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What course in high school is essential to take before a student graduates?

Many people agree that Spanish, speech, or agricultural classes are necessary to take.

These classes, however, are not nearly as beneficial as Personal Finance. Personal

Finance teaches a number of helpful topics including money management, everyday life skills, and careers.

First and foremost, Personal Finance teaches you to invest and manage your money wisely. Initially, the class introduces you to saving income that you have previously earned. For example, the money you earn from a summer job should be carefully saved. This money could then be used for college funds, school necessities, or other large purchases such as a car. Additionally, you will learn what purchases you should make throughout your life. For instance, eventually you will encounter a situation where you will have to decide on whether or not to buy something. Personal Finance will enlighten you on this subject by teaching you about wants and needs in reference to buying things. Also it will help you understand if you are financially stable enough to buy the item. Furthermore, Personal Finance shows you how to invest portions of your income. The amount of money you have earned can easily be increased if you know how to invest it properly. To illustrate, investing small amounts of income correctly in the stock market can allow you to make much more money. In summary, if you learn to save your money precisely, it will cause you to waste less of it. This is also true if you

make smart purchases. Consequently, you will have much more money to pursue exceptional opportunities in your life. The stock market is an efficient way to make money, and Personal Finance will teach you to invest in it properly. When you do this you will increase your capital and reduce stress long term. This is because you will have to worry less about unpaid bills and other payments.

In addition, Personal Finance will teach you everyday life skills. For instance, it will show you the simple process of writing a check. Filling out checks is an easy and efficient way to pay current and future bills. This skill also includes balancing your checkbook, an adequate way to keep track of your purchases and account balance. Similarly, Personal Finance will teach you everything you need to know about taxes. Everyday we are bound to have an encounter with money, and that means taxes too. Furthermore, the instructor will explain what will be taxed, who can tax you, and where our taxes go. Likewise, in Personal Finance, you will be enlightened on how to open an account and what account will fit your needs best. An instance in which you will use this skill is when you have just earned a paycheck and need to put it in a bank account. To sum up, when you have taken Personal Finance you will be able to complete these simple everyday tasks with ease. These actions will also allow you to make smart decisions with your money. Personal Finance is a necessity if you wish to accomplish these activities everyday while living a hassle free lifestyle.

Most importantly, you have to learn about careers in Personal Finance. Finding a career that fits you perfectly is part of the course that you will learn. For example, you will be expected to learn and focus on the qualities that you posses. Then, you will

research different work fields and determine which career requires the qualities that you acquire. Along with finding out what career to choose, you will need to be able to get hired for a job in that certain field. Personal Finance addresses this by teaching you how to fill out a resume and job application. It also requires you to participate in a mock job interview. These processes will be beneficial to you when you are applying for a job in the real-world. Additionally, once you are hired, you must have the skills and confidence to maintain your job. In Personal Finance you will learn about work ethic and good habits in which you should obtain. For instance, you will likely keep your job if you work hard, show up on time, and get your job done. In conclusion, if you find a career that you like, you will be less stressed due to the fact that you enjoy what you are doing. Personal Finance will prepare you fully for a job interview and will increase your chances immensely of getting the job you prefer. Also if you follow what it teaches about keeping your job, you will likely get promoted and make more money.

In summary, it is essential that all students take Personal Finance before they graduate. The class teaches pupils to manage and invest their hard-earned money. It also shows how to complete simple and essential everyday life tasks. Career and job preparation skills are crucial elements in Personal Finance that students must learn before they leave high school. Clearly, Personal Finance is the perfect class to prepare kids for their life during and after high school.