Economics and Personal Finance develops students' economic reasoning through an analysis of the U.S. economy, the global economy, and personal finance. The course covers fundamental principles of economics, including an examination of markets from both historical and current perspectives; the basics of supply and demand; the theories of early economic philosophers such as Adam Smith and David Ricardo; theories of value; the concept of money and how it evolved; the role of banks, investment houses, and the Federal Reserve; Keynesian economics; the productivity, wages, investment, and growth involved in capitalism; unemployment, inflation, and the national debt; and a survey of markets in areas such as China, Europe, and the Middle East. The course extends students' understanding of these principles in the context of personal finance, exploring issues such as career planning, budgeting, credit, taxes, investing, insurance, loans, and major purchases.

In the course, students hone their analytic writing through a scaffolded series of written assignments. They also apply basic mathematics to economic concepts. Students read selections from annotated primary documents and apply those readings to the course content. Journal activities provide introspective opportunities for students to apply concepts on a personal scale as well as analyze scenarios from a third-party perspective. Discussions help students network with each other by sharing personalized strategies and goals and recognizing the diversity of life and career plans within a group.

This course is built to Virginia's standards for Economics and Personal Finance.

Length: Two semesters

UNIT 1: FUNDAMENTAL PRINCIPLES OF ECONOMICS

LESSON 1: HOW THE ECONOMY WORKS

- **Checkup: Active Reading Strategies**
  Learn eight important strategies for reading social studies texts.
  Duration: 0 hrs 30 mins Scoring: 0 points

- **Study: Basic Economic Principles**
  Explore the basic problem of economics and understand how scarcity affects the economy.
  Duration: 0 hrs 40 mins Scoring: 0 points

- **Checkup: Reviewing Scarcity**
  Check your understanding on the key idea of scarcity and its influence over economics.
  Duration: 0 hrs 30 mins Scoring: 0 points

- **Quiz: Basic Economic Principles**
  Take a quiz to assess your understanding of the material.
  Duration: 0 hrs 15 mins Scoring: 20 points

- **Study: Economic Decision Making**
  Learn about the factors that play a role in economic decision making.
  Duration: 0 hrs 40 mins Scoring: 0 points

- **Quiz: Economic Decision Making**
  Take a quiz to assess your understanding of the material.
  Duration: 0 hrs 15 mins Scoring: 20 points

- **Journal: Doing a Cost-Benefit Analysis**
  Consider an economic scenario and perform a cost-benefit analysis.
  Duration: 0 hrs 30 mins Scoring: 10 points

LESSON 2: ECONOMIC SYSTEMS
Study: Types of Economic Systems
Learn about the types of economic systems that have developed over time and around the world.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Types of Economic Systems
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Practice: Comparing Economic Systems
Make comparisons between the four types of economic systems.
Duration: 1 hr Scoring: 10 points

Study: Economic Theories
Learn about the theories put forward by major economists and compare their ideas.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Economic Theories
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: The U.S. Economic System
Examine the free enterprise economic system of the United States.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The U.S. Economic System
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

LESSON 3: ECONOMIC GROWTH

Study: Specialization
Learn about the economic benefits and opportunity costs of specialization.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Specialization
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Productivity and Growth
Define productivity and understand how it contributes to economic growth.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Productivity and Growth
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Practice: Analyzing a Production Possibilities Curve
Create and analyze a production possibilities curve.
Duration: 1 hr Scoring: 10 points

LESSON 4: WRAP-UP: FUNDAMENTAL PRINCIPLES OF ECONOMICS

Review: Fundamental Principles of Economics
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Fundamental Principles of Economics
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 40 points

UNIT 2: MICROECONOMICS
LESSON 1: THE FLOW OF GOODS AND SERVICES

Study: Real Flow of Goods and Services
Examine how goods and services flow through different groups within the economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Real Flow of Goods and Services
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Practice: Creating a Circular Flow Diagram
Create a circular flow diagram to illustrate how goods and services flow through the economy.
Duration: 1 hr Scoring: 10 points

LESSON 2: SUPPLY AND DEMAND

Study: The Laws of Supply and Demand
Learn about the laws of supply and demand and understand how they influence buyers and sellers.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Laws of Supply and Demand
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Factors that Influence Supply and Demand
Explore the factors that influence the forces of supply and demand in a market.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Factors that Influence Supply and Demand
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Practice: Illustrating Supply and Demand
Illustrate a supply and demand curve and analyze how different factors influence each curve on a graph.
Duration: 1 hr Scoring: 10 points

LESSON 3: BUSINESS AND MARKET STRUCTURES

Study: Business Organization
Learn about how various businesses are structured and explore the pros and cons of each organization.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Business Organization
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Market Structures
Examine the various market structures that exist within an economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Market Structures
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

LESSON 4: WRAP-UP: MICROECONOMICS

Review: Microeconomics
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Microeconomics
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 40 points
UNIT 3: MACROECONOMICS

LESSON 1: MEASURING THE ECONOMY

Study: Macroeconomic Goals
Review the concept of inflation and ensure your understanding of its influence over the economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Checkup: Understanding Inflation
Review the concept of inflation and ensure your understanding of its influence over the economy.
Duration: 0 hrs 30 mins Scoring: 0 points

Quiz: Macroeconomic Goals
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: The Business Cycle
Explore the phases of the business cycle and understand how it is measured.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Business Cycle
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

LESSON 2: THE GOVERNMENT AND THE ECONOMY

Study: The Function of Money
Learn about how money is used and implemented within a country's economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Function of Money
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Fiscal Policy
Learn about the tools of fiscal policy and explore the role that governments can play in the economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Fiscal Policy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Government Spending
Learn about how a federal budget is created and what categories of spending the government funds.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Government Spending
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Discuss: Debating Government Spending
Explore viewpoints on government spending and make an argument about a balanced federal budget.
Duration: 0 hrs 30 mins Scoring: 10 points

LESSON 3: MONETARY POLICY

Study: The Effects of Monetary Policy
Learn about the tools of monetary policy and explore the role that managing the money supply can influence the economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Effects of Monetary Policy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

**Study: The Federal Reserve**
Learn about the creation, function, and goals of the Federal Reserve.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The Federal Reserve**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

### LESSON 4: WRAP-UP: MACROECONOMICS

**Review: Macroeconomics**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Macroeconomics**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 40 points

### UNIT 4: GLOBAL ECONOMICS

#### LESSON 1: THE GLOBAL ECONOMY AND TRADE

**Study: The Global Economy**
Examine economic connections that exist on a global level and understand the benefits and challenges posed by globalization.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The Global Economy**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Global Trade**
Learn about the benefits of global trade and explore how absolute and comparative advantages can motivate the exchange of goods.
Duration: 0 hrs 40 mins Scoring: 0 points

**Checkup: Comparative Advantage and Trade**
Explore the idea of comparative advantage and the role it plays in global trade.
Duration: 0 hrs 30 mins Scoring: 0 points

**Quiz: Global Trade**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

#### LESSON 2: MANAGING INTERNATIONAL TRADE

**Study: Trade Barriers and Free Trade**
Explore the different types of trade barriers that governments erect and examine the benefits of reduced barriers and free trade.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Barriers and Free Trade**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

**Discuss: Debating Free Trade**
Explore the pros and cons of free trade and pose an argument outlining your opinion.
Duration: 0 hrs 30 mins Scoring: 10 points
Study: Exchange Rates
Learn about how the exchange rates between countries influence trade and the global economy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Exchange Rates
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

LESSON 3: THE UNITED STATES AND THE GLOBAL ECONOMY

Study: The U.S. Position in the Global Economy
Learn about the critical role the United States plays in the global economy and compare U.S. economic standards with those of other countries.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The U.S. Position in the Global Economy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Practice: Comparing Economic Standards
Compare the economic standards of the United States with those of two other countries
Duration: 1 hr Scoring: 10 points

LESSON 4: WRAP-UP: GLOBAL ECONOMICS

Review: Wrap up: Global Economics
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Global Economics
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 40 points

UNIT 5: PERSONAL FINANCIAL LITERACY

LESSON 1: FINANCIAL INSTITUTIONS

Study: Financial Institutions
Learn about the different types of financial institutions and understand the roles they play for consumers.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Financial Institutions
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Lending
Learn about the types of loans available to consumers and understand the requirements and obligations that borrowers face.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Lending
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points

Study: Investing
Learn about investment options and explore the benefits of different kinds of investments.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Investing
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins Scoring: 20 points
Practice: Managing a Bank Account
Examine example bank statements and interpret the information they present.
Duration: 1 hr  Scoring: 10 points

LESSON 2: BUILDING FINANCIAL LITERACY SKILLS

Study: Using Credit
Understand how credit is used and examine methods for using credit cards responsibly.
Duration: 0 hrs 40 mins  Scoring: 0 points

Quiz: Using Credit
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins  Scoring: 20 points

Study: Insurance
Learn about available types of insurance and understand how insurance is used to protect against the risk of loss.
Duration: 0 hrs 40 mins  Scoring: 0 points

Quiz: Insurance
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins  Scoring: 20 points

Study: Living Expenses
Outline the basic expenses that most people face and explore how to budget for those expenses.
Duration: 0 hrs 40 mins  Scoring: 0 points

Quiz: Living Expenses
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins  Scoring: 20 points

Practice: Setting a Budget
Track your spending habits and set up a personal budget.
Duration: 1 hr  Scoring: 10 points

LESSON 3: WORK AND TAXES

Study: Managing Taxes
Learn about the types of taxes people need to pay and explore the process of filing taxes.
Duration: 0 hrs 40 mins  Scoring: 0 points

Quiz: Managing Taxes
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins  Scoring: 20 points

Practice: Options for Financing Higher Education
Learn about options that exist to help finance the costs of higher education.
Duration: 1 hr  Scoring: 10 points

Study: Joining the Workforce
Learn about common careers and explore skills that are important for success in the workforce.
Duration: 0 hrs 40 mins  Scoring: 0 points

Quiz: Joining the Workforce
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 15 mins  Scoring: 20 points

Journal: Planning for the Future
Explore career options and follow a rational decision-making model.
Duration: 0 hrs 30 mins  Scoring: 10 points

LESSON 4: WRAP-UP: PERSONAL FINANCIAL LITERACY
UNIT 6: REVIEW AND EXAM
LESSON 1: REVIEW AND EXAM

Review: Review
Prepare for the final exam by reviewing key concepts and skills you have learned in this course.
Duration: 1 hr Scoring: 0 points

Exam: Exam
Take a computer-scored exam to assess what you have learned in this course.
Duration: 0 hrs 50 mins Scoring: 50 points

UNIT 7: GOALS AND CAREER PLANNING
LESSON 1: THE NEED FOR FINANCIAL LITERACY

Study: The Need for Financial Literacy
Learn why financial literacy skills are vital in today's society.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Need for Financial Literacy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 2: IDENTIFYING GOALS

Study: Identifying Goals
Learn how to develop a personal timeline that includes short- and long-term goals as well as the actions necessary to reach those goals.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Identifying Goals
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: INCOME AND CAREER

Study: Income and Career
Explore different career and educational paths and learn how they affect income.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Income and Career
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: ESTABLISHING CAREER GOALS

Study: Establishing Career Goals
Explore different career paths based on personal interests and skills; develop a timeline for meeting career goals.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Establishing Career Goals**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 5: ACHIEVING CAREER GOALS

**Study: Achieving Career Goals**
Develop an action plan based on a career goal timeline and identify alternative opportunities for achieving career goals.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Achieving Career Goals**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Discuss: Planning for the Future**
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

### LESSON 6: GOALS AND CAREER PLANNING WRAP-UP

**Review: Goals and Career Planning**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Goals and Career Planning**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

**Test (TS): Goals and Career Planning**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

### UNIT 8: INCOME AND BUDGETING

#### LESSON 1: TYPES OF INCOME

**Study: Types of Income**
Learn about wage and salary as different ways to earn income; calculate total pay based on overtime and tips.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Types of Income**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

#### LESSON 2: COMPENSATION PACKAGES

**Study: Compensation Packages**
Learn about the types of benefits that make up a compensation package; calculate and compare the value of given compensation packages.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Compensation Packages**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
LESSON 3: REQUIRED AND OPTIONAL DEDUCTIONS
Study: Required and Optional Deductions
Learn about required and optional paycheck deductions; calculate take-home pay.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Required and Optional Deductions
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 4: TAXATION
Study: Taxation
Learn about the most commonly used tax forms and how to fill them out; learn how to read a pay stub.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Taxation
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: BUDGETING AND COST OF LIVING
Study: Budgeting and Cost of Living
Explore various monthly expenditures and practice preparing a budget; compare cost of living in different geographic areas.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Budgeting and Cost of Living
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: INFLATION, DEFLATION, AND RECESSION
Study: Inflation, Deflation, and Recession
Learn about inflation, deflation, and recession, as well as their effects on unemployment.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Inflation, Deflation, and Recession
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 7: INCOME AND BUDGETING WRAP-UP
Review: Income and Budgeting
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Income and Budgeting
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

**Test (TS): Income and Budgeting**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

**UNIT 9: BANKING**

**LESSON 1: TYPES OF BANKS**

**Study: Types of Banks**
Learn about different types of financial institutions such as deposit, savings, and investment banks.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Types of Banks**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: THE FEDERAL RESERVE**

**Study: The Federal Reserve**
Study the roles and responsibilities of the Federal Reserve Bank and the effects it has on the economy as well as individual consumers.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The Federal Reserve**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Discuss: Discussion**
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

**LESSON 3: CHECKING ACCOUNTS**

**Study: Checking Accounts**
Learn what you need to have in order to open a checking account, and practice filling out checks.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Checking Accounts**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 4: BALANCING YOUR CHECKBOOK**

**Study: Balancing Your Checkbook**
Learn how to read a bank statement and reconcile a checkbook.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Balancing Your Checkbook**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 5: COMPARING CHECKING ACCOUNTS**
**Study: Comparing Checking Accounts**
Learn how to compare checking accounts based on what features they offer, such as monthly and per-check fees.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Comparing Checking Accounts**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 6: ELECTRONIC BANKING**

**Study: Electronic Banking**
Learn about various electronic banking services, such as online banking, mobile banking, bill pay, debit, cash, and smart cards.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Electronic Banking**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: BANKING WRAP-UP**

**Review: Banking**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Banking**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

**Test (TS): Banking**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

**UNIT 10: SAVINGS AND INVESTMENT**

**LESSON 1: INTEREST**

**Study: Interest**
Explore simple and compound interest; learn how to calculate interest earned and an account balance after interest is applied.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Interest**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: THE RULE OF 72**

**Study: The Rule of 72**
Learn about the rule of 72 as a method of predicting how long it takes for an investment value to double.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The Rule of 72**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points
LESSON 3: SAVINGS ACCOUNTS

Study: Savings Accounts
Learn about savings accounts and the difference between APR and APY; incorporate savings strategies into personal goals.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Savings Accounts
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: COMPARING SAVINGS ACCOUNTS

Study: Comparing Savings Accounts
Explore various types of savings accounts based on their risk and liquidity.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Comparing Savings Accounts
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 5: INVESTMENT

Study: Investment
Learn about types of investments, such as savings accounts, stocks, bonds, mutual funds, and real estate.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Investment
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: STOCKS AND BROKERS

Study: Stocks and Brokers
Learn about stocks and mutual funds and where to locate reliable information about them.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Stocks and Brokers
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 7: THE STOCK MARKET

Study: The Stock Market
Learn how and where stocks are traded and which investor protection agencies regulate financial markets.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Stock Market
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points
LESSON 8: SAVINGS AND INVESTMENT WRAP-UP

Review: Savings and Investment
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Savings and Investment
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Savings and Investment
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 11: CREDIT

LESSON 1: CREDIT, DEBIT, AND CASH

Study: Credit, Debit, and Cash
Differentiate between debit cards, credit cards, and cash, and study the advantages and disadvantages of using credit.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Credit, Debit, and Cash
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 2: CALCULATING CREDIT CARD INTEREST

Study: Calculating Credit Card Interest
Learn about buying on credit and how to calculate finance charges; explore rights and responsibilities of buyers and sellers under consumer protection laws.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Calculating Credit Card Interest
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: TRACKING PAYMENTS AND PURCHASES

Study: Tracking Payments and Purchases
Learn about paying off items purchased on credit and the effects various payment amounts have on the time remaining to pay something off.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Tracking Payments and Purchases
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 4: COMPARING CREDIT CARDS

Study: Comparing Credit Cards
Learn how to compare credit cards in terms of annual fees, annual percentage rates, grace periods, credit limits, and benefits offered.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Comparing Credit Cards
LESSON 5: CREDIT SCORES

Study: Credit Scores
Learn about credit scores and factors used to compute them; learn how to read a credit report.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Credit Scores
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: BANKRUPTCY

Study: Bankruptcy
Learn how bankruptcy works and the social and economic consequences of declaring bankruptcy.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Bankruptcy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 7: OTHER TYPES OF CREDIT

Study: Other Types of Credit
Investigate different sources of consumer credit, such as auto loans, student loans, and payday loans, and identify their most common forms.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Other Types of Credit
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 8: CREDIT WRAP-UP

Review: Credit
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Credit
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Credit
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 12: CONSUMER PURCHASING AND PROTECTION

LESSON 1: HOW TO BUY A CAR

Study: How to Buy a Car
Investigate the car-buying process, from dealership cost to dealer incentives.
Duration: 0 hrs 40 mins Scoring: 0 points
LESSON 2: HOW TO BUY A HOUSE

Study: How to Buy a House
Investigate the home-buying process, including financing options, escrow, and what goes into the total house payment.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: How to Buy a House
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: BUYING, RENTING, OR LEASING

Study: Buying, Renting, or Leasing
Learn about the costs, benefits, and terms associated with buying, renting, and leasing.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Buying, Renting, or Leasing
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion
Join a three- to five-question discussion to practice methods learned in this unit.
Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 4: CONSUMER PURCHASES AND AGREEMENTS

Study: Consumer Purchases and Agreements
Learn about the PACED decision model for consumer purchases and investigate purchase and rental agreements.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Consumer Purchases and Agreements
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: MARKETING

Study: Marketing
Understand the 4Ps of marketing and analyze the effect of marketing, advertising, and sales strategies on purchasing decisions (including impulse buying and delayed purchases).

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Marketing
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 6: INSURANCE

Study: Insurance
Learn about various forms of insurance, such as health, life, disability, and long-term care.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Insurance
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points
Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 7: RETIREMENT PLANNING

Study: Retirement Planning
Investigate various retirement savings options, such as Roth and traditional IRAs and 401(k)s.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Retirement Planning
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 8: CONSUMER PURCHASING AND PROTECTION WRAP-UP

Review: Consumer Purchasing and Protection
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Consumer Purchasing and Protection
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Consumer Purchasing and Protection
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 13: WRAP UP

LESSON 1: REVIEW AND EXAM

Review: Review
Prepare for the semester exam by reviewing key concepts covered in this course.
Duration: 1 hr Scoring: 0 points

Exam: Exam
Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this course.
Duration: 1 hr Scoring: 200 points