

Woodside Learning Center

Personal Finance (Grades 8-12) Online 8 Weeks: January 8-March 4, 2018

Instructors: Cyndy McKinley, Dr. Shep McKinley

Too many young adults head into the “real world” lacking financial skills. They may know how to solve a quadratic equation but can they balance a checkbook? This course will teach middle school and high school students the important skills involved in making, managing, & investing money. We will cover budgeting, banking, & financial planning. Additionally, students will learn how to shop within budget, buy a car, find housing, and get a job. This class includes interactive online lessons, activities & quizzes. Students will also participate in real-world style “Life Skills Lessons” using the web based program, Banzai!, in order to apply the skills they learn each week. This is not an economics class. The students won’t be doing much math. Instead, it’s a class that teaches basic skills to prepare them for life in the adult world.

Students enrolled as **fully online** learners will have access to the same online lessons, discussions, and activities as the face-to-face students. In addition, our website presents the activities and content discussed in the live classroom. Students will interact with other students and the teacher via weekly discussion forums and activities. Each week the student will post an assignment that the teacher will review (via email).

ONLINE COURSE SCHEDULE: \

Students have one week to complete the weekly lesson activities. Classes run Mon-Sun. All assignments & activities are due by Wednesday midnight. This class runs “asynchronously” (participants do not need to be online at the same time). **Tuition: \$100**

Registration: Please visit our website to download a registration form. www.woodsidelc.com

| Week | Topic | Lesson |
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| #1 | Managing Your Money | How do I write a check? What is a debit card? Why should I create a budget? You’ll study checking accounts, create a budget, and begin the financial program, Banzai! |
| #2 | Managing Your Money Making Your Money | Credit cards are convenient but are they a good choice? Why is my paycheck so small? We’ll learn about various food & entertainment expenses, credit cards, paychecks, & taxes. |
| #3 | Managing Your Money Financial Planning | What are deposit accounts? How do I manage debt? This week we’ll study various banking services, overdraft fees, & how to manage debt. |
| #4 | Managing Your Money Financial Planning | Can I balance a checking account? How can I get a loan? We’ll practice reconciling a check register, work on our financial plans, and learn about loans. |
| #5 | Managing Your Money Transportation & Housing | I have a budget but can I keep it? You’ll study how buy a car, rent an apartment & pay taxes this week while working on your budget. |
| #6 | Managing Your Money Financial Planning | How should I invest? We’ll compare necessities vs. luxuries. Then we’ll explore various stock & bond options available. |
| #7 | Managing Your Money Making Your Money | How much will I make? We’ll discuss higher education, college financing, and how to search for and land a job. |
| #8 | Managing Your Money Risk Management Financial Planning | What happens when....? We’ll learn about several types of insurance, identity theft, frauds, & scams. Finally, we’ll discuss plans for retirement. |

Schedule subject to change

Contact Information:

For more information or to register, please visit our class website or contact Cyndy McKinley

www.woodsidelc.com

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