

# Career Preparedness

Syllabus | 2020-2021 | #400025 - One Credit (Required)



**Instructor:** Carmanita Monroe **Email:** [cmonroe@bessk12.org](mailto:cmonroe@bessk12.org) **Phone:** 205-432-3777

## COURSE DESCRIPTION:

Career Preparedness is a one-credit course required for graduation that focuses on three integrated areas of instruction—academic planning and career development, financial literacy, and technology. Course content ranges from college and career preparation to computer literacy skills to ways to manage personal finances and reduce personal risk. The area of technology is designed to be interwoven throughout course instruction. Mastery of the content standards provides a strong foundation for student acquisition of the skills, attitudes, and knowledge that enables them to achieve success in school, at work, and across the life span. The acquisition of these skills is achieved by incorporating content and strategies that can easily allow students to meet the required 20-hour online experience as defined in the Alabama State Department of Education.

<b>PREREQUISITES:</b>	<u>None</u>	<b>CAREER CLUSTER:</b>	<u>None</u>
<b>COURSE FEE:</b>	<u>None</u>	<b>CAREER PROGRAM:</b>	<u>None</u>

## TEXTBOOKS AND REFERENCES:

- |                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>Alabama Department of Education Career and Technical Education</li><li>Alabama Jump\$tart Coalition</li><li>Alabama Career Information Network</li><li>Alabama Council of Economic Education</li><li>Alabama Department of Labor</li></ul> | <ul style="list-style-type: none"><li>Federal Reserve Bank of Atlanta</li><li>National Endowment for Financial Education (NEFE) High School Financial Planning Program</li><li>Smack Work Ethics-Workforce Employability Skills</li></ul> |
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## WEBSITE:

Links to all course technologies will be available on the Bessemer Center for Technology website here: <https://bessemer.bcst.schoolinsites.com/>

## EMAIL:

All students are required to use their school email to access the course technologies we will use.

## GENERAL SUPPLIES:

- Notebook
- Pencil (Mechanical or Standard)/Pen
- Highlighters

## CAREER AND TECHNICAL STUDENT ORGANIZATION (CTSO):

SkillsUSA - \$15 Membership Fee (included in Course Fee)

All Career Preparedness students are highly encouraged to join and participate in SkillsUSA. SkillsUSA is a professional organization that is designed to be run by students as an integral, co-curricular component of career and technical courses. SkillsUSA members develop leadership abilities, expand workplace-readiness skills, and broaden opportunities for professional growth. Through chapter meetings, contests, leadership conferences, and activities, students will build these skills. Each chapter chooses plans and conducts its operations.

## AVAILABLE INDUSTRY CREDENTIALS:

None

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## GRADING AND EVALUATION CRITERIA:

**Assessments:** Grades will be based on quizzes, midterm, and final examinations. Exams are cumulative and given in a variety of formats. An in-class review will be held before each exam.

**Classwork:** Grades will be based on keyword terms, review questions, A+, critical thinking, weekly objectives, projects, labs, bell ringers, etc.

**Miscellaneous:** Grades will be based on homework, bonuses, etc.

The following scale will be used in assessing the student's content knowledge and skills during the course:

<u>EVALUATION CRITERIA:</u>	<u>PERCENTAGE:</u>	<u>GRADING SCALE:</u>	<u>LETTER GRADE:</u>
Assessments	50	100 – 90	A
Classwork/Participation	40	89 – 80	B
Miscellaneous	10	79 – 70	C
<b>TOTAL</b>	<b>100</b>	69 – 60	D
		Below 59	F

## CLASS POLICIES:

1. Eating and drinking are NOT permitted in the computer lab or classroom.
2. Students are not to tamper with computers in any way nor to make changes in setup unless directed by the instructor. Any students performing unauthorized actions on computers will be subject to disciplinary action.
3. Sufficient time will be allowed in the classroom to complete the work assigned.
4. Students must leave the work area clean, neat, and ready for the next class. Also, students are to return any textbooks to the book bin and shut down the computer before leaving the classroom.
5. School policies will be followed.

## MAKE-UP POLICY:

You are responsible for informing the instructor within one week after you return that you need to make up assignments or tests. Failure to do so will result in a zero being assigned for the missed work.

## COURSE GOALS:

1. **Demonstrate knowledge of a systematic approach to a decision-making process (specifically, opportunity costs and trade-offs), including factors regarding academic planning and career development, financial literacy, and technology.**

**Example:** decision-making process steps – define the problem, brainstorm, list alternatives, evaluate alternatives, and identify consequences, propose a solution.

2. **Understand the effect of workplace behaviors.**
  - a. Examine appropriate workplace behaviors, including attitude, work ethic, responsibility, dependability, punctuality, integrity, time management, effort, adherence to dress code, communication (written, verbal, and nonverbal), teamwork, and other workplace etiquette.
  - b. Identify inappropriate workplace behaviors, including violence and sexual.
  - c. Recognize the importance of and capitalize on diversity in the workplace.

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- 3. Analyze personal skills, interests, and abilities and relate them to current career opportunities.**
  - a. Participate in assessments that identify personal areas of interest and aptitude, including utilizing results to develop a four-year high school educational plan.
  - b. Explore individual career options from the 16 National Career Clusters to examine specific job descriptions, requirements, salaries, and employment outlooks.
  - c. Identify safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, use of technology, and work area maintenance.
- 4. Determine the correlation between personal preference, education, and training to the demands of the workforce.**
  - a. Select a personal career goal based upon results of interest and aptitude assessments.
  - b. Investigate employee benefits and incentives related to identified career choices.
  - c. Calculate net pay from a given gross salary by subtracting required and non-required deductions.
  - d. Utilize advanced database features (i.e., merging, sorting, filtering, formulas) to examine the effect of career choice on lifestyle, including how interest, ability, and educational achievement relate to the attainment of personal, social, educational, and career goals.
- 5. Investigate the postsecondary/higher education admissions process, including completing admission and financial aid applications (e.g., Free Application for Federal Student Aid (FAFSA), grants, loans, scholarships, personal financing).**
- 6. Examine the employment process, including searching for a job, filling out a job application, writing a résumé, developing, and practicing interview skills, and completing required employment forms (e.g., W-4, I-9).**
  - a. Utilize word processing software to demonstrate professional writing skills by producing and editing business and personal correspondence documents.
- 7. Generate an electronic portfolio using digital tools (e.g., Webpage, wikis, blogs, podcast), including a cover letter; a current resume; a completed job application; interest, aptitude, and achievement assessment results; curriculum samples (e.g., academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; and other examples of academic and career preparedness achievements (e.g., student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations).**
  - a. Utilize advanced features of word processing (e.g., outlining; developing forms; applying tracking changes, hyperlinking, and mail merging).
  - b. Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.
- 8. Diagnose problems with hardware, software, and advanced network systems. Examples: printer, projector, power supply, task manager, network connectivity**
- 9. Demonstrate advanced technology skills, including compressing, converting, importing, exporting, backing up files, and transferring data among applications.**
- 10. Compare functions of various operating systems.**

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- 11. Analyze cultural, social, economic, environmental, and political effects, and trends of technology to assess emerging technologies and forecast innovations.**
  - a. Demonstrate proficiency in the use of emerging technology resources, including social networking and other electronic communications (e.g., desktop conferencing, mobile technology, listservs, blogs, virtual reality, online file sharing)
- 12. Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.**
  - a. Explain the consequences of illegal and unethical use of technology systems and digital content. Examples: cyberbullying, plagiarism
  - b. Interpret copyright laws and policies with regard to ownership and use of digital content.
  - c. Explain the implications of creating and maintaining a positive digital footprint.
  - d. Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance.
  - e. Cite sources of digital content using a style manual. Examples: Modern Language Association (MLA), American Psychological Association (APA)
- 13. Utilize an online learning management system to engage in collaborative learning projects, discussions, assessments beyond the traditional classroom that is goal-oriented, focused, project-based, and inquiry-oriented.**
- 14. Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.**
  - a. Identify online safety precautions, including data encryption, password strength, clearing browser cache, firewalls, and antivirus software.
- 15. Develop a plan for managing, earning, spending, saving, and giving using spreadsheets, online resources, or commercial software.**
  - a. Create a budget, net worth statement, and income expense statement using a spreadsheet.
  - b. Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.
  - c. Identify types of income other than wages, including rent, interest, and profit earned from various resources.
  - d. Evaluate various methods for acquiring goods and making major purchases. Examples: borrowing, renting, leasing, paying cash
- 16. Evaluate the effect of personal preferences, advertising, marketing, peer pressure, and family history on consumer choices and decision making in the marketplace.**
  - a. Compare goods and services to determine the best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.
  - b. Explore how to use different payment methods, including cash, debit card, credit card, online payments, mobile devices, checks, payroll cards, layaway plans, and automatic bank deductions.
- 17. Distinguish differences between the purpose of saving and the objectives associated with investing.**
  - a. Explain how using the Principles of Compound Interest and the Rule of 72 in investing builds wealth to meet financial goals.
  - b. Evaluate various ways to buy and sell investments, including mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.

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## 18. Analyze various types of financial institutions.

- a. Evaluate services and related costs associated with financial institutions in terms of personal banking needs. Examples: checking and savings accounts, personal checks, cashier checks, overdraft fees

## 19. Demonstrate how to manage checking and savings accounts, balance bank statements, and use online financial services.

## 20. Determine the advantages and disadvantages of using credit.

- a. Analyze credit card offerings for the effect on personal finances. Examples: annual percentage rate (APR), grace period, incentive buying, methods of calculating interest, fees

## 21. Examine why credit ratings and credit reports are important to consumers.

- a. Explain ways of building and maintaining a good credit score.
- b. Determine the implication of entering into contracts and binding agreements. (e.g. college loans, cell phone contracts, car loans, Collateral loans, passbook loans, mortgages).
- c. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loansharking.
- d. Assess the implications of bankruptcy, including Chapter 7, Chapter 11, and Chapter 13.

## 22. Determine the type of insurance associated with different types of risks, including automobile, personal and professional liability, home apartment, property, health, life, long-term care, and disability.

- a. Analyze the factors that reduce the cost of insurance.
- b. Identify which perils are insurable. Examples: injury, loss, destruction

## 23. Develop a plan for financial security in the event of a disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory list, and medical records retention.

### ESSENTIAL QUESTIONS:

- How can you determine the opportunity costs of a decision?
- How can you determine the trade-offs of a decision?
- What is the best way to solve a problem that doesn't have an obvious answer?
- Why are appropriate workplace behaviors beneficial to employees?
- Why are appropriate workplace behaviors beneficial to employers?
- Why are inappropriate workplace behaviors not beneficial to employees and employers?
- What are the procedures for addressing inappropriate workplace behaviors?
- What does diversity in the workplace look like?
- What are my personal areas of interest and aptitudes?
- How do I complete a four-year high school education plan?
- What are my individual career options from the 16 National Career Clusters based on my interest and aptitude assessments?
- What are specific job descriptions, requirements, salaries, and employment outlooks for individual career options?
- What are the safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, and use of technology and work area maintenance?
- What is the relationship between educational level and lifetime earnings?

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- How does the relationship between educational level and lifetime earnings affect potential lifestyle?
- What are the postsecondary educational requirements for your career?
- How do you apply for admission to college?
- How do you complete the financial aid process for college?
- What is the employment process? How is a job search conducted?
- How do you file out a job application?
- How do you write a resume?
- What are interview skills?
- How do you interview?
- What are employment forms?
- How do you complete employment forms?
- How are self-assessments beneficial in career planning?
- How do you professionally create and develop business documents?
- How do you create and format a variety of personal and business-related documents?
- What is an electronic portfolio, and why is it important?
- How is multimedia software used to enhance informational presentations?
- How does preventive maintenance impact productivity?
- How do you troubleshoot hardware?
- How do you troubleshoot software?
- How do you troubleshoot advanced network systems?
- Why is it necessary to compress files?
- How does one compress files?
- How does one convert files?
- What is the benefit of importing files?
- How does one import files?
- What is the importance of backing up files?
- How does one create backup files?
- How does one transfer data among applications?
- What is an operating system, and why is it important to the computer or mobile device?
- How do you determine which type of operating system best supports your computer or mobile device?
- How do we use online learning environments for personal and group learning?
- What are the cultural norms for online personal and community learning?
- What is a personal learning environment, and why do we need one?
- What is the relationship of technology to cultural, social, economic, environmental, and political factors?
- What is my relationship with technology?
- In what ways will technology become increasingly more important in my life?
- What are the consequences of illegal and unethical use of technology systems and digital content?
- What do copyright laws and policies state?

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- What is a digital footprint?
- How can a person tell “good” internet information from “bad”?
- How do you cite digital sources?
- What are the upsides and downsides of companies Collecting your data online?
- Why is it important to develop a personal financial plan?
- How do you determine wants and needs?
- How do you determine your income earned from sources other than your wages?
- How do you create and utilize a budget?
- How do you create and utilize a net worth statement?
- How do you create and utilize an income expense statement?
- What payment methods can consumers use for acquiring goods and making major purchases?
- How do money management and consumer spending skills produce a financially secure individual?
- Why is it important to begin saving now?
- How can you determine how long it will take to double your money at a certain interest rate?
- What strategies should you use to save and invest your money?
- How do you determine the most appropriate investment tools?
- What can financial institutions do for you?
- What are the costs associated with services provided by financial institutions?
- What are the ways to avoid fees associated with financial services such as overdraft fees and ATM fees?
- What is the difference between checking and savings accounts?
- How do you manage a checking account?
- How do you manage a savings account?
- How do you balance bank statements?
- How do you utilize online banking services?
- How can banks assist you in managing your money?
- How do you use credit wisely?
- What does it mean to be creditworthy?
- How can consumers use credit wisely?
- How can consumers avoid bankruptcy?
- What is insurance?
- Why do we need insurance?
- Which insurance should you choose?
- What are the benefits of insurance?
- What are the risks of not having insurance?
- How do you protect yourself against risks?
- How can you reduce the cost of insurance?
- What can your family do to be better prepared for storage of financial records and personal documents in the event of a natural disaster?

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## COURSE OUTLINE:

- I. **Personal Decision Making**
  - A. Decision-Making Process
- II. **Academic Planning And Career Development**
  - A. Workforce Behaviors
    1. Workplace Etiquette
    2. Workplace Violence and Sexual Harassment and Appropriate Workplace Action
    3. Diversity in the workplace
  - B. Personal Skills Interests and Abilities Related to Current Career Opportunities
    1. Assessments that Identify Personal Areas of Interest and Aptitude
    2. Career Options from the National Career Clusters
    3. Safety and Health Standards in the Workplace
  - C. Personal Preference, Education, and Training to Demands of the Workplace
    1. Personal Career Goal Based on Results of Assessments
    2. Employee Benefits and Incentives Related to Career Choices
    3. Calculate Net Pay from a Gross Salary
    4. Advanced Database Features Used to Examine the Effect of Career Choice on Lifestyle
  - D. Postsecondary/Higher Education Admissions and Financial Processes
    1. Application for Admission
    2. Financial Aid Process
  - E. The Employment Process
    1. Job Searches
    2. Completion of Job Applications
    3. Writing a Resume
    4. Interview Skills
    5. Completion of Required Employment Forms
    6. Use of Word Processing Software to Write Correspondence Documents
  - F. Electronic Portfolio Using Digital Tools
    1. Contents of Portfolio
      - a. Cover Letter
      - b. Current Resume
      - c. Completed Job Application
      - d. Assessment Results
      - e. Curriculum Samples
      - f. Four-Year Educational Plan
      - g. Education/Career Preparedness Checklist
      - h. Other: Examples of Academic and Career Preparedness Achievements
    2. Advanced Features of Word Processing
    3. Advanced Features of Multimedia Software to Create and Make Presentations Using Effective Communication Skills



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### III. Technology Skill Applications

- A. Diagnose Problems
  - 1. Hardware
  - 2. Software
  - 3. Advanced Network Systems
- B. Advanced Technology Skills
  - 1. Compressing
  - 2. Converting
  - 3. Importing
  - 4. Backing Up Files
  - 5. Transforming Data Among Applications
- C. Functions of Various Operating Systems
- D. Emerging Technologies and Forecast Innovations
  - 1. Use of Emerging Technology Resources Including Social Networking, and Other Electronic Communications
- E. Digital Citizenship
  - 1. Consequences of Illegal and Unethical Use of Technology Systems and Digital Content
  - 2. Copyright Laws and Policies
  - 3. Creating and Maintaining a Positive Digital Footprint
  - 4. Critique Internet and Digital Information
  - 5. Sources of Digital Content Using a Style Manual
- F. Utilize an Online Learning Management System
- G. Minimizing Exposure to Identity Theft, Fraudulent Schemes, Unethical Sales Practices, and Exorbitant Service Fees
  - 1. Online Safety Precautions

### IV. Managing Finances and Budgeting

- A. Create and Utilize a Plan for Earning, Spending, Saving, and Giving Using Spreadsheets, Online Resources, or Commercial Software
  - 1. Create a Budget, Net Worth Statement, and Income Expense Statement
  - 2. Utilize Spreadsheet Features
  - 3. Types of Income Other Than Wages
  - 4. Evaluate Various Methods of Acquiring Major Purchased
- B. Impact of Personal Preferences, Advertising, Marketing, Peer Pressures, and Family History on Consumer Choices and Decisions Making in the Marketplace
  - 1. Compare Goods and Services to Determine Best Value
  - 2. Different Payment Methods

### V. Saving and Investing

- A. Differences in the Purpose of Saving and Objectives with Investing
  - 1. Principles of Compound Interest and Rule 72
  - 2. Buying and Selling Investments
  - 3. Different Retirement Options

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## VI. Banking and Financial Institutions

- A. Types of Financial Institutions
  - 1. Services Related to Costs Associated with Financial Institutions
- B. Manage Checking and Savings Accounts, Balance Bank Statements, and Use Online Financial Services

## VII. Credit and Debt

- A. Advantages and Disadvantages of Using Credit
  - 1. Credit Card Offerings and the Impact on Personal Finances
- B. Why Credit Ratings and Credit Reports Are Important to Consumers
  - 1. Building and Maintaining a Good Credit Score
  - 2. Implications of Entering into Contracts and Binding Agreements
  - 3. Legal and Illegal Types of Credit
  - 4. Implications of Bankruptcy

## VIII. Risk Management and Insurance

- A. Types of Insurance Associated with Different Risks
  - 1. Factors that Reduce Cost of Insurance
  - 2. Which Perils are Insurable
- B. Develop a Plan for Financial Security in the Event of Disaster

## CULMINATING PRODUCTS:

1. Students could be given a more complicated and involved scenario. This process can be used throughout the course in a variety of content standards.
2. Workplace Behaviors Presentation
3. 4-year plan, Career Research Presentation
4. Portfolio of Career research, selection, and corresponding choice of classes to prepare for the future, whether it is an apprenticeship program, a 2-year program, or college are uploaded to student's career portfolio in ACPS – Kuder. Net income document created utilizing advanced database features of computer software.
5. PowerPoint Presentation – College Admission Applications and Financial Aid Process, Completed application uploaded to electronic portfolio.
6. Employment documents are uploaded to student's career portfolio in ACPS – Kuder.
7. Electronic Portfolio with resume, and cover letter, sample admission application, financial aid applications, employment applications, student's educational plan, sample of presentations, Copy of student's State of Alabama Career Readiness Certificate
8. Students will prepare a troubleshooting pamphlet for one of the following: hardware, software, or advanced network systems.
9. Sign up for a free cloud storage such as Dropbox, [www.dropbox.com](http://www.dropbox.com), or Box at [www.box.com](http://www.box.com) to facilitate transfer of files among applications. These cloud storage all have free versions with opportunities to earn more storage space through referral. Teachers can have their students sign up and get the referral space.
10. Collect data; create charts and graphs, and present information about the current usage of available operating systems.
11. Collaborative Project: Personal Learning Portfolio
12. Presentation on Digital Citizenship
13. Collaborative Project: Personal Learning Portfolio

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14. Publish a digital product that communicates curriculum concepts. Create a newsletter that includes real-life examples of identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.
15. Budget, Net Worth Statement, Income Expense Statement
16. Students design and market a product or a service. The product or service will include advertising, product research, comparison shopping, tax, and discounts. The product will be designed to meet the needs of a specific age group. Students design a brochure on various payment methods.
17. (Group, partner, or individual activity) Research an investment option (stocks, bonds, ETFs, mutual funds, real estate, commodities, and CDs) and create a product (poster, written report, Interactive Web 2.0 tool, etc.) that highlights its specific characteristics. When designing the product, keep in mind the purpose of the assignment to educate fellow classmates on the most important aspects of your particular investment option. Each product is presented to the class.
18. Posters, Blog, Presentation Slide Show, or Display Board
19. Brochure: How You Can Manage Your Money Wisely?
20. Brochure on "Costs of Credit."
21. Create a public service announcement for consumers about the wise use of credit.
22. Create a brochure for teens, including the types, costs, and benefits of insurance. Your Risk Management Plan
23. Your Disaster Preparedness Plan