

Curriculum at a Glance

Personal Finance 2: Investing Your Money

Grade 9-12

This course will explore various vehicles for investing including stocks, bonds, and mutual funds. The world of investing and the operation of the stock market are the key components of this course.

Students will evaluate and analyze many investment options in a collaborative environment. Emphasis is placed on developing the skills of global awareness, collaboration, oral and written communication, critical thinking, problem solving and a well-defined work ethic. Students will participate in the Stock Market Game. Prerequisite: C or better in Personal Finance 1.

Unit Description	Content and/or Skills
Unit 1: Financial Decisions and Goals	<ul style="list-style-type: none">● Define personal financial planning.● List the six steps of financial planning.● Identify factors that affect personal financial decisions.● Explain the opportunity costs associated with personal financial decisions.● Understand the time value of money.● Identify eight strategies for achieving financial goals at different stages of life.
Unit 2: Saving and Investing	<ul style="list-style-type: none">● Outline your financial goals and evaluate how they align with their values.● Summarize ways to prepare for and survive a financial crisis.● Identify sources of money you can invest.● Describe the factors that affect your investment choices.● Describe the two basic types of stock.● Compare corporate bonds and government bonds.● Identify the main goal of real estate investing.● Explain the purpose of diversification.● List the steps involved in developing a personal investment plan.● Explain the role of a financial planner.● Describe the actions you should take when managing your investments.● Identify sources of investment information.
Unit 3: Stocks	<ul style="list-style-type: none">● Explain why companies offer common and preferred stock.● Discuss the reasons for investing in common stock.● Discuss the reasons for investing in preferred stock.

	<ul style="list-style-type: none"> ● Clarify and describe the types of stock investments ● Identify sources of information for evaluating stock investments. ● Discuss the factors that affect stock prices. ● Compare investment theories. ● Explain primary and secondary markets. ● Describe the ways to buy and sell stock. ● Evaluate long-term and short-term investment strategies.
Unit 4: Bonds and Mutual Funds	<ul style="list-style-type: none"> ● Describe the types of corporate bonds. ● Identify the reasons corporations sell bonds. ● Explain why investors buy corporate bonds. ● Discuss the reasons governments issue bonds. ● Classify the types of government bonds. ● Define bond price quotations. ● List information resources for selecting bond investments. ● Categorize and describe bond ratings. ● Explain how to determine a bond's yield. ● Define mutual funds. ● Explain why investors buy mutual funds. ● Identify types of mutual funds. ● Categorize the three main groups of mutual funds.
Unit 5: Real Estate and Investments	<ul style="list-style-type: none"> ● Describe the different types of direct real estate investments. ● Describe the different types of indirect real estate investments. ● Discuss the advantages and disadvantages of real estate investments. ● Identify the different types of precious metal and gem investments. ● Explain the appeal of investing in precious gems. ● Discuss collectibles as a type of investment. ● Analyze the disadvantages and risks of investing in precious metals, gems, and collectibles.
Unit 6: Investment Portfolio	<ul style="list-style-type: none"> ● Students will assess personal finances. ● Students will explore and analyze investment options. ● Students will develop an investment plan/portfolio. ● Students will evaluate their investment plan/portfolio.

