

## Personal Finance

**COURSE DESCRIPTION:** In this introductory finance course, students learn basic principles of economics and best practices for managing their own finances. Students learn core skills in creating budgets, developing long-term financial plans to meet their goals, and making responsible choices about income and expenses. They gain a deeper understanding of capitalism and other systems so they can better understand their role in the economy of society. Students are inspired by experiences of finance professionals and stories of everyday people and the choices they make to manage their money.

**PREREQUISITES:** None

**COURSE LENGTH:** One Semester

**REQUIRED TEXT:** None

**MATERIALS LIST:** None

### **COURSE OUTLINE:**

#### **Unit 1: Course Overview**

- Start the Course
- Set Up Your Computer
- Set Up a Browser
- Find and Complete Coursework

#### **Unit 2: Economic Basics**

- Economics and Money
- Economics Systems
- Supply and Demand

#### **Unit 3: Financial Planning**

- Financial Goals
- Income and Taxes
- Budgets and Expenses

**Unit 4: Banking**

- Banks
- Personal Banking

**Unit 5: Saving and Investing**

- Saving
- Investing
- Types of Investments
- Investment Accounts and Income

**Unit 6: Credit and Loans**

- Credit and Debt
- Managing Credit
- Types of Credit

**Unit 7: Insurance and Consumer Protection**

- Insurance Basics
- Types of Insurance
- Consumer Protection

**Unit 8: Careers**

- Researching Careers
- Job Seeking
- Job Performance

**Unit 9: The Business World**

- Business Stages and Organization
- Business Structures
- Business Risk

**Unit 10: Business Finance**

- Funding a Business
- Accounting and Bookkeeping

**Unit 11: National and Global Finance**

- Government Agencies and Global Finance

**Unit 12: Psychology and Decision Making**

- Self-Awareness, Stress, and Communication
- Decision Making