

Hi Seniors Class of 2020!

To say I miss you all, is an understatement! I'm sure you all are feeling many different emotions and have a lot of questions. I'm sorry that your senior year isn't going to be what you expected. But hey, when this is all said and done, you will still graduate!! (of course if you pass all of your classes - ☺) I have no doubt that you will all make it! I have so much confidence in you all and know you will succeed! This is just a bump in the road. We will make it through!

I will have "office hours" when you can contact me with any questions, concerns, or just would like to talk. I am here for you all! My email is: rmiller@thewatsoninstitute-fa.org
Your parents/guardians have my number, if you need to get in contact with me that way.

Hang in there, guy!! YOU CAN DO THIS!

You will be working on a Financial Unit for the next couple of weeks. You will use the Financial Unit Booklet for the whole unit. These are pages 17-21.

You will learn about:

- budgeting
- mortgages & car loans
- credit
- car insurance
- assets & debts
- income tax & withholdings
- saving for college, emergencies, and retirement -simple and compound interest
- discounts and rebates
- cost of food, entertainment, etc.
- taxes and tips
- buying versus leasing or renting
- writing checks -medical insurance
- monthly bills and utilities
- net worth

There will be follow-up worksheets, a vocabulary quiz (review), and extensions!

Phase 1:

Starting Out, Education & Salary

-Students will complete financial planning sheet, work through application questions in the booklet, and record vocabulary as they progress through the entire unit.

Phase 2:

Follow-Up Worksheets

Choose a home – Buy or Rent?

Learn about mortgages.

Learn about investing & saving
Get your checkbook!
Choose a vehicle – Buy or Lease?
Learn about credit
Learn about banking and interest

Phase 3:

Follow-Up Worksheets

Learn about medical insurance and car insurance.

Pay your bills!

The fun stuff – plus rebates, discounts, markups, and sales tax

Groceries, tips, and more!

Set up your food budget

Phase 4:

Create your Budget & Do Your Taxes (If you file your taxes, or you can pretend)

vocabulary Crossword is Included for Review

Now that the financial planning sheet is complete, students make a budget and may have to re-visit spending decisions.

Extension:

Credit Cards

Net worth

Moving to another city