

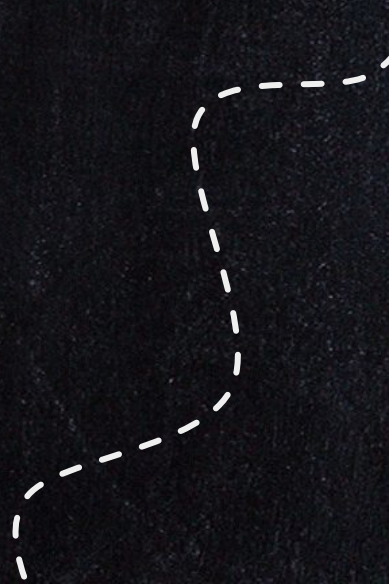
Economics & Personal Finance - EPF

Welcome to Class!



Students learn how to navigate the financial decisions they will face and to make informed decisions related to career exploration, budgeting, banking, credit, insurance, spending, taxes, saving, investing, buying/leasing a vehicle, living independently, and inheritance. **Development of financial literacy skills and an understanding of economic principles will provide the basis for responsible citizenship and career success.**

Economics & Personal Finance is a class that serves as a graduation requirement - see Student Services for more details.



What topics are covered in EPF?

Economic Principles

Types of Economies
Supply & Demand
Factors of Production
Opportunity Cost
Pricing Strategies
Demand Shifters

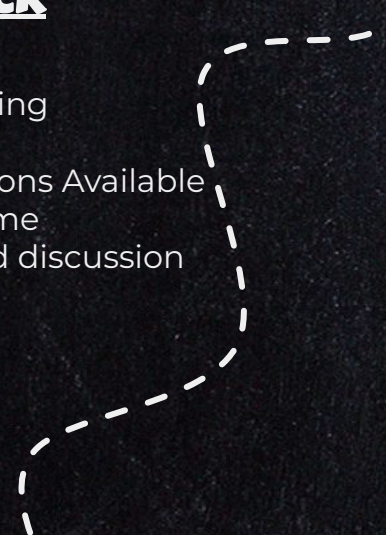
Personal Finance and Literacy

SMART Goals
Budgeting / Savings
Financial Institutions
Savings and Checking Accts.
Interest and Credit
Taxes
Insurance
Wealth Building
Retirement Planning



Investing / Stock Market Basics

- ❖ Long term Investing
- ❖ Day Trading
- ❖ Trading Applications Available
- ❖ Stock Market Game
- ❖ Investing tips and discussion



Knowledge Matters - Virtual Business

The screenshot shows the Knowledge Matters interface for the 'VB PERSONAL FINANCE' course. At the top left is the Knowledge Matters logo. Below it, the course title 'VB PERSONAL FINANCE' is displayed in green, followed by 'EPF 2022 - 2023 Per. 2' and 'License expires in 293 days'. A 'View Student Progress' button is visible. The 'Instructor Resources' section includes links for 'How-to Videos', 'Lesson Plans', 'Answer Key - Reading', 'Answer Key - Math', and 'Answer Key - Sim'. A 'Go to Assignments' button is also present. The 'Advanced Features' section includes 'Change Course Settings' and 'Manage Student Logins'. The 'Activate:' section lists 18 assignments and one project, with checkboxes for each. The first six assignments are checked, while the remaining 12 and the project are unchecked. The 'Start Date' is 10/19/22 and the 'End Date' is 06/16/23, with a license expiration date of 11/01/23.

Knowledge Matters

VB PERSONAL FINANCE
EPF 2022 - 2023 Per. 2
License expires in 293 days

View Student Progress Start Date: 10/19/22 End Date: 06/16/23
License expires: 11/01/23

Instructor Resources

- [How-to Videos](#)
- [Lesson Plans](#)
- [Answer Key - Reading](#)
- [Answer Key - Math](#)
- [Answer Key - Sim](#)

Go to Assignments

Advanced Features

- [Change Course Settings](#)
- [Manage Student Logins](#)

Activate:

- Assignment 1: Time Management and Health
- Assignment 2: Education and Advancement
- Assignment 3: Finding a Job
- Assignment 4: Budgeting and Saving
- Assignment 5: Using Online Banking
- Assignment 6: Choosing and Balancing a Checking Account
- Assignment 7: Finding an Apartment
- Assignment 8: Buying a Car
- Assignment 9: Shopping
- Assignment 10: Getting a Credit Card
- Assignment 11: Fixing Your Credit
- Assignment 12: Paying Your Taxes
- Assignment 13: Intro to Investing
- Assignment 14: Risk vs. Return
- Assignment 15: Diversification
- Assignment 16: Investing for Retirement
- Assignment 17: Buying a Home
- Assignment 18: Insurance
- Project 1: New Career Project - Unique City Per Class

Virtual Business:

Is an online simulation that encompasses lessons of personal finance into a career project. Students will run the career project for a simulated 20-25 years making financial decisions to try and build long-term wealth.

Decision making includes choices on jobs, education and investing, along with paying bills, finding an apartment, getting insurance and buying food.

W!SE Financial Literacy Test

The logo for W!SE, featuring the word "wise" in a blue, lowercase, sans-serif font, with an exclamation point replacing the letter "i".

w!se

The text "Financial Literacy CERTIFICATION" in a blue, sans-serif font, with "CERTIFICATION" in all caps and a smaller font size than "Financial Literacy".

Financial Literacy
CERTIFICATION

The W!SE Financial Literacy test is an online certification test that EPF students will take in the spring. W!SE can serve as a graduation requirement (see student services) as well as a resume and application builder. The test focuses on the personal finance aspects of EPF, including savings, budgeting, investing, insurance and taxes.