



PIONEERS Co-Op

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Overview of PERSONAL FINANCE & FINANCIAL LITERACY (Grades 10–12)

Tutor: Mrs. Katrina Bradley
517-358-8473
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?* (7th 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