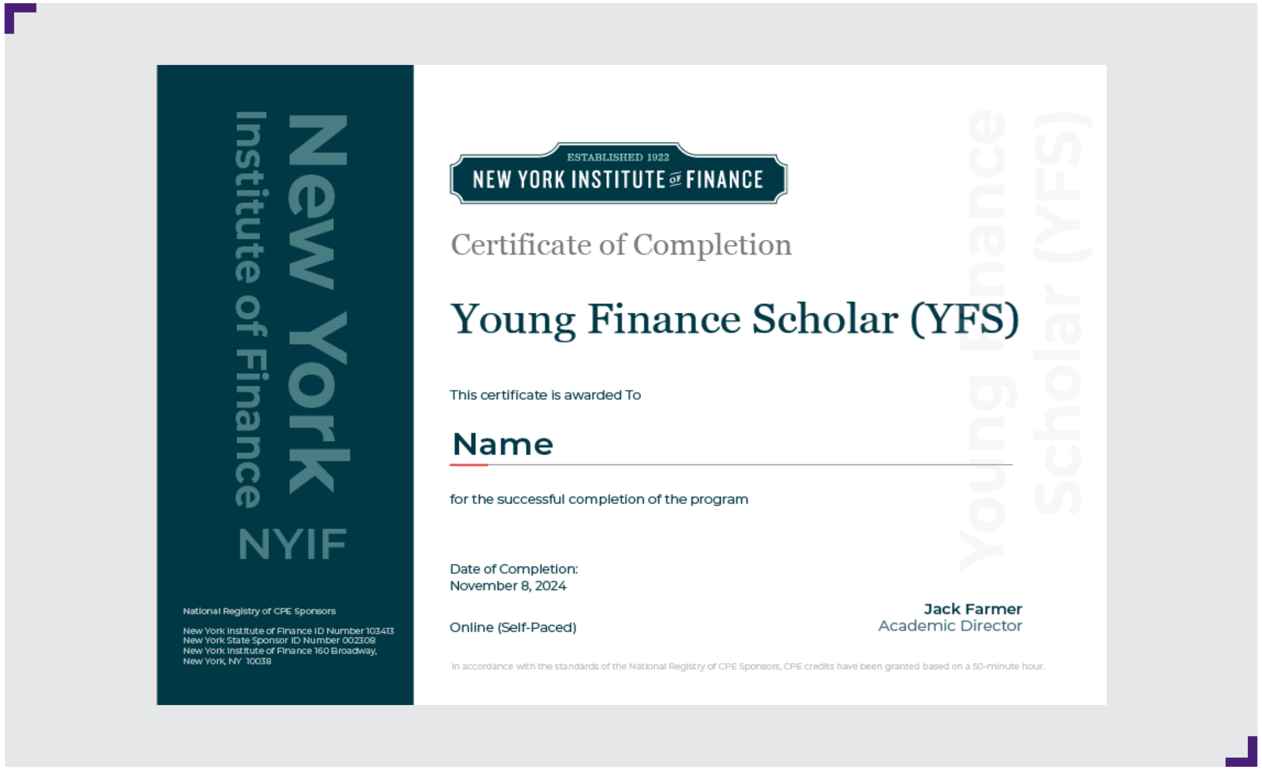
CAREERS

Course 5: Career Pathways in Finance

- Careers in Finance Industry
- Careers Pathways
- Job Requirements and Preparation
- Case Studies

Certificate of **COMPLETION**

Upon successfully completing YOUNG FINANCE SCHOLAR PROGRAM, you will be awarded the renowned **YOUNG FINANCE SCHOLAR (YFS) Certificate** from the New York Institute of Finance.



NYIF

MEET
The Faculty

Dr. Jack Farmer
Ph.D

Academic Director at New York Institute of Finance (NYIF)
30 years of experience in portfolio risk management, derivatives and trading, equity and volatility trading, and structured equity products.
External adviser for portfolio managers at several prominent global investment funds, including emerging markets equity funds and global macro hedge funds.

Industry Background:

- Head trader and Chief Strategist at Bank of America for its proprietary trading and FX and Eurodollar Statistical Arbitrage group.
- Senior Expert at Accenture's Financial Services Industry group.
- Quantitative trading and training Expert with proprietary trading groups in New York, London, and Chicago.

Academic Background:

- MBA in Finance and Accounting at Tulane University
- PhD in Finance at University of Texas at Austin

Jimmy Pang

Senior lecturer at NYIF in areas of portfolio management and macroeconomics.
Visiting Professor at NYU teaching Portfolio Management and Applied Equity Research.
Managing Director at Grey Fin Capital Management
CEO of JKP Consulting LLC managing high net worth family offices and private equity.

Industry Background:

- Global Fund Manager at Alliance Bernstein as a in London, Hong Kong, and New York for 13 years with over $10 Billion in AUM
- Chief Investment Officer for Bank of Communications

Academic Background:

- Graduated from Northwestern University
- CFA charter holder

MEET
The Faculty

Chris Thomas

Senior lecturer at New York Institute of Finance (NYIF) in the areas of asset management and family offices.
Managing Director at Simon Quick, a multifamily office based in Morristown, NJ, and New York City.

Industry Background:

- Senior Managing Director at Forefront Capital, where he ran client development and was involved in the creation of specialized credit products for family offices
- Senior positions in Lehman Brothers and Bank of America's alternative investment groups
- Fixed income salesman for Merrill Lynch

Academic Background:

- BA in Political Science at New York University.
- Master's Degree in International Banking and Finance at Columbia University

Dr. Chris Manfre
Ph.D

Senior Lecturer at NYIF, in the areas of investment banking and M&A
Managing director at Bardi Co. LLC, a boutique investment bank based in Los Angeles that is specialized in private placements and M&A
Faculty at the Graziadio School of Business, Pepperdine University, where he teaches finance at the graduate level.

Industry Background:

- Financial advisor and strategic consultant to both domestic and international corporations as related to M&A, divestiture, joint venture, corporate restructuring, and financing transactions

Academic Background:

- MBA in Finance from Drucker School of Management
- PhD in Economics from Claremont Graduate University

Mayra Rodríguez Valladares

Senior lecturer at New York Institute of Finance (NYIF) in the areas of bank and capital markets risk Works globally with leading banks, financial regulators, central banks, securities firms, and insurance companies
Adjunct Professor at NYU teaching courses on globalization and energy
Adjunct Professor at Fashion Institute of Technology (FIT) teaching global marketing, corporate finance and Latin American Politics

Academic Background:

- BA at Harvard University
- MA in International Studies at The Lauder Institute (UPENN)
- MBA at Wharton Business School

MEET
The Faculty

Chuck Garcia

Founder at Climb Leadership International Coaches executives on leadership development, public speaking, and emotional intelligence. He is a professional speaker, Amazon best-selling author, and radio host on New York's 77WABC. Faculty Columbia University where he teaches Leadership Communication in the Graduate School of Engineering.

Industry Background:

- A 25-year veteran of Wall Street, he spent 14 years at Bloomberg in in a variety of leadership positions.
- Director of Business Development at BlackRock
- Managing Director at Citadel Investment Management. Chuck is also a mountaineer and has climbed mountains on four continents.

Academic Background:

- Bachelor degree in finance from Syracuse University
- Master in organizational leadership from Mercy College

Valisha Graves

Executive Director of Digital API Marketplace at JPMorgan Chase She's a seasoned financial professional with hands-on experience in Corporate Treasury, Financial Planning & Analysis and Corporate Finance. Her areas of expertise include corporate finance, financial statement analysis and leveraged buyout analysis.

Industry Background:

- Senior analyst with RateFinancials, a private, independent equity research firm that ranked and rated the financial reporting, earnings quality and corporate governance of S&P 500 companies.
- Vice President in Financial Planning & Analysis (FP&A) at Lehman Brothers where she managed a team responsible for daily revenue reporting, financial modeling and budgeting.

FAQs

01
How do I register for the program?

You can register here: www.nyif.com and pay through our online payment portal, which accepts bank transfers, checks, and debit/credit cards. We also offer financing through Affirm, which provides a monthly payment plan for U.S. and Canadian purchases only.

02
How will the classes be delivered?

All classes are pre-recorded and self-paced. You will have one year to complete the program.

03
Will I receive Young Financial Scholar (YFS) Certificate?

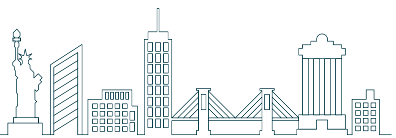
Students will receive a certificate of completion upon completing all program courses.

04
Will there be a Final Exam?

There is no final exam. Students will need to complete all the modules and quizzes in every courses to receive the Certificate of Completion of the YFS Program.

05
Are there any other benefits?

Qualification for the YFS advanced program.
Eligibility for various NYIF scholarships.



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Contact Us

Have questions? Our Academic Advisors are here to help

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