

Personal Finance 1 Credit

Unit 1	Unit 2	Unit 3	Unit 4	Unit 5
Foundations of Personal Finance Principles of Personal Finance A Steward's Goals Making Good Decisions Understanding Personal Finance Banking Services; Making a Deposit Managing a Checking Account Managing a Savings Account Understanding Bank Statements Introduction to Credit Cards Understanding Credit Card Statements Managing Personal Records Understanding Business Documents	Budgeting Why Budget? Personal Financial Statements Estimating Net Monthly Income Determining Budget Categories Setting Amounts for Budget Categories Maintaining a Budget Spending Money Wisely Using a Budget to Plan Inflation Principles of Giving Wisdom in Giving Principles of Saving	Debt and Insurance Principles of Debt Consequences of Debt Principles of Credit Credit Cards—Benefits and Dangers Signature Loans, Single-Payment Loans, and Payday Loans Installment Loans Lines of Credit and 0 Percent Financing Overview of Insurance Health and Life Insurance Overview of Mutual Aid Insurance Fraud and Misuse of Mutual Aid	Transportation and Housing Buying a Vehicle Calculating Cost per Mile Vehicles Loans and Leases Vehicle Insurance and Tax Choosing a Vehicle—Activity Overview of Housing Choosing Affordable Housing Mortgages Homeowner's Insurance and Property Taxes Home Improvements Utilities Choosing a House—Activity	Work and Taxes A Godly View of Work Preparing for a Job A Valuable Employee A Trustworthy Employee Types of Wages: Salary, Commission, Piecework, Tips Types of Wages: Hourly Wages Tax Overview Self-Employment Income and Taxes Federal Income Tax State and Local Income Tax; FICA Taxes Overview of Tax Returns Completing a Tax Return
Unit 6	Unit 7	Unit 8	Unit 9	Unit 10
Advertisements, Statistics, Investments, and Fraud Marketing Advertising Evaluating Statistics Misleading Statistics Surveys Principles of Investing Stocks and Mutual Funds Bonds, Annuities, and Commodities Retirement Accounts Get-Rich-Quick Schemes Recognizing and Preventing Fraud Identity Theft	Responsible Stewardship Money and Relationships Money and Marriage Wills and Advance Directives Evaluating Higher Education Financial Difficulty Bankruptcy The Need for Time Management Managing Time Well History of Money in the United States International Travel Costs Internet Safety Globalization	Introduction to Business Business Foundations Personal Qualifications for Business Mistakes Business Owners Make Types of Businesses Evaluating an Industry Evaluating a Market Evaluating Products and Services Estimating Start-up Costs Understanding Business Expenses Understanding Profit and Loss Business Budgets Business Budget Activity	Pricing, Branding, and Hiring Pricing Strategies Retail Pricing Service Pricing Manufacturing Pricing Branding Marketing Customer Service Collecting Payment Opportunity of Being an Employer Employers and the Law Preparing for Employees Hiring and Training Employees	Analyzing and Planning Accounting for Taxes and Accounting for Business Standard Accounting Methods Standard Accounting Principles Balance Sheet Profit and Loss Statement; Cash Flow Statement Financial Ratios Key Performance Indicators Analyzing Trends Managing Inventory Business Structures; Successful Partnerships Writing a Business Plan Annual Strategic Plans; Action Plans