

PERSONAL FINANCE 1

Course Description

The course presents essential knowledge and skills to make informed decisions about real world financial issues. Students will have the opportunity to learn about a variety of personal finance concepts that will help them in their daily lives and provide a foundational understanding for making informed personal financial decisions. This course will focus on checking, savings, types of credit, managing credit, budgeting, and spending. Students will complete assignments from the Next Gen Personal Finance Curriculum. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

Prerequisite

None

Credit Requirement Area

Math

Learning Objectives

- Students will demonstrate how to open and manage a checking account.
- Students will demonstrate how to open and manage a savings account.
- Students will explain the reasons why we save money and strategies to save money.
- Students will explain the different types of credit such as loans, mortgages and credit cards.
- Students will analyze the basics of how to manage their credit and debt.
- Students will analyze the importance of a good credit history.
- Students will explain what a credit score is.
- Students will demonstrate how to build a budget to meet their financial goals (ex. food, housing, and transportation).
- Students will explain how money values affect their decisions when making purchases (ex. paying for college, housing, and transportation).

Suggested Weekly Schedule

Week	Graded Activities	Suggested Due Date	% Points
1	Assignment 1: The Essential Checking Account	Monday of Week 1	14.3%
	Assignment 2: Person-to-Person Payments	Monday of Week 1	14.3%
	Assignment 3: Read the Fine Print	Tuesday of Week 1	14.3%
	Assignment 4: Checking Account Review	Tuesday of Week 1	14.3%
	Assignment 5: Classic Checking Skills	Wednesday of Week 1	14.3%
	Assignment 6: Online and Mobile Banking	Thursday of Week 1	14.3%

Week	Graded Activities	Suggested Due Date	% Points
	Assignment 7: Select a Checking Account	Friday of Week 1	14.2%
Week 1 Total Percentage Towards Final Grade			17%
2	Assignment 1: Saving Basics	Monday of Week 2	16.6%
	Assignment 2: Why We Save	Tuesday of Week 2	16.6%
	Assignment 3: How We Save	Wednesday of Week 2	16.6%
	Assignment 4: Your Savings Goals	Wednesday of Week 2	16.6%
	Assignment 5: Select a Savings Account	Thursday of Week 2	16.6%
	Assignment 6: Types of Savings Accounts	Friday of Week 2	17%
Week 2 Total Percentage Towards Final Grade			16%
3	Assignment 1: Credit Basics	Monday of Week 3	11.1%
	Assignment 2: Types of Credit and Amortization	Monday of Week 3	11.1%
	Assignment 3: Intro to Credit Cards	Tuesday of Week 3	11.1%
	Assignment 4: Select a Credit Card	Tuesday of Week 3	11.1%
	Assignment 5: Understanding Loans	Wednesday of Week 3	11.1%
	Assignment 6: Auto Loans and Leases	Wednesday of Week 3	11.1%
	Assignment 7: Student Loans	Thursday of Week 3	11.1%
	Assignment 8: College and Career Choices	Thursday of Week 3	11.1%
	Assignment 9: Mortgages	Friday of Week 3	11.2%
Week 3 Total Percentage Towards Final Grade			20%
4	Assignment 1: Basics of Managing Credit	Monday of Week 4	20%
	Assignment 2: Credit History and Reports	Tuesday of Week 4	20%
	Assignment 3: Credit Report	Wednesday of Week 4	20%
	Assignment 4: Credit Scores	Thursday of Week 4	20%
	Assignment 5: Managing Debt	Friday of Week 4	20%
Week 4 Total Percentage Towards Final Grade			15%

Week	Graded Activities	Suggested Due Date	% Points
5	Assignment 1: Budgeting Strategies	Monday of Week 5	14.3%
	Assignment 2: Complete a Budget	Monday of Week 5	14.3%
	Assignment 3: Budgeting in the Gig Economy	Tuesday of Week 5	14.3%
	Assignment 4: Budgeting for Your Home	Wednesday of Week 5	14.3%
	Assignment 5: Budgeting for Transportation	Thursday of Week 5	14.3%
	Assignment 6: Monthly Cost of Car Ownership	Thursday of Week 5	14.3%
	Assignment 7: Budgeting for Food	Friday of Week 5	14.3%
Week 5 Total Percentage Towards Final Grade			17%
6	Assignment 1: Money and Me	Monday of Week 6	20%
	Assignment 2: Paying for College	Tuesday of Week 6	20%
	Assignment 3: Buying a Car	Wednesday of Week 6	20%
	Assignment 4: Buying a House	Thursday of Week 6	20%
	Assignment 5: How Much House Can You Afford?	Friday of Week 6	20%
Week 6 Total Percentage Towards Final Grade			15%
WEIGHTED TOTAL			100%