Unit 7 Coversheet

1. Vocabulary

Terms: economics, cost, human capital, budget, financial goals, fixed expenses, variable expenses, net pay, gross pay, checking account, savings account, wage, salary, disposable income, discretionary income, deposit, withdrawal, credit report, long-term credit, short-term credit, credit card, debit card, bankruptcy, creditors, mortgage, annual percentage rate, interest, compound interest, principal, collateral, bond, certificates of deposit, stock exchange, mutual funds, dividend, insurance, premium, beneficiary, identity theft, Ponzi scheme, Federal Trade Commission, Better Business Bureau.

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Famous People**:**

Famous Events:

Laws/Cases/Amendments:

2. Short Answer Worksheet 10 points

3. Why Some Jobs Pay More Than Others 10 points

4. Checking v. Saving 10 points

5 Graphic Organizer(s): 20 points

Financial Investments/Accounts

Fraudulent Practices

6. Employer Sponsored Retirement 10 points

7. Web quest 15 points

8. Identity Theft Match 5 points

Short Answer Worksheet

1. How do education, income, career, and life choices impact an individual’s financial plan and goals?
2. When would you choose to invest your money and when would you plan to save your money?
3. What factors should someone consider when they are making decisions about investments?
4. How could someone use personal information to harm others?
5. What are examples of when you might use a credit card instead of a debit card? What about a debit card instead of a credit card?
6. What are some ways of improving and hurting your credit score?
7. What can consumers do to make sure they are not a victim of fraud?
8. What does the government do to protect consumers?
9. Describe at least 3 types of insurance and why it is important to have.
10. Describe 2 financial goals you have and how you can achieve those goals.