

Personal Finance Topics 2 Group Exercise

This assignment asks you to research a personal finance topic and present your findings to the class. I've listed some talking points for each topic but feel free to address any other issues that come up during your research. Presentations should be 5 minutes with 5 minutes left for questions and discussion. Upload your slides to Brightspace so I can make available for all students.

1. Retirement Accounts
 - (a) IRA, 401K (403b etc) (What are they and How do they function)
 - (b) Roth vs traditional
 - (c) Options if self employed
2. Mutual funds and ETFs
 - (a) What are they?
 - (b) Fees and types
 - (c) Passive vs active
 - (d) Compare and contrast
3. Liquidity and Borrowing
 - (a) Money market funds
 - (b) High yield savings accounts
 - (c) Emergency funds
 - (d) Payday loans
 - (e) Other ways to borrow short-term capital
4. Financial literacy in America
 - (a) Issues, concerns, and solutions.
5. Building a Portfolio
 - (a) How?
 - (b) What is important?
 - (c) Changes over time.
6. Alternative Investments
 - (a) Alternatives to the stock and bond market.
 - (b) Potential topics: Real Estate, Crypto, Annuities, commodities, PE/VC/HF, private debt.
7. Stock Picking and Option trading
 - (a) What is day trading?
 - (b) How to pick stocks (long-term vs short-term)
 - (c) What is option trading?
 - (d) What is shorting?