

# Beyond Personal Finance

## Empower Your Future: Personal Finance Semester Course

*Unlock the secrets of financial success with Beable's Personal Finance course designed specifically for high school students. This comprehensive program equips young minds with the essential skills they need to thrive in today's complex financial world.*

### Why Choose Our Course?

- **Real-world Relevance:** Practical knowledge that students can apply immediately
- **Future-focused:** Prepares students for financial challenges and opportunities ahead
- **Comprehensive Coverage:** Six interconnected units covering all aspects of personal finance

### Course Highlights

<p><b>Smart Decision-Making</b></p> <ul style="list-style-type: none"> <li>• Master the art of distinguishing needs from wants</li> <li>• Learn to create budgets that actually work</li> <li>• Develop critical thinking skills for life-changing financial choices</li> </ul>	<p><b>Savvy Consumer Skills</b></p> <ul style="list-style-type: none"> <li>• Become a pro at finding the best deals</li> <li>• Understand your rights as a consumer</li> <li>• Outsmart manipulative advertising tactics</li> </ul>	<p><b>Maximize Your Earning</b></p> <ul style="list-style-type: none"> <li>• Discover diverse income streams, including entrepreneurship</li> <li>• Nail job interviews with confidence</li> <li>• Learn the secrets of career advancement and networking</li> </ul>
<p><b>Borrow Wisely</b></p> <ul style="list-style-type: none"> <li>• Demystify credit scores and reports</li> <li>• Learn to use credit cards responsibly</li> <li>• Investigate post-secondary education funding options</li> </ul>	<p><b>Invest for Success</b></p> <ul style="list-style-type: none"> <li>• Uncover the power of compound interest</li> <li>• Learn to build a diversified investment portfolio</li> <li>• Set and achieve long-term financial goals</li> </ul>	<p><b>Safeguard Your Financial</b></p> <ul style="list-style-type: none"> <li>• Understand different types of insurance and when you need them</li> <li>• Shield yourself from fraud and identity theft</li> <li>• Learn the basics of estate planning</li> </ul>

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## Semester Course Overview

### Course Summary

*This comprehensive course equips high school students with essential financial literacy skills, empowering them to make informed decisions about their financial future. Through six interconnected units, students will explore the fundamentals of personal finance, from basic decision-making to advanced concepts of investing and asset protection.*

<p><b>Smart Decision-Making</b></p>	<p>This foundational unit introduces students to the core principles of financial decision-making. Key topics include:</p> <ul style="list-style-type: none"> <li>• Distinguishing between needs and wants</li> <li>• Understanding opportunity costs</li> <li>• Creating and using basic budgets</li> <li>• Developing critical thinking skills for evaluating financial choices</li> </ul>
<p><b>Savvy Consumer Skills</b></p>	<p>Building on the decision-making framework, this unit explores consumer spending and awareness. Students will learn about:</p> <ul style="list-style-type: none"> <li>• Researching products and comparing prices</li> <li>• Understanding value for money</li> <li>• Consumer rights and responsibilities</li> <li>• The psychological aspects of spending, including the influence of advertising</li> </ul>
<p><b>Maximize Your Earning Potential</b></p>	<p>Focusing on income generation and career planning, this unit covers:</p> <ul style="list-style-type: none"> <li>• Various sources of income, including traditional employment and entrepreneurship</li> <li>• Job searching, resume writing, and interview skills</li> <li>• Career paths and required education or training</li> <li>• Maximizing earning potential through continuous learning and skill development</li> <li>• Basic tax concepts and their impact on income</li> </ul>
<p><b>Borrow Wisely</b></p>	<p>This unit introduces students to credit and responsible borrowing practices, including:</p> <ul style="list-style-type: none"> <li>• Different types of credit (credit cards, personal loans, mortgages)</li> <li>• Understanding interest and the true cost of borrowing</li> <li>• Credit scores and reports</li> <li>• Responsible borrowing practices and avoiding predatory lenders</li> <li>• Investigating post-secondary education funding options</li> </ul>
<p><b>Invest for Success</b></p>	<p>Building on previous units, this section explores saving and investing strategies for long-term financial growth:</p> <ul style="list-style-type: none"> <li>• Types of investment vehicles (stocks, bonds, mutual funds, real estate)</li> <li>• Key investment concepts: risk and return, diversification, compound interest</li> <li>• Setting financial goals and creating aligned investment strategies</li> <li>• Basic market concepts and economic factors affecting investments</li> <li>• The importance of early and consistent investing</li> </ul>
<p><b>Safeguard Your Financial Future</b></p>	<p>The final unit focuses on risk management and safeguarding financial assets:</p> <ul style="list-style-type: none"> <li>• Types of insurance (health, life, property, liability)</li> <li>• Assessing risks and determining appropriate insurance coverage</li> <li>• Protecting personal and financial information from fraud and identity theft</li> <li>• Creating emergency funds</li> <li>• Consumer protection laws and resources for resolving financial disputes</li> </ul>