

Name _____ date _____

Personal Finance

Budget	Rebate	Final Goals	Investment	Savings Account
stocks	Credit cards	Risk & Return	Mutual Fund	Retirement Accounts
Certificate of Deposit	Credit union	Banks	Sales Tax	Regressive tax
Progressive Tax	Proportional tax	Annual percent Rate	Compound Interest rate & Fixed interest	Collateral
Simple Interest	Compound Interest	Insurance	Insurance types	Automobile Insurance
Disability Insurance	Life Insurance	Property Insurance	Health Insurance	Credit worthiness
Payday Lenders	Pawn Lenders	Property Tax	Variable Interest	Deductibles
Premiums	Shared liability	Asset protection		

ONE assessment!

Learning Target	I can	Mastered/Date/HOW
Personal spending & Saving choices (PF1)a	Use a rational decision making model to evaluate post-high school choices	
Budget (PF1).b	Create a budget for a future goal	
Financial institutions (PF2)a	Compare services of banks, credit unions, payday lenders & Title pawn lenders	
Interest Earned V. Interest charged (p)b	Explain the difference between interest earned and interest charged	
Risk & Return (p)c	Give examples between risk and return	
Investment options (PF2)d	Evaluate the risk of Savings account, CD's, RA, Stocks, bonds and mutual funds	
Taxes (PF3)a	Define Progressive, Regressive, proportional taxes	
Sale taxes (PF3)b	Explain how an increase on sales tax affects different income groups	
Property taxes (PF3)c	Explain the impact of property taxes on individual & communities	
Credit worthiness (PF4)a	Describe the factors that affect credit worthiness and the ability to receive favorable interest rates	
Compare interest Rates (PF4)b	Compare interest rates on loans and credit cards from different institutions	
APR (PF4)c	I can define Annual Percentage Rate	
Simple v. Compound Interest (PF4)c	Explain the difference between simple and compound interest rates	
Fixed and Variable interest Rates (PF4)c	Explain the difference between fixed and variable interest rates	
Various Types of Insurance (PF5)a	List and describe various types of insurance	
Cost of Insurance (PF5)b	Explain the costs and benefits associated with different types of insurance	
Earning of Workers (PF6)a	Identify the skills that are required to be successful in the workplace	
Job and Career Options	Explore job and career options and explain the significance of investment in education, training, and skill development as it relates to future earnings.	

