

Personal Finance

BUSH033061

Credits: 0.5 units / 5 hours

Course Description

This course provides an overview of how economic systems function and teaches the students about their rights and responsibilities as consumers. Students learn steps for making responsible economic decisions. They also study the basics of personal money management, including budgeting, saving, investing, credit, housing and transportation costs, and insurance. The course is a practical, "real world" guide for consumers in the twenty-first century.

Graded Assessments: 5 Unit Evaluations, 3 Projects, 2 Proctored Progress Tests

Course Objectives

When you have completed this course, you should be able to:

1. Describe the four types of economics systems.
2. Summarize how supply and demand control a market economy.
3. Consider career possibilities that may be right for you.
4. Apply for a job.
5. Make realistic plans to pay for any college education or training you may need.
6. Use decision-making strategies to plan goals and make good financial decisions.
7. Discuss your rights and responsibilities as a consumer.
8. Understand the different kinds of taxes you will have to pay.
9. Manage your own finances, including banking, saving, investing, planning for retirement, and using credit.
10. Analyze options for renting or buying a home.
11. Evaluate options for buying or leasing a car.
12. Explain how different types of insurance work.
13. Organize a budget for yourself and live within that budget.

Course Outline

Unit 1: An Economic Overview

Lesson 1: How the Economy Works
Lesson 2: Planning for your Future
Lesson 3: Finding a Job
Unit 1 Evaluation

Unit 2: Your Role as a Consumer

Lesson 4: Organizing a Budget
Lesson 5: Making Decisions
Lesson 6: Protecting Yourself as a Consumer
Unit 2 Evaluation
Project 1
Progress Test 1

Unit 3: Managing Your Money

Lesson 7: Income and Taxes
Lesson 8: Banking
Lesson 9: Saving
Unit 3 Evaluation

Unit 4: Long-Term Planning

Lesson 10: Investing
Lesson 11: Planning for Retirement
Lesson 12: Using Credit Wisely
Unit 4 Evaluation
Project 2

Unit 5: Homes, Cars, and Insurance

Lesson 13: Finding a Home
Lesson 14: Buying a Car
Lesson 15: Insurance
Unit 5 Evaluation
Project 3
Progress Test 2

Course Materials

(available through Follett virtual bookstore at <https://www.bkstr.com/nebraskahighschoolstore>)

Required Materials

Personal Finance Digital Course Pack

This digital course pack is bundled with the price of tuition for this course. All students registered for the course will be given access to the digital course pack within the UNHS LMS, Theorem.

Optional Materials

Personal Finance BUSH033061 (printed course content)

Personal Finance Print Course Pack (This is the print version of the required digital course pack included with the tuition for the course. This optional print course pack can be purchased through the UNHS bookstore partner, Follett.)