

PERSONAL FINANCE OVERVIEW

Personal Finance Course Rationale

Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

Personal Finance Course Description

Understanding and managing personal finances is the key to one's future financial success. Personal Finance prepares students to understand economic activities and challenges of individuals and families, the role of lifestyle goals in education and career choices, procedures in a successful job search, financial forms used in independent living, and shopping options and practices for meeting consumer needs. The course also prepares students to understand real world consumer rights, responsibilities and information, protect personal and family resources, income management, spending, savings, investments, and apply procedures for managing personal finances.