## Course Description
This course gives students a consistent framework for thinking through financial choices in order to improve their well-being. Decisions require action. Students who *take charge* of their finances are better prepared to invest in themselves and cope with the financial ups and downs that life will bring. An activity and project-based approach will be used.

## Course Overview
### Throughout this course, students will learn:
- Personal goals and values are the foundation of personal finance
- Invest in yourself (human capital)
- There is an ongoing association between your present-self and your future self
- The value of money changes over time
- Compound interest makes savings work for you, and borrowing work against you.
- Opportunity costs and tradeoffs are inherent in every decision you make.
- Risk and return are inherent in financial investing
- Take steps to protect yourself from the unexpected (fraud, insurance, etc.)
- What you look like on paper (credit report, spending plan, etc)

This course is designed for students in the 10th thru 12th grade. No prerequisite is required.

## Instruction
Instruction will focus on hands-on activities as well as lecture, group discussion, use of technology, and other methods. Students will have the opportunity to work both individually and as part of a small group to complete assignments. Projects will require students to use academic skills in language arts, math, social sciences, and science. Community resources will be accessed by inviting guest speakers, conducting panel discussions, and organizing field trips.

## Course Assessment
Various assessment tools including worksheets, learning activities, reflection writing assignments and quizzes will be utilized to assess student knowledge. “Life In...” is a family spending plan simulation that emulates the constraints typical American households encounter when managing their finances which will be used as a final assessment.

## Supplies Needed
Each student will need a three-ring binder with notebook paper. Activities, assignments and project outlines can be three-hole punched for organization. A writing utensil (pen/pencil) will be required daily.