

1096-J5-399 **Paul Taylor*** (pttaylor@ship.edu), Dept. of Mathematics, 1871 Old Main Dr., Shippensburg,
PA 17257. *Two short projects for improving financial literacy.*

Financial literacy is a topic of great interest to most students, regardless of major or mathematical ability. The aim of these projects is to build some useful personal finance knowledge while developing an appreciation for the direct impact mathematics can have on our financial lives. In the first project compare the return on short term CDs to long term CDs after early withdrawal penalties. In the second we compute the returns on periodic investments (dollar cost averaging) through a stock market downturn. (Received September 02, 2013)