

# PERSONAL FINANCE LESSONS

The "Personal Finance" articles cover a wide range of topics, starting from a core of building a spending/savings plan, to discussing the risks and rewards of starting a business, and even planning for retirement and different types of insurance. The Personal Finance Curriculum is aligned to JumpStart's National Standards for Personal Finance Education.

## Articles:

- What are Financial Records?
- What is Wealth?
- Banks, Credit Unions, and Savings and Loans
- Reconciling accounts
- Receipts - Keeping and Tossing
- Budgeting
- Spending and Savings Plans
- Automatic Payments
- What is Money?
- Debit Cards
- Using Credit
- Managing Debt
- Good Debt, Bad Debt
- Credit Cards
- Short-Term Financing
- Credit Reports
- Sales Tax
- Tax Filing and the 1040 EZ
- Common Tax Deductions
- Common Tax Additions
- When to hire a tax professional
- Tax Audits
- Types of Insurance
- Car Insurance
- Renter's Insurance
- Home Owner's Insurance
- Life Insurance
- Health Insurance Consumer rights and responsibilities
- What makes a contract valid?
- Planning Long Term Purchases
- Protecting Against Fraud



### 2 of 10) What does it mean to "Pay Yourself First"?

- A. Savings should be part of your "necessary spending" that you make before anything else
- B. Always consider your income before you build your spending plan
- C. Make sure you have enough money for the spending you want before giving to charity
- D. Always put your savings to investments as soon as possible to earn more money

Previous

Next Question!

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## Articles (Continued):

- Work VS Study
- Researching Spending
- Managing Bills
- Debt Negotiation
- Consolidating Debt
- Debt Management Services
- Bankruptcy
- Income and Compensation
- Pay Yourself First
- Budgeting and Spending Strategies
- Unemployment and other programs
- Preparing for spending shocks
- Buying a car
- Mortgages
- Family Planning
- Building Wealth
- Preparing For Retirement
- Starting a Business
- Investing Strategies
- What is an Income Statement?
- What is a Balance Sheet?
- Cash Flow Statement

## Interactive Calculators:

- Compound Interest
- Investment Return
- Saving To Be A Millionaire
- Building A Home Budget
- Credit Card Payments
- Buy Vs Lease
- Car Loans
- Net Worth
- Net Present Value

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