



Personal Finance and Investing Grand Haven High School



Course Number:

Grade Level: Seniors

Credits : 0.5

Prerequisite Courses : Algebra 1, Geometry

Course Description

This one semester class assists students in developing a personal strategy of money management and investment. The various topics covered include budgeting, wants vs. needs, credit card use and misuse, college costs, career earnings, financing a home, consumer loans, investment risk vs. reward, compound interest, stocks, bonds, mutual funds, retirement plans, real estate, insurance, and portfolio allocations. Throughout the semester, guest speakers from a variety of financial disciplines may visit the classroom to lend their expertise.

Course Objectives

This class is designed to teach the students money management skills and introduce both investing and investment mathematics in order to create a foundation of financial literacy that will lead students to making better, more informed financial decisions in the future.

Student Expectations

Successful completion of Personal Finance requires consistent attendance, active participation in class, work completion, and responsibly checking Google Classroom for missed assignments, and best effort on quizzes and tests.

A positive attitude and good work ethic will bring positive results. All students and staff are expected to do their best in class daily. Respect for yourself, others, and the environment around you will also be expected from everyone in the classroom.

Communication

Students are expected to regularly monitor their progress through the StudentVue and Google Classroom. Parents and students are encouraged to contact teachers through email or phone with any questions or concerns. The Math Lab is available for additional help.

Grading Policy

- Homework/Classwork/Participation 25%
- Quizzes/Projects/Presentations 40%
- Cumulative Tests 35%
- Unexcused absences will result in a 0% for assignments missed on those days.
- Excused Absences have 2 days to make up missed assignments.

Building Behavioral Expectations

TEAM GH ... One Team, One Family, One Grand Haven. Be Kind. Always.

It is our expectation that ALL GHHS students, staff and parents will ... always give their best **EFFORT** in everything that they do, work hard to be **INCLUSIVE** of each other, show **RESPONSIBILITY** in class, the hallways, cafeteria and at events, and **WORK TOGETHER** at all times!

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Scope and Sequence

- Unit 1: Values, Needs, Wants, SMART Goals, Checking Accounts, Debit Cards, Paychecks, Budgets
- Unit 2: College Costs, Jobs, Career, Simple & Compound Interest, Rule of 72, Annuities
- Unit 3: Credit Cards, Credit Reports & Scores, Loans
- Unit 4: Mortgages, Rules of Affordability
- Unit 5: Investing: Stocks
- Unit 6: Investing: Bonds
- Unit 7: IRA's, 401k/403B, Mutual/Index Funds, IRA's, Asset Allocation, Social Security
- Unit 8: Insurance, Fraud, Identity Theft

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