

Personal Finance

COURSE DESCRIPTION:

(.5 credit, Gr. 9-12) This course is designed to help students apply decision-making skills to earning and spending an income, establishing and enhancing savings and investments, insurance, using credit, and managing money. Three hours of free college credit is available through the OTC articulation agreement. Dual credit may be available.

MAJOR INSTRUCTIONAL GOALS:

The student will:

1. Develop an understanding of income.
2. Learn the importance of money management.
3. Identify good spending and credit habits.
4. Analyze the risks and rewards of saving and investing.
5. Explore risk/insurance management.
6. Learn to be an informed consumer.

Unit 1. Careers

Unit 2. Income Sources and Taxes

Unit 3. Money Management

Unit 4. Saving

Unit 5. Investing

Unit 6. Spending and Credit

Unit 7: Risk Management

Unit 8: *Final Exam

