

SOUTH LINDHURST CAPSTONE

Personal Finance

Objectives

Learn about banks, credit unions, and credit cards. Practice writing checks and deposit slips.
Create a monthly budget for living on your own.

Instructions

1. In Google Docs choose File->Make a copy to duplicate and be able to edit this file.
2. Fill out the Personal Finance worksheet below including the separate budget.
3. Follow the instructions to fill in information on banks, credit unions, checks, credits cards, and a monthly budget.
4. Submit your finished Finance worksheet AND your Monthly Budget to your teacher.
5. Also keep a copy of both papers to include in your Capstone binder later.

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Name _____ Date _____

1. Banks and Credit Unions

What are some key differences between banks and credit unions? (Refer to [How Stuff Works](#))

2. Writing Checks & Deposit Slips

Do the online [check writing exercise](#) and the [tracking your account](#) exercise. Make a screenshot of the results from each exercise. [Here's how.](#) Then place your cursor in the box below and use the Insert->Image menu to place the screenshot there. Resize as needed.

Check	Account Register

3. Credit Cards

Skim [key information on credit cards](#). Then go to [Creditcards.com](#). Browse cards for students. Choose two that would be good fit for you and fill in the table below.

Credit Card Type (Visa/MC/Amex)	Annual Fee	APR	Max. APR	Cash Adv. APR	Balance Transfer Fee	Pros	Cons

4. Monthly Budget

Make a digital copy of this [budget spreadsheet](#) then fill in the income and expenses using Google Sheets.

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