



Creative Projects

FINANCE



Project 1: Financial Product Analysis

In this project, you will explore the finance industry by analyzing different financial products and services. You will examine how these products are designed to help individuals and businesses manage money, build wealth, and reduce risk. Using your research, you will identify market trends and evaluate what makes financial products effective.

Step 1: Compare Financial Services (4-5 hrs)

Compare **5-8 financial products or services** (loans, credit cards, savings accounts, investment options, etc.)
Record the following for each:

- Name and type of product/service
- Purpose (saving, borrowing, investing, etc.)
- Key features (interest rates, fees, benefits)
- Target users
- Risks and advantages

Step 2: Organize Your Data

- Create a **comparison table or chart** (Excel or Google Sheets)
- Clearly display all products/services and their details
- Group or sort in a meaningful way (by purpose, risk level, or return)

Step 3: Analyze Market Trends

Identify patterns such as:

- Common features across financial products
- Differences in risk and return
- Trends in consumer preferences
- How financial institutions attract customers

Answer:

- What trends do you notice in financial products?
- What makes a financial product effective or appealing?
- What challenges do consumers face when choosing financial services?

Step 4: Make Recommendations

Based on your findings, answer:

- What should financial institutions or consumers consider when choosing or offering financial products?

Provide **2-3 specific, realistic suggestions** and explain them.

Examples might include:

- Improving transparency of fees and risks
- Offering more flexible or accessible options
- Educating consumers on financial decision-making

Final Deliverables (2 Completed Projects)

2) Summary of Findings (Required)

1) Comparison Table (Required)

A clear chart or table showing your 5-8 financial products/services and their details

Choose one format:

- 1-2 page written summary
OR
- 10-12 slide presentation

Your analysis must include:

- Overview of products/services analyzed
- Key financial trends
- Explanation of effective features
- Your recommendations for improvement



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Project 2: Financial Plan

In this project, you will take on the role of a financial planner by creating a sample financial plan. You will design a budget or investment strategy based on specific goals and needs.

Step 1: Define a Scenario

Create a realistic financial scenario (individual, family, or small business).

Determine:

- Income level
- Financial goals (saving, investing, paying off debt, etc.)
- Constraints (expenses, risks)

Step 2: Create Your Plan

Develop a **budget or investment plan** that includes:

- Income and expenses
- Savings or investment allocations
- Short-term and long-term goals

Step 3: Analyze Decisions

Explain:

- Why you allocated money the way you did
- How your plan supports financial goals
- Risks or trade-offs involved

Step 4: Finalize Plan

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Ensure your plan is:

- Realistic
- Organized
- Clearly explained

Final Deliverables (2 Completed Projects) ★

1) Plan Deliverables (Required)

A complete budget or investment plan

2) Design Concept (Required)

A written explanation of your financial decisions and strategies

3) Extension Activities (Optional)

- Track real market trends over time
- Simulate investment growth
- Present your plan as a financial consultation