

Personal Finance

Course Syllabus

Chapters will be covered in the following order: Chapter 12, 13, 14, 8, 9, 10, 16, 17, 18, 19, 15, 6, 7, No Chapter, 23, 26, 27. Material covered may change as needed.

Stock Portfolio Activity

Unit 2 Money Management

Chapter 6 – Pay, Benefits, and Working Conditions

Understanding Pay, Benefits, and Incentives: Gross Pay, Deductions, and Net Pay; Benefits and Incentives

Work Arrangements and Organizations: Flexible Work Arrangements; Labor Unions and Professional Organizations

Chapter 7 – Federal Income Tax

Our Tax System: Types of Taxes; Components of the Tax System

Filing Tax Returns: Definitions of Terms; Preparing to File; Preparing Your Income Tax Return

No Chapter – History and Making of Money

History: Money Systems Through the Ages

Federal Reserve and U.S. Mint: Paper Money and Coins

Chapter 8 – Budgets and Financial Records

Budgeting and Record Keeping: Importance of Financial Planning; Preparing a Budget; Personal Records

Chapter 9 – Checking Accounts and Other Banking Services

Checking Accounts: Purpose of a Checking Account; Opening a Checking Account; Parts of a Check; Using Your Checking Account; Endorsing Checks; Types of Checking Accounts

Unit 3 Financial Security

Chapter 10 – Saving for the Future

Savings Goals and Institutions: Why You Should Save; How Your Money Grows; Where You Can Save

Savings Options, Features, and Plans: Savings Options; Selecting a Savings Plan; Saving Regularly

Chapter 12 – Investing in Stocks

Evaluating Stocks: Characteristics of Stock, Classifying Stock Investments; Determining a Stock's Worth

Buying and Selling Stock: The Securities Market; Investing Strategies; Reading the Stock Listings; Stock Indexes

Chapter 13 – Investing in Bonds

Characteristics of Bonds: Corporate Bonds; Government Bonds

Buying and Selling Bonds: How to Buy and Sell Bonds; Evaluating Bonds

Chapter 14 – Investing in Mutual Funds

Investing in Mutual Funds: What Are Mutual Funds; Advantages of Mutual Funds; Mutual Fund Risk/Return Categories

Chapter 15 – Retirement and Estate Planning

Planning for Retirement: Defining Your Retirement Needs

Saving for Retirement: Personal Retirement Accounts; Employer-Sponsored Retirement Plans; Government-Sponsored Pension Plans

Unit 4 – Credit Management

Chapter 16 – Credit Management

What is Credit: Development of Credit; The Vocabulary of Credit; Advantages and Disadvantages of Consumer Credit

Types and Sources of Credit: Kinds of Credit; Sources of Credit

Chapter 17 – Credit Records and Laws

Establishing Good Credit: Credit Records, Creditworthiness; Getting Started with Credit

Credit Ratings and Legal Protection: Credit Ratings; Credit Reports; Credit Laws

Chapter 18 – Responsibilities and Costs of Credit

Using Credit Responsibly: Responsibilities of Consumer Credit; Protecting Yourself from Credit Card Fraud; Avoiding Unnecessary Credit Costs

Analyzing and Computing Credit Costs: Why Credit Costs Vary; Computing the Cost of Credit

Chapter 19 – Problems with Credit

Getting Unstuck: Solving Credit Problems; Bankruptcy

Reconsidering Bankruptcy: Major Causes of Bankruptcy; Advantages of Bankruptcy; Disadvantages of Bankruptcy

Unit 5 – Buying and Caring for a Vehicle

Chapter 23 – Buying a Vehicle

Buying a Vehicle: Steps in the Car-Buying Process; Financing Your Car; Leasing a Car; Consumer Protection for Car Buyers

Maintaining Your Vehicle: Cost of Operating a Car; Extending the Life of Your Car

Unit 6 – Risk Management

Chapter 26 – Property and Liability Insurance

Property and Liability Insurance: Renter's Insurance; Homeowner's Insurance; Shopping Online for Insurance

Automobile and Umbrella Insurance: Automobile Insurance; Umbrella Liability Insurance

Chapter 27 – Health and Life Insurance

Health Insurance: Group and Individual Health Plans; Types of Health Insurance Coverage; Private Health Plans; Health Savings Accounts; Medicare and Medicaid

Disability and Life Insurance: Disability Insurance; Life Insurance

