

Managing Your Money



Managing Your Money for personal finance classes Interactive online or on USB drive!

Managing Your Money teaches your students to meet the day-to-day challenges of spending, budgeting, banking, borrowing, and financial planning. Students learn concrete ways to match their lifestyle to their paycheck through topics such as paycheck deductions, renting an apartment, buying a car, and planning for the future.

- Each of the 80 lessons contains ten concrete money management points with discussion and examples.
- Videos engage students in thinking about their personal money concerns.
- Easy-to-understand lessons target money-related concerns of entry-level workers.
- All 80 lessons include a True/False assessment that provides answer feedback and a related activity.

The Teacher's Desktop, available with the online version only, saves teacher time by providing pre- and post-testing, student score reporting, the ability to select required and optional lessons, and much more.



To turn your classroom into a personal money management workshop, take our **Managing Your Money Guided Tour**. Visit www.careersolutionspublishing.com and look for the "Guided Tour" logo on the homepage.

Student version	The Teacher's Desktop (Online only)
<ul style="list-style-type: none">• Videos by topic• Practical content• Assessment and activity for each lesson• Easy navigation• Drop-down menus• Certificate of Completion	<ul style="list-style-type: none">• Class roster• Pre- and post-test capability• Ability to select required and optional lessons• Option to establish minimum score and reset lessons• Simple score reporting, exportable to Excel• Multiple rosters by classes or schools

Managing Your Money Site Licenses

ONLINE A *Managing Your Money* online site license covers all teachers and students in one building/school and includes *The Teacher's Desktop*. For program or state site licenses, contact us at 888 299-2784.

USB Drive A *Managing Your Money* USB drive site license entitles all teachers and students in one building/school to use the program with annual renewal. The USB drive can be installed on individual computers or a network.

Managing Your Money Pricing information

Online version

\$995 annual site license

USB Drive version

\$895 annual site license

Managing Your Money Lesson Titles

Spending and Budgeting

Lifestyle Budgeting

Understanding Your Paycheck
Setting up a Budget
Estimating Expenses
Recognizing Budget Problems
Cutting the Fat from your Budget
Calculating Your Housing Budget
Dealing with Debt
Staying Out of Debt
Coping with Taxes
Adapting Lifestyle to Paycheck

Controlling Spending

Managing Your Expenses
Evaluating a Purchase
Calculating the True Costs
Using Discounts and Coupons
Reacting to Advertising
Avoiding Scams and Fraud
Alternatives to Spending
Keeping Records
Using Technology
Financial Planning

Managing Expenses

Home and Transportation Expenses

Sharing Expenses
Making Housing Arrangements
Evaluating Your Lease
Buying Housing Insurance
Controlling Transportation Costs
Buying a New Car
Buying a Used Car
Leasing a Car
Choosing Car Insurance
Servicing Your Car

Controlling Living Expenses

Grocery Shopping
Clothes Shopping
Furniture Shopping
Entertainment Expenses
Wedding Expenses
Medical Expenses
Family Expenses
Telephone Expenses
Moving Expenses
Unexpected Expenses

Banking and Borrowing

Banking

Opening a Checking Account
Starting a Savings Account
Writing Checks
Balancing Your Checkbook
Using ATMs
Using Debit or Credit Cards
Stop Pays and Fund Transfers
Recognizing Bank Problems
Special Bank Services
Online Banking

Borrowing

Appropriate Times to Borrow
Applying for a Credit Card
Understanding Card Finance Charges
Resolving Credit Disputes
Avoid Abusing Credit Cards
Avoiding Card Abuse by Others
Checking Credit Reports
Overcoming Bad Credit
Obtaining a Bank Loan
Mistakes of Borrowing

Saving, Taxes and Investing

Savings and Taxes

Reasons for Savings
Becoming a Saver
Roadblocks to Saving
Coping with Inflation
Choosing a Savings Approach
Understanding Taxation
Federal Income Taxes
State and Local Taxes
Miscellaneous Taxes
Reducing Taxes

Investing

Setting Short-Term Goals
Setting Long-Term Goals
Keeping Financial Records
Financial Planning
Planning for Retirement
Planning for Later Years
Planning for the Unexpected
Possible Investment Opportunities
Pitfalls of Investment
Consulting a Financial Advisor