Are You
Financially you know.....

The average adolescent spends $264 a r

10% of teenagers 12-19 have their own
Is it savvy?
“Take Charge of Your Finances” prepares students of their personal finances. It is a course that addresses attitudes, and behaviors associated with financial education.
10% of teenagers 12-19 have their own credit cards

The average revolving credit card debt at least one credit card is $3,815 per student for successful management of family economics

Course topics include:

- addresses the knowledge, skills,.
n credit card

t among individuals with at

To learn more about “Take Charge of Your Finances,” contact (INSERT INFO HERE)
- Analyze needs versus resources
- Set financial goals
- Research the lifecycle of products or services
- Investigate human capital and economic trends
- Read paychecks and bank statements
- Manage cash, credit, and investments
versus wants

Budgets

Cycle of financial planning

Capital

Tax forms

Credit and bank accounts

♦ Examine the
debt cycle

♦ Identify major
credit needs

♦ Develop personal
credit decisions

♦ Investigate the
effectiveness

♦ Examine economic
decisions
The time value of money and savings
major expenditure categories
personal spending plan
the stock market
economic systems and consumer