

Personal & Family Finance: Course Syllabus

Personal & Family Finance

COURSE DESCRIPTION:

How do our personal financial habits affect our financial future? How can we make smart decisions with our money in the areas of saving, spending, and investing? This course introduces students to basic financial habits such as setting financial goals, budgeting, and creating financial plans. Students will learn more about topics such as taxation, financial institutions, credit, and money management. The course also addresses how occupations and educational choices can influence personal financial planning, and how individuals can protect themselves from identity theft.

Unit 1: American Families and the Economy

Objectives:

Upon completion of this unit, you will be able to:

- * **Define economic terms such as economy, free enterprise, and supply and demand.**
- * **Learn about different types of economies and how they influence individuals.**
- * **Discuss the links between individuals, the economy, and the government.**
- * **Describe some of the global factors that influence the economy.**
- * **Understand how healthy individual finances contribute to the overall health of the economy.**

ASSIGNMENTS:

**American Families and the Economy:
Unit Text Questions**

Homework

10 points

American Families and the Economy: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 1 Discussion Assignment 1	<i>Discussion</i>	5 points
Unit 1 Discussion Assignment 2	<i>Discussion</i>	5 points
Unit 1 Quiz – American Families and the Economy	<i>Quiz</i>	15 points

Unit 2: Our Economic World

Objectives:

Upon completion of this unit, you will be able to:

- * **Identify some societal level economic factors that influence our personal finances.**
- * **Consider how scarce resources impact individuals.**
- * **Learn about the costs of "free" items.**
- * **Examine how fiscal policies influence individual financial management.**
- * **Discuss stock markets and their effects on the economy and individuals.**

ASSIGNMENTS:

Our Economic World: Unit Text Questions	<i>Homework</i>	10 points
Our Economic World: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 2 Discussion Assignment 1	<i>Discussion</i>	5 points

Unit 2 Discussion Assignment 2	<i>Discussion</i>	5 points
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Unit 2 Quiz – Our Economic World	<i>Quiz</i>	15 points
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Unit 3: Financial Responsibility

Objectives:

Upon completion of this unit, you will be able to:

- * **Enumerate the steps necessary for creating a personal financial plan.**
- * **Examine the risks that our financial choices carry.**
- * **Explore the resources that families have and how they can be used to reach financial goals.**
- * **Discuss tips for making responsible financial decisions.**
- * **Look at shared decision-making and how it can help individuals make responsible financial decisions.**

ASSIGNMENTS:

Financial Responsibility: Unit Text Questions	<i>Homework</i>	10 points
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Financial Responsibility: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
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Unit 3 Discussion Assignment 1	<i>Discussion</i>	5 points
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Unit 3 Discussion Assignment 2	<i>Discussion</i>	5 points
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Unit 3 Quiz – Financial Responsibility**Quiz**

15 points

Unit 4: Financial Institutions**Objectives:**

Upon completion of this unit, you will be able to:

- * **Describe different types of financial institutions.**
- * **Examine some of the types of services offered by these institutions.**
- * **Learn about some of the different types of accounts available.**
- * **Discuss aspects to consider when choosing a financial institution.**
- * **Consider some of the financial institutions that can be problematic for consumers.**

ASSIGNMENTS:

Financial Institutions: Unit Text Questions

Homework

10 points

Financial Institutions: Online Personal & Family Finance Lab Questions

Homework

10 points

Unit 4 Discussion Assignment 1

Discussion

5 points

Unit 4 Discussion Assignment 2

Discussion

5 points

Unit 4 Quiz – Financial Institutions

Quiz

15 points

Unit 5: Personal Taxation

Objectives:

Upon completion of this unit, you will be able to:

- * **Discuss the benefits of taxes.**
- * **Discuss the different types of taxes.**
- * **Examine the basics of the United States tax system.**
- * **Consider options for filing tax returns.**
- * **Learn about penalties and audits for taxes.**

ASSIGNMENTS:

Personal Taxation: Unit Text Questions	<i>Homework</i>	10 points
Personal Taxation: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 5 Discussion Assignment 1	<i>Discussion</i>	5 points
Unit 5 Discussion Assignment 2	<i>Discussion</i>	5 points
Unit 5 Quiz – Personal Taxation	<i>Quiz</i>	15 points

Personal & Family Finance Midterm Exam

Objectives:

Upon completion of this unit, you will be able to:

- * **Review information acquired and mastered from this course up to this point.**

*** Take a course exam based on material from the first five units in this course (Note: You will be able to open this exam only one time.)**

ASSIGNMENT:

Personal & Family Finance Midterm Exam	<i>Exam</i>	50 points
Midterm Discussion Assignment	<i>Discussion</i>	5 points

Unit 6: Insurance, Wills, and Contracts

Objectives:

Upon completion of this unit, you will be able to:

- * **Examine and understand different types of insurance policies.**
- * **Discuss various elements of an insurance policy and how they can affect insurance premiums and claims.**
- * **Examine estate planning and its importance in successful financial planning.**
- * **Consider the different types of wills and their uses.**
- * **Examine the basic elements of a contract.**

ASSIGNMENTS:

Insurance, Wills, and Contracts: Unit Text Questions	<i>Homework</i>	10 points
Insurance, Wills, and Contracts: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 6 Discussion Assignment 1	<i>Discussion</i>	5 points

Unit 6 Discussion Assignment 2	<i>Discussion</i>	5 points
Unit 6 Quiz – Insurance, Wills, and Contracts	<i>Quiz</i>	15 points
<i>Unit 7: Saving and Investing</i>		
Objectives:		
Upon completion of this unit, you will be able to:		
* Discuss the advantages of saving money.		
* Consider the relationship between saving and investing money.		
* Examine the advantages and disadvantages of investments.		
* Consider how to reduce the risks of investing.		
* Discuss some of the types of investments available.		
ASSIGNMENTS:		
Saving and Investing: Unit Text Questions	<i>Homework</i>	10 points
Saving and Investing: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 7 Discussion Assignment 1	<i>Discussion</i>	5 points
Unit 7 Discussion Assignment 2	<i>Discussion</i>	5 points
Unit 7 Quiz – Saving and Investing	<i>Quiz</i>	15 points

Unit 8: Consumer Credit

Objectives:

Upon completion of this unit, you will be able to:

- * **Discuss the advantages and disadvantages of consumer credit.**
- * **Explain the different types of consumer credit.**
- * **Examine factors that influence whether credit is extended to someone.**
- * **Consider how to avoid credit problems.**
- * **Discuss factors in choosing credit cards.**

ASSIGNMENTS:

Consumer Credit: Unit Text Questions	<i>Homework</i>	10 points
Consumer Credit: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
Unit 8 Discussion Assignment 1	<i>Discussion</i>	5 points
Unit 8 Discussion Assignment 2	<i>Discussion</i>	5 points
Unit 8 Quiz – Consumer Credit	<i>Quiz</i>	15 points

Unit 9: Managing Personal and Family Finances**Objectives:**

Upon completion of this unit, you will be able to:

- * **Explain why keeping financial records is important.**
- * **Discuss the best places to keep different financial records.**
- * **Learn how to create a personal balance statement and its importance.**
- * **Understand how to create a cash flow statement.**
- * **Discuss how to create a budget.**

ASSIGNMENTS:

Managing Personal and Family Finances: Unit Text Questions	<i>Homework</i>	10 points
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Managing Personal and Family Finances: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
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Unit 9 Discussion Assignment 1	<i>Discussion</i>	5 points
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Unit 9 Discussion Assignment 2	<i>Discussion</i>	5 points
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Unit 9 Quiz – Managing Personal and Family Finances	<i>Quiz</i>	15 points
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Unit 10: Consumer Choices

Objectives:

Upon completion of this unit, you will be able to:

- * **Discuss strategies for purchasing goods and services wisely.**
- * **Understand what advertising is and its effect on consumers.**
- * **Discuss common advertising techniques.**
- * **Define identity theft and the ways that this can happen.**

*** Examine the effects of identity theft and ways of reducing our risks.**

ASSIGNMENTS:

Consumer Choices: Unit Text Questions	<i>Homework</i>	10 points
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Consumer Choices: Online Personal & Family Finance Lab Questions	<i>Homework</i>	10 points
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Unit 10 Discussion Assignment 1	<i>Discussion</i>	5 points
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Unit 10 Discussion Assignment 2	<i>Discussion</i>	5 points
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Unit 10 Quiz – Consumer Choices	<i>Quiz</i>	15 points
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Personal & Family Finance Final Exam

Objectives:

Upon completion of this unit, you will be able to:

*** Review information acquired and mastered from this course up to this point.**

*** Take a course exam based on material from units six to ten in this course – the last five units. (Note: You will be able to open this exam only one time.)**

ASSIGNMENT:

Personal & Family Finance Final Exam	<i>Exam</i>	50 points
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Class Reflection Discussion Assignment	<i>Discussion</i>	10 points
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