

Money Math, Part 2



How to Take This Course

Complete all the quizzes and the assignment in each unit. Once the quizzes for a unit are complete, you will have access to the unit test. We recommend you complete the unit assignment before you attempt the unit test, the assignment will help you prepare. You will have access to the final when all unit tests are complete and your assignments are graded.

Allow 2-3 days for an assignment to be graded. Read the full course instructions to understand the course grading.

- Instructions for the Course
 - How This Course Works & Suggested Timeline
 - Submitting Your Assignments
 - MANDATORY QUIZ - Take me before you begin this course!**
 - Ask The Teacher
- Meet your teacher for this course and ask a question.
- If you need help with this course we offer online tutoring. You can find more details about our tutoring services [here](#).

Unit 1 - Loans

In this unit, we learn about some of the most common types of debt including bank loans, pay-day loans, car loans, funding college with student loans, and managing student debt. We will study the different methods of paying down debt and discuss bankruptcy. Plus, we will also discuss the real cost of buying and owning a car.

- 1.1 Bank Loan
 - Quiz 1.1 ~ Bank Loan
- 1.2 Buying and Owning a Car
 - Quiz 1.2 ~ Buying and Owning a Car
- 1.3 Student Loans
 - Quiz 1.3 ~ Student Loans
- 1.4 Student Loan Repayment & Debt
 - Quiz 1.4 ~ Student Loan Repayment and Debt
- 1.5 Predatory Lending - Payday Loans
 - Quiz 1.5 ~ Predatory Lending - Payday Loans
- 1.6 Debt & Bankruptcy
 - Quiz 1.6 ~ Debt & Bankruptcy
- Unit 1 - Assignment: Buying a New or Used Car

Unit 2 - 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.

- 2.1 Buying a House
 - Quiz 2.1 ~ Buying a House
- 2.2 Renting vs Buying a House
 - Quiz 2.2 ~ Renting vs. Buying a House
- 2.3 Understanding Mortgages
 - Quiz 2.3 ~ Understanding Mortgages
- 2.4 Adjustable Rate Mortgages vs. Fixed Rate Mortgages
 - Quiz 2.4 ~ Adjustable Rate Mortgages vs. Fixed Rate Mortgages
- 2.5 Mortgage Default & Foreclosure
 - Quiz 2.5 ~ Mortgage Default & Foreclosure
- 2.6 Home Equity Financing
 - Quiz 2.6 Home Equity Financing
- Unit 2 - Assignment: Buying a Home

Unit 3 - 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.

- 3.1 Overview of Taxes
 - Quiz 3.1 ~ Overview of Taxes
- 3.2 Federal Income Tax
 - Quiz 3.2 ~ Federal Taxes
- 3.3 State & Local Taxes
 - Quiz 3.3 ~ State & Local Taxes
- 3.4 Estate & Capital Gains Taxes
 - Quiz 3.4 ~ Estate & Capital Gains Taxes
- 3.5 Filing a Tax Return, Deductions & Credits
 - Quiz 3.5 ~ Tax Returns, Deductions & Credits
- Unit 3 - Assignment: Estimated Income Taxes
- Unit 3 Test ~ Paying Taxes
 - Restricted** Not available unless:
 - The activity **Quiz 3.1 ~ Overview of Taxes** is marked complete
 - The activity **Quiz 3.2 ~ Federal Taxes** is marked complete
 - The activity **Quiz 3.3 ~ State & Local Taxes** is marked complete
 - The activity **Quiz 3.4 ~ Estate & Capital Gains Taxes** is marked complete
 - The activity **Quiz 3.5 ~ Tax Returns, Deductions & Credits** is marked complete

Unit 4 - Savings & Investments

In this unit, we look at the most common types of saving and investment vehicles, including CDs, stocks and bonds, and mutual funds etc. We will also discuss other types of savings - life assurance and health savings accounts, as well as the importance of saving for retirement. We begin the unit by addressing the issue of budgeting. This is an important skill to master and will help get you on the road to financial success.

- 4.1 Budgeting
 - Quiz 4.1 ~ Budgeting
- 4.2 Investments - CDs, Bonds & Stocks
 - Quiz 4.2 ~ Investments - Stocks & Bonds
- 4.3 Investments - Mutual Funds, ETFs and Index Funds
 - Quiz 4.3 ~ Investments - Mutual Funds
- 4.4 Saving for Retirement
 - Quiz 4.4 ~ Saving for Retirement
- 4.5 Health Savings Account and Life Insurances
 - Quiz 4.5 ~ Health Savings Account and Life Insurances
- Unit 4 Assignment: Creating a Budget
- Unit 4 Test ~ Savings & Investments
 - Restricted** Not available unless:
 - The activity **Quiz 4.1 ~ Budgeting** is marked complete
 - The activity **Quiz 4.2 ~ Investments - Stocks & Bonds** is marked complete
 - The activity **Quiz 4.3 ~ Investments - Mutual Funds** is marked complete
 - The activity **Quiz 4.4 ~ Saving for Retirement** is marked complete
 - The activity **Quiz 4.5 ~ Health Savings Account and Life Insurances** is marked complete

Unit 5 - Cybersecurity & Fraud

This unit will focus on credit card fraud and different types of cybersecurity including phishing scams and identity theft. We will discuss how to reduce the risk of being a victim.

- 5.1 Credit Card Fraud - Misused, Lost & Stolen Cards
 - Quiz 5.1 ~ Credit Card Fraud
- 5.2 Credit Card Fraud - Skimmers
 - Quiz 5.2 ~ Credit Card Fraud: Skimmers
- 5.3 Fraud - Scams & Online Phishing
 - Quiz 5.3 ~ Fraud - Scams & Online Phishing
- 5.4 Identity Theft & Cyber Security
 - Quiz 5.4 ~ Identity Theft & Cyber Security
- Unit 5 - Assignment: Presentation on Cybersecurity to the United Nations Security Council
- Unit 5 Test ~ Cybersecurity
 - Restricted** Not available unless:
 - The activity **Quiz 5.1 ~ Credit Card Fraud** is marked complete
 - The activity **Quiz 5.2 ~ Credit Card Fraud: Skimmers** is marked complete
 - The activity **Quiz 5.3 ~ Fraud - Scams & Online Phishing** is marked complete
 - The activity **Quiz 5.4 ~ Identity Theft & Cyber Security** is marked complete

The Final Exam

Complete all the assignments and unit tests in this course. Once they are complete and the assignments have been graded, the Final will be made available and appear below the Practice Final.

Warning: You have only ONE attempt at the Final. There is a 3 hour time limit.

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 "Course Completion Record Request" links below are not active, they cannot be accessed until you have taken the final. Upon satisfying this requirement 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 email proof of your course completion directly to your school, complete this form. The course completion record will list Money Math, part 2 as completed. It does not include any other courses you have completed or have in progress.
 - Restricted** Not available unless: The activity **Final Exam** is marked complete
- Request a Transcript
 - A transcript will list all courses you are taking with Silicon Valley High School. It includes all courses you have completed, as well as those that are in progress. For schools that require an official record sent through the mail (USPS), you need to use this transcript request form.
- Certificate of Completion
 - Restricted** Not available unless: The activity **Final Exam** is marked complete