

# Economics and Personal Finance

Students explore the fundamentals of microeconomics and macroeconomics to practice decision-making skills for business and personal financial management. Units include apartment contracts, mortgages, car financing, banking, life and health care insurance, real estate, retirement plans, stocks, bonds, treasury notes, annuities, mutual funds, pensions, personal loans, credit cards, educational loans, consumer rights and awareness, and federal, state and city tax assessments. As a culminating project, students prepare financial plans that include saving, investing, borrowing, risk management, and retirement and estate planning. Students take the Wise Financial Literacy Certification (FLC) Exam and the CTECS Workplace Readiness Skills Assessment.

**High School Credits:** 1

**School Level:** High School

**Grade:** 10, 11, 12

**Prerequisites:**

This course meets the Economics and Personal Finance graduation requirement, the virtual course requirement, and the Industry Certification requirement.

**Program:** CTE: Business and Information Technology