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Personal Finance

11th Grade

2014-15: Semester 2

Mrs. Kacures

Course Description:

You need financial knowledge to help you make good decisions, now and in the future. Whether it is completing transactions (buying and selling) for your daily use or looking into investments for your future, everyone must understand how to manage their finances.

Objectives (based on the Wisconsin Academic Standards):

- Calculate interest
- Maintain and reconcile a checking account
- Prepare a budget
- Explain the use of credit
- Prepare income tax forms
- Understand investment options

Course Outline:

Pre-Tests and Post-Tests

I. Money Management

- a. Pay, Benefits, and Working Conditions (Chapter 6)
- b. Federal Income Taxes (Chapter 7)
- c. Budgeting (Chapter 8)
- d. Banking (Chapter 9)
- e. Simulation: First Security Bank

II. Credit Management

- a. Credit (Chapter 16)
- b. Credit Records and Laws (Chapter 17)
- c. Responsibilities and Costs of Credit (Chapter 18)
- d. Problems with Credit (Chapter 19)
(Florida State University video)
- e. Identity Theft and Consumer Scams
(AVOID by ftc.gov)

III. Financial Security: Saving and Investing

- a. Saving (Chapter 10)
- b. Investing (Chapter 11)
- c. Stocks (Chapter 12)
"Purchase" stock and track the prices for 2 weeks.
- d. Bonds (Chapter 13)
- e. Mutual Funds (Chapter 14.1)

IV. Reality Check (Mondovi High School)

Grading:

60%	Homework
40%	Tests / Quizzes

Homework Policy:

After 2 episodes of late homework (grace period), homework that is one day late will be graded at 80%. Any work that is late 2 days or more will receive 66%.

Required Materials:

Notebook or loose leaf paper

Folder

Writing utensil

Calculator (optional)