

CFM FINANCIAL MANAGEMENT CAPSTONE: FM.1–FM.8

Creating and Defending a Personal Financial Action Portfolio

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Defend
YOUR CHALLENGE Assemble and defend an integrated financial portfolio covering cash flow, credit, goals, investing, insurance, taxes, and consumer protection.			

New York CFM Connections: Integrated Financial Decisions, Career Choices, and Action Planning

A financial portfolio is evidence of a decision process, not a promise that life will follow a spreadsheet. This capstone uses a fictional profile so students can calculate safely, explain tradeoffs, identify missing information, and build a 90-day review routine.

Term	Student-friendly meaning
Portfolio	An organized collection of evidence and plans.
Liquidity	How quickly an asset can become spendable money.
APR	A standardized annual measure used to compare credit costs.
Deductible	An amount the insured may pay before coverage applies under policy terms.
Diversification	Spreading investments to reduce concentration risk.
Withholding	Money taken from pay toward taxes or other required amounts.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Build the Portfolio Baseline

Take-home \$2,600. Costs: housing \$850, utilities \$130, food \$300, transport \$250, phone \$60, insurance \$140, debt \$90, personal \$220. Goals: emergency \$150, car \$150, retirement \$100.

Category	Amount	Need/goal	Evidence	Revision trigger
Income				
Core costs				
Debt				
Personal				
Emergency				
Car				
Retirement				
Surplus				

Calculate the complete baseline.

Part 2 - Evaluate a Laptop Decision

Laptop price \$1,200. Option 1: wait and pay cash. Option 2: fictional 12-month loan at \$108.31 monthly; total \$1,299.72.

Question	Cash option	Loan option	Evidence/conclusion
Timing			
Total paid			
Finance cost			
Budget impact			
Credit risk			
Decision condition			

The payment is supplied; do not derive an amortization schedule.

Part 3 - Design Saving, Investing, and Risk Priorities

Emergency goal \$1,800 in 12 months; car goal \$3,600 in 24 months; retirement contribution \$100 monthly.

Goal	Time horizon	Monthly amount	Account/asset criteria	Risk/liquidity reason
Emergency				
Car				
Retirement				
Unexpected income loss				

Do not name a universal best account or investment.

Part 4 - Build a Consumer, Insurance, and Tax Checklist

Create evidence for contracts, scams, insurance terms, pay statements, withholding, and records.

Area	Evidence to collect	Question/action	Review timing
Contract			
Scam protection			
Insurance			
Pay statement			
Tax withholding			
Records			

Use current official sources for real decisions.

Part 5 - Present the Portfolio and 90-Day Action Plan

Create a portfolio index and defend the plan.

Action	Deadline	Evidence of completion	Barrier/backup
Week 1			
Day 30			
Day 60			
Day 90			
Annual/major-change review			

Write 200–250 words addressing all eight FM areas and one limitation.
