



Course Information Sheet

Course Name: Money Matters

Instructional Material: Cengage, Personal Financial Literacy

Software (if required): MindTap

Semester One:

Week	Topic
1	Introduction to Personal Finance & Financial Planning
2	Income, Wages, and Careers
3	Gross Pay, Net Pay, and Deductions
4	Budgeting and Financial Goals
5	Banking and Financial Services
6	Checking Accounts and Electronic Funds Transfers
7	Savings Accounts and the Time Value of Money
8	Introduction to Credit and Debt
9	Understanding Your Credit Score and Credit Report
10	Credit Cards and Managing Debt
11	Types of Loans: Student, Auto, and Mortgages
12	Protecting Yourself from Identity Theft and Fraud
13	Consumer Rights and Responsibilities
14	Introduction to Insurance and Risk Management
15	Health, Auto, and Home Insurance
16	Life and Disability Insurance
17	Economic Principles and Their Impact on Personal Finance
18	Mid-Term Review and Examination



Semester Two:

Week	Topic
19	Taxes and the U.S. Tax System
20	Filing Income Taxes: The 1040 and W-2 Forms
21	Introduction to Investing
22	Stocks, Bonds, and Mutual Funds
23	Investment Risk and Return
24	Retirement Planning: 401(k), IRA, and Social Security
25	Saving for Post-Secondary Education
26	Real Estate: Buying vs. Renting
27	Vehicle Ownership: Buying vs. Leasing
28	Entrepreneurship and Small Business Finance
29	Financial Statements and Record Keeping
30	Estate Planning: Wills and Trusts
31	Global Economy and International Trade
32	The Federal Reserve and Monetary Policy
33	Personal Financial Capstone Project
34	Personal Financial Capstone Project (Continued)
35	Final Review and Project Presentations
36	Final Examination