



# PIONEERS Co-Op

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## Overview of PERSONAL FINANCE & FINANCIAL LITERACY (Grades 11-12)

**Tutor:** Mrs. Katrina Bradley  
517-358-8473  
[bbemyloves@gmail.com](mailto:bbemyloves@gmail.com)

### Textbooks:

- *Christian Finance for Teens – A Simple Guide to Financial Wisdom for Teens and Young Adults* by Cindy Kersey; ISBN 978-1-61448-754-8 (paperback)
- *Whatever Happened to Penny Candy?* (7<sup>th</sup> Edition) by Richard J. Maybury; ISBN 978-0-942617-64-1

**Class Description:** Practical applications help students to solve real-life problems in budgeting, banking, basic investing, and taxes. Students will be tested on the thought process and financial advice/literacy. All math formulas will be provided for exams (except the initial math assessment).

This class will cover the following topics:

- Stewardship, spiritual gifts, and financial literacy including the varying types of financial institutions and their products
- An employment unit of study: preparing cover letters, resume and references, identifying and applying for jobs, interviewing (techniques and mock interviews), completion of necessary work forms and skills necessary to maintain employment
- Terms and applications of gross pay, net pay, pay frequency, pay methods and taxation
- Determination of living expenses and development of personal budgets and financial statements
- Establishment and maintenance of checking accounts, general savings accounts, long-term savings accounts and investment accounts
- Money management skills, debt education and an introduction to types of insurances

\*The class is designed to have four (4) to five (5) hours of homework each week — at the high school junior or senior level.

### Required Resources:

- **Access to a computer, printer, and internet with an e-mail account is a must!**

### Required Supplies:

- Notebook/Paper and Folder/3-ring Binder
- Pencils/pens
- Calculator
- Bible

**Student Evaluation:** Students will be graded by the following criteria:

|                          |     |
|--------------------------|-----|
| Homework & Participation | 50% |
| Quizzes and Tests        | 25% |
| Semester Exam            | 25% |

| Grading Scale |    |
|---------------|----|
| 90-100%       | =A |
| 80-89%        | =B |
| 70-79%        | =C |
| 60-69%        | =D |
| Less than 60% | =E |

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\*Pioneers Co-op is a cell group of the PIONEERS Home Education Support Services, a 501C-3 non-profit educational ministry