

## **Database III Assignments Work**

**Instructor: Mr. George Stringer**

**Monday, Wednesday, and Friday - Students Complete GMetrix Practice Test.**

Students will log into <https://www.gmetrix.net/Login>.

Once students log in, they will use the drop menu to the left side of the site.

Student will click on Start New Test.

Next, click MTA 98-264 Database Administration Fundamentals.

Next, student will start with lesson 1 with 30 questions.

Student must score 85% on test. If, not Student will use test Feedback to do a remediation with detailed explanations and references on questions missed.

Then retake lesson 1.

**Student will repeat the same procedure for:**

- **Lesson 2 with 33 questions**
- **Lesson 3 with 33 questions**
- **Lesson 4 with 26 questions**
- **Lesson 5 with 22 questions**
- **Lesson 6 with 22 questions**

Then student will complete MTA Administration Fundamentals test in the training mode. Student must score 85% in training mode. If, not Student will use test Feedback to do a remediation with detailed explanations and references on questions missed.

- **Test 1 with 40 questions**
- **Test 2 with 40 questions**
- **Test 3 with 40 questions**

Then student will complete MTA Administration Fundamentals test in the test mode. Student must score 85% in training mode. If, not Student will use test Feedback to do a remediation with detailed explanations and references on questions missed.

- **Test 1 with 40 questions**
- **Test 2 with 40 questions**
- **Test 3 with 40 questions**

**Tuesday and Thursday students will log into EVERFI Financial Literacy at [everfi.com/login](https://everfi.com/login).**

**Students will start on the lesson that they stop on.**

- **Lesson 1 Banking Basics**

**Topics:** Researching Financial Institutions, Comparing Accounts, Opening and Using Accounts, Monitoring and Reconciling Accounts, Introduction to Investing, and Mini-game: Compound It!

**Description:** This module builds an understanding around how financial institutions work and how to use them. Learners will first reflect upon their feelings about financial institutions. Then, they will explore different types of financial institutions and the products they offer. Once learners are familiar with the products, they will learn how to open a checking and savings account and how to manage each. They will also learn the importance of continually monitoring and reconciling their account. In addition to savings products, they will also learn the role investing can play in their overall financial strategy.

**Objectives:** Examine the functions, services, and products offered at various financial institutions

- Compare the costs and benefits of select banking products
- Demonstrate how to open and effectively use a checking and savings account

- Monitor and reconcile bank statements to their personal records
- Explain how investing can be used as part of a long-term financial strategy

## **Lesson 2 Income and Employment**

**Topics:** Impact of Education and Training, Tax Withholding, Analyzing a Paycheck, Gig Economy, Filing Taxes, Comparing Benefits, and Mini-Game: A Balanced Life.

**Description:** This module explores how employment decisions affect income over a lifetime. Learners will learn about the impact education and skill development have on their future earning potential and different ways to supplement their income. They will also learn how to navigate the financial paperwork and choices that come with starting a new career. They will develop an understanding of the taxes and deductions that come out of their net income, and the benefits they may receive from their employer to supplement their income.

**Objectives:** Analyze relationship between education, training, and earnings

- Examine the different deductions that come out of a paycheck that determines net pay
- Explain the content and purpose of standard tax forms.
- Identify other types of income that can supplement wages or a salary
- Investigate benefits such as health insurance contributions, retirement benefits, leave, life insurance, and disability.

## **Lesson 3 Budgeting**

**Topics:** Purpose of a budget, setting up a budget, Budgeting tools, tracking projected vs. actual spending, Emergency expenses, and Mini-game: Payday!

**Description:** This module helps develop a tactical strategy for managing finances. First, learners will be asked to reflect on their own budgeting personality. Then, they will examine the benefits of using a budget. Once

they understand the advantages, they'll learn about the individual components of a budget and how tracking their income and spending can help ensure they have enough money for their own financial goals, such as buying the things they want, maintaining an emergency fund, and donating to charity. Learners will then be equipped with different tools they can use to start to manage their own budget.

**Objectives:** Discover money personality, including spending and saving propensity

- Describe the reasons for maintaining a budget
- Build a budget by prioritizing needs and wants
- Develop a system for tracking income, spending, and savings
- Devise a contingency plan for covering unexpected expenses

#### **Lesson 4 Consumer Skills**

**Topics:** Product Research, Comparison Shopping, Renting vs. Leasing vs. Owning, Payment Methods, and Mini-Game: You've Got a Deal!

**Description:** This module teaches essential competencies for becoming an informed consumer. First, learners reflect on their own spending behaviors. Then, they will learn how to effectively navigate the purchase decision process for everyday purchases, a car, and a house. For each of these purchase decisions, learners will learn how to conduct product research and get the most value out of their purchases. For bigger purchases, such as a car or home, learners will compare the costs and benefits of renting, leasing, or owning. Finally, learners will evaluate which payment method to use when acquiring the goods and services they want.

**Objectives:** Recognize the responsibilities associated with personal finance decisions

- Assess the quality of sources when researching products to buy
- Analyze the costs and benefits of renting vs. owning
- Apply strategies for making informed decisions when purchasing consumer goods

- Describe when and how to use different payment methods
- Recognize common consumer scams and how to avoid them

## **Lesson 5 Managing Credit and Debt**

**Topics:** Credit and Debt Overview, Comparing Credit Cards, Using a Credit Card, Credit Card Statements and Credit Score, Debt Financing and Loans, and Mini-Game : Loan Sharks for Lunch.

**Description:** This module tackles the role credit and debt can play in their spending strategy. First, learners will reflect on their own feelings on debt. Then, they will develop an understanding of what credit is and how it works. They will learn the relevant terminology and what features and fees to look for when shopping for a credit card. They will also learn the importance of using credit responsibly, with discussion of credit scores. More broadly, learners will learn about debt, the different types of debt, and how to use it for financing purchases. They will learn about common pitfalls and consequences that come with misuse. Finally, they will explore strategies for effective debt management.

**Objectives:** Understand the reason for using debt to finance purchases

- Compare and select credit cards based on features and impact to personal financial plan
- Describe how credit repayment affects the cost of borrowing
- Explain how the terms of a loan can affect the cost of credit
- Develop strategies to manage debt and understand the consequences of not managing debt wisely
- Recognize and avoid identity theft and fraud

## **Lesson 6 Financing Higher Education**

**Topics:** Evaluating the ROI of Higher Education, Higher Education Costs, How to Finance Higher Education, Additional Financing Tips, Applying for Federal Aid, and Mini-Game: Education for Everyone.

**Description:** This module uncovers strategies for financing postsecondary education or training. First, learners will reflect on their primary stressors related to financing their education. After their reflection, learners will examine the return on investment related to higher education. Then, they will explore what they can do each year of high school to prepare for the costs. Their preparation strategy will include comparing the costs of higher education institutions, exploring sources of financing, and learning how to acquire federal aid through the FAFSA. At the conclusion of the module, learners will have a plan for their next steps.

**Objectives:** Analyze the relationship between cost of education versus return on investment

- Compare costs of various higher education options
- Analyze costs beyond tuition associated with postsecondary education and training institutions
- Understand the costs and benefits of funding options
- Discuss the purpose and components of the FAFSA

## **Lesson 7 Insurance**

Topics: Risk Management and Insurance, Auto insurance, Renters/Homeowner Insurance, Health Insurance, Disability and Life Insurance, and Mini-Game: Insurance Match.

Description: This module highlights the need for risk management strategies and how insurance plays a role. Learners will first reflect upon their own risk-taking propensity. Then, learners will explore the importance of devising a risk management strategy that includes personal and financial precautionary measures—with an emphasis on insurance. Learners will learn what insurance is and how it works. They will also explore the financial consequences for not having insurance. After that, learners will explore the different types of insurance, including auto, renters/homeowners, health, disability, and life insurance. For each type of insurance, learners will understand what the insurance covers, how it

works, where to get it, and specific nuances related to the type of insurance.

**Objectives:** Identify common types of risks and basic risk management methods

- Explain the role insurance can play in a risk management strategy
- Define insurance terminology
- Distinguish among the types, costs, and benefits of insurance coverage