

# CURRICULUM OVERVIEW

---

## Money Matters B



Table of Contents

**MONEY MATTERS B COURSE OVERVIEW..... 1**

UNIT 1: FINANCIAL RESPONSIBILITY AND DECISION MAKING..... 1

UNIT 2: CAREERS AND INCOME..... 1

UNIT 3: SAVING AND SPENDING WISELY ..... 2

UNIT 4: THE BUSINESS ORGANIZATION ..... 2

UNIT 5: ECONOMICS AND BUSINESS ..... 2

## Money Matters B Course Overview

Students will explore global economics, and the impact of the free enterprise system on business and consumers. Students will learn about their financial options and goal-setting based on existing and projected economic indicators. Investments, income taxes, asset planning will also be investigated, as will risk management, and retirement and estate planning.

- **Financial Responsibility and Decision Making:** Students explore economics as a social science focusing on decision making by looking at cost-benefit analysis, scarcity, marginal costs and benefits, and the allocation of resources. Students examine factors that influence the decision-making process and will be able to compare and contrast the efficiency of different market structures.
- **Careers and Income:** Students will explore career options and how to choose one. They will also look at the different ways people earn money or income, analyze a paycheck stub, learn about taxes, and learn how to organize personal finances. Students will also take a closer look at spending, computer-based tools that make it easier for you to manage money and compare different financial institutions and analyze which is best for them. Finally, students will consider different types of financial risks and how to protect themselves.
- **Saving and Spending Wisely:** In this unit, students explore the basics of investing, financial planning, credit cards and finance charges. They will also learn about mortgages and other types of loans and explore decision-making about renting a residence vs. buying one. Consumer rights will also be discussed.
- **The Business Organization:** This unit explores principles of business that are useful in guiding all business owners, business ethics, and the changing role of human resource specialists. Students will also learn about entrepreneurship, the role it plays in building the economy, the skills and attributes of a successful entrepreneur, and the process of starting a business. They will also learn about how businesses use modern technology to be more efficient, effective, and competitive in today's market.
- **Economics and Business:** Students will explore world economic systems, economic needs and wants, social responsibility as it relates to business, and what sustainable business means in both ecological and practical terms. They also learn about the financial services industry as it relates to business, strategic business plans, advertising and marketing, consumer protections, and the group dynamics of different sizes of businesses.

Unit 1: Financial Responsibility and Decision Making		
Money Matters B	Assignments	
	1. Finding and Evaluating Financial Information	7. Pay Yourself First
	2. Project: Reliable Financial Information	8. Savings Account
	3. Personal Financial Goals	9. Special Savings Accounts
	4. Decision-Making Process	10. Quiz 2
	5. Project: Making Decisions	11. Special Project*
	6. Quiz 1	12. Test

Unit 2: Careers and Income		
Money Matters B	Assignments	
	1. Exploring Career Options	12. Quiz 2
	2. Career Path	13. Financial Institutions
	3. Sources of Income	14. Services, Tools, and Resources
	4. My Paycheck	15. Checking Account
	5. Quiz 1	16. Quiz 3
	6. Taxes	17. Online Banking
	7. Project: Tax Forms	18. Financial Risks
	8. Overview of a Budget	19. Project: Manage the Risks
	9. Spending	20. Quiz 4
	10. Money Management Tools	21. Special Project*
	11. Project: Create a Budget	22. Test

Unit 3: Saving and Spending Wisely		
Money Matters B	Assignments	
	1. Overview of Investing	13. Mortgages
	2. Stocks	14. Other Loans
	3. Project: Tracking Stock	15. Project: Making a Large Purchase
	4. Financial Planning	16. Rent or Buy
	5. Project: Portfolio	17. Quiz 3
	6. Quiz 1	18. Consumer Rights
	7. Credit Cards	19. Consumer Purchases
	8. Project: Selecting a Credit Card	20. Project: Smart Consumer
	9. Creditworthy	21. Quiz 4
	10. Credit Problems	22. Special Project*
	11. Quiz 2	23. Test
	12. Overview of Loans	

Unit 4: The Business Organization		
Money Matters B	Assignments	
	1. Introduction to Principles of Business	12. Project: Use of Technology in Business
	2. Project: NAICS!	13. Business Financial Management Technology
	3. Business Structures	14. Quiz 3
	4. Business Ethics	15. International Business
	5. Quiz 1	16. Project: Expansion
	6. Human Resources	17. Business Etiquette at Home and Abroad
	7. Project: Creating a Job Application	18. Project: Business Etiquette at Home and Abroad
	8. Entrepreneurship	19. Global Marketing
	9. Quiz 2	20. Quiz 4
	10. Business Technology	21. Special Project*
	11. Use of Technology in Business	22. Test

Unit 5: Economics and Business		
Money Matters B	Assignments	
	1. The Market-based Economy	13. Project: Marketing and Advertising
	2. Project: Understanding Supply and Demand	14. Marketing in the 21st Century
	3. Business Economics: Wants vs. Needs	15. Project: Marketing in the 21st Century
	4. Quiz 1	16. Quiz 3
	5. Unlimited Wants vs. Limited Resources	17. The Consumer
	6. Project: Unlimited Wants vs. Limited Resources	18. Project: Who's Protecting You and How Do They Do It
	7. Money and Asset Management	19. Group Dynamics
	8. Project: Record Keeping: Money and Asset Management	20. Project: Team Process
	9. Finance Options: Credit and Banking	21. Quiz 4
	10. Quiz 2	22. Special Project*
	11. Strategic Business Planning	23. Test
	12. Marketing and Advertising	

(\*) Indicates alternative assignment