

PERSONAL FINANCE 1 and 2

Personal finance students learn saving versus spending, credit, debt, and credit reports. They study investing basics, stocks, bonds, mutual funds, and other investments. Students study taxes, insurance, and elements of a financial plan.

PF101

Chapter 1: A Vehicle for Your Money

Section 1: Why Plan?

Section 2: Three Reasons to Save

Section 3: Emergencies Will Happen

Chapter 2: Saving versus Spending

Section 1: Creating an Emergency Fund

Section 2: Saving for Purchases

Section 3: Saving for Your Future

Chapter 3: Start Early

Section 1: The Magic of Compound Interest

Section 2: Avoid Get Rich Quick Schemes

Section 3: Developing a Plan

PF102

Chapter 1: A Container for Your Money

Section 1: Why You Need a Container

Section 2: Telling Your Money Where to Go

Section 3: Pay Yourself First

Chapter 2: Getting Started with a Plan

Section 1: Establishing an Emergency Fund

Section 2: Deciding What's Important

Section 3: A Basic Spending Plan

Chapter 3: Keeping Your Plan on Track

Section 1: Cash Flow Planning

Section 2: Irregular Income Planning

Section 3: Keeping Your Budget on Track

PF103

Chapter 1: Credit and Debt

Section 1: What is Credit?

Section 2: Avoiding Debt

Section 3: Getting Out of Debt

Chapter 2: Credit Reports

Section 1: What is a Credit Report?

Section 2: The Fair Debt Collection Practices Act
Chapter 3: Good Money Management Practices
Section 1: Good Money Habits
Section 2: Four Piles of Money
Section 3: A Balancing Act

PF104

Chapter 1: Investing Basics
Section 1: Defining Terms
Section 2: Understanding Risk
Section 3: Liquid Investments
Chapter 2: Stocks, Bonds, Funds
Section 1: Stocks
Section 2: Mutual Funds
Section 3: Bonds
Chapter 3: Other Investments
Section 1: Real Estate
Section 2: Real Estate Mortgages
Section 3: Commodities/Futures

PF105

Chapter 1: Taxes
Section 1: Types of Taxes
Section 2: Retirement Plans
Section 3: Education and Medical Savings Plans
Chapter 2: Insurance
Section 1: Property and Casualty Insurance
Section 2: Health and Disability Insurance
Section 3: Life Insurance and Annuities
Chapter 3: Elements of a Financial Plan
Section 1: Cash Flow Planning, Assets, and Liabilities
Section 2: Investment Strategies
Section 3: Estate Planning

PF201

Chapter 1: Saving for Emergencies
Section 1: Setting a Goal and Meeting It
Section 2: Working to Maintain Your Plan
Chapter 2: Saving for a Specific Purchase
Section 1: Saving for a Car
Section 2: Are You Ready to Buy It
Section 3: Saving for Something Special
Section 4: Saving for College
Chapter 3: Saving for Retirement
Section 1: How Much Should You Save
Section 2: Saving Lump Sum Gifts
Section 3: Saving Your Raise
Section 4: Saving Even More

PF202

Chapter 1: Are You Ready to Move Out

Section 1: How Much Will It Cost You

Section 2: Moving In

Section 3: Maintaining Cash Flow

Chapter 2: Managing Expenses

Section 1: Budget Busters

Section 2: More Budget Busters

Section 3: Continuing On

Chapter 3: Keeping the Budget in Check

Section 1: Living Within Your Means

Section 2: Adjusting Cash Flow

Section 3: Staying on Track

PF203

Chapter 1: A Debt Filled Lifestyle

Section 1: The Beginning

Section 2: Getting in Deeper

Section 3: The Convenience of Charging

Section 4: Adding Still More

Chapter 2: Formulating a Plan

Section 1: Creating a Safety Net

Section 2: Assessing Your Situation

Section 3: Creating a Plan

Chapter 3: Finishing the Task

Section 1: Can You Pay Faster

Section 2: Using Debt \$\$ for Savings

Section 3: Accumulating Wealth

PF204

Chapter 1: Investing in the Stock Market

Section 1: Creating a Fund for Investing

Section 2: Investing in Stocks

Section 3: Investing in Mutual Funds

Chapter 2: Real Estate Investments

Section 1: Buying a House

Section 2: Buying Property for Income

Section 3: Buying Property for Appreciation

Section 4: Real Estate Trusts

Chapter 3: Other Investments

Section 1: Business

Section 2: Franchises

Section 3: Tracking Net Worth

PF205

Chapter 1: Financial Book Review Sections : Daily Reading Evaluations