

PERSONAL FINANCE (1 SEMESTER)

Students will:

SAVING

1. Promote sound spending and saving practices across the life span.

BUDGETING

2. Analyze and create a personal budget based on sound financial practices and spending allowances.

DEBT

3. Analyze factors related to credit and debt.
4. Summarize borrower's rights and responsibilities including role of credit reports

INSURANCE

5. Analyze employment benefits (insurance, paid sick leave, vacation leave, family leave, retirement packages) on balancing work and family financial obligations.
6. Analyze the need for, purpose, costs and benefits of insurance (i.e. property, liability, health, disability, long-term care, life).

INVESTING

7. Analyze risk management strategies for long-term financial security (i.e. insurance, investment alternatives, practicing safe investing, 401K)