

# Economics and Personal Finance

## Grades 9-12

**Ken Willman, CPA – Instructor**

**Email:** [klwcpa@sbcglobal.net](mailto:klwcpa@sbcglobal.net)

**Tuition:** \$40.00 per month

**Prerequisite Courses:** None.

**Class size limited to 10 students.**

**Description:** This course will be a 1 credit high school elective with an overview of microeconomic principles and personal finance principles to empower students to make sound financial decisions for life. The economic topics include: What is economics? Economic Models. Supply and Demand. Economics of the Nations. Economics of Business. Economics of the Financial Market, and Economics of Government. Personal finance topics include saving and budgeting, credit and debt, financial planning and insurance, income, taxes and giving. The personal finance segment will utilize Dave Ramsey's Financial Peace curriculum for students called Foundations in Personal Finance. In addition, students will read scripture passages pertaining to money and finances.

**Biographical Information:** Married to Laura with two home school graduated children. Have a Bachelor of Science in Mathematics and Computer Science (Minor: Accounting) from Northeastern State University. Became a Certified Public Accountant in July 1991. Retired in 2019 with 35 years in the telecommunication industry with AT&T (formerly SBC Communications, Inc.) in accounting/finance, supply chain operations, and information technology. Worked with ministry and faith based non-profit accounting since retirement.

### **General Syllabus subject to change:**

1<sup>st</sup> Semester: Weeks 1 – 16                      Economics (chapter 1 – 12).

2<sup>nd</sup> Semester: Weeks 17 – 32                    Personal Finance (chapters 1 – 12).

### **Supplies:**

Textbooks:     BJU Press; *Economics Second Edition 2009*; ISBN 978-1-59166-411-6

                    Lampo Press; *Foundations in Personal Finance High School Edition for Homeschool*  
                    workbook (copyright 2014) by Dave Ramsey; ISBN 978-1-936948-19-2

Paper or Spiral Notebook, Pencil and/or Pen for taking notes

Additional requirements: Bible, email access, internet access, Microsoft Word, Adobe Acrobat Reader program to open PDF documents, and a printer.

Optional: Calculator

Economics textbook should be ordered online (check [www.bookfinder.com](http://www.bookfinder.com)) – order early to insure delivery before class time.

Personal finance workbook has been obtained/ordered locally at Mardel or online from Ramsey Solutions ([www.ramseysolutions.com/store/education/foundations-in-personal-finance-high-school-homeschool-student-text](http://www.ramseysolutions.com/store/education/foundations-in-personal-finance-high-school-homeschool-student-text)) - order online early.