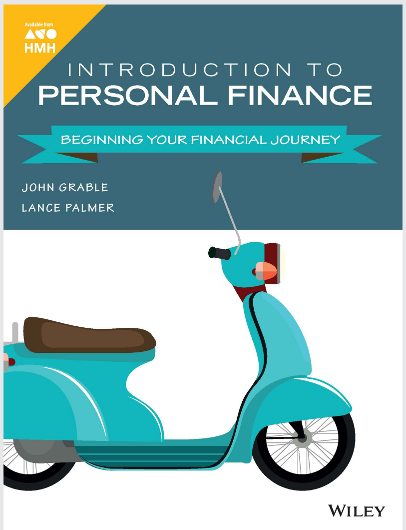

Available Versions

Student Edition with *Ed*, the HMH® Learning Platform

Student Edition with E-Text

Introduction to Personal Finance

Beginning Your Financial Journey | 1st Edition ©2019

John Grable, Lance Palmer

Every financial decision we make impacts our lives. ***Introduction to Personal Finance*** is designed to help students avoid early financial mistakes and provide tools needed to secure a strong foundation for the future. Using engaging visuals and a modular approach, teachers can easily customize their course to topics that matter most to their students. This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals. Various program topics include how to increase your income, lower household expenses and debts, manage taxes, navigate the insurance marketplace, invest wisely, and prepare for retirement and later life.

The *Ed* online learning system is an easy way for students to learn, collaborate, and grow. Teachers can transition from on-level, core programs also available on *Ed* to Personal Finance with ease, providing their content all in one place.

Resources for Teachers and Students

- **Animations**: Narrated, detailed animations review concepts of specific learning objectives giving students the option to read, watch or both.
- **"Finance in Real Life" Video Lessons**: Integrated videos with discussion questions featuring students, peers, and professionals reinforce key concepts from each learning objective and illustrate how financial decisions affect their lives.
- **YNAB Budgeting Project**: Using the award-winning "You Need a Budget" app, students set up a personal budget with video guidance from experts.
- **Approachable infographics** increase student understanding of complicated topics while magazine-style self-assessments engage students with the content while providing opportunities for critical thinking.
- **Chapter Opener Vignettes** illustrate concepts presented throughout the chapter to motivate learning and demonstrate real-life relevance. **Opening Questionnaires** assess current knowledge with a quick and fun activity.
- **Online Teacher Materials** are available as tools to support the program. Resources include elements such as PowerPoint decks, test banks, and solutions manual.

Key Features in Each Chapter

- **A Flexible, Modular Approach**: The course allows instructors to select from more than sixty learning objectives and focus on only the content that matters most to their students.
- **Engaging Visual Content**: The course invites students to relate to concepts in a personal way using infographics, videos, illustrations and animations.
- **Topical, Integrated Assessment**: Comprehensive end of chapter questions verifying knowledge and build upon Learning Objectives to help students apply financial concepts to their own lives.
- **Continuing Case**: Students follow "Tarek's" progress from college graduate through marriage and apply their learning by helping him make wise financial decisions along the way.
- **Calculating the Cost of Life's Financial Journey**: This exercise provides students with fun, hands-on calculation questions that build confidence in analyzing data, doing time value of money, and other basic math calculations.
- **Planning for the Future**: Mini-case scenarios help students solve true-to-life problems and give them experience dealing with potential situations they may face in the future.
- **Continuing Project—Your Financial Journey**: Students develop, implement and monitor a personal spending plan and walk away with a way to manage day-to-day financial questions and concerns.
- **Practice Questions**: Hundreds of multiple-choice, short answer and essay questions for each learning objective are integrated throughout the course.

HMH is pleased to distribute college-level materials published by John Wiley & Sons to high schools for Advanced Placement®, college-prep, honors, and elective courses.

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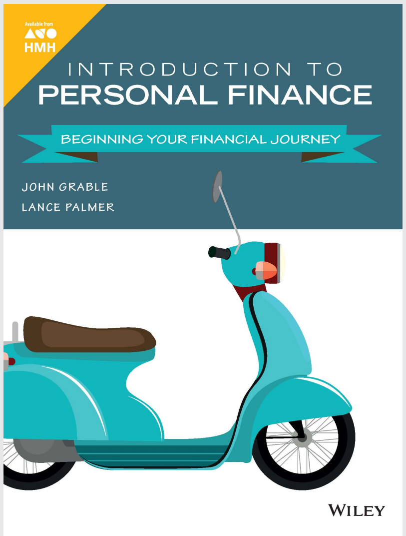

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