

# PERSONAL FINANCIAL LITERACY

## Course Outline

- I. How Choices Affect Income
  - A. Personal Skills and the Job Market
  - B. The Economy and Education
  - C. Job Application Skills and Tools
- II. Income, Benefits and Taxes
  - A. Earned Income and Benefits
  - B. Unearned Income and Payments
  - C. Taxes and Other Deductions
- III. Purchasing Power
  - A. Inflation and the Value of Money
  - B. Prices and Consumer Choices
  - C. Getting More for Your Money
  - D. Consumer Rights and Responsibilities
- IV. Financial Decisions and Planning
  - A. Resources and Choices
  - B. Basics of Budgeting
  - C. Personal Financial Planning
- V. Banking System
  - A. Checking Accounts
  - B. Saving Accounts
  - C. Banking Services and Fees
- VI. Personal Risk Management
  - A. Risk Assessment and Strategies
  - B. Protecting Income
  - C. Protecting Property
- VII. Buying Decisions
  - A. Designing a Buying Plan
  - B. Getting Credit
  - C. Costs of Credit

- VIII. Preserving Your Credit
  - A. Identifying Financial Issues
  - B. Long-Term Debt Repayment
  - C. Credit Management
- IX. Credit Problems and Laws
  - A. Resolving Credit Problems
  - B. Bankruptcy Choices
  - C. Consumer Protection Laws
- X. Basics of Saving and Investing
  - A. Reasons for Saving and Investing
  - B. Principles of Saving and Investing
  - C. Strategies for Saving and Investing
- XI. Saving and Investing Options
  - A. Low-Risk Choices
  - B. Medium-Risk Choices
  - C. High-Risk Choices
- XII. Buying and Selling Investments
  - A. Researching Investments and Markets
  - B. Buying and
  - C. Selling Securities
  - D. Regulatory Agencies and Laws