



The first semester of FSS is **Fundamentals of Financial Services**, which will focus on personal finance topics that will help prepare you for life after high school – budgets, saving, investing, real estate, insurance, and credit. You will participate in hands-on projects to put financial concepts into practice and enhance your business technology skills. Most of all, you will have fun while doing all of this!

*SUGGESTIONS: Stay organized, be productive, and keep deadlines in mind. Refer to these weekly sheets for your assignments and due dates; use the quarterly syllabus to plan further ahead. Tests and major projects should never be a surprise! Use our class website ([www.myfinanceclass.com](http://www.myfinanceclass.com)) as a resource at school and as a way to stay connected from home.*

**Monday, November 9****Day 45**

*Today's Topic: "Consumer Loans"*

PFIN 8-2: Think Critically, Excel Problems

Worksheet: "Loan Amortization Table"

Table Topics: "Granting and Analyzing Credit" and "Reviewing a Credit Report"

Article: "Moral Hazard"

**Tuesday, November 10****Day 46**

*Today's Topic: "BPA Project: Exploring Competitions" or "College Apps, Essays, Scholarships"*

Your Choice:

- BPA Project: Exploring Competitions
- College Apps, Essays, Scholarships

**Wednesday, November 11****Day 47**

*Today's Topic: "Credit Tips" and "PFIN 8 Project"*

Discuss: "The Nature of Real Estate" and Project: "Cubicl-E-state" – Work Day

PFIN 8-3: Think Critically

PFIN 8 Review: FITB, Excel Problems

Article: "Don't Believe These 7 Credit Card Myths"

**Thursday, November 12****Day 48**

*Today's Topic: "Resolving Credit Problems"*

Project: "Cubicl-E-state" – Presentations

PFIN 9-1: Think Critically, SnapShot

Article: "Debt Collectors Sock It To Consumers"

Cases: "Handling Credit Problems" and "Dealing with College Debt"

**Friday, November 13****Day 49**

*Today's Topic: "Bankruptcy"*

PFIN 9-2: Think Critically

Project: "9 Ways to Go Bankrupt"

Cases: "Computing Exemptions Under Chapter 7 Bankruptcy"

Current Event (related to a business, finance, or entrepreneurship topic) – due Sunday by midnight.

**IMPORTANT**

Your **BPA Competition Choices** are due in just 2 weeks, on November 24! What are you going to do?