Personal Finance II
Grand Haven High School

Course Number:
Grade Level: Juniors, Seniors
Credits : 0.5
Prerequisite Courses : Algebra 1A, Algebra 1B, Personal Finance

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
- Be Nice!
- I expect to be able to teach without interference.
- I will do my best to role model courteous and respectful treatment of students.
- I expect students to treat me, and each other, with courtesy and respect.
- Work Hard!

Communication
Students, parents, guardians, and teachers may communicate through email, phone, individual teach blogs or websites, or Remind101.

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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Grading Policy

- Homework/Classwork/Participation 25%
- Quizzes/Projects/Presentations 40%
- Cumulative Tests 35%

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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