

Personal Finance

Teacher: Carolyn Christiansen

Tuition: \$160 (½ due at registration, ½ due first day of classes in August)

Grade Level: Jr./Sr.

1/2 Credit

Average homework time per week = 1-2 hours

The student text will be filled in during class, but there is usually a short worksheet to fill in each week (15-30 min), along with the “Money in Review” (15 min) and Test (30 min) at the end of each chapter. All of these are open book. There is a mid-term and a final exam, which are closed and require 45 min. each.

Course Description

The in-class curriculum is a set of videos (teacher supplied) with which the student text is coordinated. This constitutes the fall semester and the first 3 weeks in January. The rest of the spring semester is where students apply what they have learned by participating in the online Budget Challenge, a 10-week simulation where students will create a budget spreadsheet, chose the best vendors, pay bills with online banking, adjust their 401k investments, and take weekly quizzes. There is an app for this, so students can use their smart phones for easy access, at parents’ discretion. Their Budget Challenge final score counts as one of two exam grades for the semester. There will also be in-class activities, discussions, & videos such as a mock job interview, creating a resume’, reading a stock market table, how to evaluate companies, health & auto insurance, ID theft, loans and interest, career options, and setting and achieving personal and financial goals.

Text

Foundations in Personal Finance High School Edition for Homeschool Student Text

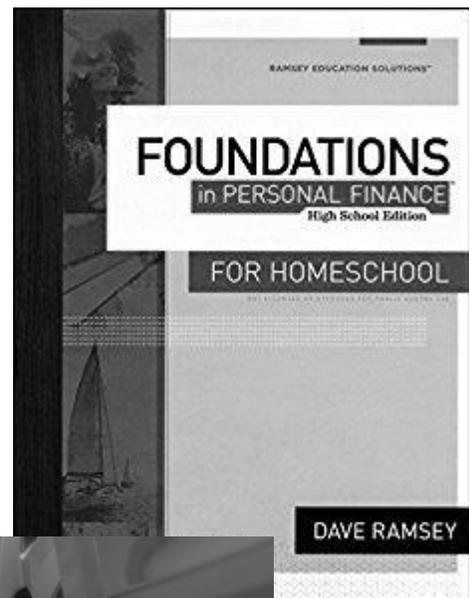
by Dave Ramsey is available at:

<https://www.daveramsey.com/store/product/foundations-in-personal-finance-high-school-homeschool-student-text>

It is currently about **\$29.99**

ISBN: 1936948192

The focus of the class is to encourage the students to be good stewards of all God has entrusted to them by making wise and generous choices.



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