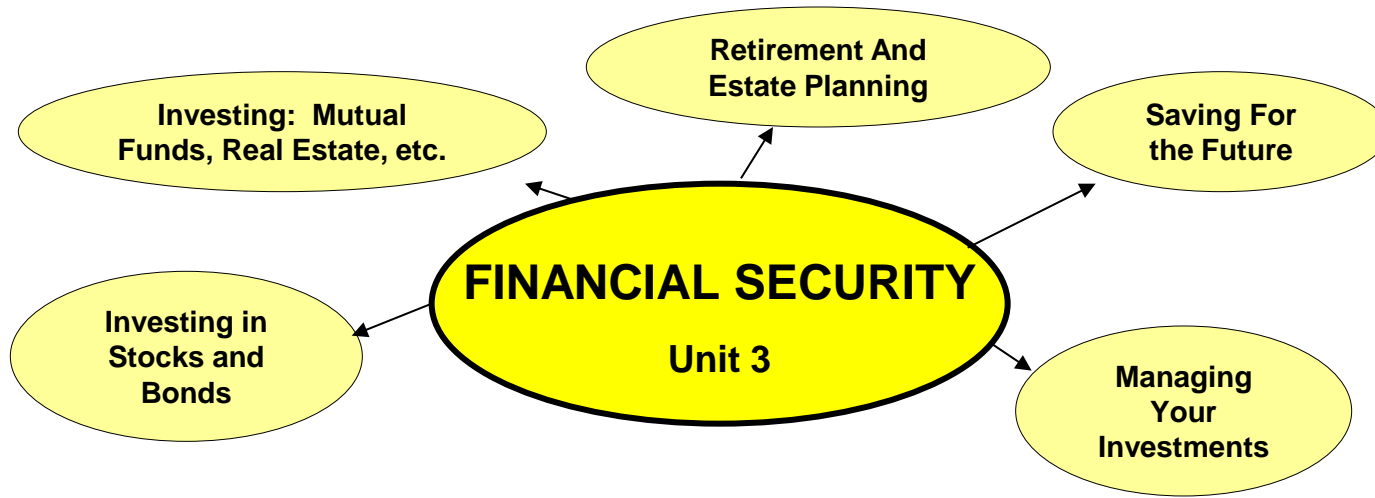


# BUSINESS

## HIGH SCHOOL-PERSONAL FINANCE



### Content Vocabulary:

Annual Percentage Yield (APY)  
Loan Consolidation  
Student Loans  
Certificate of Deposit (CD)  
Yield  
Payroll Savings Plan  
Inflation  
Rule of 72  
Stock  
Bonds  
Option  
Stockholders  
Securities Exchange  
Leverage  
Direct Investment  
Individual Retirement Account (IRA)  
Keogh Plan  
Grants  
Principal  
Maturity Date  
Direct Deposit  
Safety of Principal  
Investing Risk  
Annual Report  
Futures  
Dividends  
Par Value  
Bull Market  
Short Selling  
Dividend Reinvestment  
Roth IRA  
Liquidity  
Bear Market  
Portfolio  
Diversification  
Annuity  
Mutual Fund  
Market Value

### Essential Learning Expectations:

#### Students will know:

##### CCTE – Personal Finance

- D.10 – Describe why and how people save.
- D.12 – Differentiate between saving and investing.
- D.13 – Distinguish between simple and compound interest.
- D.14 – Explain the reasons for changes in a savings and investing plan as one proceeds through the life cycle.
- D.15 – Describe how the stock market functions.
- D.16 – Identify the risk / return trade-offs for savings and investing.
- D.17 – Analyze the power of compounding and the importance of starting early in implementing a plan of savings and investing.
- F.29 – Identify various types of financial institutions.

##### CT Personal Finance Frameworks – Standards 1-8

- 4.5 – Apply criteria for choosing a saving or investment instrument (e.g. market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
- 4.11 – Calculate and apply the Rule of '72.