



Career Education
 Course: Personal Finance
 Middle School: Grade 6-8

Essential Course Information

- Grade 6: 30 days cycle
- Grade 7: 45 Days cycle
- Grade 8: Advisory- 10 days

Course Sequence Overview

The scope and sequence of Personal Finance in grades 6-8 begins with a basic understanding of how to identify long-term lifestyle goals that will impact future aspirations while learning how to be responsible with money. Seventh graders learn how to create budgets and all about taxes. They develop their credit IQ as they understand credit versus debit and explore financial products. The 8th grade course requires students to apply their knowledge in a virtual environment in which students put into practice the concepts they have learned in both 6th and 7th grade.

Unit	Estimated Class Time	Overview
<u>Grade 6</u> Responsible Money Choices and Income & Careers	3 weeks	This unit introduces students to personal finance concepts which will allow them to make responsible money choices in real-life situations. Students will identify personal needs, wants, and values in order to create short-term and long-term spending goals. Students will research and compare different careers in order to create a vocational pathway that may lead them to the desired lifestyle in the future.
Grade 7 <u>Unit 1</u> Goals, Budgeting and Taxes	2 weeks	This unit introduces the concept of financial planning and will empower students to make informed financial decisions and recognize outcomes that promote financial independence. Students will learn the importance of setting short, intermediate and long term goals along with an action plan. Students will create budgets using a spreadsheet to organize their information. Federal and state income taxes will be explored as well as the information and deductions included on a paystub.
Grade 7: <u>Unit 2</u> Savings, Credit & Debit Cards / Banking Services	2 weeks	Students will explore and recognize the importance of having savings and explore the Pay Yourself First concept. They will determine their credit card IQ and their spender type through various interactive quizzes. Students will be able to differentiate between credit and debit cards, as well as understand how credit cards work and how to manage them. Finally, students will explore various financial products and services offered by banking institutions, such as ATMs, debit cards, checking accounts, writing checks, and online bill pay.
<u>Grade 8</u> Financial Literacy	2 weeks	This unit combines various topics sequentially, beginning with students looking at smart shopping, career choices and what prospective income that will entail. Next, students will learn budgeting and how to spend wisely. Students will then explore how to compare stocks, bonds, and mutual funds based on their typical risk and return levels. Finally, the unit ends with the topic of banking - looking at the services financial institutions can offer and how this can help financially. This course is taught during 8th grade advisory using Everfi which reviews and builds upon concepts taught in 6th and 7th grade. A brief introduction is given in the beginning of each class and then students complete the Everfi modules.

Content Continuum

6

Computer Applications, Personal Finance and Coding Level 1

7

Computer Applications, Personal Finance, and Coding Level 2

8

Advisory- Personal Finance over a 10 day period

INSTRUCTIONAL / SUPPLEMENTAL MATERIALS

1. Supplemental readings and online resources to enhance understanding of course content and skills
2. Next Gen Financial Literacy
3. Everfi Financial Literacy
4. Google Apps

KEY FEATURES OF REVISION

- State requirement to be taught at each level in middle school
- Scope and sequence had to align and prepare students for High School course
- Student access to digital resources has expanded greatly.

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