

PERSONAL FINANCE

Full Semester Course

**A 14-Unit
Introduction to
Personal Finance
Semester Course!**

**Includes an
Easy-To-Follow Lesson
Library for the Teacher**

**All Easy-to-Use,
Fillable Google Docs
and Slides!**

**NO PREP!
NO GUESS WORK!
SAVES YOU TIME!**



TEACHERS RAVE ABOUT MY PERSONAL FINANCE COURSE!!!

Check out the  reviews!!!

 Extremely satisfied

You are always a hit! I used this in my Personal Finance course. It is informative, relevant and engaging! Thank you for the quality materials. Highly Recommend ANYTHING from this seller!

 Extremely satisfied

Wow! What a great resource! If you teach personal finance in any way this is a great addition to your current curriculum. Denise does such a great job creating engaging lessons and assignments.

 Extremely satisfied

I use a lot of different resources for my personal finance class, and lots of the activities/content fit right in to my curriculum. I can easily pick and choose activities from the course to pull in for something different. My students love it!

 Extremely satisfied

I like how the topics are organized with activities for each one. The resources are very good and fit the activities. It is great to even just pick one topic and assign a worksheet that students can do while you are absent.

 Extremely satisfied

I absolutely love this resource. Everything was extremely easy to understand, use and apply with the students. I had immediate communication with the seller with any questions that I had. I will definitely be looking to purchase more from her in the future.

 Extr

This bundle package is perfect for my students! This is my first year teaching Applied Math after teaching Integrated 1. I've been looking through the content and it's perfect for self pacing students with different abilities. I'm very happy with the purchase and will use it for a long time.

Careers and Income



STEPS IN FINANCIAL PLANNING

Knowing the steps in financial planning and having a plan is key to success with your money and financial future! [CLICK HERE](#) to discover the steps in financial planning.

1	
2	
3	
4	
5	
6	

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REASONS WHY WAGES VARY WITHIN AN OCCUPATION



[CLICK HERE](#) FOR A RESOURCE LINK TO ANSWER THE FOLLOWING QUESTIONS. INFORMATION IS PROVIDED BY THE US BUREAU OF LABOR STATISTICS.

SECTION 1

WHAT PERCENTAGE TOP WAGES OF ALL WORKERS IN A GIVEN OCCUPATION?

WHAT PERCENTAGE INCLUDES ALL WORKERS AT BOTTOM WAGE RANGES IN A GIVEN OCCUPATION?

SECTION 2

There are many reasons why wages vary in a particular occupation. There is a larger difference in pay in business professionals, where experience, education, and other factors contribute to pay ranges. Using the resource link above, list the 6 factors that can contribute to varying pay wages. In the right column, explain that factor.

SECTION 1

List the 6 occupation groups with the highest wages. In the right column, list the factors that contribute to high wages.

1		
2		
3		
4		
5		
6		

1	
2	
3	
4	
5	
6	



SECTION 3

SEARCH THE WEB FOR THE HIGHEST PAYING JOB. LIST 3 BELOW...

SEARCH THE WEB FOR THE LOWEST PAYING JOB. LIST 3 BELOW...



WORK AND PAY REALITY CHECK WEBQUEST

Although money can't buy happiness, we all aim to have a job that will pay our bills. Search the web and complete the tables below. Be prepared to share your findings with the class.

WHAT ARE 4 OF THE HIGHEST PAID JOBS IN YOUR STATE?

WHAT ARE 4 OF THE LOWEST PAYING JOBS IN YOUR STATE?

WHAT ARE 4 OF THE HIGHEST PAID JOBS IN THE TRADES IN THE U.S.?

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Digital activities...
 Students make a copy and respond right in the document!

Budgeting Unit

TEEN SPENDING



Watch [THIS VIDEO](#) and list 10 spending characteristics, traits, and habits of Generation Z according to this source.

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

What do YOU spend your money on?

CREATING A BUDGET

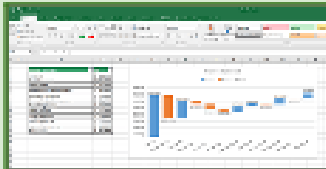


Many individuals use percentages to figure their monthly budget. A percentage is assigned to each expenditure or monthly expense. Budget percentages vary, however, there are recommended percentages by various financial sources. If given the budget below, complete the table for the budget using the percentages provided.

Monthly Income
\$3,500.00

Budget Item	%	Calculate the Amount	Use your critical thinking skills to assess some specifics that will be included for each expense. You may use THIS LINK to help. Highlight the NEEDS in yellow.
Housing	33		
Transportation & Car Insurance	19		
Other	15		
Food	13		
Cell Phone & Internet	10		
Health Care	6		
Apparel and other needs	4		

EXCEL BUDGET TEMPLATE ANALYSIS



There are SO MANY GREAT TEMPLATES for budgeting within the Excel PROGRAM. LET'S EXPLORE SOME!

Open Excel
Go to "New"
Type "budget" in the search
List 3 budgeting templates that are offered for Excel. Also list the specific use of that budget template.

Budget Template Title	What is the specific purpose of the template?

What specific group might this method not be good for?

Explain these other budgeting techniques

30/20 Rule	
70/20/10 Rule	

CREATING A BUDGET USING THE 50-20-30 RULE



What is the 50-20-30 budget rule?

The 50-20-30 rule is a money management technique that divides your paycheck into three categories: 50% for the essentials (needs), 20% for savings (financial goals) and 30% (wants) for everything else.

With a monthly income of \$3,500... complete the monthly budget using the 50-20-30 rule...

Category	Amount

Use [THIS LINK](#) to list the specific purpose of each category.

Where does the 50-30-20 rule come from?

What are the 4 steps to use this method of budgeting?

Demographics:

Click to add text

Budget, items, and prices:

Click to add text



Guilty Pleasures

We all have guilty pleasures. Guilty pleasures are things that you buy that make you feel good and offer enjoyment that you really don't need. They are indulgences.

List 5 guilty pleasures that your generation buys.

1	
2	
3	
4	
5	

Reality Check

Select 2 of the guilty pleasures that you listed above and complete the table.

Guilty Pleasure	Cost per purchase	Frequency of purchase (per month)	Cost per month	Cost per Year

Banking & Money Management Unit

WRITING A CHECK



Some people say that there is no need to write checks in today's world. Although we write far fewer checks than we used to, there is still a need for writing checks.

[CLICK HERE](#) to learn more about check writing and for information to complete the questions below.

AN OVERVIEW OF THE PERFECT CHECK

1	
2	
3	
4	
5	
6	

WHAT SHOULD YOU DO AFTER YOU WRITE A CHECK?

BEFORE WRITING A CHECK, THERE ARE OTHER WAYS TO PAY YOUR BILLS. WHAT ARE 3 OTHER WAYS DISCUSSED IN THE RESOURCE LINK ABOVE?

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Garage did some work on car. Write him a check for \$620.00 dated today.

You had \$125.00 worth of repair work done on your dishwasher. Write a check to Cheri's Repair Service and use today's date.

Record all your transactions in your checkbook register. Include the direct deposit of your paycheck for \$2,100.00.

Check #	Date	Description	Withdrawal	Deposit	Balance

You gave a \$50.00 donation to a local charity. Make a check to "Children in Need, Inc." Use today's date.

Write a check to your landlord (Beth Smiley) for this month's \$1,200.00 rent. Use today's date.

Lucy Swan, your neighbor sold you \$15.00 in cookies for a fundraiser. Write a check to pay her. Use today's date.

Big Bank Analysis



There are a few banks that are so big, you can find them all across the United States. This activity is designed to help familiarize you with the biggest U.S. banks.

Students: Get into pairs or groups. Each pair or group is assigned a "big bank" in which to research the company's website. After minutes of research, report your findings to the class for everyone to complete their assessment of each bank.

Capital One	
What services do they offer?	
Give some history about the company.	
What types of credit cards do they have?	

JP Morgan Chase	
What services do they offer?	
Give some history about the company.	
What types of credit cards do they have?	

Citi Group	
What services do they offer?	
Give some history about the company.	
What types of credit cards do they have?	

Wells Fargo	
What services do they offer?	
Give some history about the company.	
What types of credit cards do they have?	

PNC	
What services do they offer?	
Give some history about the company.	
What types of credit cards do they have?	

SECURITY TIPS WHEN WRITING CHECKS?

DO YOU WRITE A CHECK TO YOURSELF?

HOW SHOULD YOU SIGN A CHECK?

BANK ACCOUNTS

Banks offer different types of accounts to meet the needs of their customers. Do you want to save? Spend? Invest? There is an account for all needs. [CLICK HERE](#) to access a link to complete the following...

Savings	
Purpose?	
Good for...	
Drawbacks...	

Checking	
Purpose?	
Good for...	
Drawbacks...	

Money Market	
Purpose?	
Good for...	
Drawbacks...	

Certificates of Deposit (CD)	
Purpose?	
Good for...	
Drawbacks...	

Retirement	
Purpose?	
Good for...	
Drawbacks...	

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ENDORISING A CHECK



Click on [THIS LINK](#) to answer the following questions about endorsing checks.

What does the resource link say about matching names?	
Where do you endorse a check?	
What is a blank endorsement?	
What is suggested to do if you are mailing or depositing a check at an ATM?	
What should be written on the back of the check for a restrictive endorsement?	
What should you write on the back of the check to sign a check over to someone else?	
Can you cash a check with no endorsement? Explain.	

Banking & Money Management Unit (Cont.)

\$\$ BANK CHARGES \$\$



Bank charges are a reality for consumers and businesses when banking. [CLICK HERE](#) to access an INVESTOPEDIA article outlining several common bank charges. Use that link to answer the following prompts.

Why do banks charge fees?

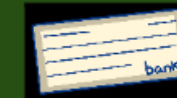
BANK CHARGE	In your own words, describe this fee.	What can one do to avoid paying this fee?
Monthly Account Maintenance Fee		
Minimum Balance Fee		
Overdraft/NSF Fee		
Overdraft Protection Fee		
Returned Deposit Fee		
Additional Check Fee		
Cashier's Check Fee		
Paper Statement Fee		
ATM Fee		

\$\$ CASH PAYMENT APPS \$\$



Sending cash to a friend is easier than ever with cash apps! Use [THIS RESOURCE LINK](#) to discover this popular way to pay. There are 6 cash apps listed in this link. List 3 bits of information about each of the apps below.

\$\$ Outstanding Checks \$\$



Use [THIS LINK](#) to answer the following questions.

1. What is an outstanding check?	
2. When is an outstanding check a liability?	
3. What problems could be caused if a check is outstanding?	
4. How can one avoid outstanding checks?	

Outstanding Business Checks

List 3 ways that the business books will be affected by an outstanding business check.

-
-
-

Search and Discover! Outstanding Deposit

Search 'outstanding deposit' on the web. Record your findings below.

\$\$\$ Discover More \$\$\$

According to the same resource link, what is a payment app and when might one use one?	
In your own words, how does a payment app work?	
How much does a payment app cost?	

\$\$\$ Search the Web \$\$\$

Are payment apps safe? Search the web to discover how safe they are. How are you protected as a consumer? Are there any safeguards in place to protect you? List your findings below...

\$\$\$ Think and Analyze \$\$\$

One can get themselves in trouble with payment apps. If a payment app is used and the cash is not deducted from their bank account balance, an overdraft can occur. What are some solutions that you can think of, to alleviate this problem?

In your own words, why do you need to endorse a check?

CHECK

USE?

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Paychecks & Payroll Deductions

FIVE THINGS A TEEN NEEDS TO KNOW ABOUT A JOB



Getting your first job is so exciting! In many ways, it's your first chance to prove yourself as a responsible young adult and exercise your independence.

[Click here](#) to read an article listing 5 things that you should know as a working teenager. Using the resource link above, complete the table below...

List the advice given	What did you learn from this piece of advice?
1	
2	
3	
4	
5	

Using the same resource link

1	What is a W-4?
2	What is premature affluence?



THE W-2 EXPLAINED

The W-2 is a tax form that is completed by your employer and needed for you to complete your tax return forms. It tells what your earnings were for the previous tax year.

[CLICK HERE](#) to access a resource link from Investopedia to answer the questions below...

1	What is another name for the W-2?
2	
3	
4	
5	

THE ANATOMY OF THE W-2



Using the same resource link as above, list what is included on the W-2 for each section.

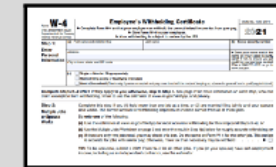
Boxes A-F	
Boxes 1 & 2	
Boxes 3 & 4	
Boxes 5 & 6	
Boxes 7 & 8	
Box 9	
Box 10	
Box 11	
Box 12	
Box 13	
Box 14	
Boxes 15-20	

INCOME TAXES

There are three possible deductions for income taxes. There is a federal deduction from the U.S. government, most states have an income tax deduction, and many jurisdictions have local income tax deductions, as well.

[CLICK HERE](#) to access a link to complete the following...

Federal Income Tax	
What type of system does the U.S. Government use?	
What is the current tax brackets range?	
Does a taxpayer pay the same tax rate all year? Explain...	
State Income Tax	
Are all state income tax laws the same? Explain.	
32 states have what type of state tax?	
9 states have what type of state tax system?	
Search the web and find out what 7 states have no state income tax and list →	
Local Income Tax	
What range does local taxes typically run?	
What are two types of local taxes?	



THE W-4 EXPLAINED

[CLICK HERE](#) to access a resource link from H&R Block to answer the questions below...

1	What is the W-4 form?
2	Why is it important to complete the W-4 accurately?
3	When is the W-4 usually completed?
4	Does the W-4 determine how much you pay in social security and medicare?
5	What determines how much income tax is to be withheld on the newly designed 2020 W-4?
6	What happens when you claim zero allowances on your W-4?
7	What can you do if you think that you haven't been withholding enough taxes?

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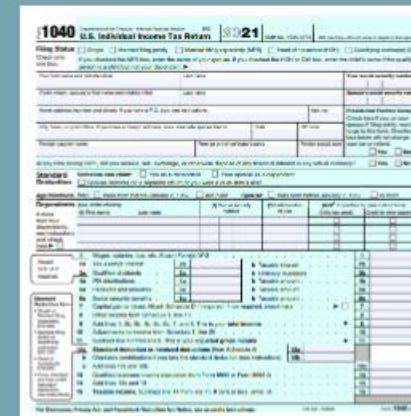


FILING EXEMPT?

The word "exempt" means: free from the obligation of paying taxes. If you are a teen or full-time student working part-time, you may very well be exempt from paying federal income taxes. Refer to the same resource link above to answer the following question...

1	What are 3 things that must apply in order to file "EXEMPT"?
2	
3	

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Who should file a 1040

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

THE 1040 EXPLAINED

Form 1040 is one of the most commonly filled out tax forms in the U.S. tax system. Because so many people need to fill it out on a yearly basis, it's important to understand IRS Form 1040 instructions, including a full understanding of the basics of the 1040 form. There are 2 other versions of the 1040.

[CLICK HERE](#) to access a link that explains the 3 types of 1040 Tax Forms.





CREDIT SCORE BASICS

Use [THIS LINK](#) to answer the following questions.

What is a FICO Score?	
What percentage of lenders use the FICO Score in the lending process?	
What does FICO scores provide?	

What are the FIVE factors that make up a credit score?	What %?
1	
2	
3	
4	
5	

What are the THREE credit reporting bureaus?

What are the FOUR bits of information that your credit score tells about you?

Credit Scores & Maintaining Good Credit

CREDIT SCORE MISTAKES



It is very important to maintain a good credit score in order to get a loan for a home or car. It's also important to maintain good credit to get good rates on loans and credit cards.

There are many mistakes that can be made with one's credit. Use [THIS LINK](#) to explore 10 of the top credit mistakes and complete the table below.

List the common mistakes below	USE YOUR CRITICAL THINKING SKILLS What could you do to prevent this mistake?
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

How high does your credit score need to be?



Use the Web to find how high your credit score should be to buy a car. →

--



Use the Web to find how high your credit score should be to buy a home. →

--

CREDIT SCORE FACTORS

[CLICK HERE](#) to complete the table below.



How does your credit score affect you as an adult?

--

5 Factors that make up your credit score...

List the factor below	What percentage do factor make up

What are factors that don't affect your credit score?

--

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MONITORING YOUR CREDIT

5 BEST CREDIT REPORTING APPS

[CLICK HERE TO FIND THE LIST...](#)



CREDIT CARD BASICS

Credit cards offer convenience, consumer protections and a quick way to build good credit, assuming you use them responsibly. Use them unwisely, and your credit can suffer, which affects your ability to borrow money in the future. Understanding how credit cards work will help you choose the right cards for you, manage them wisely, and avoid common credit card mistakes.

[CLICK HERE](#)

to access a resource link to answer the

What is a credit card?

--

How is a credit card different from a debit card?

--

List 4 types of reward credit cards and what makes them unique.

Type of reward credit card...	What makes it unique?

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What makes each of the following credit cards unique?

Type of reward credit card...	What makes this credit card unique?
LOW INTEREST	
BALANCE TRANSFER	
CARDS FOR AVERAGE OR BAD CREDIT	
STUDENT CARDS	

According to this resource link, what are 5 reasons to get credit cards?

1	
2	
3	
4	
5	

What are 5 costs of carrying a credit card?

1	
2	
3	
4	
5	

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CLICK HERE to complete the table below...

Ways to pay for college...

	The link above lists 8 expert tips to pay for college. List each tip in this column.	List one "take-away" or additional bit of information about each of the tips from the experts.
1		
2		
3		
4		
5		
6		
7		
8		

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Aim for as little debt as possible as college. [CLICK HERE](#) to discover some ways that you can cut costs to make your student loan debt less. (if borrowing money to go to college)

Using the resource link above, complete the table...

	Tip	What can you do to implement this tip to save money?
1		
2		
3		
4		
5		
6		
7		

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Paying for College

Select 3 cost-cutting tips above that you feel you can implement to save.



[THIS LINK](#) discusses 4 common ways that college students make mistakes with their money. Read the article and complete the table below...

	List each common mistake here.	What can you do to avoid making this mistake?
1		
2		
3		
4		

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COLLEGE COSTS REALITY CHECK

What college or University are you thinking of attending?	
Search the web to find out how much tuition is per year.	
Search the web to find out how much room and board it per year.	
When you go on the school's website, are there any other fees listed? If so, list them.	
Add up all of the expenses above and multiply the tuition and room and board by four. (assuming that you will be attending for 4 years)	
What is your reality if you will be borrowing money to go to college? How much will you have to pay back?	

Create a reality statement. State your goal in going to college and state how much you will pay back after college.

--

Buying a Car

AUTOMOBILE INSURANCE



Search the web to find what the auto insurance laws are in your state. Must all vehicles be insured? Record your findings and explain...

What is the minimum liability insurance in your state? You can find this information by doing an Internet search on "auto insurance requirements in my state".

What determines the price of automobile insurance? [Use this resource link](#)

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Insurance
types of insurance,
insurance covers.
Does this insurance cover?

WEBQUEST

Search the web and explain, in your own words, the purpose of GAP INSURANCE

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Maintenance is a big expense that a lot of first-time car owners don't keep into consideration. Search the web for additional vehicle expenses for maintenance and daily operation.

Costs when Buying a Car



There are several costs when buying a car. Use [THIS LINK](#) to discover 9 hidden costs. Give a brief explanation of what that cost entails.

1	
2	
3	
4	
5	
6	
7	

BUYING A CAR ACTIVITY



Find a car or truck that you would like to purchase. Use www.Autotrader.com or www.caryana.com

Use a 5% interest rate for your car loan for the purpose of this activity. However, the interest rate will vary depending on your credit score and the current economy.

Go to an online car loan calculator to find the calculations to complete the information requested on the next page.

Feel free to replace the car on the next slide with a photo of your vehicle of choice.

Replace the text with the calculations for the purchase of your vehicle.

This is as REAL WORLD as it gets!

10 Steps in Buying a Car



Kelly Blue Book gives you everything you need to research a new, certified (CPO) or used car, compare cars, find cars for sales and make a well-informed decision. [CLICK HERE](#) to access an article from Kelly Blue Book and complete the following table.

What are the 10 steps to buy a new car?	
List the steps here...	List key notes from each step here...
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

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Delete this text and type the price of the vehicle.

Delete this text and type make, model and year of your vehicle.

Delete this text and type the monthly payment of your vehicle.



Delete this text and type the amount that you will pay back after the life of the loan.

Delete this text and type the MPG or Miles Per Gallon.

Your name here

Excel Loan Amortization Scenario

Good vs Bad Credit...Extra

Jacob has good credit! He is always wanted. It's a three bedroom perfect home! The house is \$320,000. He paid a \$64,000 (20%) down-payment. The bank approved his loan for the remaining balance of \$256,000 at a 3% interest rate on a 30 year fixed loan. He will make monthly payments and he does not plan on making any extra payments. Using the Excel loan amortization chart, fill in the data with Jacob's loan terms. Use today's date as the start date.

- How much will his payment be each month?
- How much will Jacob end up paying back in interest during the life of the loan?
- How much of his payment (payment 24) is principal?
- How much of his payment (payment 240) is interest?
- How much will Jacob pay back in total?
- If Jacob made an extra \$100 payment each month, how much would he save in interest during the life of the loan?
- What would be Jacob's savings if he had made an extra \$100 payment each month?
- If Jacob had bad credit and a 6% interest rate, how much more would he pay back in interest if all other information remained the same?
- How much would he pay back in total if he had bad credit?

HOME BUYING EXPENSES



THERE ARE MANY EXPENSES ASSOCIATED WITH BUYING A HOME. CLICK HERE FOR A LIST OF HOME BUYING EXPENSES. USE THAT RESOURCE LINK TO COMPLETE THE TABLE BELOW.

First time home buying expense.	Explain this expense.

Home Buying WebQuest

Search for a home in your county. Use the following sites to find your home. www.reality.com www.zillow.com
 You have no budget. With your credit score of 720, you qualified for a 4% interest rate. You plan to take out a 30 year mortgage, you plan to make monthly payments, and you don't plan to make extra payments. Assume that you are borrowing the full amount of the home.

Complete a loan amortization schedule for home. Print out only the first page of the schedule and print the real estate listing for the property that you plan to purchase.

Complete the following activities ON THE LOAN SCHEDULE

- *Highlight the price of the property in yellow.
- *Highlight the monthly payment in orange.
- *Circle the total interest that you will pay back in red.
- *Calculate how much you will end up paying back (in principal and interest) after the 30 years. Write that number in green at the top of your Excel print-out.



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Home Buying Unit



Steps in the Home Buying Project

Selecting a home to buy...	
Step 1	Decide what you would like to do for a living. Choose the career path in which you are thinking of at this point.
Step 2	Go to the OCCUPATIONAL OUTLOOK HANDBOOK website or conduct a simple Google Search to find the expected pay of your career path. If given a range of pay, select an amount in the middle of the range.
Step 3	Using the table on this link, find the cost of a home that you may be able to afford given your salary.
Step 4	Select a home on the HOME FILE. Once you select that home, COPY that slide and PASTE that slide in TELL Google Slides File. Name that new file "My Home-you name".
Step 5	Using an online Home Loan Calculator (or the Excel template called "Simple Loan Calc" complete the boxes on the home slide of your choice (we used 5% interest rate for 30 years adjust the font to fit the area of each box.
Furnishing and supplying a new home	
Step 6	You will be furnishing the four key rooms of your new home. Use the following Online Resources to make your purchases. Walmart , WalMart , Amazon
Step 7	Follow the prompts and the budget in the margin of each slide in your "My Home" file to supply your home. Drag and drop the items that you would like to purchase in the slides. Keep track of the items in the gray box adding sales tax to all purchases.
Calculating Closing Costs	
Step 8	Calculate the closing costs and down payment of your home using THIS LINK. Record your closing costs and the down payment on slide 8 of your "My Home" file.

Print slides 1 and 8 (of your "My Home" file) as full page slides. Print slides 2-4 as 4 on one page. Assemble your project

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RENTING VS BUYING A HOME



Making a decision to rent or buy a home is a big one. Individuals must look at many factors before making a decision to insure that they are doing what is best for their situation.

CLICK HERE FOR A RESOURCE LINK TO ANSWER THE FOLLOWING QUESTIONS:

Section 1

Is rent or home values increasing? Explain

According to this resource link, what is the general rule of thumb?

Section 2

Check your Finances

What should you include as financial considerations before buying a home?	
How is your credit score a factor when buying a home?	
If your rent is too high to save to buy a home, what can you do to save?	
What are two sites where you can go to shop for a new home?	

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Section 3

Advantages and Disadvantages of Buying a home...

Advantages	Disadvantages

Section 4

Advantages and Disadvantages of Renting a home...

Advantages	Disadvantages

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List 3 cities where it is best to rent...

This is highly ENGAGING and FUN!

Home Buying Project

These projects are PERFECT to display in your classroom!



Insurance Options

HEALTH INSURANCE



Click [HERE](#) to access important information needed about health insurance to complete the following questions.

Does a teen need health insurance? Why or why not?

What are some ways in which you might get health insurance as a teen?

List the source	Explain...



What is an Indemnity Plan?

There are four types of managed care plans. List and explain each.

List the care plan...	Explain...

WEBQUEST

Search the web. How long can a child stay on their parent's work-based health insurance? They can stay on the insurance even under what circumstances? Explain below.

--

WHAT IS INSURANCE?



Insurance is a necessary and important part of being on your own as a young adult. YOU will need insurance for the rest of your life. Understanding insurance is very important so that you make the right decisions when getting insurance.

Use [THIS RESOURCE LINK](#) to learn more about insurance and complete the following tables...

What is insurance?	
How does insurance work?	

What are the main components of an insurance policy?

Component	Explain this component

INSURANCE WEBQUEST



Search the web for "types of insurance". List 2 types of insurance not discussed in class and list 2 facts about each of them. Be prepared to share your findings with the class.

	TYPE OF INSURANCE	FACT #1	FACT #2
1			
2			

Click on [THIS LINK](#) to discover... of insurance they recom...
Place an * beside the types of insurance...

1	
2	
3	
4	
5	

FOUR TYPES OF INSURANCE EVERYONE NEEDS



Using [THIS RESOURCE LINK](#), explore 4 types of insurance that everyone needs and complete the table below listing 3 things that you learned about each type of insurance.

	TYPE OF INSURANCE	FACT #1	FACT #2	FACT #3
1				
2				
3				
4				

Loans and Credit Cards

WEBQUEST

TYPES OF LOANS



Search the web to learn more about various types of loans. Record your findings below. Be prepared to share your findings with the class.

Type of Loan	This loan would be used for what?	Name a specific bank that would offer this type of loan.	What interest rate would that bank offer?
Personal Loans			
Auto Loans			
Student Loans			
Mortgages			
Home Equity Loans (HELOC)			
Home Improvement Loans			
Debt Consolidation Loans			
Business Loans			

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[CLICK HERE](#) to access an article from Forbes that lists personal loan requirements. Record your findings below...

What are 5 personal loan requirements?

1	
2	
3	
4	
5	



TEENS AND CREDIT CARDS

Debbie Schwartz, former financial services executive, walks us through her tips for navigating financial lessons, including how to use credit cards, with children. [CLICK HERE](#) to access her advice in 5 lessons for teens on credit cards.

List the 5 lessons that all teens should learn about credit cards and list a note about each.

	Lesson	Note
1		
2		
3		
4		
5		

Can you get a credit card as a student? Explain...

What can the fine print tell you on a credit card agreement?

SAVING AND INVESTING



Saving and investing are both important concepts for building a sound financial foundation. They're not the same thing. Click on [THIS LINK](#) to explore the similarities and differences of saving and investing.

Section 1

In your own words, list 3 ways that saving and investing are similar.

1	
2	
3	

Section 2

In your own words, list 3 ways that saving and investing are different.

1	
2	
3	

Section 3 LIST 2 PROS AND 2 CONS OF INVESTING

Pros



Section 4

Section 4 LIST 2 PROS AND 2 CONS OF INVESTING

Pros	Cons

In your opinion, which is better...Saving or Investing? Please explain your answer in 2 to 3 sentences.

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\$ INVESTING 101 \$



There are several ways that one can invest money. Some investments have more risks than others. Click on [THIS LINK](#) to explore various ways of investing. Give a brief explanation (in your own words) of each type of investment.

CASH	
BONDS	
STOCKS	
MUTUAL FUNDS	
EXCHANGE TRADED FUNDS (ETF)	

Savings and Investments

Financial Advice for Teens from Experts



[CLICK HERE](#) for an article to complete the table below...

Expert	Advice	One take-away

THREE TYPES OF ALTERNATIVE INVESTMENT TYPES

Briefly explain each...in your own words.

WHAT ARE THE 3 S'S OF INVESTING?

IF YOU WERE GIVEN \$5,000 TO INVEST, WHAT WOULD BE YOUR INVESTMENT METHOD OF CHOICE? EXPLAIN.

HOW TO SAVE MONEY AS A TEEN



[CLICK HERE](#) to discover 8 ways to save as a teen and record your findings below...

1	
2	
3	
4	
5	
6	
7	
8	

What action steps listed above have you taken or can you do to start saving money?

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Identity Theft and Protecting Yourself



IDENTITY THEFT

Identity Theft is the fraudulent acquisition and use of another person's private identity...usually for financial gain. There are ways that you can protect yourself.

SECTION 1:

[CLICK HERE](#) to discover some tips on how to protect yourself from identity theft.

List each tip below.	What action step can you take in order to exercise this preventive step?

SECTION 2:

[CLICK HERE](#) to learn what to do if your identity is stolen.

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

SECTION 3:

There are 2 agencies listed below that you may have to contact if your identity is stolen. Search the web and for their official government website and link the web addresses below. Remember, they are government agencies so 'gov' must be in the web address.

Social Security Administration	
Federal Trade Commission	



Consumer Education

GROCERY LIST:

- Coke or Pepsi – or both
- Sam's Choice Cola
- Chicken in a Skillet Crackers
- Great Value Chick in Slices
- Cinnamon Toast Crunch Cereal (or another name brand cereal)
- Great Value Cinnamon Crunch (or name brand of same type)
- Cheese-double stuff
- Great Value Twist and Shouts double stuff
- Chep's Ahoy Original
- Great Value Chippers
- Jif Peanut Butter
- Great Value Peanut Butter
- Other suggestions:
- Mountain Dew and Great Value Mountain Dew Lightening
- Please bring your own paper bags (the more portable ones)

PLEASE BRING TO GET THE SAME SIZE PRODUCT FOR SAME BRAND AND OTHER BRAND.



WebQuest
What is the Clayton Act? What is the goal...and who does it protect and why?

Exploring the SEC
The Securities and Exchange Commission is another government agency dealing with business transactions. [Click here](#) to access a resource link to answer the following questions...

What is the SEC's mission?	
What does the SEC require from public companies? Why?	
Who does the SEC oversee?	

Federal Consumer Protection Agencies

Listed below are 3 federal consumer protection agencies. Search the web to find what each agency does to protect consumers. Use your own words...

Consumer Product Safety Commission	
Federal Trade Commission	
Food and Drug Administration	

Consumer Product Safety Commission=CPSC
Federal Trade Commission=FTC
Food and Drug Administration=FDA

After reading each circumstance below, identify which federal agency would take responsibility for the situation. What business transaction or activity...?

Kohl's Department Store, Inc. agreed to pay a civil penalty of \$250,000 to settle allegations that the retailer violated the Fair Credit Reporting Act by refusing to provide complete records of transactions to consumers whose personal information was used by identity thieves. (June 2020)	
Investigate a new vaccine for dogs to protect them from Lyme Disease.	
Looking into hearing a new motor scooter that allegedly has faulty brakes.	
Test the safety of a new face cream that claims to have anti-aging components as well as act as a sunscreen.	
It was alleged that Facebook violated its privacy promises to consumers and subsequently violated a 2012 Commission order.	
Set a safety standard for handheld fans.	

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Taste Test Mat

Consumer Taste Test Reflection

On the product on the left, write the price you would pay for the name brand. On the product on the right, write the price you would pay for the store brand.

What is a benefit that you learned from this experiment?

Name Brand shopping cart total

Store Brand shopping cart total

What is the savings if you purchased all store brands?

1. Circle all of the Name Brand items on the shopping receipt.
2. Underline all of the Store Brand items on the shopping receipt.
3. Total all of the Name Brand items and list that total on Shopping Cart A.
4. Total all of the Store Brand items and list that total on Shopping Cart B.

Circle the price per pound in RED...
Circle the expiration date in GREEN...
Circle the total price in YELLOW...
Circle handling instructions in BLUE...

Circle the price per pound in RED...
Circle the expiration date in GREEN...
Circle the total price in YELLOW...
Circle handling instructions in BLUE...
Circle fat content in BLACK...

Circle the price per pound in RED...
Circle the expiration date in GREEN...
Circle the total price in YELLOW...
Circle handling instructions in BLUE...

Circle the price per pound in RED...
Circle the fat content in GREEN...
Circle the nutritional panel in YELLOW...

Circle the price per pound in RED...
Circle the expiration date in GREEN...
Circle the total price in YELLOW...

Circle the price per pound in RED...
Circle the expiration date in GREEN...
Circle the total price in YELLOW...
Circle handling instructions in BLUE...

Great activity files that teaches great, rich content as well as provide a reality check on what things cost!

Plan a friends road trip for 3 days, 2 nights under \$4500. The trip must be within driving distance from your home.

Where will you go? What will you do?

Use an online Fuel Cost Calculator to calculate how much your trip will cost in fuel.

In order to do this, you will need to know the total trip distance, the fuel efficiency of your vehicle (MPG), and the current cost of gasoline per gallon.

Find a place to stay within your budget. Copy and paste an image of the place here.

Spend no more than 10% of your budget on your accommodations. How much will it cost for the 2 nights?

Find some low cost activities to do. Copy and paste a picture of the activities here.

Spend no more than 10% of your budget on activities. How much will it cost?

Shop for foods for your trip. Copy and paste the foods here.

Spend no more than 10% of your budget on food. Stay within the budget. Total Food

Take the total cost of your trip. This is a **Red** total. Look for expenses that are **Red**. This is a **Green** total. Look for expenses that are **Green**.

Where do you spend the most money?

These Projects are FUN and ENGAGING!



Map your Tax Facts

- Place a red \$ on 7 states with the highest sales tax.
- Place a green \$ on 10 states with the lowest sales tax.
- Place an X on the states that currently have no sales tax.
- Outline the 5 states (in red) that have the highest income tax.
- Outline the 7 states (in green) that have no income tax.
- Draw a house with (a red \$) on 3 states with the highest property taxes.
- Draw a house with (a green \$) on 3 states with the lowest property taxes.

After completing the activity, [COMPLETE THIS REFLECTION.](#)

Demographics:

Budget, items, and prices:

Click to add text

Click to add text

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**Hi! My name is Denise Leigh. I have been teaching Business Education for over 25 years! I love collaborating with business educators all over the world. I am a 2022 Pennsylvania Teacher of the Year Finalist and relentless lifetime learner and lover of everything education. Engaging students and connecting them to their world is my jam!
Thank you for exploring my resources and sharing my passion for BUSINESS EDUCATION!**

Denise Leigh is an expert on student-led instruction. She was featured on CBS Pittsburgh for her City Collaborative™ Project-Based Business Education (PBL) Classroom.

