



**Career Education**  
 Course: Personal Finance  
 High School: Grade 9-12

**Essential Course Information**

- Course Revision
- Semester - 2.5 Credits
- Required for Graduation.

**Course Overview**

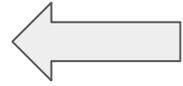
Students today face an increasing number of financial choices as a result of the global economy in which we live. This course focuses on the financial-life aspects of the student's roles as citizens, family members, consumers, and active daily participants in the business world. This course is designed to assist students in recognizing their financial responsibilities today and those they will encounter in the future. Topics will include budgeting, banking, consumer credit, stocks, bonds, mutual funds, and money management strategies. Financial simulations and investment challenges are examples of activities designed for this course. This class fulfills the Financial Literacy requirement for high school graduation. This course is credited toward the 21st Century Life Careers/Career Technical Education credit requirement for graduation.

Unit	Estimated Class Time	Overview
<p align="center"><b><u>Unit 1</u></b>  <b>Income, Careers, Taxes &amp; Social Media</b></p>	<p align="center">4 weeks</p>	<p>This unit introduces students to two central concepts. The first concept is the psychology of why and how we spend money on certain purchases and the influence social media and marketing companies have on that psychology. The second topic is understanding the concept of gross versus net pay and how each individual's budget is impacted by the taxes and other deductions. Students will learn how to decipher a paystub, complete a W-4 and how to file taxes according to the tax cycle.</p>
<p align="center"><b><u>Unit 2</u></b>  <b>Money Management, Planning, Savings, &amp; Investing</b></p>	<p align="center">8 weeks</p>	<p>This unit introduces students to four central concepts. The first concept deals with both checking and savings accounts. Students will understand how a checking account works, become aware of banking fees, and learn about the benefits of online banking. In regards to saving accounts, students will be taught the benefits of saving early and often, how to save and where to save. The second concept covered will be Paying for College. Students will understand what applying for the FAFSA entails, commonalities between scholarship and grants and the requirements associated with obtaining and paying back student loans. The third central concept focuses on budgeting while both in high school and after graduation. The unit wraps up with investments. The focus will be on investment options and strategies which lead to having a sound retirement plan.</p>
<p align="center"><b><u>Unit 3</u></b>  <b>Understanding Credit, Debt Management and Insurance</b></p>	<p align="center">6 weeks</p>	<p>This unit introduces students to credit and debt management, civic and financial responsibility and insurance. Students will learn how to use and manage credit and debit cards, how interest rates are calculated, and how the management of debt impacts your credit score. Students will learn how to protect against identity theft and predatory lending. The topic of bankruptcy including the impact of each type of filing and costs associated with each is explored. Lastly students gain an understanding of the different types of insurance including home, auto, and health insurance.</p>

# Content Continuum

9-12

Personal Finance



10-12

World of Wall Street

## **INSTRUCTIONAL / SUPPLEMENTAL MATERIALS**

1. Textbook: Personal Financial Literacy
2. Supplemental readings and online resources to enhance understanding of course content and skills
3. [Next Gen Personal Finance](#)
4. [WISE Certification](#)
5. [Everfi Financial Education](#)

## **KEY FEATURES OF REVISION**

- Realignment of topics grades 6-12
- Content is curated and dynamic in nature to stay relevant for students in the 21st century
- Student access to digital resources has expanded greatly.
- .Personal Finance is now introduced at middle school level

***Students take the WISE Financial Literacy Exam at the end of the course.***

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