



Resource Management

Credit- 1/2

1 semester

Required for graduation

Text: Managing your Personal Finances 2002

Prerequisite- Junior or senior

Description of the class- The active role of the consumer in today's economic world is the purpose of this problem-solving course. Students are exposed to problems and decision-making involved in all aspects of consumer buying and spending during the semester.

Course content:

1. Role of the consumer
2. Budgets
3. Checking accounts and other banking services
4. Saving for the future
5. Investing for your future
6. Investing in stocks
7. Investing in bonds
8. Investing in mutual funds
9. Credit in America
10. Credit records and the law
11. Responsibilities and costs of credit
12. Problems with credit
13. Personal decision making
14. Renting a residence
15. Buying a home
16. Buying and caring for a vehicle

17. Consumer protection
18. Dispute resolution
19. Federal income tax
20. Introduction to risk management
21. Property and liabilities insurance
22. Health and life insurance

Expectations: Students are expected to be functioning and contributing members of the class.

Course Objectives:

1. Demonstrate management of financial resources to meet goals of individual and families
2. Demonstrate management of individual and family resources including shelter, transportation, health care, and financial planning
3. Analyze policies that support consumer rights and responsibilities
4. Evaluate the impact of technology on individual and family resources.

Supplies Needed: (these items should be with you everyday)

1. Paper/notebook for notes
2. Pen/pencil
3. Textbook

Grades:

The grades for this class are based on percentages. 50% is based on test grades, which also include projects and current events. The other 50% is based on daily homework assignments.

Grading Scale:

93-100 A
86-92 B
77-85 C
70-76 D
Below 70 F

Class Rules:

1. Respect members of the class. (Be kind with actions and words)
2. Please do not talk without permission from the teacher.
3. Profanity is not tolerated.
4. Be prepared for class. (bring homework, pen/pencil, and book)
5. Follow the directions the first time they are given.