
PETERS TOWNSHIP HIGH SCHOOL

COURSE SYLLABUS: FINANCIAL LITERACY

Course Overview and Essential Skills

This purpose of this course is to connect algebra skills to everyday life (i.e. earning, spending, saving, investing, etc.). In the past, students' have said that this class serves as a crash course in "adulting". The class covers the six financial umbrellas: Investing, Banking, Credit, Income Taxes, Insurance and Household Budgeting. It is important that students see the real world connections and understand how this information will affect them later in life. Some of these connections include following popular stock market trends, researching banking options in the Peters Township area, analyzing credit scores and completing the 1040EZ tax form.

Course Textbook and Required Materials

- *Financial Algebra* 2011; ISBN#: 0-538-44967-5
- In addition to in class work, students will work on Everfi modules on Everfi.com.
- Bring an organizer to store class notes (Binder, folder, etc.)
- Bring a writing utensil and graphing calculator to class each day.

Course Outline of Material Covered:

Unit or Topic	Concepts/Skills/Resources	Timeframe
The Stock Market	<ul style="list-style-type: none">• Business Organization• Stock Market Data and Charts• Simple Moving Averages• Stock Market Ticker• Stock Transactions and Fees• Stock Splits• Dividend Income	3 weeks
Banking Services	<ul style="list-style-type: none">• Checking Accounts• Reconcile a Bank Statement• Saving Accounts• Compound Interest Formula• Continuous Compounding• Future Value of Investments• Present Value of Investments	3 weeks
Consumer Credit	<ul style="list-style-type: none">• Introduction to Consumer Credit• Loans• Credit Cards• Statements• Average Daily Balance	3 weeks
Employment Basics	<ul style="list-style-type: none">• Look for Employment• Pay Periods and Hourly Rates• Commissions, Royalties and Piecework Pay• Employee Benefits	2 weeks

	<ul style="list-style-type: none"> • Social Security and Medicare 	
Income Taxes	<ul style="list-style-type: none"> • Tax Tables, Worksheets and Schedules • Modeling Tax Schedules • Income Statements • Forms 1040EX and 1040A • Form 1040 and Schedules A and B 	3 weeks
Automobile Ownership	<ul style="list-style-type: none"> • Classified Ads • Buy or Sell a Car • Automobile Insurance • Automobile Depreciation 	2 weeks
Preparing a Budget/Independent Living	<ul style="list-style-type: none"> • Utility Expenses • Budgeting • Mortgage Application Process • Purchasing a Home 	2 weeks

****Depending on the needs of the class or changes in the school year, the course outline is subject to change.***