

# Personal Finances – 12<sup>th</sup> Grade Math Elective

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**Credits:** 0.5

**Recommended:** 9th – 12th

**Course Description:** This high school course prepares students as confident consumers. The course base is drawn from an online [personal finances math textbook](#). There are about a dozen mini lessons mixed into the course, where students will learn a bit about banking, economics, debt/interest, cryptocurrency, entrepreneurship, philanthropy and more. Those lessons came from ngpf.org. (You do not need to purchase anything for this course. Everything you need is included in the online lessons.)

## Lesson 1(\*)

1. (\*) Print out your [course grading sheet](#) or download the [Excel version](#).
2. Complete [Section 1-1](#). Complete the odd-numbered questions.
  - Self-check answers on page 108.
  - Check your [answers](#). Scroll to find the Chapter and section. This section is found on 804. Fix any mistakes. Make sure you understand.
3. Complete [Section 1-2](#). Complete the odd-numbered questions.
  - Self-check answers on page 108.
  - Check your [answers](#). Fix any mistakes. Make sure you understand.

## Lesson 2

1. Complete [Section 1-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 108.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 1-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 108.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

## Lesson 3

1. Complete [Section 1-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 108.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 1-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 108.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

## Lesson 4

1. Complete [Section 1-7](#). Complete the odd-numbered questions.
2. Self-check answers on page 108.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete the first two pages of the [study guide and assessment](#).
5. This is the vocabulary section and sections 1-1 and 1-2.

## Lesson 5

1. Complete the next two pages of the [study guide and assessment](#).
2. This is sections 1-3 through 1-6.
3. Complete the last page of the [study guide and assessment](#).
4. Check your [answers](#) with what answers are available.
5. Record your score out of 57. Take one point off for any wrong answer.

## Lesson 6

1. Complete [Section 2-1](#). Complete the odd-numbered questions. You can find the table you need in the [Appendix](#).
2. Self-check answers on page 132.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 2-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 132.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 7

1. Complete [Section 2-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 132.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 2-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 132.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 8

1. Complete [Section 2-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 132.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 2-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 132.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 9

1. Complete the first part of [study guide and assessment](#). Complete the odd-numbered questions.
2. This is the vocabulary section and sections 1-1 and 1-2.
3. Complete the next part of [study guide and assessment](#). Complete the odd-numbered questions.
4. This is sections 1-3 through 1-6.
5. Check your [answers](#).
6. Record your score out of 38.

### Lesson 10

1. Watch the video, [If Paychecks Could Talk](#).
2. Watch the video and answer the questions. [How to Read a Pay Stub](#)
3. (\*) Do the worksheet. [Fine Print: Pay Stub](#)
4. [Answers](#)

### Lesson 11

1. Complete the assignments and answer the questions.
  - [Research: The Tax Cycle](#)
  - [Compare: Tax Forms and Their Purpose](#)
  - [What you need to know about the W-4](#)
  - [Fine Print](#)
2. [Answers](#)

### Lesson 12

1. Complete the assignment on teens and taxes. If you are unsure what to do, look at the previous lesson for directions.
2. Watch the videos, answer questions, complete the assignments.
3. Links

- [How old are most taxpayers?](#)
- [Reference: Updated Tax Figures](#)
- [Can I Claim Them as a Dependent?](#)
- [Do I need to file?](#)
- [Play: Do they need to file?](#)

4. [Answers](#)

### Lesson 13

1. Complete the lessons on completing your taxes.
2. Below are the links for the lesson.
  - [Tax checklist](#)
  - [Ways to file your taxes](#)
  - [What's a W2 form?](#)
  - [Fine Print – W2 Activity](#)
  - [State Income Tax Rates](#)
3. [Answers](#)

### Lesson 14

1. Complete the activity for [completing 1040s](#).
2. You are going to do a 1040 for each of those people/scenarios.
3. You won't do section 4.
4. Your next lesson will be to complete a 1040.
5. There are no answers for this.

### Lesson 15

1. Print out a 1040 form or a 1040EZ form. Make sure it is for the previous year. If it is 2023 currently, your 1040 and tax forms should say 2022.
2. Complete the [Math Studio](#). This has the [1040 mentioned for comparison](#). You can do this lesson, or do your own taxes if it is that time of year, or if you already filed your taxes but had help and want to try again by yourself. Then you can compare your work to what was filed.
3. You will have two lessons in which to complete this assignment, just to make sure you get it done. It's different from the directions. They changed the forms on us! Take the time and figure it out. You can save a lot of money by doing your taxes yourself.
4. By the way, if you work for yourself, you don't get a W2 form. You will fill out something called a Schedule C if you want to look at that. You must use the regular 1040 form (not EZ) if you work for yourself and fill out a Schedule C.
5. You can finish this for your next lesson. That's all you have to do for your next lesson.

### Lesson 16

1. Finish your taxes if you haven't already.
2. Did you make a copy? Copy and file it away. I know this is pretend, but pretend. Don't forget to keep a copy if you file a paper return.
3. If you type into the pdf online, then make sure it is saved somewhere. That will be your copy.
4. There is no answer key for this.

### Lesson 17

1. Complete [Section 3-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 156.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 3-2](#). Complete the odd-numbered questions.

5. Self-check answers on page 156.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 18

1. Complete [Section 3-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 156.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete the first part of the [study guide and assessment](#). Complete the odd-numbered questions.
5. This is the vocabulary section and sections 3-1 and 3-2.
6. You are NOT preparing your own budget. Just go through the exercise with the given budget example.

### Lesson 19

1. Complete the next part of the [study guide and assessment](#). Complete the odd-numbered questions.
2. This is section 3-3.
3. Check your [answers](#). Record your score out of 29. Take one point off for any wrong answer.
4. Complete [the alternative assessment](#).
5. Create a budget sheet. Do you have any income and expenses? Use those. If not, ask your parents to help you with some numbers (general or specific).
6. It talks about doing this over the next couple of months, but I want you to finish your budget today and label what's fixed, what's flexible, and show where you could (or should) save money.
7. Make a financial goal.

### Lesson 20

1. Complete the lesson on [checking accounts](#). You are going to skip the first activity. Deposits put money in and increase your account total. Withdrawals take away and decrease your account total.
2. Below are links contained in the lesson. You can click on them inside the lesson.
  - [How you can access your money](#)
  - [Are credit unions better than big banks?](#)
  - [10 reasons to open a bank account](#)
  - [How to read a bank statement](#)
  - [Fine Print – Reading a bank statement](#)
3. [Answers](#)

### Lesson 21

1. Do the lesson on savings accounts.
2. Below are the links for the lesson.
  - [Personal savings rate](#)
  - [What's the difference between checking and savings?](#)
  - [Compound Interest Explained](#)
  - [Tips on Opening a Savings Account](#)
  - [Compare: Types of Savings Accounts](#) You don't have to do them all. Maybe do two and then use those in the second part. Spend 15 minutes on it. At the end you can check the answers and learn anything you didn't get to.
3. [Answers](#)

### Lesson 22

1. Do the lesson on banking fees.

2. Below are the links for the lesson.
  - [Typical banking fee amounts](#)
  - [How to Avoid Banking Fees](#) (requires you to allow ads)
  - [Overdraft Protection](#)
  - [Overdraft Fees activity](#)
  - [Mobile Alerts to help](#)
3. [Answers](#)

### Lesson 23

1. Complete the lesson on [being unbanked](#).
2. Below are the links for the lesson.
  - [What percent of teens have opened a bank account?](#)
  - [The Costs of Being Unbanked or Underbanked](#)
  - [What's is a prepaid card?](#)
  - [Payroll card](#)
  - [What's the banking status of your area?](#)
3. [Answers](#)

### Lesson 24

1. Complete the lesson on savings strategies.
2. Below are the links for the lesson.
  - [Create: Your Savings Goals](#)
  - [How much should I save?](#)
  - [Infographic on budgeting percentages](#)
  - [Guide to budgeting](#)
  - [Pay Yourself First](#)
  - [Money Saving Apps](#)
3. [Answers](#)

### Lesson 25

1. Complete [Section 4-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 188.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 4-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 188.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 26

1. Complete [Section 4-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 188.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 4-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 188.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 27

1. Complete [Section 4-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 188.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 4-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 188.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 28

1. Complete the first part of [study guide and assessment](#).
2. This is the vocabulary section and sections 4-1 and 4-2.
3. Complete the next part of [study guide and assessment](#).
4. This is sections 4-3 through 4-6.
5. Check your [answers](#) with what answers are available.
6. Record your score out of 34. Take one point off for any wrong answer.

### Lesson 29

1. Ask your parents for a bank statement and credit card statement.
2. Figure out what you are looking at. Understand it.

### Lesson 30

1. Complete [Section 5-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 220.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 5-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 220.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 31

1. Complete [Section 5-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 220.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 5-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 220.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 32

1. Complete [Section 5-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 220. **Correction for answers on #9a and #9b** (highlight here to see the answers: )
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 5-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 220.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 33

1. Complete [Section 5-7](#). Complete the odd-numbered questions.
2. Self-check answers on page 220.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 5-8](#). Complete the odd-numbered questions.
5. Self-check answers on page 220.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 34

1. Complete the first part of the [study guide and assessment](#).
2. This is the vocabulary section and sections 5-1 and 5-2.
3. Complete the next part of the [study guide and assessment](#).
4. This is sections 5-3 through 5-5.

### Lesson 35

1. Complete the next part of the [study guide and assessment](#). You will do the odd-numbered problems.

2. This is sections 5-6 through 5-7.
3. Check your [answers](#) with whatever answers are available.
4. Record your score out of 50 (two points each). You may award partial credit if you did the problem correctly but just made a little error.

### Lesson 36

1. Make a list of ways your income can grow and ways expenses can grow.
2. What specific ways can you increase your income (some general examples: put your money where it will gain interest, work more hours, find ways to build passive income...)? List some SPECIFIC things.
3. What are some specific ways you can decrease your expenses? (some general examples: don't go out to eat, make presents rather than buying them...)

### Lesson 37

1. Scroll down and do [Loan Basics](#).
2. Answer the questions and check your [answers](#).
3. Do the lesson on [credit cards](#). You can skip the little intro question on your thoughts.
4. Below are the links from the lesson.
  - [Comparing Cards](#)
  - [What Young People Need to Know About Credit](#)
  - [Things to consider when applying for a credit card](#)
  - [Read the statement](#)
5. [Answers](#)

### Lesson 38

1. Complete the lesson on credit.
2. Scroll down and do [Credit Card Debt Explained \(video\)](#).
3. Scroll down and do the shopping with interest activity.
4. Watch the video on [amortization](#) and answer the questions.
5. [Answers](#)

### Lesson 39

1. Watch the video and answer the questions: [All About Car Loans](#).
2. Try the [auto loan calculator](#). Follow the directions and [fill in the chart](#).
  - Make observations.
  - What did you learn from the chart?
3. Do the activity to [compare auto loans](#).
4. [Answers](#)

### Lesson 40

1. Complete this lesson on [predatory lending](#).
  - Do the cartoon question and the EdPuzzle.
  - Watch the video on [payday lending](#).
  - Play [Shady Sam](#).
  - Read about possible alternatives to [payday lending](#).
2. No answers today. What did you learn?

### Lesson 41

1. Complete [Section 6-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 248.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 6-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 248.

6. Check your [answers](#). Fix any mistakes. Make sure you understand.

#### Lesson 42

1. Complete [Section 6-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 248.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 6-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 248.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

#### Lesson 43

1. Complete [Section 6-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 248.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 6-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 248.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

#### Lesson 44

1. Complete [Section 6-7](#). Complete the odd-numbered questions.
2. Self-check answers on page 248.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete the first two pages of the [study guide and assessment](#).
5. This is the vocabulary section and sections 6-1 and 6-2.

#### Lesson 45

1. Complete the next two pages of the [study guide and assessment](#).
2. This is sections 6-3 through 6-6.
3. Complete the last page of the [study guide and assessment](#).
4. Check your [answers](#) with whatever answers are available.
5. Record your score out of 41. Take one point off for any wrong answer.

#### Lesson 46

1. Complete the [test](#). Complete the odd-numbered answers.
2. Check your [answers](#).
3. Record your score out of 20. Take one point off for any wrong answer.
4. Complete [Section 7-1](#). Complete the odd-numbered questions.
5. Self-check answers on page 272.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

#### Lesson 47

1. Complete [Section 7-2](#). Complete the odd-numbered questions.
2. Self-check answers on page 272.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 7-3](#). Complete the odd-numbered questions.
5. Self-check answers on page 272.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

#### Lesson 48

1. Complete the first part of the [study guide and assessment](#).
2. This is the vocabulary section and sections 7-1 and 7-2.
3. You are NOT preparing your own budget. Just go through the exercise with the given budget example.
4. Complete the next part of the [study guide and assessment](#).



5. This is section 7-3.

### Lesson 49

1. Complete the next part of the [study guide and assessment](#).
2. This is section 7-4.
3. Check your [answers](#). Record your score out of 20. Take one point off for any wrong answer.
4. Find a credit card and a bank account with no annual fee.
5. What other fees do they have? How easily are they avoided?
6. Note: You should only have a credit card for making purchases, not for actually using credit. It is just credit in that they pay at the moment, and you pay at the end of the month (billing period). The goal is to NEVER, EVER use a credit card as credit. That means you always pay your "statement balance" in full. In other words, you always pay for what you buy. They will say that you can pay the minimum balance. Why is that a bad idea?

### Lesson 50

1. Look at this graphic on the [college funding](#) process. (Of course, prayer and seeking wisdom from God aren't on the list but should be the first priority.)
2. Read about the [true cost of going to college](#).
  - What are ways you can control costs to lower them?
3. Very expensive private schools can actually be cheaper than the lower cost public colleges. Why? Look at this explanation of [net cost](#).
4. Check out this [tuition tracker](#). Pick a college or two and see the sticker price and expected actual cost for different income brackets. You change the income brackets on the chart, but they are all shown there.
5. Look at the [comparison of wages](#). Is college worth it?
6. Look at this [list of jobs](#) that don't require a degree. What do you notice? (However, just because it says you only need a high school degree, doesn't mean others applying won't have a college degree and therefore have an advantage in the hiring process; or maybe they went to a technical school and have an advantage there.)
7. No answers for this activity. Tell someone what you learned.

### Lesson 51

1. Find the answer. Learn about how many students [receive financial aid](#).
2. You'll want to apply for scholarships and grants first from whatever sources you can. Your school probably offers work study, where you get a job on campus to help pay for things. The last place you want to get funding from is loans, but if you do, you'll want to look at federal student loans first.
3. Watch the video on [saving on tuition](#).
4. How can you save money by transferring credit?
5. Check out [Modern States](#). How can it help? What does it do for you?
6. Here are tips for [finding scholarships](#).
7. Here are tips for [finding grants](#).
8. My daughter went to an expensive private school. We paid nothing ourselves and she took no loans. It can happen!
9. No answers for this lesson. Are you taking away any tips, advice?

### Lesson 52

1. Let's look at [student loans](#) today, though my desire is that you would never have debt.
2. Watch the [video and answer the questions](#).
3. Read about [low-interest loans to students](#).
4. Read about [interest rates](#).

5. Compare [loan types](#). Click on the + sign a few times to make it readable. This graphic makes one type of loan the clear winner. Which is it?
6. Watch the video on [student loan repayment options](#).
7. Learn about [delaying student loan payments](#). This opens on YouTube. Make it full screen to avoid distraction.
8. No answers for today, but here's a cautionary tale. I know someone who went to my college. He took a semester off and then came back thinking all was well, until he got a bill. Taking a semester off canceled his financial aid. No one warned him. He suddenly owed \$20,000. He started working three jobs to pay for school and was missing classes to earn money to pay for them. He finally decided that made no sense and left school. The school refused to give him his transcript with his credits for the years he completed until he paid his debt, so he couldn't transfer to a cheaper public school. He didn't want to start over and lose all he had worked for and have to pay for it all again. He never got his college degree and is deep in school debt with nothing to show for it. You have to know your stuff. Understand what you are getting into if you take a loan.

### Lesson 53

1. Play [Payback](#).
2. What did you learn? Did you have any regrets from the decisions you made?

### Lesson 54

1. Watch the video about [going to college or going to work](#).
2. Read about [15 alternatives to college](#).
3. (optional) Want suggested careers? Check your [skills](#). When it asks you to make an account, just hit back and continue.
4. If you don't have a goal/plan for college or work, you might consider a [gap year](#).
5. Learn how to [plan a gap year](#).
  - Make a Venn Diagram for yourself like on page 4.
  - What's in the center?

### Lesson 55

1. Complete [Section 8-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 304.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 8-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 304.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 56

1. Complete [Section 8-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 304.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 8-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 304.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 57

1. Complete [Section 8-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 304.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 8-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 304.

6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 58

1. Complete the first part of [study guide and assessment](#).
2. This is the vocabulary section and sections 8-1 and 8-2.
3. Complete the next part of [study guide and assessment](#).
4. This is sections 8-3 through 8-6.
5. Check your [answers](#) with whatever answers are available.
6. Record your score out of 36. Take one point off for any wrong answer.

### Lesson 59

1. Take the [test](#). Do the odd-numbered questions.
2. Check your [answers](#).
3. Record your score out of 14. Take one point off for any wrong answer.

### Lesson 60

1. Watch the [trailer](#) for the game Money Magic.
2. Play the [game](#).
3. [Answer the questions](#) after you have played.
4. If it has been less than 20 minutes, play again with what you have learned.

### Lesson 61

1. What is a [budget](#)?
2. Watch the video on [gross versus net pay](#).
3. Watch the video on [needs versus wants](#).
4. Make a list of your needs and wants.
5. Go through this [worksheet](#) and answer the questions.
6. No answers for this lesson.

### Lesson 62

1. Learn about [cutting costs](#).
2. Make a list giving an example of a fixed cost, recurring cost, non-recurring cost, and whammy/emergency cost.
3. Learn about [popular budgeting strategies](#).
  - Which will you/would you try? Why?
4. Watch the video on [\\$0 based budgeting](#).
5. [Money talk](#) about the envelope method.
6. What expenses do you have that can be cut out? Is there another "envelope" that would be better for you to "stuff" with that money?

### Lesson 63

1. Now, we're going to learn about some specific budgeting considerations.
2. Learn about [signing a lease](#) for an apartment.
3. Watch the video and answer the questions on whether [you should buy a house](#).
4. How to [estimate utility costs](#).
5. How [cars keep you poor](#)
6. Do some [research](#) on car costs.

### Lesson 64

1. Take a look at the [estimated costs](#) of feeding your household.
  - Try again with you and a spouse and a three and five year old. Add ten to fifteen years to your age. Assume zero nights away. What's your grocery budget?
2. Now, change the income slider and pause and let it adjust. Find out what [income](#) budgets that amount for food (that grocery budget you just figured out). What income would you

need? (Now, our family doesn't spend nearly as much as this on some categories. This is just an example.)

3. Watch the video on how to [save money at the grocery store](#).
4. Watch the video on [unit pricing](#). A note on unit pricing: Amazon has a feature like this, but it's not very good, nor always accurate. Some are listed per whole item and some are listed per piece in the item, and such. They aren't comparing the same things, which makes it pretty useless at times.
  - Tell someone grocery store saving tips.
5. Think about [eating out](#). For "luxury" things like eating out, I think it can be a good idea to create a limited budget rather than cut it out because some time you are going to want to do it. You can limit yourself to \$15 or something and go cheap and feel good about keeping your budget, rather than just blow it and since you're blowing it anyway, just go big and not worry about it.
6. Make a meal plan for the week. Set an expected budget and use online shopping tools or local circulars for grocery stores to get prices.
7. You can finish that in Lesson 164.

### Lesson 65

1. Finish your meal plan.
2. Complete the [inflation worksheet](#). Use the links on the page.
3. Check your [answers](#).

### Lesson 66

1. Watch the video on the [gig economy](#).
2. In 2022, 59% of Gen Z participated in the gig economy.
3. Learn about [freelancers](#).
4. Explain what the difference is between a contractor, freelancer, and employee.
5. Learn about [budgeting as a freelancer](#).
6. Try answering these questions.
  - Iris is working as a freelancer and has been tracking her monthly income for the last four months. She found that she made \$2,700, \$4,600, \$3,550, and \$1,700. When making her budget, what income value should she use?
  - It's the last day of the month! Lucia tells you that she has an average monthly income of \$4,000 but made \$6,500 this month. Make a suggestion about what she should do with the additional \$2,500 she made this month.
  - Another month has passed! Lucia calls you and tells you that she only made \$3,600 this month, \$400 short of her \$4,000 average monthly income. What steps can Lucia take to make up for the shortfall this month?
  - Answers: (\$3,137.50, save and pay down debt, use savings and reduce spending)
  - questions [source](#)
7. Play the [Uber game](#).

### Lesson 67

1. Complete [Section 9-1](#). Complete the odd-numbered questions.
2. Self-check answers on page 336.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 9-2](#). Complete the odd-numbered questions.
5. Self-check answers on page 336.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 68

1. Complete [Section 9-3](#). Complete the odd-numbered questions.
2. Self-check answers on page 336.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 9-4](#). Complete the odd-numbered questions.
5. Self-check answers on page 336.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 69

1. Complete [Section 9-5](#). Complete the odd-numbered questions.
2. Self-check answers on page 336.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete [Section 9-6](#). Complete the odd-numbered questions.
5. Self-check answers on page 336.
6. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 70

1. Complete [Section 9-7](#). Complete the odd-numbered questions.
2. Self-check answers on page 336.
3. Check your [answers](#). Fix any mistakes. Make sure you understand.
4. Complete the first part of the [study guide and assessment](#).
5. This is the vocabulary section and sections 9-1 and 9-2.

### Lesson 71

1. Complete the next part of the [study guide and assessment](#).
2. This is sections 9-3 through 9-5.
3. Complete the last part of the [study guide and assessment](#), sections 9-6 and 9-7.
4. Check your [answers](#) with whatever answers are available.
5. Record your score out of 39. Take one point off for any wrong answer.

### Lesson 72

1. Complete [Section 10-1](#). Complete the odd-numbered questions.
  - Check your [answers](#).
  - Fix any mistakes. Make sure you understand.
2. Complete [Section 10-2](#). Complete the odd-numbered questions.
  - Check your [answers](#).
  - Fix any mistakes. Make sure you understand.

### Lesson 73

1. Complete [Section 10-3](#). Complete the odd-numbered questions.
2. Check your [answers](#). Fix any mistakes. Make sure you understand.
3. Complete [Section 10-4](#). Complete the odd-numbered questions.
4. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 74

1. Complete [Section 10-5](#). Complete the odd-numbered questions.
2. Check your [answers](#). Fix any mistakes. Make sure you understand.
3. Complete [Section 10-6](#). Complete the odd-numbered questions.
4. Check your [answers](#). Fix any mistakes. Make sure you understand.

### Lesson 75

1. Complete [Section 10-7](#). Complete the odd-numbered questions.
2. Check your [answers](#). Fix any mistakes. Make sure you understand.
3. Complete [Section 10-8](#). Complete the odd-numbered questions.
4. Check your [answers](#). Fix any mistakes. Make sure you understand.

## Lesson 76

1. Complete the [review questions](#) through number 22, pages 365 – 367.
2. Check your [answers](#).

## Lesson 77

1. Complete the [review questions](#) through the end, pages 367 – 369.
2. Check your [answers](#).
3. Record your score out of 42. Take off a point for any wrong.

## Lesson 78

1. Complete [Section 11-1](#). Complete the odd-numbered questions.
  - Check your [answers](#).
  - Fix any mistakes. Make sure you understand.
2. Complete [Section 11-2](#). Complete the odd-numbered questions.
  - Check your [answers](#).
  - Fix any mistakes. Make sure you understand.

## Lesson 79

1. Complete [Section 11-3](#). Complete the odd-numbered questions.
2. Check your [answers](#). Fix any mistakes. Make sure you understand.
3. Complete [Section 11-4](#). Complete the odd-numbered questions.
4. Check your [answers](#). Fix any mistakes. Make sure you understand.

## Lesson 80

1. Complete [pages 385 – 387](#) from the assessment and study guide.

## Lesson 81

1. Complete [pages 388 – 389](#) from the assessment and study guide.
2. Check your [answers](#). Fix any mistakes. Make sure you understand.
3. Record your score out of 38. Take off a point for any wrong.

## Lesson 82

1. Learn about how [social media](#) makes you buy things.
2. Learn about being [influenced](#).
3. Should you skip the [social media](#)? Should you make a rule for yourself to never buy something advertised on it? Should you follow influencers? Do you want to be influenced?
4. Think about it and talk it over with someone. What do you think influences your decisions on what to buy? What do you think influences your decisions on what types of clothing you like, colors you like, etc.? What have you learned about yourself as a consumer? Are there any habits you think you should change?

## Lesson 83

1. Look at the shopping online [infographic](#).
2. Are there things on there you didn't consider before?
3. Searching "scam" is helpful. Some other tips are to read reviews on Amazon and not just look for a lot of stars. People pay people to give them five stars, or promise to pay them if they leave a review with five stars. People will point that out in reviews. Check the 1 star reviews and look for complaints about bad practices like that. On Facebook, it's a common scam to steal a legitimate ad and then send people to your knockoff product. People see the ad and might comment that they have the thing and love it. They are talking about the real product. Look for the brand name and the name on the site. And carefully compare the site to the ad. There is a generic ad that is adapted to many things about how the person used to work for some famous company but got kicked out for pointing out how they were lowering quality. I have seen that same story ad for several products! It's a scam. There are

many scam ads on Facebook. That is the only social media site I use, so I'm sure there are many scams everywhere else as well. Amazon has many scam items, copying legit quality items, and just copying the images from the real product.

4. Cheap isn't always the way to go. What should you [consider when you shop](#)?
5. Watch the [videos](#). What did you learn?

#### Lesson 84

1. Who do you think falls for scams more often, people in their 20s or 70s? Check the [answer](#).
2. What is a [scam](#)?
3. What are the [two red flags](#) that should make you walk away from a conversation?
4. Learn more about [scam techniques](#). Of course, some people have thought EP was a scam because they thought it was too good to be true!
5. Spot the [scam](#).
6. What to do [if you were scammed](#)
7. My kids and their businesses have been scammed. My daughter fell for a scam but the bank returned her money. My son repeatedly got fake letters in the mail asking for a check to pay for official-sounding things for his business to be legal.

#### Lesson 85

1. What is [cryptocurrency](#)?
2. How [currencies derive their value](#)
3. More about [cryptocurrencies](#)
4. Learn about [block chains](#).
5. Learn about the [pros and cons of Bitcoin](#).
6. Learn about [mining](#).
7. Learn about the [impact of mining](#).
8. How is [Bitcoin valued](#)?

#### Lesson 86

1. This lesson is on entrepreneurship, running your own business.
2. What to do [once you have a business idea](#)
3. How to [write a business plan](#)
4. Analyze this [business plan](#). Does it leave you with any questions? Do you think it is effective?
5. How to make a [prototype](#)
6. How to [fund your business](#) (I'm not a fan of debt. EP just grew little by little. I started out with a free website. I didn't buy a domain name until I had donations. I invested money from the business/ministry back into it, but I didn't take on any debt to do anything. There was a show called Undercover Billionaire. He set out to create a million dollar business in 3 months. He didn't quite do it, but he came really close. He started with \$100. He cleaned to earn money. He bought dollar store stuff and then sold it for \$5+ on the street. He took that money and bought a car and cleaned it and resold it for more. He bought a run down house and flipped it. He ended up starting a restaurant and BBQ sauce company. It was valued at \$750,000 at the end of the three months. You can build with what you have without debt.)
7. How to prepare an [elevator pitch](#)
8. What is [successful about this pitch](#)?

#### Lesson 87

1. Think about [what you value](#). How will what you value determine your spending?
  - Make a list of how you would rank what was most important to you.
  - What does your budget, or how you spend your actual money, compare? Do they line up or does your actual spending show something different?

2. Think about the [paradox of value](#)
3. Take the value [money management quiz](#).
4. Watch the video about how people are [dumb with money](#).
5. Watch the video on [why we make illogical decisions](#).

### Lesson 88

1. Do parts 1 and 4 about [altruism](#).

### Lesson 89

1. Look at [giving in America](#)
2. Deciding on a [charity](#)
3. The future of [philanthropy](#)
4. Learn about how [giving can harm](#) – Americans (and American churches) are pretty infamous for giving what hurts. We know a story of someone who sold eggs in Africa. Then some church decided to send eggs to that village. He was out of a job. That's happened to people selling clothes. Free clothes are donated and then they are out of a job.
5. Learn about [youth philanthropy](#).
6. And, again, [be aware of scams](#).

### Lesson 90

1. Define [ethics](#).
2. [Workplace ethics](#)
  - How does selling a product that doesn't meet expectations hurt the company in the long run?
3. What traits will help you make [ethical decisions](#)?
4. You can seek to learn about grocery labels to shop products that are good for people, but beware that labels are misused and don't always mean the company really cares.
5. Read the article: [Going green](#) may be more about making money than caring
6. Here's an [example of a company](#) I would encourage you to buy from. The head of it came to our church to speak, and the cashews are the best! Go to the Who We Are page. What makes them a company you could feel good about supporting? You might be interested in The Sunshine Story as well, at the bottom of the page.
7. EP uses Amazon to sell their books. Some view Amazon as a big, bad company, but they enable us to sell books cheaper than anywhere else, which is an important value to EP since one of our goals is making homeschooling accessible. Cost is a big factor. I also have a refugee friend who works for Amazon. For him, it's been the best experience! It's the first time in his life he's been treated with such respect. The low pay is high to him. It's been a huge blessing in his life.
8. It's time to figure out your final grade. Use your grading sheet. After you figure out your quarter grade, add together all of your quarter totals and divide by the course total.