

# Course Description

## Grade 11-12

### Personal Finance

**Philosophy Statement:** Students are involved in business decisions on a daily basis. Business education integrates the biblical principles of honesty, integrity, and stewardship as they relate to the business world. Basic skills in finance provide students with a foundation for present and future business decisions.

**Course Objective:** This course is designed to help students learn about various financial decisions they will be faced with in life. Some of the topics to be covered include: budgeting, savings, investments, insurance, and debt. This course will be built around Dave Ramsey's Foundations in Personal Finance high school curriculum.

**Textbooks:** *Foundations in Personal Finance*  
Financial Peace – Dave Ramsey  
Lampo Press – Copyright, 2008

*Foundations in Personal Finance*  
DVD series  
Lampo Press – Copyright, 2008

**Materials:**

- Computers
- Printer

**Time Allotment:** 45 minutes per day, 5 days per week

**Course Content:**

- Savings
- Investment Options
- Wealth Building and College Savings
- Dangers of Debt
- Consumer Awareness
- Credit Bureaus and Collection Practices
- Budgeting 101
- Bargain Shopping
- Relating with Money
- Career Choices and Taxes
- Ins and Outs of Insurance
- Real Estate and Mortgages

***Areas to be evaluated:***

- Class assignments
- Chapter Tests

***Additional activities:***

- None