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Your progress ?

Money Math



How to Take This Course

Complete all of the quizzes and the assignment in each unit. Once the quizzes for a unit are complete and you have received a grade for the previous unit's assignment, you will have access to the unit test. Read the full course instructions so you understand [how this course works](#).

-  [How This Course Works](#)
-  [Instructions for the Course](#)
-  [Ask The Teacher](#)

Meet your teacher for this course and ask a question.

Unit 1 - The Time Value of Money

In this unit we look at the time value of money. This core principle of finance holds that, provided money can earn interest, any amount of money is worth more the sooner it is received.

-  [1.1 The Time Value of Money](#)
 -  [Quiz 1.1 The Time Value of Money](#) ☐
-  [1.2 Inflation](#)
 -  [Quiz 1.2 Inflation](#) ☐
-  [Unit 1 - Assignment: The Cost of Living](#) ☐

Unit 2 - Different Types of Interest

In this unit we cover interest rates: understanding simple and compounding interest rates, plus loan amortization.

-  [2.1 Interest Rate Basics](#)
 -  [Quiz 2.1 ~ Interest Rate Basics](#) ☐
-  [2.2 Simple vs. Compound Interest](#)

	Quiz 2.2 ~ Simple vs Compound Interest	
	2.3 Calculating Compound Interest	
	Quiz 2.3 - Compound Interest	
	2.4 Amortization	
	Quiz 2.4 ~ Interest - Amortization	
	Unit 2 - Assignment: Loan Amortization	

Unit 3: Banking & Bank Accounts

This unit will focus on understanding banks, and the different types of bank accounts. Managing a bank account, from opening an account, to depositing and withdrawing funds, minimizing bank fees, plus online and mobile banking.		
	3.1 Why Use a Bank?	
	Quiz 3.1 ~ Why Use a Bank	
	3.2 Opening a Bank Account	
	Quiz 3.2 - Opening a Bank Account	
	3.3 Checking & Saving Accounts	
	Quiz 3.3 ~ Checking & Saving Accounts	
	3.4 Writing Checks	
	Quiz 3.4 ~ Writing Checks	
	3.5 Managing a Checking Account & Bank Fees	
	Quiz 3.5 ~ Managing a Checking Account & Bank Fees	
	3.6 Depositing Money into Your Bank Account	
	Quiz 3.6 ~ Depositing Money into Your Bank Account	
	3.7 Debit Cards vs Credit Cards	
	Quiz 3.7 ~ Debit Cards vs Credit Cards	
	3.8 Banks vs Credit Unions	
	Quiz 3.8 ~ Banks vs. Credit Unions	
	3.9 How Secure is the Money Deposited in a Bank?	
	Quiz 3.9 ~ How Secure is Money Deposited in a Bank?	
	3.10 ATM - Automated Teller Machine	
	Quiz 3.10 ~ Automated Teller Machine	
	3.11 Mobile Payment Systems - Digital Wallets	
	Quiz 3.11 ~ Mobile Payment Systems - Digital Wallets	
	3.12 How Do Banks Make Money?	
	Quiz 3.12 ~ How Do Banks Make Money?	
	Unit 3 - Assignment: Selecting a Bank	

Unit 4 - Building Credit

This unit will focus on the intricacies of "credit," including how to build credit from scratch, understanding and maintaining a good credit score, and most importantly why a good credit score matters.		
	4.1 Understanding Your Credit Score	
	Quiz 4.1 ~ Building Credit - Your Credit Score	

	Quiz 4.1 ~ Building Credit - Building Credit Score	
	4.2 Credit Reports & Credit Scores	
	Quiz 4.2 ~ Credit Reports & Credit Scores	
	4.3 Building a Good Credit Score	
	Quiz 4.3 - Building Credit - Building Credit Score	
	4.4 What Hurts Your Credit Score?	
	Quiz 4.4 ~ What Hurts Your Credit Score?	
	4.5 How Credit Rating Agencies Work	
	Quiz 4.5 ~ How Credit Rating Agencies Work	
	4.6 Credit Report Mistakes	
	Quiz 4.6 ~ Credit Report Mistakes	
	Unit 4 - Assignment: Credit Reports & Credit Scores	

Unit 5 - Credit Cards

This unit will focus on credit cards - when to use them and how to manage them, the differences between a debit card and a credit card, plus the major pitfalls to avoid with credit cards. Credit card fraud and cybersecurity are addressed, including how to reduce the risk of being a victim.		
	5.1 What is a Credit Card	
	Quiz 5.1 ~ What is a Credit Card?	
	5.2 Benefits of Using a Credit Card	
	Quiz 5.2 ~ Benefits of Using a Credit Card	
	5.3 Managing A Credit Card	
	Quiz 5.3 - Managing a Credit Card	
	5.4 Paying Off Debt	
	Quiz 5.4 ~ Paying Off Debt	
	5.5 Credit Card Fraud - Misused, Lost & Stolen Cards	
	Quiz 5.5 ~ Credit Card Fraud	
	5.6 Credit Card Fraud - Skimmers	
	Quiz 5.6 ~ Credit Card Fraud: Skimmers	
	5.7 Credit Card Fraud - Online Phising	
	Quiz 5.7 ~ Credit Card Fraud: Online Phishing	
	Unit 5 - Assignment: Using a Credit Card	

Unit 6 - Saving, Investing & Loans

In this unit we look at the most common types of saving and investment vehicles, and the most common types of debt. Funding college with student loans and managing student debt. The real cost of buying and owning a car. Identity theft – how it happens, how to prevent it, and how to recover from it.		
	6.1 Investments - Stocks, Mutual Funds & Bonds	
	Quiz 6.1 ~ Investments - Stocks, Mutual Funds & Bonds	
	6.2 Saving for Retirement	
	Quiz 6.2 ~ Saving for Retirement	
	6.3 Buying and Owning a Car	
	Quiz 6.3 ~ Buying and Owning a Car	

	6.4 Student Loans	
	Quiz 6.4 ~ Student Loans	
	6.5 Student Loan Repayment & Debt	
	Quiz 6.5 ~ Student Loan Repayment and Debt	
	6.6 Debt & Bankruptcy	
	Quiz 6.6 ~ Debt & Bankruptcy	
	6.7 Identity Theft & Cyber Security	
	Quiz 6.7 ~ Identity Theft & Cyber Security	
	Unit 6 - Assignment: Buying a New or Used Car	

7. Buying a House

In this unit, we learn about the financial decision of buying a house. We examine the concept of mortgages, the costs involved in buying a home, renting verses owning a home, how to remain in good standing with the lender, and avoiding default and foreclosure on a home.

	7.1 Buying a House	
	Quiz 7.1 ~ Buying a House	
	7.2 Renting vs Buying a House	
	Quiz 7.2 ~ Renting vs. Buying a House	
	7.3 Understanding Mortgages	
	Quiz 7.3 ~ Understanding Mortgages	
	7.4 Adjustable Rate Mortgages vs. Fixed Rate Mortgages	
	Quiz 7.4 ~ Adjustable Rate Mortgages vs. Fixed Rate Mortgages	
	7.5 Mortgage Default & Foreclosure	
	Quiz 7.5 ~ Mortgage Default & Foreclosure	
	Unit 7 - Assignment: Buying a Home	

Unit 8 - Paying Taxes

In this unit, we learn about everyone's favorite pay-cut: taxes! ;) Understanding taxes is crucial to capitalizing on your financial future. We will determine the purpose of taxes and the outcome of paying them; examine various kinds of taxes at the federal, state and local level; learn how to file tax returns; and lastly, understand how credits and deductions differ and how both can benefit one's bottom line.

	8.1 Overview of Taxes	
	Quiz 8.1 ~ Overview of Taxes	
	8.2 Federal Income Tax	
	Quiz 8.2 ~ Federal Taxes	
	8.3 State & Local Taxes	
	Quiz 8.3 ~ State & Local Taxes	
	8.4 Estate & Capital Gains Taxes	
	Quiz 8.4 ~ Estate & Capital Gains Taxes	
	8.5 Filing a Tax Return, Deductions & Credits	
	Quiz 8.5 ~ Tax Returns, Deductions & Credits	
	Unit 8 - Assignment: Estimated Income Taxes	

The Final Exam

Once you have completed all of the unit tests **and** all of your assignments have been graded, the final exam will become visible.

Warning: You have only ONE attempt at the final. You must score 60% or higher in the final to receive credit for the course!

Are you ready to take the final? We highly recommend you take the [practice final](#) first and if you are weak in any area, review the relevant course material again. You have unlimited attempts at the [practice final](#); it will help you to prepare.

Good Luck!!



Practice Final

Course Completion

The "Certificate" and "Transcript Request" links below are not active, they cannot be accessed until you have achieved at least 60% on both the final and for the course total. Upon satisfying these two requirements, the links will become active and you can use them.

Before you go, we would appreciate your opinion on the course, please take 1 minute to complete the feedback form. We hope you enjoyed this course!



Course Feedback

Thank you for taking this course! Let us know what you think about it.



Request a Course Completion Record

If you need SVHS to send proof of your course completion directly to your school complete this form.

Restricted

Not available unless:

- You achieve a required score in **Course total**
- You achieve a required score in **Final Exam**