



Three Rivers School District

PLANNED COURSE STATEMENT

Course Title: Personal Finance	Grade Level(s) 11-12
Length of Course: 1 Semester	Credit Area: Personal Finance
Prerequisite: None	Amount of Credit: .5
Adopted/Supplemental Materials: N/A	
Dual Credit Articulation: N/A	

COURSE DESCRIPTION:

This Personal Finance course is designed to empower high school students with essential financial literacy skills to make informed decisions about money management, saving, investing, and responsible financial planning. Aligning with the Oregon Department of Education standards, the course provides practical knowledge and tools to help students navigate real-world financial situations, set personal financial goals, and understand the economic principles that influence personal finances. Through interactive activities, discussions, and projects, students will develop the ability to create and manage a budget, comprehend the role of credit, and explore various savings and investment strategies.

COURSE GOALS:

- Understand the basic principles of financial literacy, including income, budgeting, saving, investing, and spending.
- Apply critical thinking to real-world financial decision-making scenarios.
- Recognize the importance of setting financial goals and developing a personal financial plan.
- Analyze the role of credit and debt in personal finance and how to manage them responsibly.
- Explore career options, income potential, and strategies for financial growth.
- Develop an understanding of taxes, insurance, and other factors that impact financial stability.
- Understand the impact of financial decisions on long-term wealth building and financial security.

COURSE COMPONENTS:

- **Introduction to Personal Finance:** Overview of financial literacy, including income sources and understanding paycheck deductions.
- **Budgeting & Money Management:** How to create, maintain, and adjust a personal budget to achieve financial goals.
- **Savings & Investments:** Exploring different savings options (e.g., savings accounts, certificates of deposit), and basic investment principles (e.g., stocks, bonds, mutual funds).
- **Credit & Debt Management:** Understanding credit scores, how to responsibly use credit, and strategies for managing and avoiding debt.

- **Taxes & Insurance:** Overview of tax systems, how to file taxes, and the importance of various types of insurance (e.g., health, auto, life).
- **Consumer Rights & Financial Ethics:** Understanding consumer rights, avoiding financial fraud, and making ethical financial decisions.
- **Career Planning & Income:** Exploring career pathways, understanding income potential, and the connection between education, employment, and earning capacity.
- **Financial Planning for the Future:** Retirement planning, long-term investment strategies, and estate planning basics.

ASSESSMENT STRATEGIES:

- **Quizzes and Tests:** Periodic quizzes and unit tests to assess students' knowledge of core concepts such as budgeting, credit management, taxes, and investments.
- **Budget Creation Project:** Students create and manage a personal budget over a specific period (real or simulated), including income, expenses, and savings goals. This can be presented in a report or spreadsheet format.
- **Financial Planning Portfolio:** A cumulative project where students develop a comprehensive financial plan that includes budgeting, saving, investment strategies, and retirement planning. This portfolio can be assessed based on thoroughness, realism, and alignment with financial goals.
- **Case Study Analysis:** Students analyze real-world financial case studies (e.g., credit card debt, savings plans, investment decisions) and present solutions or strategies for better financial management.
- **Peer-to-Peer Financial Advising:** Students pair up and act as financial advisors to one another, reviewing each other's budgets or financial plans and offering feedback. The quality of the advice and analysis can be assessed.
- **Role-Playing Scenarios:** Students participate in role-playing activities where they must make financial decisions based on given scenarios (e.g., purchasing a car, planning a vacation, or managing unexpected expenses). These are assessed based on their ability to make sound, informed decisions.
- **Investment Simulation:** Use an investment simulation tool or stock market game where students create investment portfolios and track performance over time. They are assessed on their understanding of risk, diversification, and financial growth strategies.
- **Financial Literacy Research Paper:** Students write a research paper on a specific personal finance topic (e.g., impact of student loans, benefits of early investing, financial ethics). Assessment is based on research quality, critical analysis, and presentation of ideas.
- **Self-Reflection Journals:** Students maintain a personal finance journal throughout the course, reflecting on their learning, financial habits, and future goals. This can be assessed based on insight and self-awareness.
- **Group Projects:** Students collaborate on projects such as creating a financial education presentation for younger students, developing a community-based financial literacy program, or comparing financial tools (e.g., budgeting apps, investment platforms).

ACCOMMODATIONS AND MODIFICATIONS:

- Scaffolding and chunking of learning materials
- Possible shortened assignments and/or reading sections

CAREER RELATED LEARNING STANDARDS:

- **Employability Skills Rubric:** Evaluate essential skills like communication, teamwork, and professionalism.