

Syllabus For Financial Math

Northwest Academy

This course is broken down into 6 modules that are designed to prepare students for their future in a practical way. Students will have ample opportunities to apply the material to their own lives and analyze for themselves where they are and what changes need to be made to get to where they want to go.

Module 1 - Money Management

Control Your Cash Flow

Module lesson topics include:

- Goal setting
- Decision making
- Values
- Spending plans and budgeting
- Pay yourself first
- Money management tips

Module 2 - Borrowing

Use—Don't Abuse

Module lesson topics include:

- Credit application process
- Types of credit, including loans and credit cards
- Credit costs
- Credit scoring
- Rights and responsibilities of borrowers and lenders
- Contracts
- Identity fraud

Module 3 - Earning Power

More Than a Paycheck

- Earning potential
- Employee benefits
- Take-home pay
- Career planning
- Adapting to life-stage changes

Module 4 - Investing

Money Working for You

Module lesson topics include:

- Savings
- Investing
- Setting goals
- Comparing options
- Risks and rewards
- Compound interest
- Diversification
- Long-term planning
- Risk tolerance

Module 5 - Financial Services

Care for Your Cash

Module lesson topics include:

- Types of accounts
- Service options and fees
- Transaction tracking
- Automated banking
- Identity protection

Module 6 - Insurance

Protect What You Have

Module lesson topics include:

- Risk management
- Costs of insurance
- Insurance claims
- Insurance types
- Coverage decisions
- Insurability factors