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
Module lesson topics include:
- 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