

PERSONAL FINANCE 2

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 behavioral economics, consumer skills, investing, taxes, insurance, and financial futures. Students will complete assignments from the Next Gen Personal Finance Curriculum. The course content is designed to help the learner understand the behavior of economics, develop their consumer skills, learn about investing and taxes, the importance of insurance, and how to prepare for their financial future to achieve personal financial success.

Prerequisite

None

Credit Requirement Area

Math

Learning Objectives

- Students will explore behavior economics and how choices affect their financial life.
- Students will analyze various consumer skills and how they affect their financial decisions.
- Students will explain the importance of protecting themselves from identity theft.
- Students will explain the different types of investing and determine the importance of starting early.
- Students will explain the tax system and tax forms.
- Students will complete a 1040 form to practice filing a tax return.
- Students will explain the various types of insurance (ex. Health, Auto, Home, Rental, etc.)
- Students will analyze a paystub.
- Students will explain various ways to start a business.
- Students will explain what cryptocurrency is and how to invest in it.
- Students will explain financial preparation and recovery in the event of a disaster or scam.

Suggested Weekly Schedule

Week	Graded Activities	Suggested Due Date	% Points
1	Assignment 1: Sore Loser	Monday of Week 1	16.6%
	Assignment 2: Everyone Else is Doing It	Tuesday of Week 1	16.6%
	Assignment 3: Enough is Enough	Wednesday of Week 1	16.6%
	Assignment 4: Ethics as a Consumer	Thursday of Week 1	16.6%

Week	Graded Activities	Suggested Due Date	% Points
	Assignment 5: How Ethical are the Products You Use?	Thursday of Week 1	16.6%
	Assignment 6: Giving in the 21st Century	Friday of Week 1	17%
Week 1 Total Percentage Towards Final Grade			17%
2	Assignment 1: Social Media & Influencers	Monday of Week 2	20%
	Assignment 2: Comparison Shopping	Tuesday of Week 2	20%
	Assignment 3: Becoming a Savvy Shopper	Wednesday of Week 2	20%
	Assignment 4: Scams & Fraud	Thursday of Week 2	20%
	Assignment 5: Identity Theft	Friday of Week 2	20%
Week 2 Total Percentage Towards Final Grade			16%
3	Assignment 1: Why Should I Invest?	Monday of Week 3	14.3%
	Assignment 2: What is a Stock and What is a Bond?	Tuesday of Week 3	14.3%
	Assignment 3: Investing in Funds	Wednesday of Week 3	14.3%
	Assignment 4: What's Your Investment Strategy?	Thursday of Week 3	14.3%
	Assignment 5: The Importance of Investing for Retirement	Thursday of Week 3	14.3%
	Assignment 6: How to Invest for Retirement	Friday of Week 3	14.3%
	Assignment 7: Types of Retirement Accounts	Friday of Week 3	14.2%
Week 3 Total Percentage Towards Final Grade			17%
4	Assignment 1: Tax System and Tax Forms	Monday of Week 4	16.6%
	Assignment 2: Tax Form Review	Tuesday of Week 4	16.6%

Week	Graded Activities	Suggested Due Date	% Points
	Assignment 3: Do I Need to File a Tax Return?	Wednesday of Week 4	16.6%
	Assignment 4: Filing your Taxes	Thursday of Week 4	16.6%
	Assignment 5: Tax Simulations	Thursday of Week 4	16.6%
	Assignment 6: Dive Deeper into Taxes	Friday of Week 4	17%
Week 4 Total Percentage Towards Final Grade			17%
5	Assignment 1: Insurance Fundamentals	Monday of Week 5	16.6%
	Assignment 2: Health Insurance 101	Monday of Week 5	16.6%
	Assignment 3: Finding a Health Insurance Plan	Tuesday of Week 5	16.6%
	Assignment 4: Auto Insurance	Wednesday of Week 5	16.6%
	Assignment 5: Home & Renters Insurance	Thursday of Week 5	16.6%
	Assignment 6: Other Types of Insurance	Friday of Week 5	17%
Week 5 Total Percentage Towards Final Grade			17%
6	Assignment 1: Starting a New Job	Monday of Week 6	20%
	Assignment 2: Reading a Pay Stub	Tuesday of Week 6	20%
	Assignment 3: Starting a Business	Wednesday of Week 6	20%
	Assignment 4: Investing in Cryptocurrency	Thursday of Week 6	20%
	Assignment 5: Financial Preparation and Recovery	Friday of Week 6	20%
Week 6 Total Percentage Towards Final Grade			16%
WEIGHTED TOTAL			100%