

# CURRICULUM OVERVIEW

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## Personal Financial Literacy



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## Personal Financial Literacy Course Overview

Personal Financial Literacy is a semester-length elective designed to help high school students prepare for success in making financial decisions throughout their lives. Topics in the course address the advantages of making sound financial decisions in both the short and long term, income planning, money management, saving and investing, and consumer rights and responsibilities.

- **Financial Responsibility and Decision-making:** This unit helps students gain knowledge about money and what they can do with money. Students will learn that it's important to become financially literate, so they can make smart financial decisions about sales and purchases, credit, investments and budgets.
- **Careers and Income:** This unit introduces students to information about careers, concepts to know before starting a business, sources of income, and paying income taxes.
- **Money Management:** Budgets and spending as well as financial institutions and the tools they offer are the focus of this unit. Students will also learn about financial risks and strategies to manage them.
- **Saving and Investing:** Students will learn about the benefits of opening a saving account, types of interest, investing, and financial planning and the elements a plan should include.
- **Credit, Debt, and Consumer Skills:** This unit discusses credit, loans, and consumer rights. Students will learn about credit cards and the costs and hazards of using them. Loans and mortgages will also be reviewed as will consumer rights and protections.

Unit 1: Financial Responsibility and Decision Making		
Assignments		
Personal Financial Literacy	1. Course Overview	12. Alternate Quiz 2 - Form B: Financial Information*
	2. Introduction to Financial Literacy	13. Personal Financial Goals
	3. Self-Assessment	14. Decision-Making Process
	4. Taking Responsibility	15. Project: Making Decisions
	5. Quiz 1: Overview of Financial Literacy	16. Quiz 3: Decision Making
	6. Alternate Quiz 1 - Form A: Overview of Financial Literacy*	17. Alternate Quiz 3 - Form A: Decision Making*
	7. Alternate Quiz 1 - Form B: Overview of Financial Literacy*	18. Alternate Quiz 3 - Form B: Decision Making*
	8. Finding and Evaluating Financial Information	19. Special Project*
	9. Project: Reliable Financial Information	20. Review
	10. Quiz 2: Financial Information	21. Test
	11. Alternate Quiz 2 - Form A: Financial Information*	22. Alternate Test - Form A*
		23. Alternate Test - Form B*
		24. Glossary and Credits

Unit 2: Careers and Income		
Personal Financial Literacy	Assignments	
	1. Exploring Career Options	12. Project: Tax Forms
	2. Starting a Business	13. Quiz 2: Income and Taxes
	3. Project: Self-Reflection	14. Alternate Quiz 2 - Form A: Income and Taxes*
	4. Career Path	15. Alternate Quiz 2 - Form B: Income and Taxes*
	5. Project: Reaching My Career Goals	16. Special Project*
	6. Quiz 1: Careers	17. Review
	7. Alternate Quiz 1 - Form A: Careers*	18. Test
	8. Alternate Quiz 1 - Form B: Careers*	19. Alternate Test - Form A*
	9. Sources of Income	20. Alternate Test - Form B*
	10. My Paycheck	21. Glossary and Credits
	11. Taxes	
Unit 3: Money Management		
Personal Financial Literacy	Assignments	
	1. Overview of a Budget	17. Alternate Quiz 2 - Form A: Financial Institutions and Services*
	2. Project: Spending Diary	18. Alternate Quiz 2 - Form B: Financial Institutions and Services*
	3. Spending	19. Financial Risks
	4. Money Management Tools	20. Project: Manage the Risks
	5. Project: Create a Budget	21. Quiz 3: Risks
	6. Quiz 1: Budget	22. Alternate Quiz 3 - Form A: Risks*
	7. Alternate Quiz 1 - Form A: Budget*	23. Alternate Quiz 3 - Form B: Risks*
	8. Alternate Quiz 1 - Form B: Budget*	24. Special Project*
	9. Financial Institutions	25. Review
	10. Project: Selecting a Bank	26. Test
	11. Services, Tools, and Resources	27. Alternate Test - Form A*
	12. Checking Account	28. Alternate Test - Form B*
	13. Project: Choosing a Checking Account	29. Glossary and Credits
	14. Project: Checkbook	
	15. Online Banking	
	16. Quiz 2: Financial Institutions and Services	
Unit 4: Saving and Investing		
Personal Financial Literacy	Assignments	
	1. Pay Yourself First	12. Project: Portfolio
	2. Savings Account	13. Quiz 2: Investing
	3. Special Savings Accounts	14. Alternate Quiz 2 - Form A: Investing*
	4. Project: Where Should I Save?	15. Alternate Quiz 2 - Form B: Investing*
	5. Quiz 1: Saving	16. Special Project*
	6. Alternate Quiz 1 - Form A: Saving*	17. Review
	7. Alternate Quiz 1 - Form B: Saving*	18. Test
	8. Overview of Investing	19. Alternate Test - Form A*
	9. Stocks	20. Alternate Test - Form B*
	10. Project: Tracking Stock	21. Glossary and Credits
	11. Financial Planning	

(\*) Indicates alternative assignment