

FINANCE AND INVESTMENT

The Finance and Investment course helps students become empowered and educated about personal finances. The goal is for students to become “financially literate”. With citizens being more responsible now for their own financial future, it is important to understand how to invest and manage money. The course covers six main themes. These six themes include: financial goals, career planning, money management and wealth building, consumer skills such as buying a car and home, risk protection from fraud, scams, other areas of risk and financial planning for higher education. Students are engaged in the course using a combination of methods for learning including Internet research, classroom discussion and simulations.

Course Topics Include:

Course topics include but are not limited to the following: Career Decisions (including Skills, Goals, Job Application and The Job Interview Process), Money Management (Understanding Pay and Benefits, Checking Accounts and Banking Services, Budgeting and Planning, Federal Income Taxes), Financial Security (Saving and Investing for the Future, Investing in Stocks, Bonds, Mutual Funds, Real Estate, Collectibles, Gems and Jewelry, Planning and Saving for Retirement), Credit Management (Types and Sources of Credit, Establishing Good Credit, Evaluating Credit and Laws, Responsibilities and Costs of Credit, Problems with Credit), Resource Management (Renting a Residence, Buying a Home, Buying and Owning a Vehicle), Risk Management (Understanding and Managing Risk, Property and Liability Insurance, Health and Life Insurance), Identity Theft and Fraud, Funding Higher Education.

Class Resources:

<http://njaes.rutgers.edu/money/riskquiz/>

<http://www.teenvestor.com/>

<http://www.fool.com/>

<http://www.investopedia.com/articles/basics/04/082704.asp#axzz2HE1leV1L>

<http://www.pncchristmaspriceindex.com/preload>

http://help.yahoo.com/kb/index?locale=en_US&page=content&y=PROD_FIN&id=SLN2318

<http://www.marketwatch.com/game/mrs-moore-finance-classes-2014>

<http://screener.finance.yahoo.com/funds.html>

<http://www.kitco.com/market/>

http://corp.kitco.com/kitco_story.html

<http://www.irs.gov/>

<https://finlit.everfi.net/>

<http://www.fdic.gov/>

<http://www.bankrate.com/finance/savings/fdic-insures-bank-deposits-to-250-000-1.aspx>

<http://www.mycreditunion.gov/Pages/default.aspx>

<http://data.bls.gov/cgi-bin/cpicalc.pl>

<http://www.investopedia.com/university/beginner/beginner1.asp>

<https://vb.knowledgematters.com/>

<http://www.lifesmarts.org/about-us/>

Events and Activities:

Join the Future Business Leaders of America Club (FBLA) and compete against students from other schools in Bucks County in Personal Finance. The first, second, and third place winners advance to the state conference in Hershey, PA! This is a great addition to a student's college application.

Financial Reality Fair

Students have the opportunity to practice basic budgeting skills by making personal financial life decisions in areas such as housing, transportation, food and clothing, insurance, entertainment, and other choices. Students visit different booths staffed by local businesses to make financial decisions as independent young adults. Students have the opportunity to participate in two financial reality fairs, one at a local high school campus and a second, here at Neshaminy High School. TruMark Financial Credit Union sponsors the financial reality fair, at the local area high school. The reality fair that is held on Neshaminy's campus, is sponsored by Bucks First Federal Credit Union.

EverFi – Financial Literacy Program sponsored by The First National Bank and Trust Company of Newtown

Set yourself up for financial success! In this simulation, students will learn about banking, credit cards, paying for college, investing, consumer fraud, taxes and insurance, renting vs. owning, and everything in between. Students have the opportunity to become EverFi certified and

participate in a certification presentation ceremony based on achieving required minimum scores on each module's assessment.

Virtual Stock Exchange Simulation – sponsored by MarketWatch, The Wall Street Journal

Students will be able to trade stocks in real-time using a virtual portfolio.

The purpose of using Virtual Stock Exchange is to give students a better understanding of trading strategies and portfolio management. Students will also learn a variety of financial instruments and their risks and rewards as they apply to asset management.

LifeSmarts

LifeSmarts, a program of the National Consumer League, is a competition that prepares students to enter the real world as smart adult consumers. Participants focus on five key topic areas: consumer rights and responsibilities, the environment, health and safety, personal finance, and technology. Students take preliminary quizzes on the topic areas and the students with the five highest overall scores will be selected to represent Neshaminy High School to compete at the LifeSmarts Virtual State competition. State champion teams will compete for the National LifeSmarts Championship at Walt Disney World in Orlando, Florida, April 26-29.

Virtual Business Personal Finance Online

Students will learn key personal financial skills and demonstrate competence in financial literacy in an online simulated world. The simulation and content are always current and up to date, including tax rates, laws, and regulations.



Curriculum Map (link)

<http://www.neshaminy.org/cms/lib6/PA01000466/Centricity/Domain/34/Finance%20and%20Investment.pdf>