

Course Syllabus

Learn one of life's most important lessons – making sound financial decisions! In this course, you will practice money management skills using real-life scenarios. This course teaches the skills and knowledge you need to become a wise consumer, saver, investor, user of credit, and planner. Topics include financial attitudes and behaviors, income and taxes, budgeting, buying goods and services, financial accounts, credit and loans, financial investing, and insuring and planning. Build your financial literacy skills to excel in today's global workforce and society. And if you are still asking yourself, when will I ever use this information? The answer is every day for the rest of your adult life.

Estimated Completion Time: 18 weeks

Major Topics and Concepts

Attitudes, Education, and Income

- Cognitive biases affecting financial decisions
- Factors affecting career choices
- Costs and benefits of education/training
- Types of income
- Entrepreneurship
- "Gig" employment
- Social Security
- Purposes of taxes at the federal, state, and local levels
- Income tax
- Budgeting

Spending and Saving

- Factors affecting consumer decisions
- Charitable and non-profit organizations
- Contesting an incorrect billing statement
- Conditions of contracts
- Types of financial accounts
- Managing financial accounts
- Government regulatory agencies
- Inflation
- Nominal and real interest rates
- Calculating simple and compound interest

Credit and Loans

- Costs and benefits of using credit
- Secured and unsecured loans
- Completing a loan application
- Home mortgages
- Financing options for post-secondary education
- Credit scores and reports
- Consequences of poor credit
- Assistance for repaying debt
- Declaring bankruptcy

Investing, Insuring, and Planning

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- Tax implications of investments
- Risk v. return
- Diversification
- Insurance and premiums
- Identity theft
- Inheritance
- Financial planning
- Identity theft
- Receiving an inheritance
- Financial planning

Course Assessment and Participation Requirements:

To achieve success, students are expected to submit work in each course weekly. Students can learn at their own pace; however, "any pace" still means that students must make progress in the course every week. To measure learning, students complete self-checks, practice lessons, multiple choice questions, projects, Discussion-Based Assessments, and discussions. Students are expected to maintain regular contact with teachers; the minimum requirement is monthly. When teachers, students, and parent work together, students are successful.