

FINANCING YOUR FUTURE
GRADES 11-12
(1 Semester – No Prerequisites)

COURSE OVERVIEW:

Financing You Future is designed to take an in-depth look into the areas of long-term wealth building with an emphasis on savings, investing, and retirement planning. Students will learn terminology and concepts relating to stocks, bonds, mutual funds, options, commodities, 401Ks and related work plans, IRAs and related individual plans, real estate and other investments, as well as the tax implications of short and long-term investing. Students will utilize technology, such as the Internet and Microsoft Office applications, to research, track, and maintain a record of investment choices and financial trends.

UNITS OF INSTRUCTION:

- UNIT I - Getting Started With a Solid Savings Base
- UNIT II - Equities Markets
- UNIT III - Stocks and Mutual Funds
- UNIT IV - Bond Market
- UNIT V - Social Security and Retirement Options
- UNIT VI - Tax Implications of Investing
- UNIT VII - Options and Commodities
- UNIT VIII - Other Forms of Investment: Real Estate, Collectables, and Antiques

STUDENT OUTCOMES:

1. Students will develop an understanding of the need to begin saving and investing at an early age. Students will develop a working vocabulary in the area of investing.
2. Students will develop an understanding of the workings of the stock, bond, and equities markets.
3. Students will research and select potential investments and track those investments using technology such as the Internet and Microsoft Office.
4. Students will develop an understanding of personal and employer-offered investment options. Students will apply problem-solving skills when researching and analyzing investment/retirement goals, plans, and options.
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- 6.

MAJOR LEARNING EXPERIENCES TO ACHIEVE OUTCOMES:

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| 1. | Students will create an investment portfolio and track the progress of potential investments using various technologies. |
| 2. | Students will use the Internet to research all forms of investments. |
| 3. | Students will apply learning through activities such as the Stock Market Simulation. |

ADOPTED TEXT OR PRINCIPAL MATERIALS USED:

Morris, et al. <i>Guide to Understanding Personal Finance</i> . New York: Simon & Schuster, 1997. (Adopted 2002) Schmedel, et al. <i>Guide to Understanding Your Taxes</i> . New York: Simon & Schuster, 1994. (Adopted 2002) Morris, et al <i>Guide to Understanding Your Financial Future</i> . New York: Simon & Schuster, 1998. (Adopted 2002)

Updated 10/03/03