

Personal Finance

Tutor: Julie Renzema

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“Be diligent to know the state of your flocks, and attend to your herds.” ~ Proverbs 27:23

9th - 12th Grades

1 Semester Class
Fall 2021

HS ½ credit Consumer Math
or Applied Mathematics

- * 75% of teens say that learning more about money management, including budgeting, saving and investing is one of their top priorities.
- * 80% of college-bound students have not projected the total amount of money they will need to graduate college
- * 56% of U.S. adults admit that they do not have a budget.
- * 25% of American families have not savings at all.”

~ from Foundations in Personal

Finance

In this class you will learn solid Biblical financial principles using well known speaker and author Dave Ramsey’s Foundations in Personal Finance Curriculum.

You will learn the math and operations needed in personal finance transactions such as:

- ~ calculating payments, wages, income, interest, car maintenance and gas costs
- ~ keeping an accurate check register,
- ~ determining area, perimeter and volume for improvement projects

The practical application of principles will occur in class when you...

- get a virtual job
- earn a paycheck
- pay bills
- write checks
- learn how to pay online

Mrs. Renzema is your “boss” and you will have to “earn” your grade.



Books & Materials:

Student needs to purchase for class...

1. A 3-ring Binder with 15 dividers
2. (Principles text) Foundations in Personal Finance: High School Edition for Homeschool Student Text
3. (Practicum text) CTM Personal Finance Student Workbook 2020
4. CTM Student Checkbook and Register (Optional - but you will have to print if you do not purchase)

Class Fees:

Due at Registration: \$25.00 (Non-refundable)

Due September 8, 2021:

\$150 Tuition

\$10 Materials Fee (Non-Refundable)

[includes CTM Bank Student Subscription]

(See Financial Policies on Back)

You will either manage your money, or the lack of it will always manage you.” ~ Dave Ramsey

Meet the Tutor:

Julie Renzema has a B.S. in Occupational Therapy from WMU. She is a Christ-follower and attends Vicksburg Bible Church with her family. She and her husband of 27 years have homeschooled since 2000, with four of their six children now graduated and their last two on their way to completion.

Helping people to succeed in their activities of daily living has always been important to Mrs. Renzema. Having struggled with money management herself as a young adult fresh out of high school, she has sought to make sure her own children have learned good money management skills and God honoring financial principles. She has attended Financial Peace University several times at local churches. She hopes not only to share sound principles, but give students a chance to experience what life is like once they graduate, as well as what they can practice and achieve while they are still in high school.



"Your priorities, passions, goals and fears are shown clearly in the flow of your money."
~ Dave Ramsey



Financial Policies

Tuition Policy:

Tuition for this class is \$150.00 + \$10.00 **(Non-refundable)** Materials fee is payable to Julie Renzema. Full payment is expected by September 8, 2021.

Late Payments & Refunds:

Late payments will be charged a \$10.00 late fee for each week the payment is late.

If the class is dropped before the 3rd week of class a prorated tuition refund will be given, after this day no refunds will be given.

LAMP Students

I will accept LAMP funds as payment for the tuition fee.

- \$25 (Non-refundable) Registration fee due at Registration is for all students. This secures your seat in this class. No post-dated checks.
- The tuition amount to be submitted to LAMP is \$150.00. LAMP does not cover material fees or books.
- Please notify me by email as soon as you know the monthly amount LAMP will be paying for this class.
- Any LAMP tuition shortages must be paid by October 20, 2021.
- Any missed monthly payments from LAMP will be charged to the family and **due** no later than the 3rd Wednesday of the month. Anything after that will receive a late fee.
- If a student drops the class, the remaining tuition payment for the semester is expected within a week of the student leaving the class.

If the student completes **both** the **Personal Finance and Business Finance** classes he/she may **earn 1 high school credit** for consumer math or applied mathematics.

CTM offers a Consumers Math Student Workbook Set 2020 for around \$69.95

<https://curriculumthatmatters.com/product/consumer-math-student-workbook-set-2020/>