

Elective Course Description

Course Name	Personal Finance
Course Number	TBD after Board approval
Length of Course	One Semester
Grade Level	9-12
Credit Type	0.5 Elective Per Semester
Grading Scale	A-F
Course Prerequisite	None
Course Summary	This semester long course will focus on the skills needed to prepare students to be financially literate in the global economy of the 21st century. Topics to be included in this course are the management of money, debt, credit and financial risks, taxes, insurance, financial planning, saving, and investing.
Primary Materials	This course primarily uses the NextGen Personal Financial Literacy curriculum.
Standards	<p>MATH: A-SSE.1. Interpret expressions that represent a quantity in terms of its context... A-SSE.4. Derive the formula for the sum..</p> <p>S-MD.5. Weigh the possible outcomes of a decision by assigning probabilities to payoff values and finding expected values...</p> <p>A-CED.1. Create equations and inequalities in one variable and use them to solve problems...</p> <p>A-CED.4. Rearrange formulas (literal equations) to highlight a quantity of interest, using the same reasoning as in solving equations...</p> <p>A-REI.1. Apply properties of mathematics to justify steps in solving equations in one variable.</p>

Assessment	Assessments include Unit Tests, projects, daily assignments, and participation.
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Activities

Week 1	<p>Intro: Careers: Value of Work, Social contribution, self-sufficiency</p> <p>Project #1. Career Research and Presentation. (Students will take career aptitude tests, choose 2 potential careers and research what is needed to go into that line of work. They will create a list of information for each career and then choose 1 to make a presentation about.)</p>
Week 2	Behavioral Finance-Such as Your Values and Money, Social Media and Spending, Your Money in Context
Week 3	Income/Expenses: What is it?-Vocabulary-income, expenses, debt, cashflow.
Week 4	<p>Budgeting-How to create a budget, budgeting with roommates, budgeting for food</p> <p>Project #2: Budgeting (Students will be given a life scenario--job, kids, location, vehicle type. Based off their personal interests along with real life examples of the various expenses they will encounter. They will also receive "emergency life" scenarios of either problems or bonuses that they may encounter in real life--doctor's bills, gas price increases, bonuses at work..)</p>
Week 5	Savings-Strategies to Saving, Challenges to saving
Week 6	Checking-How checking works, Beware of banking fees, Online banking,How to write a check, balance a checkbook. etc...
Week 7	Investing-Why should I invest, What are stocks?, Bonds, Diversification, and Asset Allocation
Week 8	Credit-Intro to credit, How credit works, Select a credit card
Week 9	Credit-Types of Credit, Credit history, Reading a credit report, etc...

Week 10	Taxes: Sales tax, State Tax, Income Taxes. Project #3- Taxes: Students will be given 4 scenarios and they must use the current 1040 to file taxes for each scenario.
Week 11	Paying for College-FAFSA, Scholarships and Grants, Student loans, etc... Activity: PAYBACK challenge (college simulator)
Week 12	Alternative to College-Associates Degree, Apprenticeships and Internships, Entering the Workforce, Trade Schools, Military enlistment, Military careers & beyond
Week 13	Insurance pt. 1-Intro to Insurance, Auto Insurance, Medical Insurance
Week 14	Insurance pt. 2-Finding a health insurance plan, other types of insurance, etc..
Week 15	Vehicles: How to buy a car, costs of owning a vehicle, renting a vehicle, etc... Project #4:-Vehicle: Students will research and "buy" a used car that fits their budget. They will write a report explaining why their car is a good buy and how they will finance it.
Week 16	House/Apartments: How to buy a house, mortgages, rent, etc...