

TopLine Academy · Educator Curriculum Guide

toplineacademy.org · Free for all students and schools

What is TopLine Academy?

TopLine Academy is a free, online business and finance curriculum built for high school students. It covers **86 courses** across finance, economics, marketing, operations, strategy, and management — from personal finance fundamentals through university-level material in valuation, econometrics, and quantitative finance.

Every course is **scenario-based**. Instead of reading a textbook chapter, students step into a realistic situation — a company deciding its launch price, a bank weighing a loan, a fund facing a margin call — and make decisions at key moments. Each scenario follows a five-beat arc (setup, decision call, reveal, twist, resolution), so students see the consequences of their choices and the second-order effects that follow. Math-intensive courses add worked derivations and practice problems alongside the scenarios.

There is no cost, no ads, and nothing to install. Students create a free account and work at their own pace from any browser.

How to use it in your classroom

1. **Students create free accounts** at toplineacademy.org.
2. **Assign courses by name** — for example, “complete *Personal Finance and Wealth Building* by Friday.” Students work through the modules on their own or in class.
3. **Collect certificates as homework**. Every completed course earns the student a certificate with a shareable verification link and a downloadable PDF. Students submit the link, and anyone — including you — can confirm it at toplineacademy.org/verify. No teacher account or gradebook integration is required. Completing a full tier earns an additional designation (e.g., *Foundation Scholar* for all of Tier 1) — a natural end-of-unit milestone.
4. **Reinforce with games and daily practice** (see “Beyond the courses”) as warm-ups, extra credit, or club activities.

Scope and sequence

Tier 1 — Foundation (9 courses, ~25–35 min each)

The core financial-literacy and economics sequence. Appropriate for all high school students; works as a standalone personal-finance or economics unit.

1. Money, Banking & How Economies Work
2. What is a Stock? Intro to Capital Markets
3. How Companies Make Money
4. Personal Finance and Wealth Building
5. Entrepreneurship
6. Financial News and Literacy
7. Governments and Markets
8. Introduction to Decision Making
9. Introduction to Behavioral Economics

Completing all 9 earns the **Foundation Scholar** certificate.

Tier 2 — Core (11 courses, ~25–40 min each)

An introduction to the disciplines of a business education: accounting, corporate finance, strategy, game theory, law, and investing.

1. Corporate Finance
2. Financial Accounting
3. Marketing and Brand Strategy
4. Strategy and Competitive Analysis
5. Behavioral Economics
6. Game Theory
7. Operations and Supply Chain
8. Introduction to Investing
9. How to Read a 10-K
10. Business Law
11. Credit and Leverage

Completing all 11 earns the **Core Scholar** certificate.

Tier 3 — Advanced (15 courses, ~1–1.5 hrs each)

University-level electives for honors students, business clubs, and independent study. Includes substantial economics and history content.

1. Financial Statement Analysis
2. Valuation
3. Markets and Derivatives
4. Portfolio Theory
5. Investment Banking
6. Private Equity and LBOs
7. Econometrics
8. Industrial Organization
9. Geopolitics and Global Markets
10. History of Financial Crises
11. Central Banking and Monetary Policy
12. Ethics in Business and Finance
13. Decision Theory
14. Political Philosophy and Markets
15. Fixed Income and Rates

Completing all 15 earns the **Advanced Scholar** certificate.

Tier 4 – Quantitative (11 courses, ~1–1.5 hrs each)

For students strong in math who want to see where it leads. Suitable for AP Statistics / AP Calculus students seeking applications.

1. Stochastic Processes
2. Options Pricing and Black-Scholes
3. Machine Learning in Finance
4. Portfolio Optimization
5. Algorithmic Trading
6. Advanced Econometrics (Causal Inference)
7. Risk Management and VaR
8. Linear Algebra for Economics
9. Bayesian Thinking in Finance
10. Philosophy of Science for Investors
11. Market Microstructure and Econophysics

Completing all 11 earns the **Quant Scholar** certificate. Students who finish all four tiers become **TopLine Fellows**.

Business decision strands (40 courses, ~20–30 min each)

Four strands of 10 MBA-style decision scenarios each. Every course puts the student in one high-stakes business decision — ideal for DECA and FBLA teams, business electives, and class discussion.

- **Marketing** — pricing a launch, channel mix, rebrands, retention, influencer deals, market exits
- **Operations** — make-or-buy, capacity expansion, supplier switches, recalls, bottlenecks, automation
- **Strategy** — market entry, price wars, build-vs-buy, platform bets, moats, pivots
- **Management** — hiring, promotions, conflict, compensation, burnout, reorgs

Interview preparation (4 guided tracks)

Guided tracks for finance, consulting, and quantitative interviews plus college admissions interviews, including an AI mock interviewer for live practice.

Suggested pacing

Format	Plan
9-week personal finance / econ unit	One Tier 1 course per week, with its certificate due as weekly homework; the Foundation Scholar designation is the summative artifact.
Semester business course	Tier 1 (weeks 1–5) → Tier 2 (weeks 6–11) → one business strand (weeks 12–16) → games and challenges as a capstone (weeks 17–18).
Full-year course	Semester plan above, then selected Tier 3 courses plus a second business strand in the spring.
DECA / FBLA team prep	Marketing, Operations, Strategy, and Management strands as weekly case discussions; Case Cracker game for role-play practice.
Honors / independent study	Tier 3 → Tier 4 with the tier certificates as milestones.

Most modules take 5–10 minutes, so a single module also works as a bell-ringer or exit activity.

Beyond the courses

- **6 games** — Quant Pit (mental math under time pressure), Case Cracker (case interviews), Deal Room, Macro Chess, Market Sim, and Pattern Recognition (25 real-company case studies: Enron, WeWork, Boeing, Hertz, and more).
- **The Daily Call** — one new decision scenario every day, with streaks. A natural class opener.
- **Review system** — questions a student misses return later for spaced-repetition review.
- **42 challenges and 20 concept cards** for extension and quick reference.

Cost and access

Everything described in this guide is **free** — every course, game, and certificate. Students need only an email address to sign up. The platform is web-based and works on school Chromebooks, laptops, and phones.

Questions, feedback, or interest in a deeper partnership with your school or district:

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