

Week 10: INTRO TO CREDIT (Text Ch. 10)

- 1) Discuss types & sources of credit (Service Credit, Installment, & Revolving Credit)
- 2) Explain "Safe Debt Load" (How much to safely borrow?)
- 3) Explain "Creditworthiness" characteristics: Character, Capacity, & Capital
- 4) Analyze individual Credit Reports from credit bureaus Equifax, Experian, & Trans Union

Week 11: CREDITWORTHINESS (Text Ch. 10)

- 1) Discuss ways to build a positive credit history and advantages of such
- 2) Discuss challenges of a poor credit history
- 3) Complete a credit application
- 4) Analyze a credit scoring sheet/form and a credit case study
- 5) Research APR & APY at various banks for purchasing a vehicle and calculate monthly payments

Week 12: CREDIT CARDS (Text Ch. 10)

- 1) Discuss advantages and disadvantages of using credit cards
- 2) Explain the different types of credit cards (bank, retail, travel, entertainment)
- 3) Analyze different credit card applications (APR, terms, fees, etc.)
- 4) Explain safety tips using credit cards (lost & stolen)
- 5) Analyze a credit card monthly billing statement

Weeks 13 & 14: BUDGETING (Text Ch. 11 & Ch. 6)

- 1) Identify and prioritize financial goals, explaining how goals may affect family & community
- 2) Explain how to set up an effective filing system for your records
- 3) Discuss the difference between fixed and flexible expenses
- 4) Plan a budget from kept records and identify common problems with budgeting
- 5) Evaluate and adjust a budget worksheet then construct a yearly budget

Week 15: TRANSPORTATION (Text Ch. 12)

- 1) Explain how to determine whether one can afford a car
- 2) Describe how to evaluate choices in new and used cars
- 3) Compare & contrast buying vs. leasing a car and describe a sales contract
- 4) Explain how to calculate a fair price and describe how to negotiate for the car you want
- 5) Identify routine maintenance checks & explain how to find and do business with a repair shop

Week 16: AUTOMOBILE INSURANCE (Text. Ch. 14)

- 1) Identify basic types of auto insurance coverage
- 2) Explain factors that contribute to the cost of auto insurance
- 3) Discuss state minimum liability insurance coverage and how much insurance one should buy
- 4) Analyze a sample auto insurance policy and premium costs
- 5) Discuss ways to reduce auto insurance premium costs

Weeks 17 & 18: HOUSING OPTIONS (Text Ch. 13) and RENTER'S INSURANCE (Text Ch. 14)

- 1) Discuss housing alternatives after high school graduation
- 2) Describe agreements you should make with a roommate before renting an apartment together
- 3) Research how to find available apartments, evaluate an apartment, and make a selection
- 4) Analyze lease terms and discuss how to prepare for your move
- 5) Explain costs associated with renter's insurance premiums