

Curriculum at a Glance

Personal Finance

Grade 9-12

Beginning with the Class of 2019, all graduating seniors will be mandated to take a Personal Finance class in order to meet graduation requirements. Personal Finance helps students build a solid foundation for financial independence and future financial decisions. Students will learn about saving, spending, and credit. Topics will include preparing a monthly budget, planning for college expenses, borrowing, establishing credit, investing, banking and more. Guest speakers will enhance classroom activities.

| Unit Description | Content and/or Skills |
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| Unit 1: Money Management: Control Your Cash Flow | <ul style="list-style-type: none">● Explore how spending, saving and values impact your finances.● Set financial goals that are specific and measurable.● Apply strategies to be mindful about spending decisions.● Create a spending plan to reach your goals.● Figure out ways to maintain a positive cash flow |
| Unit 2: Borrowing: Use - Don't Abuse | <ul style="list-style-type: none">● Weigh the benefits and risks of borrowing● Compare the costs and terms of borrowing options● Establishing good credit● Explore the rights and responsibilities of borrowers and lenders● Protect yourself from identity fraud |
| Unit 3: Earning Power: More Than a Paycheck | <ul style="list-style-type: none">● Explore the payoffs of investing in yourself● Measure the value of employee benefits● Assess factors that impact personal tax liability and take-home pay● Start down the path to achieving lifestyle and financial goals● Deal with life and work changes |
| Unit 4: Investing: Money Working for You | <ul style="list-style-type: none">● Explore how saving and investing can be used to build wealth● Explore how investing works● Explore the risks and rewards of investment options● Summarize basic investment strategies● Outline a long-range investment plan |
| Unit 5: Financial Services: Care for Your Cash | <ul style="list-style-type: none">● Explain how services are used to handle business transactions● Select banking tools and technology to handle personal business transactions● Protect your personal account information● Select a financial service provider● Demonstrate how to manage spending and banking transactions |

Unit 6: Insurance: Protect What You Have

- Justify reasons to be insured
- Investigate how insurance works
- Choose insurance for specific needs and situations
- Compare auto insurance options
- Plan ahead to minimize insurance costs and costs of unexpected events