



Personal Finance and Investing Grand Haven High School



Course Number:

Grade Level: Seniors

Credits : 0.5

Prerequisite Courses : Algebra 1, Algebra 2

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 trimester, 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

- 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.

Grading Policy

- Homework/Classwork/Participation 30%

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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- Quizzes/Projects/Presentations 40%
- Cumulative Tests 30%

Scope and Sequence

- Unit 1: Values, Needs, Wants, SMART Goals, Checking Accounts, Debit Cards, Paychecks, Budgets
- Unit 2: College Costs, Jobs, Career, Inflation, Benefits, Lifetime Earnings, Interest
- Unit 3: Credit Cards, Loans
- Unit 4: Mortgages, Rules of Affordability
- Unit 5: Investing: Bonds
- Unit 6: Investing: Stocks
- Unit 7: IRA's, 401k/403B, Mutual/Index Funds, ETF's, Asset Allocation, Social Sec.
- Unit 8: Insurance, Fraud, Identity Theft

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