

Financial Literacy

Mrs. Mary Rose Bispels

Taking charge of my future

I learned how to create **my:** *budgets*
financial plan,
savings plan
investing plan.



ABOUT ME

- Teacher in Business Department
 - Financial Literacy
- 36th Year at LCMR
- Business Career & Technical Education Advisor
- Future Business Leaders of America Advisor
- Renaissance Advisor
- Structured Learning Experience Supervisor



Overview:

- High School Financial Planning Program
- State Graduation Requirement

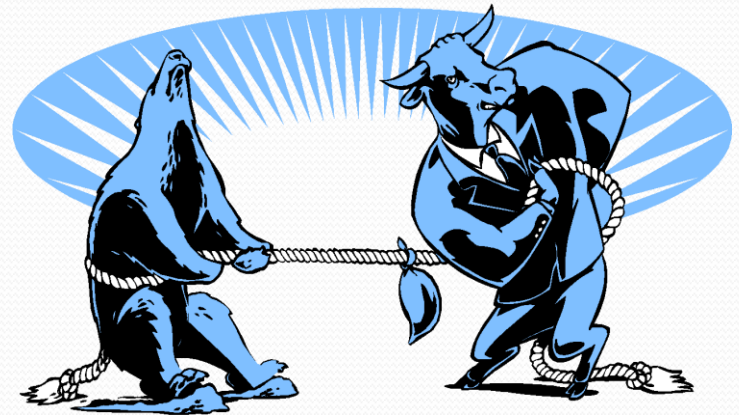


FINANCIAL LITERACY TOPICS COVERED:

- **Module 1: Money Management**
 - Goal Setting – Decision Making – Budgets
- **Module 2: Borrowing**
 - Loans – Credit – Credit Score – Debt (Good/Bad)
- **Module 3: Earning Power**
 - Career Plan – Emp. Benefits – Lifestyle
- **Module 4: Investing**
 - Savings – Stocks – Risk vs. Reward – Time Value of Money
- **Module 5: Financial Services**
 - Account Types – Automation – Identity Protection
- **Module 6: Insurance**
 - Risk Management – Claims – Coverage Decisions

HANDS-ON ACTIVITIES

- Stock Market Challenge
- LCMR Budget Challenge



GRADING PROCEDURE:

- Class Participation & Assignments-75%
- Tests-25%



What can you do to be successful at LCMR?

- Check Power School for your grades
- Check school website for school updates;
<https://lcmrschooldistrict.com/>
- Use Google Classroom to contact me regarding questions/concerns
- Get involved!
- Studies show that students who are involved in school are more successful academically!
- Give 100% each & every day 😊