

Personal Finance

First Semester Sept. 13th - Dec. 6th

Course description

This workshop is a modified high school Consumer Math course that focuses on the student's financial life after high school. It includes the principles of saving and budgeting, credit and debit, consumer awareness, financial planning, insurance, income and taxes.

Course objectives

- Know how personal financial management and the U.S. economic system can have an effect on, ones career and personal life.
- Create and use budgets to guide financial decisions
- Analyze and interpret financial data
- Understand the role of insurance products and services
- Apply cash management techniques, including saving, reconciliation and cash control
- Know and access consumer resources and understand rights and responsibilities.

Materials Needed

Text: Foundations in Personal Finance
Pencil and notebook for note taking
Chromebook, earbuds

Grading Scale, attendance 20%, workbook 20%, participation 20%, tests 40%

92-100 A	
90-91 A-	77-79 C+
87-89 B+	72-76 C
82-86 B	70-71 C-
80-81 B-	<70 Retake

Week 1

Sept. 13th
Chapter 1

- An introduction to Syllabus
- Class materials review
- Discussion: What is Personal Finance, Chapter 1 Video 1.1

Homework: Parent Interview

Week 2

Sept. 20th
Chapter 1

- Topic: Money the American Way
- Topic: You and Money
- Videos: Chapter 1, 2.1 and 3.1
- Chapter 1 summary, Money in Review

Homework: Chapter 1 take-home test

Claire Coykendall

ccooykendall@ccoe.k12.ca.us • 209-754-0532 ext.2230

Week 3

Sept. 27th
Chapter 2

- Topic: Savings is an exercise of Character
- Topic: 3 Basic reasons to save money part 1
- Videos: 1.1, 2.1, 2.2

Homework: TBA

Week 4

Octo. 4th
Chapter 2

- Topic: 3 Basic reasons to save...
- Topic: The Power of Compound Interest
- Videos: 2.3, 3.1
- Activity: Budget Builder
- Chapter 2 Review and Money in Review

Homework: Chapter 2 take-home test

Week 5

Octo. 11th
Chapter 3

- Topic: Budgeting 101
- Topic: The Basics of Banking
- Videos: 1.1, 1.2, 2.1, 3.1
- Activity: Balancing Your Checking Account

Homework: TBA

Week 6

Octo. 18th
Chapter 3

- Topic: The importance of having a Zero Based Budget (continued)
- Chapter 3 Summary & Money in Review
- Videos: 3.2
- Activity: How to Manage Your Checking Acct., Budget Builder

Homework: Student Budget and Chapter 3 take-home test

Week 7

Octo. 25th
Chapter 4

- Topic: Debt: Product, Not Privilege
- Topic: Debunking the Credit Myth
- Topic: Pay Cash for Your Car part 1
- Videos: 1.1, 1.2
- Activity: The Hidden Cost of Credit

Homework: Videos: 2.1, 2.2, 2.3, 2.4, 2.5, (all together one hour)

Week 8

Nov. 1st
Chapter 4

- Topic: Cash for Your Car part 2
- Topic: The Credit Score
- Topic: Credit Bureaus & Identity..
- Videos: 2.6, 3.1, 4.1
- Chapter 4 Summary & Money i Review
- Activity: Budget Builder

Homework: Chapter 4 take-home test

Week 9

Nov. 8th
Chapter 5

- Topic: Beware and Be Wise
- Topic: Start With the End in Mind
- Videos: 1.1, 1.2, 2.1
- Activity: Cost of Lliving Calculator

Homework: TBA

Week 10

Nov. 15th
Chapter 5

- Topic: Cash-flow Your College Education
- Topic: Education Options for the 21st Century
- Videos: 3.1, 3.2, 4.1
- Activity: Budgeting for Life After High School
- Chapter Summary & Money in Review

Homework: Chapter 5 take-home test

Week 11

Nov. 29th
Chapter 6

- Topic: Buyer Beware
- Videos: 1.1, 1.2, 1.3, 1.4
- Activity: The Cost of Cool
- Activity: Marketing Madness

Homework: Commercial Viewer

Week 12

Dec. 6th
Chapter 6

- Topic: Buyer Remorse
- Topic: Opportunity Cost
- Videos: 2.1, 3.1
- Activity:0% for 24 months, Nothing Down
- Chapter Summary and Money in Review

Homework: Chapter 6 take-home test