

Table of Contents

Chapter 1	SETTING UP A FILE	1
	Student Activity A	3
	How to Set Up an Effective Filing System	3
	Student Activity B	5
	How to Use This Simulation	6
	Student Activity C	8
	How to Know Where to File	9
	How to Know When to File	9
	How to Set Up Annual Files	10
	Student Activity D	10
	On Your Own for Life	11
	Check Up	11
Chapter 2	OPENING A CHECKING ACCOUNT	12
	How to Compare Banking Services	13
	Student Activity A	14
	How to Open a Checking Account	14
	Student Activity B	16
	Student Activity C	17
	How to Keep Accurate Records	18
	Student Activity D	20
	How to Write a Check	20
	Student Activity E	22
	How to Deposit Money in a Checking Account	23

How to Endorse a Check	24
Student Activity F	25
How to Interpret and Reconcile a Bank Statement	26
Student Activity G	29
Student Activity H	31
On Your Own for Life	32
Check Up	32
Chapter 3 SETTING UP A BUDGET	33
How to Determine Budget Goals	34
How to Determine Net Worth	35
Student Activity A	36
How to Determine Total Monthly Income	37
Student Activity B	39
How to Determine Monthly Expenditures	40
How to Prepare a Budget	41
Student Activity C	42
How to Make Budget Decisions	43
How to Make a Budget Work	45
How to Record Income and Expenditures	46
How to Form Budget Categories	48
Student Activity D	50
How to Prepare a Yearly Budget	52
How to Improve Your Budget Skills	52
Student Activity E	53
On Your Own for Life	54
Check Up	56

Chapter 4	OPENING A SAVINGS ACCOUNT AND COMPARING BANK SERVICES	57
	How to Figure Simple Interest	58
	Student Activity A	59
	Student Activity B	60
	How to Calculate Compound Interest	60
	Student Activity C	62
	Student Activity D	63
	How to Compare Savings Accounts	64
	Student Activity E	69
	How to Use Electronic Banking	71
	Student Activity F	75
	Student Activity G	76
	How to Use Other Banking Services	77
	Student Activity H	79
	On Your Own for Life	79
	Check Up	80
Chapter 5	APPLYING FOR CREDIT	81
	How to Establish Creditworthiness	82
	Student Activity A	84
	How to Establish a Good Credit Rating	84
	How to Understand Consumer Credit Laws	85
	Student Activity B	86
	How to Apply for a Credit Card	87
	Student Activity C	89
	How to Buy on an Installment Plan	90
	Student Activity D	92
	Student Activity E	93

	How to Obtain a Loan	94
	Student Activity F	95
	Student Activity G	98
	How to Use Credit Wisely	99
	On Your Own for Life	100
	Check Up	100
Chapter 6	PREPARING INCOME TAX RECORDS AND BEGINNING A JOB SEARCH	101
	How to File Income Tax Forms	102
	Student Activity A	103
	How to Determine Your Career Values, Interests, and Abilities	105
	Student Activity B	106
	How to Learn About Careers and Locate Job Openings	106
	Student Activity C	107
	Student Activity D	110
	How to Apply Knowledge from Part-Time Jobs and Skills-Training Classes	111
	Student Activity E	111
	Student Activity F	113
	How to Apply for a Job	114
	Student Activity G	118
	Student Activity H	120
	How to Prepare for a Job Interview	121
	Student Activity I	124
	Student Activity J	125
	On Your Own for Life	128
	Check Up	128

Chapter 7	LOOKING FOR HOUSING	129
	How to Prepare for Independent Living	130
	How to Look for an Apartment	131
	Student Activity A	133
	How to Interpret a Lease	135
	Student Activity B	139
	How to Buy a Home	140
	Student Activity C	145
	On Your Own for Life	146
	Check Up	146
Chapter 8	LOOKING AT INSURANCE: HEALTH AND LIFE	147
	How to Evaluate Health Insurance Policies	148
	Student Activity A	150
	Student Activity B	153
	How to Distinguish Among Different Types of Health Plans	154
	Student Activity C	156
	How to Evaluate Differences Among Life Insurance Policies	157
	Student Activity D	161
	How to Benefit from Social Security	161
	How to Apply for a Social Security Number and Statement	164
	Student Activity E	165
	On Your Own for Life	165
	Check Up	166

Chapter 9	LOOKING AT INSURANCE: AUTO AND HOME	167
	How to Interpret Risk Factors in Auto Insurance Policies	168
	Student Activity A	170
	How to Determine the Amount of Auto Protection Needed	172
	Student Activity B	174
	How to Keep Auto Insurance Premiums to a Minimum for Adequate Coverage	176
	How to Interpret No-Fault Insurance Laws	177
	What to Do if You Have an Auto Accident	178
	How to Interpret Home and Property Insurance Policies	178
	Student Activity C	179
	Student Activity D	181
	On Your Own for Life	182
	Check Up	183
Chapter 10	LOOKING AT TRANSPORTATION OPTIONS	184
	How to Estimate Costs of Owning and Operating a Car	185
	Student Activity A	186
	How to Shop for a New Car	186
	Student Activity B	193
	How to Shop for a Used Car	194
	Student Activity C	197
	Student Activity D	201
	On Your Own for Life	203
	Check Up	203

Chapter 11 CHECKING OUT THE RIGHTS AND RESPONSIBILITIES OF THE CONSUMER	204
How to Determine Your Rights as a Consumer	205
Student Activity A	206
How to Use Consumer Print and Online Publications	207
Student Activity B	208
How to Handle Complaints as a Consumer	211
Student Activity C	213
Student Activity D	215
Student Activity E	217
How to Interpret Legal Agreements as a Consumer	218
Student Activity F	220
Student Activity G	223
On Your Own for Life	226
Check Up	226
Source Documents	227