

HEHS Consumer Education: Savings & Investing

Progress Report for _____

<i>I can</i>	Comfort Level - 4 – high, 1-low			Circle missed test questions
	<i>Before</i>	<i>Mid</i>	<i>End</i>	
List reasons why people save at various stages in life.				HW
Explain the difference between commercial banks, credit unions, and investment companies.				16
Calculate simple interest.				HW
Explain the benefits of compound interest on savings.				2, 5
Distinguish between certificates of deposit, money market accounts, and savings bonds as used in a savings plan.				4, 23, 24, 25, 26,
List common forms of retirement plans.				20, 21
Explain what a share of stock represents and what dividends are.				3, 9, 10, 13, 18
Explain how the price of stock is determined.				17
Identify the differences between growth, speculative, and blue chip stocks.				19
Evaluate savings, bonds, stocks, real estate, and mutual funds based on <u>rate of return</u> , <u>liquidity</u> , <u>risk</u> , and <u>financial goals</u> .				1, 6, 7, 8, 12, 14, 22
Given a stock quote, identify each of the following: a) 52-week high, b) 52-week low, c) stock name, d) dividend, g) high, h) low, i) last, j) change.				27, 28, 29, 30
Describe how diversification reduces ones risk.				11
Apply the Rule of 72 to an investment.				15
<i>Please reflect on the progress of this unit on the back.</i>	Unit Test Score:			