

Brianna Busch
Mrs. Weber
Period 1 Personal Finance
29 May, 2018

Course Summary

When I first got signed up to take this class, I had no idea what I was getting into. I had a little bit of previous knowledge of financing from a trimester-long class I took as an eighth grader at Roosevelt called Financial Literacy with Mr. Burns. There we discussed the importance of “paying yourself first,” and net and gross income- things I completely forgot about learning. Not only did taking this class refresh my memory of what I had learned two years prior, but it made me aware of a lot of things I had no idea about.

Some of my favorite activities that our class did happened towards the very beginning of the semester. I loved the lessons on the computer simulations, Virtual Business Challenge, and H&R Block. Even though they were fake simulations, it taught us to stay on top of paying our bills, time management, getting a good job, making sure the fridge is full, and the importance of having insurance incase something crappy happens. It also made us fully aware of the consequences of not doing something right. We either died, lost our jobs, got sick, or went completely broke- all things that can happen in the real world.

I believe that the units towards the end of the semester were also very, very helpful, and I hope that I don't forget what I learned. We learned about things like building credit, retirement, gross and net pay, writing checks, taxes, and filing taxes. I often heard adults talking about this kind of stuff and never had a clue about what was going on. It all sounded so scary, but now I have a clearer understanding.

Having guest speakers come in really helped me gain understanding of various topics, whether it be getting a car, renting an apartment, filing my taxes, or choosing a bank. Actually getting to ask questions and get someone's input really helped clear up some things and make growing up sound not as scary as some people make it out to be. It seems manageable now. I am also glad that Mrs. Weber presented us with the opportunity to go to a job fair. I got to print off my resume that I made in class from the time we all fake-applied at Subway and give it to some potential employers.

Throughout this semester, I have learned many important lessons about maintaining a positive financial future, and I look forward to applying everything that I have learned to real life. I think that everyone should be required to take this class before they leave Bellevue High School.