



*"I guess I just like living out under the stars and hunting for what I eat. Plus, I had a ton of credit-card debt."*

**Objectives:**

- Identify and understand basic saving options.
- Demonstrate time value of money (TVM) principles by using the rule of 72 and by manipulating the five variables used in basic TVM calculations.
- Identify and define the types of financial risks, including inflation, deflation, and recession.
- Compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies.
- Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation.

Monday, November 2<sup>nd</sup>

**Get Started:** The power of 72

- Stocks, Bonds, and Mutual Funds
- FIT Vocab

**HOMEWORK:** Finish Work Started in Class

Tuesday, November 3<sup>rd</sup>

**Get Started:** Power of 72

- Stocks, stocks, stocks
- FIT profiles

**HOMEWORK:** Finish Work Started in Class

Wednesday, November 4<sup>th</sup>

**Get Started:** Two tens for a Five

- PIT and discussion

**HOMEWORK:** Finish Work Started in Class

Thursday, November 5<sup>th</sup>

**Get Started:** Who is who?

- Uncle Mort's Money
- Why the Stock Market?

**HOMEWORK:** Finish Work Started in Class

Friday, November 6<sup>th</sup>

**Get Started:** Advice for Steve

- Moneyskill.org

**HOMEWORK:** Finish Work Started in Class

**Vocabulary**

Diversification	Saving
Investment	Pay Yourself First (PYF)
Risk/Reward	Rule of 72