Personal Finance – Unit Outline

Unit 1 – Economics and Personal Finances

- The Fundamentals of Economics
  - What is Economics
  - The U.S Economic System
- Economics and the Global Economy
  - The Economy and Government
  - The Economy and Global trade

Unit 2 – Planning and Personal Finances

- Personal Financial Planning
  - Financial Decisions and Goals
  - Opportunity Costs and Strategies
- Finances and Carrer Planning
  - Planning your Career
  - Employment and Career Development
- Money Management Strategy
  - Organizing Financial records
  - Personal Financial Statements
  - Budgeting for Financial Goals
- Consumer Purchasing and Protection
  - Consumer Purchasing
  - Resolving Consumer Complaints

Unit 3 – Banking and Credit

- Banking
  - Financial Services and Institutions
  - Savings Plans and Payment Methods
- Consumer Credit – What is it?
  - The Costs and Methods of Obtaining Credit
  - Protecting Your Credit
  - Managing Your Debts
- The Finances of Housing
  - Housing Options
  - Renting a Residence
  - Buying and Selling a Home
  - Your Financial Portfolio

Unit 4 – Investing Financial Resources

- Saving and Investing
  - Preparing for a Savings or Investment Program

    - Savings and Investment Options
    - Reducing Risk and Sources of Information
- Stocks
    - Common and Preferred Stocks
    - Evaluating Stocks
    - Buying and Selling Stocks
- Bonds and Mutual Funds
    - Corporate and Government Bonds
    - Investing in Bonds
    - Mutual Funds
    - Investing in Mutual Funds
- Real Estate and Other Investments
    - Real Estate Investments
    - Precious Metals, Gems, and Collectables

Unit 5 – Protecting Your Finances

- Planning Your Tax Strategy
    - Income Tax Fundamentals
    - Preparing An Income Tax Return
    - Tax Assistance and Strategies
- Home and Motor Vehicle Insurance
    - Insurance and Risk Management
    - Home and Property Insurance
    - Motor Vehicle Insurance
- Health, Disability, and Life Insurance
    - Health Insurance and Financial Planning
    - Private and Government Plans
    - Disability Insurance
    - Life Insurance
- Retirement and Estate Planning
    - Retirement Planning
    - Planning Retirement Income
    - Estate Planning and Taxes