

**Personal Financial Literacy  
Course Syllabus**

**Course Description:**

What is money? What is a bank? How can I save for my future goals? Personal Financial Literacy charts the history of money, how banks operate, sources of income, what we spend our money on, and much more. Learn about checking and savings accounts, how to research stocks, and investing your hard-earned money. Examine income taxes, credit cards, bankruptcy, fraud and identity theft, different types of insurance, and career planning. Students learn the process of creating a budget and personal financial plan. Interactive activities, videos and projects make this course both interesting and relevant.

**Required Materials:**

- A standard, Internet-capable computer.
- High Speed Internet Access (1MB/s per user if possible)
- Windows 7/ Mac OS 10.3 rated computer or newer
- Java (download from <http://.java.com>)
- Adobe FlashPlayer (download from <http://.adobe.com>)
- Windows Media Player or Quicktime
- Productivity Software (Microsoft Office or equivalent)
- Speakers, Microphone

**Attendance:**

In order to succeed in this class, regular attendance is expected. This class will require a time commitment each day from you, so be sure to log in and keep up. If you must miss class for an extended period of time, please contact your instructor in advance to make arrangements.

**Communication:**

It is very important to communicate with your teacher throughout your entire course. Your teacher will be communicating with you through email and / or class tools such as newsfeed. Please check your email each day for new messages. Contact your teacher directly whenever you have any questions.

**Teacher Information:**

**Email:** [Madams@moesc.org](mailto:Madams@moesc.org)

**Phone:** [609-607-7813](tel:609-607-7813)

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**Personal Financial Literacy  
Pace Chart**

	Lesson	Category	Points	Due Date
<b>UNIT 1</b>	1.1 What is Money	Quiz	8	<b>02/23/18</b>
	1.1 What is Money	Discussion	8	
	1.2 The Global Economy	Quiz	5	
	1.3 The Local Economy	Discussion	12	
	<b>Module 1 Performance Based Assessment</b>	Discussion	20	
<b>UNIT 2</b>	2.1 Financial Institutions	Quiz	11	<b>03/12/18</b>
	2.1 Financial Institutions	Discussion	12	
	2.2 What is Interest?	Dropbox	20	
	2.3 Monetary Transactions	Discussion	12	
	2.4 Checking Accounts	Quiz	17	
	2.4 Checking Accounts	Quiz	10	
	2.5 Savings Accounts	Quiz	14	
	2.5 Savings Accounts	Discussion	12	
	2.6 Electronic Banking	Quiz	16	
	<b>Module 2 Performance Based Assessment</b>	Dropbox	50	
<b>UNIT 3</b>	3.1 What are Investments?	Quiz	15	<b>03/27/18</b>
	3.2 Buying and Selling Stock	Quiz	5	
	3.2 Buying and Selling Stock	Discussion	12	
	3.3 Mutual Funds	Quiz	14	
	3.4 Saving & Investing for Growth	Quiz	13	
	3.4 Saving & Investing for Growth	Discussion	12	
	<b>Module 3 Performance Based Assessment</b>	Dropbox	50	
<b>UNIT 4</b>	4.1 What is Credit?	Quiz	7	<b>04/11/18</b>
	4.2 Credit Cards	Quiz	8	
	4.2 Credit Cards	Discussion	12	

	<b>4.3 Loans</b>	Discussion	8	
	<b>4.4 Credit Reports</b>	Quiz	8	
	<b>4.4 Credit Reports</b>	Discussion	8	
	<b>4.5 Credit Risks &amp; Bankruptcy</b>	Quiz	9	
	<b>4.5 Credit Risks &amp; Bankruptcy</b>	Discussion	8	
	<b>4.6 Identity Theft</b>	Quiz	5	
	<b>4.7 Fraud &amp; Consumer Protection</b>	Quiz	8	
	<b>4.8 Buying a Home</b>	Quiz	15	
	<b>4.9 Property Appraisal</b>	Discussion	8	
	<b>Module 4 Performance Based Assessment</b>	Dropbox	50	
<b>UNIT 5</b>	<b>5.1 What are Taxes</b>	Quiz	12	<b>04/26/18</b>
	<b>5.2 Taxes on Income</b>	Quiz	17	
	<b>5.2 Taxes on Income</b>	Discussion	8	
	<b>5.3 Taxes on Interest</b>	Quiz	10	
	<b>5.4 Taxes on Investments</b>	Quiz	9	
	<b>5.4 Taxes on Investments</b>	Discussion	12	
	<b>5.5 Reducing Your Tax Burden</b>	Quiz	14	
	<b>Module 5 Performance Based Assessment</b>	Dropbox	50	
<b>UNIT 6</b>	<b>6.1 What is Insurance?</b>	Quiz	7	<b>05/11/18</b>
	<b>6.2 Auto Insurance</b>	Quiz	15	
	<b>6.2 Auto Insurance</b>	Quiz	10	
	<b>6.2 Auto Insurance</b>	Discussion	12	
	<b>6.3 Home and Property Insurance</b>	Quiz	7	
	<b>6.4 Health Insurance</b>	Quiz	10	
	<b>6.4 Health Insurance</b>	Discussion	8	
	<b>6.5 Life Insurance &amp; Estate Planning</b>	Quiz	7	
	<b>6.5 Life Insurance &amp; Estate Planning</b>	Discussion	12	
	<b>Module 6 Performance Based Assessment</b>	Dropbox	50	

<b>UNIT 7</b>	<b>7.1 What is a Financial Plan?</b>	Quiz	3	<b>05/25/18</b>
	<b>7.1 What is a Financial Plan?</b>	Discussion	8	
	<b>7.2 Understanding Needs and Wants</b>	Discussion	12	
	<b>7.2 Understanding Needs and Wants</b>	Discussion	8	
	<b>7.3 Assessing Your Current Financial Situation: Net Worth, Income &amp; Spending</b>	Quiz	15	
	<b>7.3 Assessing Your Current Financial Situation: Net Worth, Income &amp; Spending</b>	Discussion	12	
	<b>7.4 Developing Financial Goals</b>	Quiz	8	
	<b>7.4 Developing Financial Goals</b>	Discussion	8	
	<b>7.5 Creating a Budget</b>	Quiz	6	
	<b>7.6 Monitoring &amp; Modifying Your Financial Plan</b>	Discussion	8	
	<b>7.7 Higher Education &amp; Career Planning</b>	Discussion	12	
	<b>Module 7 Performance Based Assessment</b>	Dropbox	35	
<b>Final Exam</b>	<b>Final Exam</b>	Quiz	150	<b>06/11/18</b>
	<b>Final Exam - Performance Based Assessment</b>	Dropbox	50	