

Keansburg High School

Course Outline/Syllabus

Junior Seminar

Instructor: Brian Gallagher
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Classroom: 105

Course Description: As a State of New Jersey graduation requirement, each student must participate in a structured learning experience during the school day where they will receive high school credits while learning personal financial literacy skills in a classroom environment. All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

Course Objectives:

Career Decisions

- Students will evaluate personal interest, abilities, values and personality traits and establish goals to assess career choices.
- Students will gain an understanding of the workplace, employability skills, learn how to create an effective resume, and prepare for job interviews

Money Management

- Students will be able to interpret paychecks, complete federal taxes and manage personal budgets
- Housing costs
- Automobile costs
- Students will examine the numerous banking components including checking accounts, bank services, bank statements and how to balance a checkbook.

Financial Security

- Students will examine the benefits of saving and investing and the earning potential of each
- Students will demonstrate an understanding of loans and how interest is calculated.
- Students will be able to identify the differences between wants and needs, and the importance of saving for short and long term needs

Credit Management

- Students will examine the advantages and disadvantages of using credit, methods of establishing credit, and the rights and responsibilities of the consumer relative to the use of credit.

Investments

- Students will learn about investments in stocks and participate in a stock market simulation game.

Textbook:

Edmodo:

Laptop:

Grading Policy

Homework/Classwork 30%
Quizzes 20%
Tests 25%
Projects 25%
Mid Term Exam
Final Exam