



Personal Finance II

Grand Haven High School



Course Number:

Grade Level: Seniors

Credits : 0.5

Prerequisite Courses : Algebra 1, Geometry, Personal Finance 1

Course Description

This one semester class acquaints students with a variety of concepts involving money. The goal is to challenge students to develop a personal philosophy of money management and investment, so they will make informed money decisions and ultimately take control of their financial lives. We will cover the following financial topics: Job Applications, Resume/Cover Letters, Interviews, Consumer Decisions/Protection, Renting/Leasing, taxes, home equity, present value analysis, options, futures, wills/trusts, exchange rates, Budgeting, Saving and Investing (Stocks/Bonds/Mutual Funds/Real Estate), Insurance, Retirement, Automobile Purchasing

Course Objectives

The class goal is to educate students so they may take control of their financial lives, and ultimately become financially secure and independent.

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 35%
- Cumulative Tests 40%
- 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: Taxes, Car Purchase
- Unit 2: Stock Trading
- Unit 3: Mutual Funds, Index Funds, Exchange Traded Funds
- Unit 4: Equity, Refinance, Annuities
- Unit 5: Career Development
- Unit 6: Present Value / Future Value, Loans, Annuities
- Unit 7: Exchange Rates, Renting

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