



Unit 1: Financial Mindset and Goals

Draft Date 06-12-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio
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Focus

We will learn that financial literacy is an essential life skill that empowers individuals to make informed and responsible decisions about money. We will grasp the importance of creating and following a budget to effectively manage income and expenses, avoid debt, and work toward financial goals. We will demonstrate that setting specific, measurable financial goals helps guide decision-making and supports overall financial well-being.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Determine the financial impact of various long-term goals (e.g., lifestyle, family, education). (171.9-12.A) ■ Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals. (171.9-12.B) ■ Analyze the impact of various factors on a person's financial mindset and decisions. (171.9-12.C) ■ Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Understand and Participate in the Economy: Function as economically literate citizens using critical thinking, reasoning, and ethical decision-making skills for career, business, and life. (T1) ■ Think Critically and Solve Problems: Use critical thinking and problem-solving skills to respond to changing societal and economic conditions based on various roles as citizens, consumers, workers, and/or entrepreneurs. (T2) ■ Explore Interrelated Influences: Discover how social, cultural, political, legal, economic, and technological elements intertwine and how their interconnectedness influences the way businesses and/or individuals operate domestically and globally. (T3) ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T4)

other obstacles to managing personal finances. (171.9-12.D)

- Assess the value of sharing financial goals and information with others. (171.9-12.E)

Profile of a CV Learner

- Global Citizenship: Students will be able to mindfully and respectfully seek to understand the ideas and perspectives of others to responsibly participate in all facets of local and global society. (PCVL.GC)
- Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

Meaning

Understandings

What specifically do you want students to understand? What inferences should they make? Students will understand that...

- Financial goals affect your decision making. (U1)
- When making financial decisions, you will almost always have trade offs. (U2)
- Being in good financial standing requires you to make well informed decisions. (U3)
- Detailed and up to date record keeping can help you better keep track of your finances. (U4)
- The terms net and gross are used in similar settings but mean different things. (U5)
- Understand the role of state and federal regulators, consumer protection agencies, and laws in preventing fraud, ensuring fairness, and protecting financial well-being. (U6)
- Biases like loss aversion, mental accounting, and experiential bias can negatively impact financial choices, but strategies exist to mitigate them. (U7)
- Planning for needs and wants may affect your decision making. (U8)

Essential Questions

What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering...

- In what ways does financial literacy contribute to informed and responsible decision-making throughout a lifetime? (Q1)
- How do individual values, goals, and priorities shape financial behavior and planning? (Q2)
- What role does budgeting play in achieving both short-term and long-term financial stability? (Q3)

Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ Difference between needs and wants (K1) ■ Financial record keeping (K2) ■ Short and long-term financial goals (K3) ■ Different roles of consumers in the market (K4) ■ Government and corporate roles in the market (K5)	What discrete skills and processes should students be able to use? Students can... ■ I can identify and differentiate between needs and wants. (S1) ■ I can understand the difference between short-term and long-term goals. (S2) ■ I can explain the difference between gross and net pay. (S3) ■ I can determine how personal habits may affect finances and decision-making. (S4) ■ I can develop a method for basic financial record keeping. (S5)



Unit 2: Income



Draft Date	Course	Duration	Grades	Subjects	Team
06-12-2025	HS Consumer Skills	1 Week(s)	11, 12	Business Education	Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio

Focus

We will learn about a variety of sources that income can come including wages, salaries, investments, and entrepreneurial activities. We will examine the different factors that affect income such as taxes, payroll deductions, and employer-provided benefits. We explore how career choices play a significant role in determining earning potential and long-term financial stability.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs). (17.2.9-12.A) ■ Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs. (17.2.9-12.B) ■ Use data to support an individual's decision to obtain or forgo post-secondary	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Explore Interrelated Influences: Discover how social, cultural, political, legal, economic, and technological elements intertwine and how their interconnectedness influences the way businesses and/or individuals operate domestically and globally. (T1) ■ Understand and Participate in the Economy: Function as economically literate citizens using critical thinking, reasoning, and ethical decision-making skills for career, business, and life. (T2)

education based on the associated costs and anticipated future income. (17.2.9-12.C)

- Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid. (17.2.9-12.D)
- Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential. (17.2.9-12.E)
- Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances. (17.2.9-12.F)
- Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed. (17.2.9-12.G)

Profile of a CV Learner

- Global Citizenship: Students will be able to mindfully and respectfully seek to understand the ideas and perspectives of others to responsibly participate in all facets of local and global society. (PCVL.GC)
- Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

Meaning

Understandings

What specifically do you want students to understand? What inferences should they make? Students will understand that...

- Income can come in many different forms. (U1)
- Gross pay and net pay are not the same. (U2)
- Payroll deductions include more than just taxes. (U3)
- Making informed career decisions requires looking at more factors than just salary. (U4)
- Employee benefits can have real financial value, even though they are payroll deductions. (U5)
- Passive income requires little to no daily work while still making money. (U6)

Essential Questions

What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering...

- How do taxes, payroll deductions, and employer-provided benefits affect the amount of money you actually take home? (Q1)
- Where does income come from, and how do different types of income (wages, salaries, investments, entrepreneurship) impact financial opportunities? (Q2)
- Why is it important to consider both income and non-financial factors (passion, lifestyle, time, values) when choosing a career? (Q3)

Acquisition of Knowledge & Skill

Knowledge

What facts and basic concepts should students know and be able to recall? Students will know...

- Net and gross pay calculations (K1)
- Job benefits other than cash (K2)
- Passive income (K3)
- Payroll deductions (K4)
- Income types (K5)

Skills

What discrete skills and processes should students be able to use? Students can...

- I can calculate gross pay based on different forms of income. (S1)
- I can calculate an estimated net pay based on gross pay and other deductions. (S2)
- I can identify mandatory and voluntary deductions. (S3)

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| | | <ul style="list-style-type: none">■ I can explain how a job may offer value through items other than cash. (S4)■ I can explain and identify different types of passive income, and why people may use them. (S5) |
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Unit 3: Spending

Draft Date 06-12-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio
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Focus

We will learn about responsible spending by creating a budget based on needs, wants, and financial priorities. We will prepare for major life purchases, choosing appropriate payment methods and understanding a variety of taxes and expenses. We will explore external factors such as advertising and peer influence which can impact our financial health.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information). (17.3.9-12.A) ■ Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items). (17.3.9-12.B) ■ Develop a personal approach to keeping track of income and spending. (17.3.9-12.C)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T1) ■ Think Critically and Solve Problems: Use critical thinking and problem-solving skills to respond to changing societal and economic conditions based on various roles as citizens, consumers, workers, and/or entrepreneurs. (T2) ■ Apply Technology Creatively: Use technology to extend creativity and/or improve problem-solving ability to adapt to the ever-changing world. (T3) ■ Explore Interrelated Influences: Discover how social, cultural, political, legal, economic, and technological elements intertwine and how their interconnectedness influences the way businesses and/or individuals operate domestically and globally. (T4) ■ Understand and Participate in the Economy: Function as economically literate citizens using critical thinking, reasoning, and ethical decision-making skills for career, business, and life. (T5)

- Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools). (17.3.9-12.D)
- Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. (17.3.9-12.E)
- Identify methods for adjusting a budget for unexpected expenses or loss of income. (17.3.9-12.F)
- Compare the effects of using various payment methods when making purchases. (17.3.9-12.G)
- Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time. (17.3.9-12.H)
- Describe the impact of technology on payment methods and how it influences spending. (17.3.9-12.I)
- Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease. (17.3.9-12.J)
- Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use). (17.3.9-12.K)
- Analyze the impact of paying sales, excise, and property taxes on financial decisions. (17.3.9-12.L)
- Justify a decision to participate in or forgo a fundraising effort based on the organization and cause. (17.3.9-12.M)

Meaning	
Understandings	Essential Questions
What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Making informed spending decisions requires evaluating multiple factors. (U1) ■ There are different budgeting methods, and what works best depends on personal style and goals. (U2) ■ Major purchases will require an understanding and analysis of long term costs. (U3) ■ There are many methods you can use to decrease spending on items. (U4) ■ Taxes and interest may be very impactful in the overall cost of certain items. (U5) ■ Budgets must be flexible and adjusted for unexpected events. (U6)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ How can individuals effectively evaluate needs versus wants to make responsible spending decisions? (Q1) ■ How can understanding the difference between debit and credit help make better informed decisions? (Q2) ■ What criteria can be used to assess the value and necessity of goods and services before making a purchase? (Q3)
Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ concept of monthly payments on large items. (K1) ■ budgeting methods, such as the 50-30-20, and zero-based methods. (K2) ■ total costs associated with different methods of payment. (K3)	What discrete skills and processes should students be able to use? Students can... ■ make informed purchasing decisions based on different features and aspects of products. (S1) ■ use different resources to find better deals or offers on products. (S2) ■ create a budget using several different strategies. (S3)

Profile of a CV Learner

- Innovative Problem Solving: Students will be able to independently use their learning to approach new problems with curiosity and creativity while consistently seeking growth through self-reflection and a willingness to accept constructive feedback. (PCVL.IPS)
- Global Citizenship: Students will be able to mindfully and respectfully seek to understand the ideas and perspectives of others to responsibly participate in all facets of local and global society. (PCVL.GC)

- the value and practice of comparison shopping. (K4)
- money saving strategies. (K5)

- analyze different options when making larger purchases. (S4)
- explain the differences in renting or leasing as opposed to buying outright, as well as the potential payments associated with each option. (S5)



Unit 4: Saving & Budgeting

Draft Date 06-12-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio
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Focus

We focus on saving and investing as critical components of a strong personal financial strategy. We will explore different savings and budgeting strategies. We will also explore saving for emergencies and how life can have unexpected financial problems that require critical budgeting skills.

Stage 1: Learning Goals

Established Goals	Transfer	
Standards	Long-Term Transfer Goals	
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides. (17.1.9-12.F) ■ Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals. (17.1.9-12.G) ■ Evaluate the use of financial technology to access financial services and make financial decisions. (17.1.9-12.H)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Apply budgeting skills to manage real-life income and expenses independently. (T1) ■ Develop consistent saving habits that support short-term needs and long-term financial goals. (T2) ■ Evaluate financial decisions and adjust saving and budget plans when unexpected situations arise. (T3)	
	Meaning	
	Understandings	Essential Questions
	What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Budgets are planning tools that help individuals intentionally allocate income to meet needs, wants, and financial goals. (U1)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ How can creating and following a budget help me make better financial decisions now and in the future? (Q1)

- Develop a system for documenting and organizing personal financial records, both paper and electronic. (17.1.9-12.I)
- Develop a personal approach to keeping track of income and spending. (17.3.9-12.C)
- Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools). (17.3.9-12.D)
- Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. (17.3.9-12.E)
- Identify methods for adjusting a budget for unexpected expenses or loss of income. (17.3.9-12.F)
- Calculate a person's net worth given their assets and liabilities. (17.4.9-12.A)
- Develop a savings plan for accomplishing personal short and long-term financial goals. (17.4.9-12.B)
- Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions. (17.4.9-12.C)

Profile of a CV Learner

- Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

- Tracking income and spending is essential for understanding where money goes and for making informed financial decisions. (U2)
- Budgets should be flexible and adjusted when income changes or unexpected expenses occur. (U3)
- Net worth is a measure of financial health that reflects the relationship between assets and liabilities. (U4)
- Different savings vehicles offer varying levels of access, risk, and return, which should be matched to specific financial goals. (U5)

- Why is saving money important, and what strategies can help me build savings consistently over time? (Q2)
- How do unexpected events impact my financial plans, and how can I adapt my budget and savings to stay financially secure? (Q3)

Acquisition of Knowledge & Skill

Knowledge

What facts and basic concepts should students know and be able to recall?
Students will know...

- Budgeting Methods (K1)
- Income Based Budgeting (K2)
- Expenses (K3)
- Balancing a Budget (K4)
- Opportunity costs (K5)
- Length of Saving Goal (K6)
- Surplus and Deficit (K7)
- Net Worth (K8)

Skills

What discrete skills and processes should students be able to use? Students can...

- I can identify, categorize, and track expenses (fixed, variable, periodic). (S1)
- I can compare income vs. expenses to determine surplus or deficit. (S2)
- I can create a balanced budget based on realistic numbers. (S3)
- I can revise a budget based on changes in income, priorities, or unexpected costs. (S4)
- I can set S.M.A.R.T. savings goals for short-term, medium-term, and long-term. (S5)
- I can create an action plan for building an emergency fund. (S6)



Unit 5: Risk & Insurance

Draft Date 06-12-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio
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Focus

We will strive to understand that life involves financial risks, and that insurance is a key tool for protecting against potential losses from unforeseen events. We will learn about the importance of assessing and managing risk as part of responsible financial planning. We will explore different factors that affect what kind of insurance is purchased by individuals and the risk and benefits that stem from these choices.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts. (171.9-12.J) ■ Explain the role of various state and federal financial regulators and consumer protection agencies. (171.9-12.K) ■ Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances. (171.9-12.L)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T1) ■ Understand and Participate in the Economy: Function as economically literate citizens using critical thinking, reasoning, and ethical decision-making skills for career, business, and life. (T2)

- Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability). (17.5.9-12.A)
- Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario. (17.5.9-12.B)
- Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified. (17.5.9-12.C)
- Use information from various sources to compare insurance providers, plans, and prices. (17.5.9-12.D)
- Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims. (17.5.9-12.E)
- Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage. (17.5.9-12.F)
- Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment). (17.5.9-12.G)
- Analyze trends in financial fraud and strategies to avoid becoming a victim. (17.5.9-12.H)
- Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft. (17.5.9-12.I)

Profile of a CV Learner

- Collaboration: Students will be able to independently engage and meaningfully

Meaning	
Understandings	Essential Questions
What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Life involves financial risks, and insurance is a key tool for protecting against potential losses from unforeseen events. (U1) ■ It is important to assess and manage risk as part of responsible financial planning. (U2) ■ Different factors affect what kind of insurance is purchased by individuals and the risk and benefits that stem from these choices. (U3)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ How does insurance function as a financial tool for risk management and protection against economic loss? (Q1) ■ What types of risks do individuals and families face, and how can insurance mitigate those risks? (Q2) ■ How can individuals evaluate and select insurance policies that align with their financial needs and circumstances? (Q3)
Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ Basic Concept of Risk (K1) ■ Insurance Concepts (K2) ■ Types of Insurance (K3) ■ Insurance Principles (K4) ■ Financial Implications (K5)	What discrete skills and processes should students be able to use? Students can... ■ I can analyze and evaluate risk. (S1) ■ I can understand insurance policies and their importance. (S2) ■ I can make decisions using a cost-benefit analysis strategy. (S3) ■ I can explain different risk management strategies and demonstrate proper use. (S4) ■ I can choose the best insurance options using different research and comparison skills. (S5)

contribute to a team to reach a common goal, through mutual reflection, feedback, and shared responsibility. (PCVL.CO)



Unit 6: Credit Fundamentals



Draft Date 06-12-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Tonya Santamaria, Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Brody Bonadio
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Focus

We will learn that credit is a valuable financial resource necessary to achieving financial stability. We will develop skills to help limit mismanaging credit, which can result in significant financial consequences. We will build skills necessary to maintain a strong credit history and credit score which is essential for accessing credit under favorable terms and for achieving many personal financial goals.

Stage 1: Learning Goals

Established Goals	Transfer	
Standards	Long-Term Transfer Goals	
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral). (17.6.9-12.A) ■ Describe how credit reports and scores are determined, used, and improved. (17.6.9-12.B) ■ Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit). (17.6.9-12.C)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T1) ■ Explore Interrelated Influences: Discover how social, cultural, political, legal, economic, and technological elements intertwine and how their interconnectedness influences the way businesses and/or individuals operate domestically and globally. (T2)	
	Meaning	
	Understandings	
	What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ When used correctly and responsibly, credit can be a very valuable tool. (U1)	

■ Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back. (17.6.9-12.D) ■ Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers). (17.6.9-12.E) ■ Describe the consequences of failing to repay debts and sources of debt management assistance. (17.6.9-12.F) ■ Evaluate various rights and laws related to credit and their impact on consumers. (17.6.9-12.G)	■ Lenders will look at your credit, along with multiple other factors, when determining what size loan you are eligible for. (U2) ■ Loans are very commonly used for major life purchases. (U3) ■ Mismanaging your credit can have costly effects in your future. (U4) ■ Consumers do have rights and protections when it comes to credit. (U5)	<table><tr><th>Essential Questions</th></tr><tr><td>What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering...</td></tr><tr><td> ■ How can credit be utilized responsibly to support financial well-being and opportunity? (Q1) ■ What are the long-term implications of credit history and credit scores on an individual’s financial options? (Q2) ■ What practices promote the effective management of credit and the avoidance of debt-related challenges? (Q3) </td></tr></table>	Essential Questions	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering...	■ How can credit be utilized responsibly to support financial well-being and opportunity? (Q1) ■ What are the long-term implications of credit history and credit scores on an individual’s financial options? (Q2) ■ What practices promote the effective management of credit and the avoidance of debt-related challenges? (Q3)
Essential Questions					
What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering...					
■ How can credit be utilized responsibly to support financial well-being and opportunity? (Q1) ■ What are the long-term implications of credit history and credit scores on an individual’s financial options? (Q2) ■ What practices promote the effective management of credit and the avoidance of debt-related challenges? (Q3)					
Acquisition of Knowledge & Skill					
Knowledge	Skills				
What facts and basic concepts should students know and be able to recall? Students will know... ■ Loan terms (K1) ■ Interest accrued on purchases (K2) ■ Credit management (K3) ■ PRT Formula (K4) ■ Consumer rights and protections (K5)	What discrete skills and processes should students be able to use? Students can... ■ I can explain the importance of how credit can impact major purchases. (S1) ■ I can explain and calculate how interest rates can change the total costs of purchases. (S2) ■ I can evaluate credit worthiness based on credit score and other factors. (S3) ■ I can explain how debt repayment will directly effect a person’s credit. (S4) ■ I can calculate interest using the PRT formula. (Principal x Rate x Time) (S5)				



Unit 7: Taxes

Draft Date 09-22-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Tonya Santamaria, Brody Bonadio
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Focus

In this unit, we will explore the role taxes play in personal and public finance. We will learn why taxes exist, how they are collected, and how they impact both individuals and the economy. We will gain hands-on experience reading pay stubs, calculating income taxes, and understanding the different types of taxes they may encounter in life—including federal, state, and local income taxes, sales tax, and property tax.

The unit will also introduce the basics of tax documents such as the W-2, W-4, and 1040 forms. Students will simulate filing a simple tax return using real-life scenarios and IRS resources. By the end of the unit, students will understand their rights and responsibilities as taxpayers and feel confident navigating the early stages of their financial lives.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Calculate the impact of taxes and payroll deductions on income. (17.2.9-12.H) ■ Complete various federal, state, and local tax forms. (17.2.9-12.I)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T1) ■ Understand and Participate in the Economy: Function as economically literate citizens using critical thinking, reasoning, and ethical decision-making skills for career, business, and life. (T2)
Profile of a CV Learner	
■ Global Citizenship: Students will be able to mindfully and respectfully seek to	

understand the ideas and perspectives of others to responsibly participate in all facets of local and global society. (PCVL.GC)

- Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

Meaning	
Understandings	Essential Questions
What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Taxes are an essential part of everyday life for all people. (U1) ■ There are many different types of taxes, and most serve different purposes. (U2) ■ It is very important to keep good records and prepare your taxes correctly. (U3) ■ How you plan for taxes can affect your financial state though the remainder of the year. (U4) ■ Being informed and up to date on your tax information supports responsible citizenship and financial literacy. (U5) ■ You will pay different amounts for different taxes based on the tax percentage. (U6) ■ Certain taxes have a base that you will pay only up to that amount. (U7)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ Why do we pay taxes, and how do they affect individuals, communities, and society as a whole? (Q1) ■ How may understanding the different types of taxes help us make better informed decisions? (Q2) ■ What are the steps required to plan for, and file your taxes? (Q3)
Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ Taxable income (K1) ■ Tax rates (K2) ■ Basic tax laws (K3) ■ Online tax assistance programs (K4)	What discrete skills and processes should students be able to use? Students can... ■ I can identify different taxes and the rates associated with them. (S1) ■ I can keep accurate records of payments and taxes. (S2)

- Tax documents (K5)
- Payment preparation (K6)

- I can keep up to date on tax laws and stay well informed. (S3)
- I can research different programs that will assist with filing taxes. (S4)



Unit 8: Investing

Draft Date	Course	Duration	Grades	Subjects	Team
09-22-2025	HS Consumer Skills	1 Week(s)	11, 12	Business Education	Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Tonya Santamaria, Brody Bonadio

Focus

This unit introduces students to the world of investing and teaches them how to build long-term financial security through informed investment decisions. Students will explore the foundational principles of investing, including how the stock market works, the relationship between risk and return, and why time is one of the most powerful tools for building wealth.

The unit also covers key investment vehicles such as stocks, bonds, mutual funds, ETFs, and retirement accounts like 401(k)s and IRAs. Students will learn how diversification reduces risk and why understanding personal risk tolerance is essential for creating a smart investment strategy. Through simulations, real-world examples, and interactive activities, students will develop the knowledge and confidence to begin thinking like investors.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes. (17.4.9-12.D) ■ Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each. (17.4.9-12.E)	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Develop Essential Skills: Utilize and integrate essential communication, collaboration, financial literacy, digital fluency, and/or evolving workforce skills. (T1) ■ Plan and Navigate Careers: Evaluate careers and identify possibilities to design and navigate career pathways and aspirations. (T2)

- Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors). (17.4.9-12.F)
- Explain how popular benchmark indices are used. (17.4.9-12.G)
- Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk. (17.4.9-12.H)
- Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed. (17.4.9-12.I)
- Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes. (17.4.9-12.J)
- Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (e.g., loss aversion, herding, choice overload) on investment decisions. (17.4.9-12.K)

Profile of a CV Learner

- Innovative Problem Solving: Students will be able to independently use their learning to approach new problems with curiosity and creativity while consistently seeking growth through self-reflection and a willingness to accept constructive feedback. (PCVL.IPS)

Meaning	
Understandings	Essential Questions
What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Many types of investments also include some amount of risk. (U1) ■ There are many types of investments such as stocks, bonds, and land. (U2) ■ Having a well diversified portfolio can help reduce your overall risk. (U3) ■ It is important to make informed investments, free from any biases. (U4) ■ The earlier you are able to start investing, the more you will earn in the long-term. (U5)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ How do risk, time, and personal goals influence investment decisions and potential returns? (Q1) ■ What factors should investors consider when choosing types of investments and sources of investment advice? (Q2) ■ How can understanding behavioral biases and market factors help investors make better long-term decisions? (Q3)
Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ Principal investment amounts (K1) ■ Portfolio diversification (K2) ■ Stocks, bonds, and mutual funds (K3) ■ Physical investments (K4) ■ Investment risk (K5) ■ Investment terms (K6) ■ Inflation (K7)	What discrete skills and processes should students be able to use? Students can... ■ I can identify and create a diversified portfolio. (S1) ■ I can differentiate between different types of investments such as stocks, bonds, and physical assets. (S2) ■ I can analyze the risk and potential return associated with investments. (S3) ■ I can make informed investments by researching different investing ideas and strategies using different platforms. (S4)

■ Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

- I can recognize and attempt to limit personal biases. (S5)
- I can identify and predict market changes based on world or cultural events. (S6)



Unit 9: Major Life Purchases

Draft Date 09-22-2025	Course HS Consumer Skills	Duration 1 Week(s)	Grades 11, 12	Subjects Business Education	Team Joshua Butina, Bartosz Ciurski, Matthew Fox, Leann McDonald, Mel Upton, Tonya Santamaria, Brody Bonadio
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Focus

This unit introduces students to the financial decision-making process involved in major life purchases and how those choices impact both short- and long-term financial goals. Students will examine common high-cost purchases such as housing and transportation and learn how to evaluate options using realistic financial data, personal priorities, and opportunity costs.

Throughout the unit, students will explore how budgeting, payment methods, financing, and taxes affect the true cost of a purchase over time. They will analyze factors such as upfront costs, ongoing expenses, interest, depreciation, and total cost of ownership, while also comparing alternatives like renting versus buying and leasing versus owning. Through case studies, real-world scenarios, and decision-making activities, students will develop the skills and confidence to make informed, responsible choices when facing major financial commitments.

Stage 1: Learning Goals

Established Goals	Transfer
Standards	Long-Term Transfer Goals
Pennsylvania Academic Standards Personal Finance: 9-12 (2026) ■ Determine the financial impact of various long-term goals (e.g., lifestyle, family, education). (171.9-12.A) ■ Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals. (171.9-12.B) ■ Develop a process for making informed spending decisions, including factors to	What kinds of long-term, independent accomplishments are desired? Students will be able to independently use their learning to... ■ Explore Interrelated Influences: Discover how social, cultural, political, legal, economic, and technological elements intertwine and how their interconnectedness influences the way businesses and/or individuals operate domestically and globally. (T1) ■ Think Critically and Solve Problems: Use critical thinking and problem-solving skills to respond to changing societal and economic conditions based on various roles as citizens, consumers, workers, and/or entrepreneurs. (T2)

consider (e.g., product features, price, durability, environmental or societal impact, reliability of information). (17.3.9-12.A)

- Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items). (17.3.9-12.B)
- Develop a personal approach to keeping track of income and spending. (17.3.9-12.C)
- Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools). (17.3.9-12.D)
- Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. (17.3.9-12.E)
- Identify methods for adjusting a budget for unexpected expenses or loss of income. (17.3.9-12.F)
- Compare the effects of using various payment methods when making purchases. (17.3.9-12.G)
- Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease. (17.3.9-12.J)
- Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use). (17.3.9-12.K)
- Analyze the impact of paying sales, excise, and property taxes on financial decisions. (17.3.9-12.L)

Meaning	
Understandings	Essential Questions
What specifically do you want students to understand? What inferences should they make? Students will understand that... ■ Major life purchases have long-term financial consequences. (U1) ■ Effective financial decision making requires a structured process that includes evaluating alternatives and considering opportunity costs. (U2) ■ Comparing sellers, negotiating, and using alternative purchasing options can reduce the total cost of goods and services. (U3) ■ The method used to pay for a purchase (cash, credit, loan, lease) affects the total cost, financial risk, and future cash flow. (U4) ■ Taxes and fees associated with purchases reduce available income and must be considered when evaluating affordability and value. (U5)	What thought-provoking questions will foster inquiry, meaning making, and transfer? Students will keep considering... ■ How do major life purchases affect long-term financial goals and lifestyle choices? (Q1) ■ How do different payment methods, financing options, and taxes influence the total cost of a purchase? (Q2) ■ How can individuals evaluate housing and transportation options to determine the best choice for their financial situation? (Q3)
Acquisition of Knowledge & Skill	
Knowledge	Skills
What facts and basic concepts should students know and be able to recall? Students will know... ■ Financial goals and decision making (K1) ■ Informed spending decisions (K2) ■ Cost reduction strategies (K3)	What discrete skills and processes should students be able to use? Students can... ■ I can make informed spending decisions by comparing different options and practicing cost reduction strategies such as negotiating and finding sales. (S1)

Profile of a CV Learner

- Life-Long Learner: Students will be able to independently use their learning to analyze past and ongoing performance, adjust thinking processes to new contexts, and use information to make informed and conscientious decisions. (PCVL.LLL)

- Budgeting methods and tools (K4)
- Payment methods (K5)
- Associated taxes and fees (K6)

- I can determine the best payment strategies by comparing cash, leasing, and financing by analyzing payment terms as well as taxes and fees associated with the purchase. (S2)
- I can create a budget to make better informed decisions on major life purchases. (S3)