

# AOF Economics and Personal Finance

Students develop money management skills for savings, budgeting, credit and debt management and investing, in addition to planning for future expenses including education, transportation, housing, taxes, insurance, and retirement. Students analyze insurance as risk management, conduct tax functions and examine the financial implications of an inheritance. Students research investment instruments to include stocks, bonds, mutual funds, real estate, insurance and tax-sheltering devices. For a culminating project, students prepare financial plans that include saving, investing, borrowing, risk management, and retirement and estate planning. Students take the w/se Financial Literacy Certification (FLC) Exam and the CTECS Workplace Readiness Skills Assessment.

**High School Credits:** 1

**School Level:** High School

**Grade:** 11

**Prerequisites:**

AOF Introduction to Financial Services

**Program:** CTE: Academy of Finance (AOF)