

Personal Financial Literacy



“Nearly half of Americans expect not to have enough money when the retire.... Will you?”

Personal Financial Literacy - Coach Valdez

Hello, my name is Marco Valdez and I have been a math teacher at Clark for 8 years. I am native to San Antonio and graduated from L.E.E. High School in 2000. I enjoy traveling all over the world and playing music. In particular I enjoy playing the piano and guitar in my limited time. I also grew up playing tennis and still compete Nationally. My brother and I run The San Antonio Tennis Academy and we have an outstanding program filled with talented juniors. I also dabble in flipping and financing homes which is very fun.

I am excited to have the opportunity to teach your child the importance of Personal Financial Literacy. I feel that this is an essential class that needs to be mandatory in a high school's curriculum and I am proud of Clark HS for offering it. The direct application of this class while our students are at Clark and when they leave is eye-opening to their future financial success.

Personal Financial Literacy

This class is arguably the MOST VITAL class you could take at Clark HS!

- What do credit cards really do?
- What is a credit score and why is it important?
- How will my current choices potentially affect my future income?
- How do I manage my expenses? (phone, tuition, car, fun, future home)
- How do I create a budget? (Money In > Money Out)
- What are taxes? (Income, Property, Sales, Retirement)
- How do I invest my money? (CD's, Mutual Funds, 401k's, IRA's, RobinHood, Stocks, Annuities, etc.)
- What are Assets?
- The Dread of Debt: How to use it, How to avoid it, and Plan's to get out of it.

Personal Financial Literacy - Build your current & future budget

- Learn how to build a budget to help you with short and long term financial goals.
- Create a financial goals for yourself. (6 months, 1 year, 5 years, 10 years)
- Implement the 50%-30%-20% Rule of Bills, Savings, and Entertainment in your own personal life.
- Leasing vs. Buying
- Financing Property

Below is Crash Course into Personal Financial Literacy

Crash Course into Personal Financial Literacy

I hope you consider taking this class for your 2021-22 school year. One of the most common question we get as teachers regardless of subject is:

Student: “When will I ever use this in real life”

Personal Financial Literacy Teacher: “Is money not important to you?”