

Personal Finance

PRINTABLE INTERACTIVE NOTEBOOK

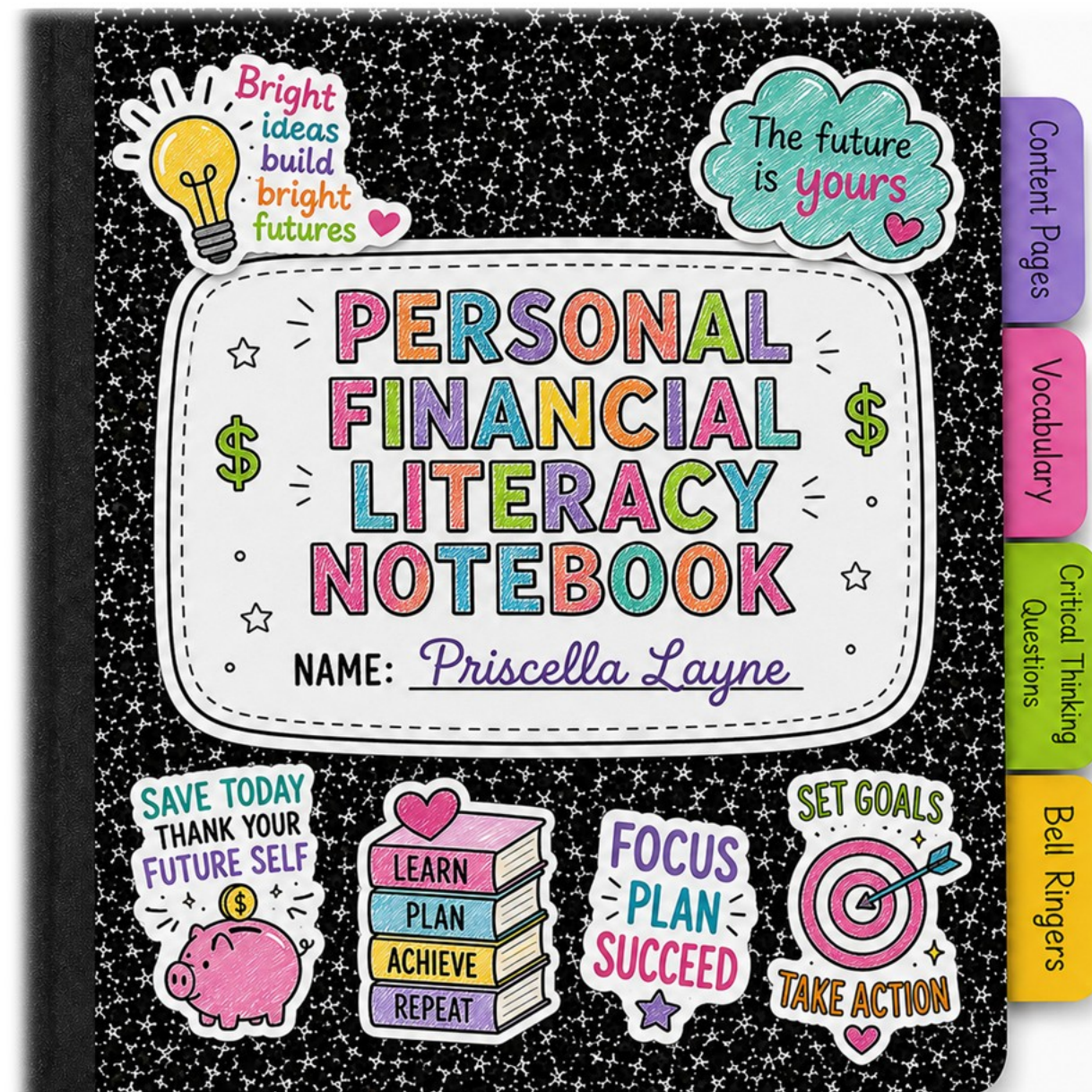
FUN Note-Taking!

**Great for
Device-Free Days!**

**Middle School /
High School**

**NO PREP!
SAVES YOU TIME!**

BUSINESS EDUCATION WITH *Denise Leigh*



PRINT

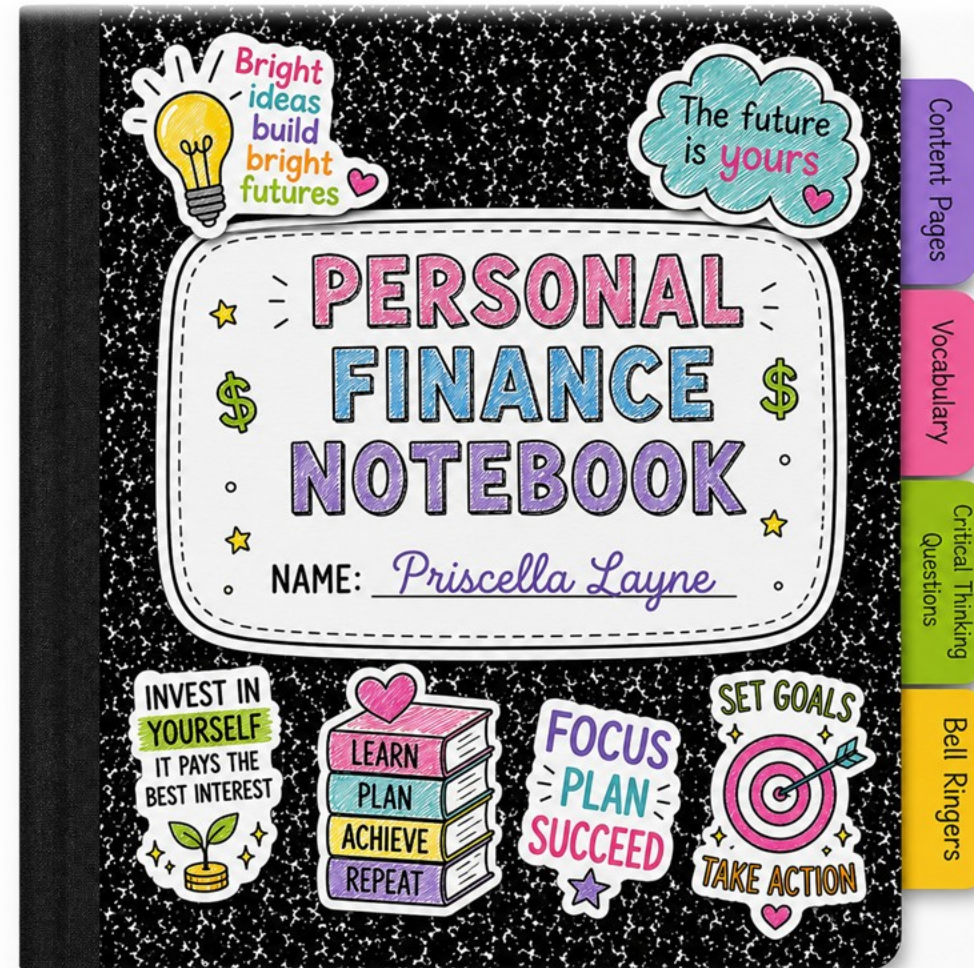


Includes a 40-Page Printable Notebook

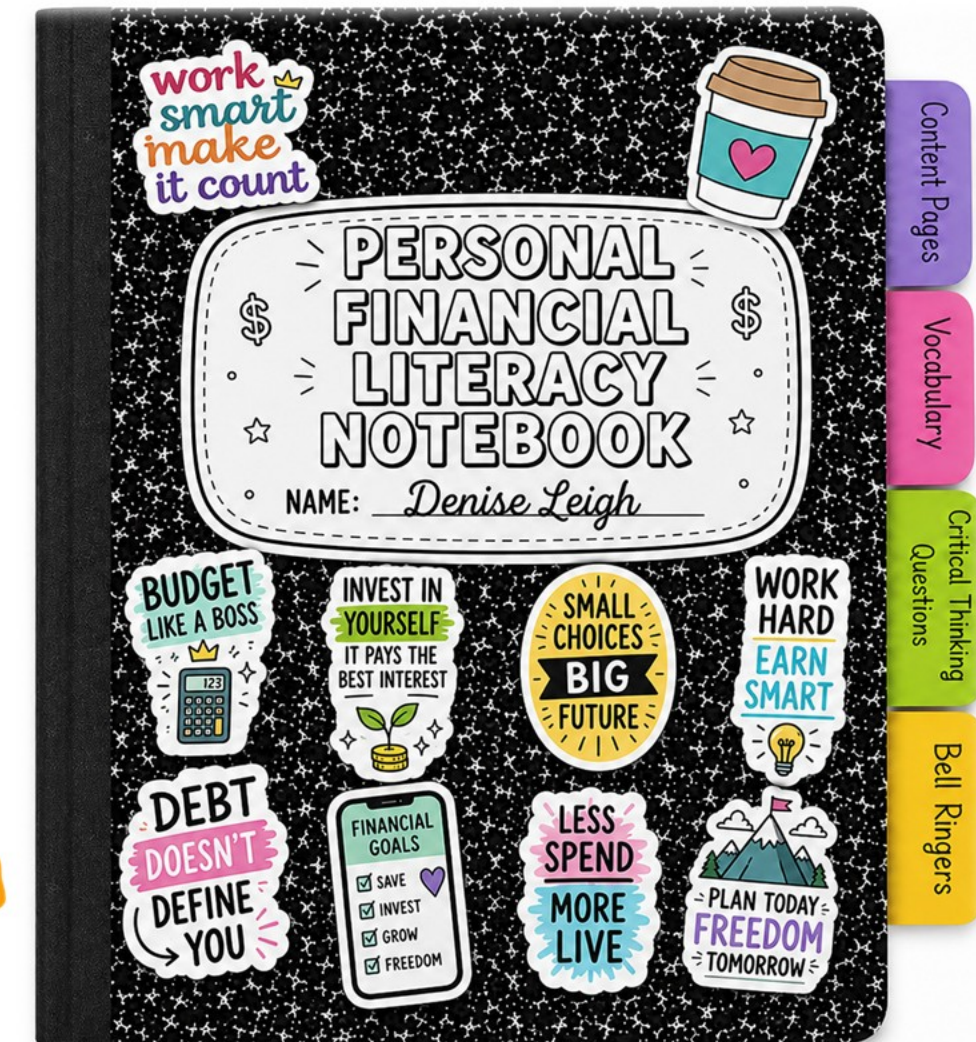
GREAT FOR:

- ✓ Independent Work
- ✓ Bell Ringers
- ✓ Exit Tickets
- ✓ Homework
- ✓ Formative Assessments
- ✓ Tech-Free Learning Activities

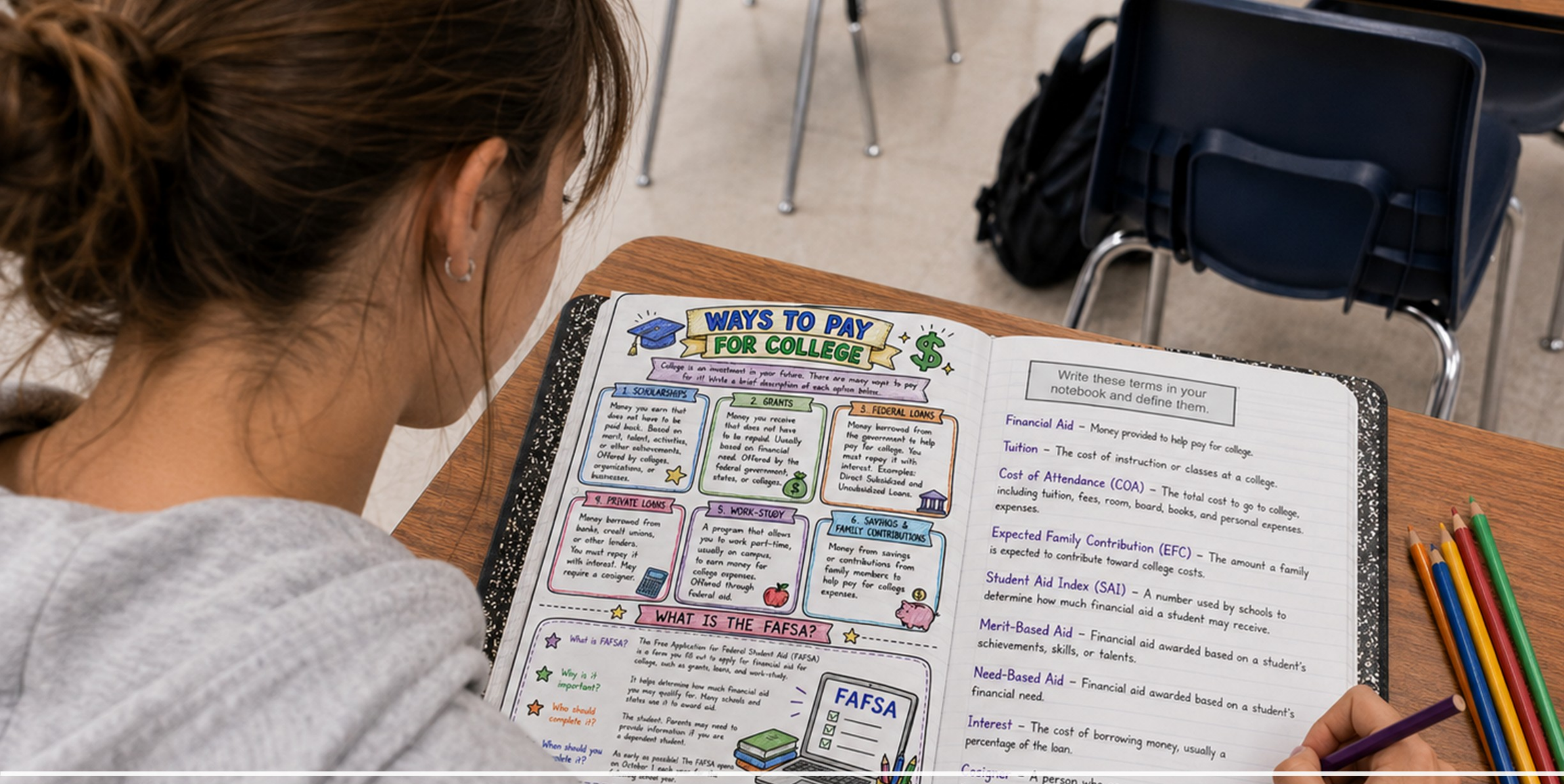
COMPOSITION NOTEBOOK NOT INCLUDED



Student Version



**Teacher Version w/
Answer Keys Included**



SCIENTIFIC FACT: The more ways students interact with content, the stronger their understanding and retention.

Includes Teacher Instructions & Grading Suggestions

Teacher Instructions

This interactive notebook is designed to help students organize course content while building understanding through writing and reflection.

Each lesson follows the same format:

1. **Content Page** – Students begin by adding the content page to their interactive notebook. I recommend projecting the **Teacher Version** so students can copy the completed notes onto their notebooks. This helps even if they are on the same page and provides accurate reference notes throughout the course.
2. **Vocabulary** – After the content page is completed or copied into the notebook, have students read the accompanying vocabulary terms. On each separate notebook page, students should write each term and complete definitions or explanations.
3. **Critical Thinking Questions** – Each lesson concludes with critical thinking questions that encourage students to apply what they have learned. These questions work well as independent practice, partner discussions, bell ringers, exit tickets, or homework. They are also an excellent option for days when you want to provide a meaningful, technology-free learning activity.

*This teacher's file deliberately does not include answer keys to the critical thinking questions as answer will vary and responses are subjective.

By following this consistent structure throughout the course, students will create a notebook that serves as both a study guide and a valuable reference for future lessons and assessments.

Grading Suggestions

I recommend grading your students' interactive notebooks throughout the course. This encourages students to stay caught up, take pride in their work, and put effort into each lesson.

Consider grading the following:

- **Notebook participation** – Students complete the required notebook activities.
- **Organization and neatness** – Pages are in order, easy to read, and well maintained.
- **Critical thinking questions** – These responses show that students understand the lesson.

A simple grading method is to assign **points for each critical thinking question**. To earn all 5 points, students should write a thoughtful, complete response that demonstrates their understanding of the content. Responses should go beyond a one-word or one-sentence answer and include enough detail to explain their thinking.

*I always gave notebook grades each grading period.—not each week

BORROWING, CREDIT, AND DEBT

WHY PEOPLE BORROW MONEY

THE 5 FACTORS THAT MAKE A CREDIT SCORE

9 TYPES OF LOANS

1	2	3	4	5
1	2	3	4	5
6	7	8	9	

Great Pencil and Paper Note Taking Activities

Write these terms in your notebook and define them.

Net Worth

Assets

Liabilities

Financial Health

Checking Account

Investments

Mortgage

Credit Card Debt

Personal Property

Positive Net Worth

Vocabulary Connection

CRITICAL THINKING
7 Types of Educational Degrees

Directions: Read each question carefully and write your thoughts in complete sentences.

1 Compare an associate degree and a bachelor's degree. How are they similar? How are they different? What might be some advantages and disadvantages of each?

2 Why do you think people choose to keep going to school? What are some possible benefits and challenges of pursuing these degrees? Why might someone choose a master's, specialist, or doctorate? What are some possible benefits and challenges of pursuing these degrees?

3 If you could choose one of the seven types of degrees or programs to help prepare for your future career, which would you choose and why? What kind of job could it help you get?

I also included critical thinking questions.

Bell Ringer Questions

1. What is the first step in the financial planning process?
2. Why is it important to review your financial plan regularly?
3. What is one reason people doing the same job may earn different wages?
4. How can education or certifications affect your income?
5. Why does where you live affect how much money you earn?
6. How can job performance influence wages?
7. Why should financial goals be reviewed and updated over time?
8. How can financial planning help you prepare for emergencies?
9. What are two factors that can increase your earning potential?
10. Why is financial planning important before making major purchases?
11. What is an associate degree?
12. How long does it typically take to earn a bachelor's degree?
13. What degree usually comes after a bachelor's degree?
14. Which degree is considered the highest academic degree?
15. What is a certificate program?
16. What is the difference between a master's degree and a doctorate?
17. Why might someone choose a certificate program instead of a college degree?
18. Which degree would someone need to become a college professor?
19. How can earning a higher degree affect career opportunities?
20. Which educational path interests you most, and why?
21. What are the five common sources of income?
22. What is earned income?
23. What is passive income?
24. What is the difference between earned income and unearned income?
25. Give an example of investment income.
26. What is self-employment income?
27. Why is it helpful to have more than one source of income?
28. Which type of income usually requires the least ongoing effort?
29. Which source of income comes from renting property?
30. Which type of income would you most like to earn in the future?

Here is a list of bell ringer/exit ticket questions. If you choose to use these, feel free to use the bell ringer pages (slide #3)...or have students answer them directly in their notebook on a blank notebook page.

I also included 140 bell ringers.

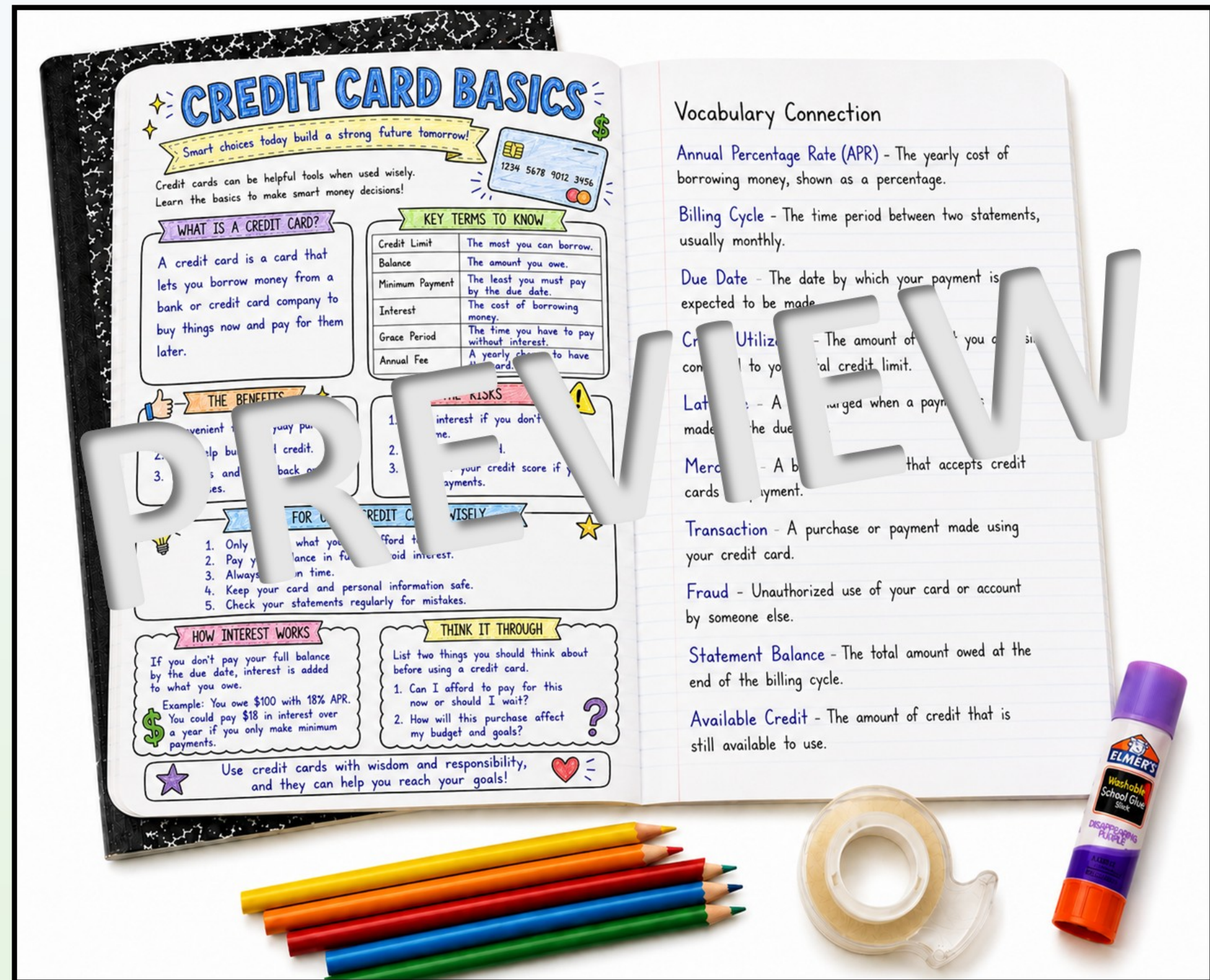
2 cover sticker versions included depending on the name of your class.



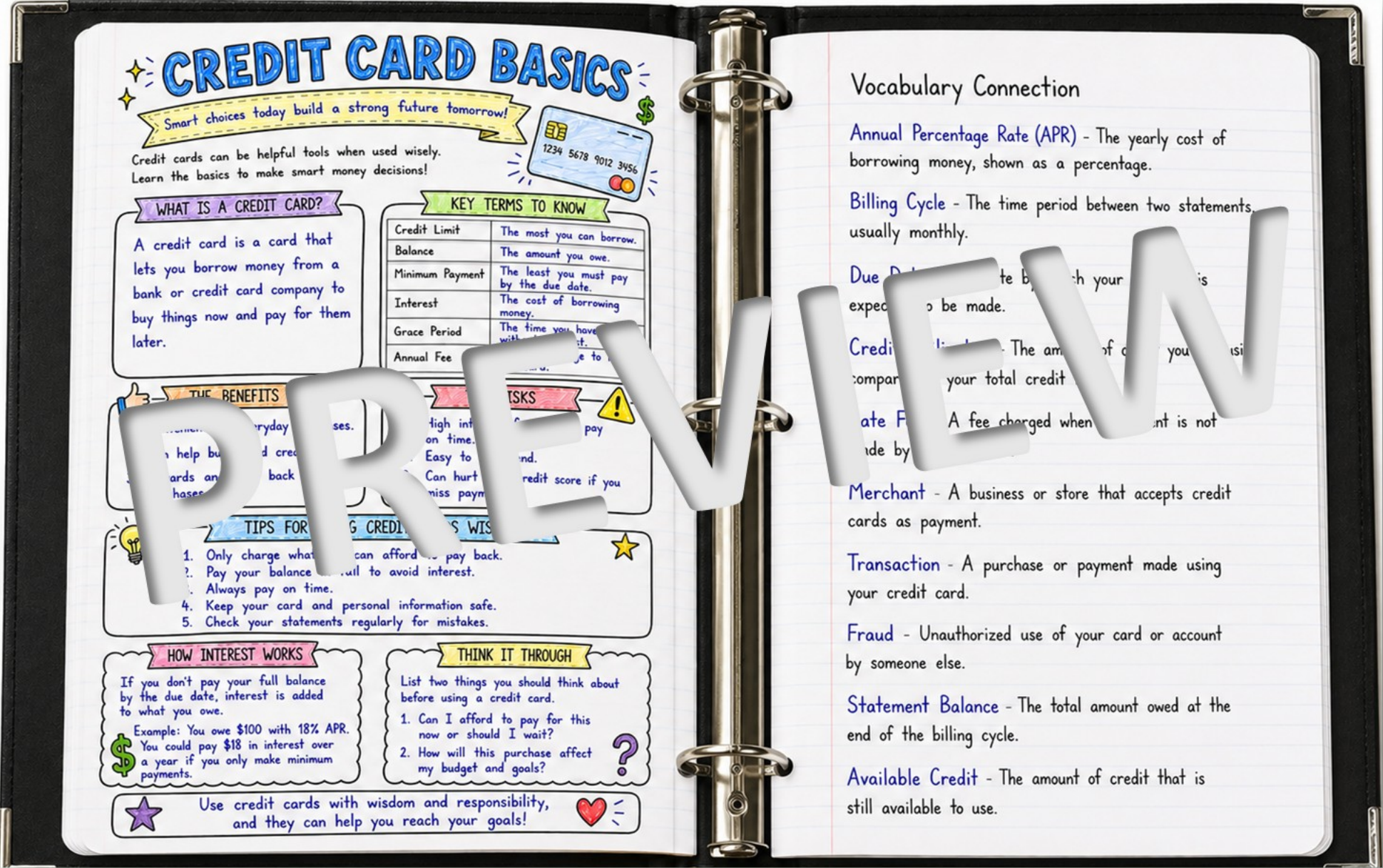
I also included some FUN Stickers.

Use
tape or glue sticks
to attach the pages
to the notebook.

Students write
vocabulary words
directly on the
notebook pages.

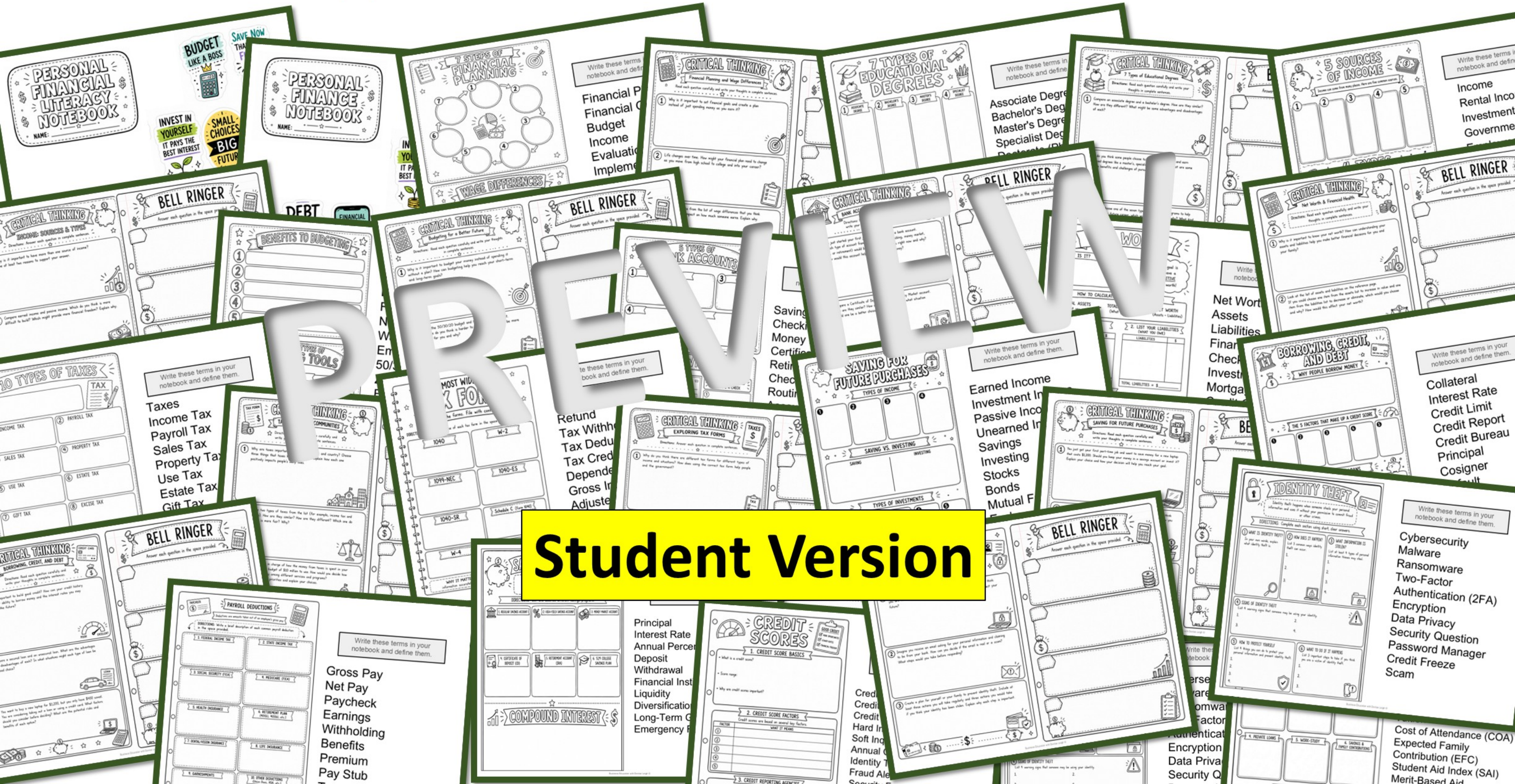


Some teachers told me they prefer FULL-SIZED SHEETS for a 3-ring binder so, I added that size too!



Interactive Notebook Preview

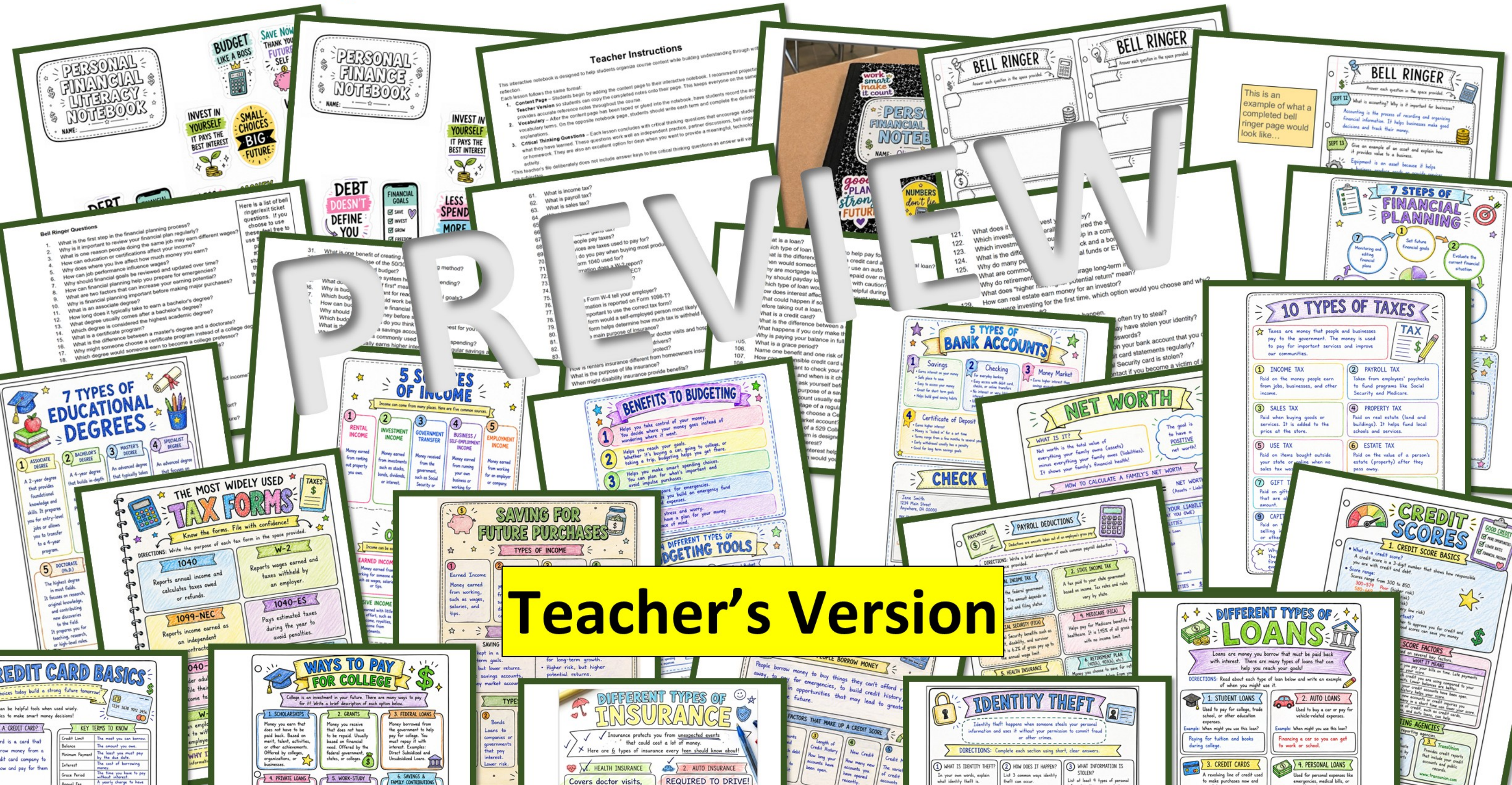
Great Supplement Materials for Personal Finance Class



Student Version

Interactive Notebook Preview

Great Supplement Materials for a Personal Finance Class



Teacher's Version

THIS INTERACTIVE
NOTEBOOK GOES
GREAT WITH MY
**PERSONAL FINANCE
SEMESTER COURSE**

BEST SELLER

PERSONAL FINANCE

Full Semester Course

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

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

All Easy-to-Use, Fillable
Google Docs and Slides
that easily convert to
Microsoft Suite!

NO PREP!
NO GUESS WORK!
SAVES YOU TIME!



BUSINESS EDUCATION WITH *Denise Leigh*

THIS INTERACTIVE
NOTEBOOK GOES
GREAT WITH MY
**PENNSYLVANIA
PERSONAL FINANCE
SEMESTER COURSE**

Personal Finance Course

PENNSYLVANIA-ALIGNED

A Personal Finance Course
for Pennsylvania
High School Students

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

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BUSINESS EDUCATION WITH *Denise Leigh*

10 Interactive Notebooks. Every Business Prep. One Easy Solution.

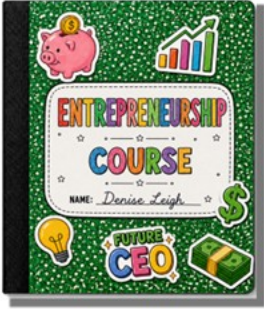
Entrepreneurship

INTERACTIVE NOTEBOOK

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Middle School or High School



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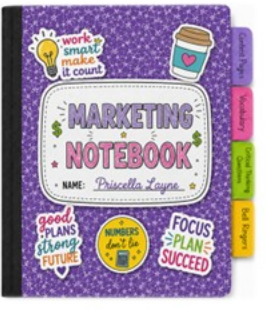
Marketing

INTERACTIVE NOTEBOOK

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Middle School / High School



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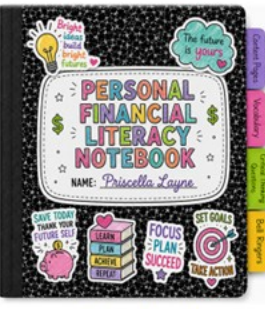
Personal Finance

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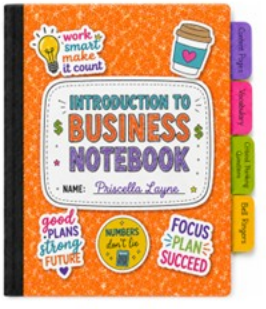
Introduction to Business

INTERACTIVE NOTEBOOK

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Middle School / High School



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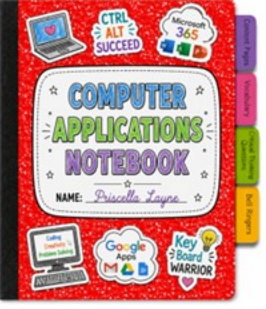
Computer Applications

INTERACTIVE NOTEBOOK

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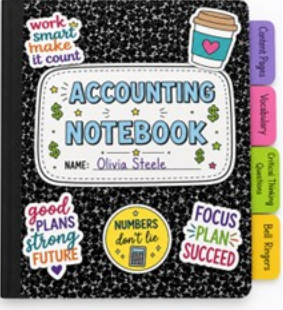
Accounting

INTERACTIVE NOTEBOOK

FUN Note-Taking!

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High School Accounting Class



NO PREP!
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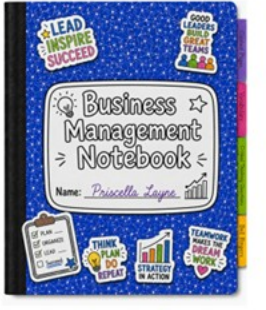
Management

INTERACTIVE NOTEBOOK

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Middle School / High School



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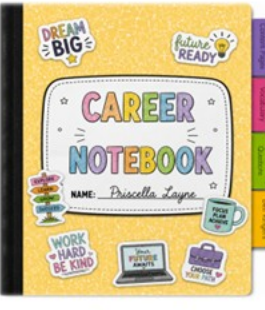
Career Class

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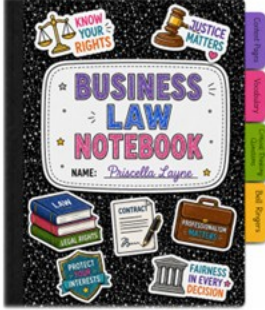
Business Law

INTERACTIVE NOTEBOOK

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Middle School / High School



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AP[®] Business with Personal Finance

FULL YEAR COURSE BUNDLE

112 PRESENTATIONS, LESSONS, ACTIVITIES, & PROJECTS

+

AP[®] Business with Personal Finance Workbook - Student Edition

+

AP[®] Business with Personal Finance Interactive Notebook

NO PREP!
NO GUESS WORK!
SAVES YOU TIME!

STUDENT WORKBOOK

INTERACTIVE NOTEBOOK

Not Affiliated with, Endorsed by, or Approved by College Board

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.

