



Online Courses for High School Students

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Financial Literacy

This course is designed to equip students with essential financial skills and knowledge. It covers fundamental money principles, including budgeting, managing a checkbook, and organizing financial paperwork. Students will learn effective strategies for handling credit and debt, becoming wise consumers, and understanding the impact of money on relationships and lifestyle choices. The course also explores financial considerations for major life events such as school, marriage, homeownership, and raising children. Additionally, it emphasizes the importance of planning ahead for retirement. By the end of the course, students will be prepared to make informed financial decisions and manage their money responsibly.

Prerequisite: None

Course Length: One Semester

Required Materials: None

Module 1

- Choose a Path
- Make a Plan
- Resumes and Cover Letters
- Your Financial Health
- Economic Conditions
- Gross and Net Income
- Life and Taxes
- Tax Time
- Discretionary and Disposable Income
- The Basics of Budgets

Module 2

- Consumer Behavior
- Economic Climate
- Supply and Demand
- Decision Making Skills
- Advertising Influence on Purchasing
- Payment Options
- Charity
- Record Keeping
- Checkbook
- Money Management

Module 3

- Reasons and Methods for Saving
- Benefits of Saving
- Types of Financial Institutions
- Interest Bearing Savings Accounts
- Other Savings Accounts
- Stocks
- Bonds
- Mutual Funds
- Real Estate
- Other Investment Tools

Module 4

- Credit
- Credit Score
- Credit Cards
- Loans
- Mortgages
- Simple/Compound Interest
- Fixed/Variable Interest
- Rights/Responsibilities
- Bankruptcy
- Agencies and Sources

Module 5

- Investing in Self
- Investment Plans
- Buying and Selling Investments
- Stock Exchanges in America
- Federal Reserve
- Innovative Investing
- Ethics
- Investor Protection
- Inflation
- Retirement
- Identifying Risk
- Insurance
- Auto Insurance
- Homeowner/Renters Insurance
- Insurance Matters
- Umbrella Insurance
- Risk Management
- Financial Digital Footprint
- Identity Theft
- End of Life Planning