

SEMESTER EXAM PROJECT

Due Friday, January 8, 2021

Your first semester exam will be a project this year (that's a good thing, right?). Please prepare 6 Google Slides responding to the topics below (1 slide for each topic). This project will represent 10% of your semester grade, just like a regular exam ... so make sure your slides are exceptional!!!

1. **College & Career.** We have been discussing the ups and downs of the economy for a while now. Take a minute to think about how it affects you personally. Specifically, discuss how changes in the overall economy can affect your college and career plans. Also explain how goals, values, and education are related to career choices. Why is it important to match your career plans with your personal goals and values?
2. **Personal and Financial Goals.** Define personal goals and financial goals. Give three examples of personal goals in your life ... one short-term, one medium-term, and one long-term goal. What financial goals do you have to help you achieve each of these personal goals?
3. **Saving and Investing.** Explain the difference between saving and investing. What are the main reasons why people choose to save their money? Why do they invest their money? What are the risks? How does budgeting help people achieve their savings goals? Why do you think that people find it so hard to save money?
4. **Strategies for Stock Selection.** Pick one of the four stock picking strategies that we discussed in class: Buy What You Know; Markets Current & Future; Economic Cycles; and Avoid Obvious Risks. Describe the strategy and how it works. Give examples of the types of stocks that you would buy under this strategy. Do you agree with this strategy? Why or why not?
5. **Credit.** What exactly is CREDIT? What are some of the benefits of credit? What are some of the costs? Give examples. What are some of the things that you should AVOID doing with credit? If you find yourself in trouble, what are some of the things that you can do to get unstuck?
6. **Insurance & Risk.** Discuss three of the risks that you may face in YOUR life. How might you handle those risks? Be sure to include in your response: (a) Each of the 4 ways to handle risk. (b) Insurance as one of the ways to manage risk – including at least 2 types of insurance.