



# PIONEERS Co-Op

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## Overview of **PERSONAL FINANCE & FINANCIAL LITERACY** (Grades 10–12)

**Tutor:** Mrs. Katrina Bradley  
517-358-8473  
[bbemyloves@gmail.com](mailto:bbemyloves@gmail.com)

### Textbooks:

- *Christian Finance for Teens – A Simple Guide to Financial Wisdom for Teens and Young Adults* by Cindy Kersey; ISBN 978-1-61448-754-8 (paperback)
- *Whatever Happened to Penny Candy?* (7<sup>th</sup> Edition) by Richard J. Maybury; ISBN 978-0-942617-64-1

**Class Description:** Practical applications help students to solve real-life problems in budgeting, banking, basic investing, and taxes. Students will be tested on the thought process and financial advice/literacy. All math formulas will be provided on exams.

This class includes but is not limited to:

- Job search techniques: resume writing, finding and applying for jobs, interviewing
- Filling out W-4 and other work forms, understanding insurance options, gross and net pay
- What it costs to live on their own, fixed and variable expenses, needs and wants
- Create a personal budget including tracking expenses, savings goals, handling unforeseen expenses
- Setting up checking, savings and long-term savings accounts
- Money management skills, how to avoid debt and how to get out of debt

\*The class is designed to have a fair amount of homework each week — at the high school junior or senior level.

### Required Resources:

- **Access to a computer, printer, Internet with an e-mail account is a must!**

### Required Supplies:

- Notebook
- Folder or 3-ring binder
- Pencils/pens
- Calculator

**Student Evaluation:** Students will receive a percentage grade each semester based upon the following:

|                   |     |
|-------------------|-----|
| Homework          | 50% |
| Quizzes and Tests | 25% |
| Exam              | 25% |

| <b>Grading Scale</b> |    |
|----------------------|----|
| 90-100%              | =A |
| 80-89%               | =B |
| 70-79%               | =C |
| 60-69%               | =D |
| Less than 60%        | =E |