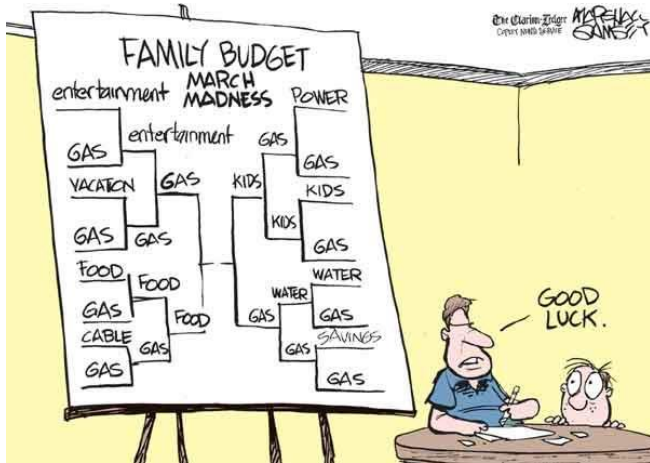


Personal Finance January 4th through the 8th
UNIT 5 Principles of Money Management (the money you spend)

Objectives:



- Develop a budget.
- Identify and prioritize fixed, variable, and periodic budget categories.
- Emphasize the importance of proactive budget priorities; such as pay yourself first, emergency/opportunity fund, insurance, and charitable or other voluntary contributions.
- Discuss the pros and cons of charitable giving.
- Compare tools for tracking of a budget and expenditures, such as the envelope system, paper tracking, and online or software options.

Monday, January 4th

Get Started: Speed Date

- Roll with It
- Project Portfolio

HOMEWORK: Final Stock Market Report is due **FRIDAY**, Future Plan Summary Is Due **THURSDAY**, and the Transportation Section is due **FRIDAY!**

Tuesday, January 5th

Get Started: Number Puzzle

- Income and Expense Shake up
- Race for the Money

HOMEWORK: Final Stock Market Report is due **FRIDAY**, Future Plan Summary Is Due **THURSDAY**, and the Transportation Section is due **FRIDAY!**

Wednesday, January 6th

Get Started: Stock Market Day

- Evaluate your Portfolio
- HOMEWORK:** Final Stock Market Report is due **FRIDAY**, Future Plan Summary Is Due **THURSDAY**, and the Transportation Section is due **FRIDAY!**

Thursday, January 7th

Get Started: Alex's Budget

- Spending Plans

HOMEWORK: Final Stock Market Report is due **FRIDAY**, Future Plan Summary Is Due **THURSDAY**, and the Transportation Section is due **FRIDAY!**

Friday, January 8th

Get Started: Moving out

- Finish Transportation Section
- Work on Portfolio

HOMEWORK: Household Items List and Totals due **MONDAY**

Vocabulary

Budget
 Credit
 Installment loans
 Revolving credit

Late fee
 Finance charge
 Interest
 Closing costs
 Creditworthiness

Consumer protection laws
 Identity theft
 Grace period
 Ponzi scheme