



Course Name: Personal Financial Literacy
School Year: 2021-2022

Course Purpose and Relevance:

This one-semester elective course will develop citizens who have the knowledge and skills to make sound, informed financial decisions that will allow them to lead financially secure lifestyles and understand personal financial responsibilities. The course is designed to be an interactive and research-based course where student will apply critical-thinking and problem-solving skills to analyze decisions involving earning and spending, saving and investing, credit and borrowing, insuring and protecting, and college and postsecondary education and training.

Overview of Student Outcomes:

The student

- understands how to set personal financial goals
- understands how financial statements are used to assess and monitor financial well-being
- analyzes components of compensation from employment
- critically evaluates consumption decisions
- understands the importance of saving and investing in creating wealth and building assets
- understands the implementation of a saving and investing plan
- demonstrates an understanding of the importance of planning for retirement
- understands the use of credit to make purchases
- identifies factors that affect credit worthiness
- evaluates a decision to use credit
- recognizes financial risks faced by individuals and families and identifies strategies for handling these risks
- identifies the costs and benefits of insurance for transferring risk
- understands how to identify and protect themselves from frauds, schemes, and scams
- understands the legal instruments available for estate planning
- recognizes the costs and benefits of various types of college, postsecondary education, and training
- understands various options for paying for college, postsecondary education, and training

How to Assist Your Learner at Home:

Refer to the teacher’s Course Syllabus for resources and course specific opportunities.
Student textbook and/or digital version are available through the CCISD Student Portal.

Link to Course TEKS on State website:

<http://ritter.tea.state.tx.us/rules/tac/chapter113/ch113c.html>

2021-2022 Year-At-A-Glance		Department	Social Studies	PEIMS Code	03380082	Credit	State
		Course Title	Personal Financial Literacy		Course Length	Semester	
		Prerequisites	None		Grade Level(s)	9-12	
1 st /3 rd Nine Weeks				2 nd /4 th Nine Weeks			
August/January	September/February	October/March	November/April		December/May		
<p><u>Personal Finances (2 weeks)</u></p> <ul style="list-style-type: none"> • Spending Decisions • Money Personality • Setting Financial Goals <p><u>Earning and Spending (3 weeks)</u></p> <ul style="list-style-type: none"> • Financial Statements • Tracking Income • Budget Development • Wages, Benefits, Taxes • Educated Consumption <p><u>Saving and Investing (3 weeks)</u></p> <ul style="list-style-type: none"> • Saving Strategies • Financial Institutions • Market Investments • Retirement Planning 			<p><u>Credit and Borrowing (2 weeks)</u></p> <ul style="list-style-type: none"> • Types of Credit • Impact of Credit • Credit Worthiness <p><u>Insuring and Protecting (3 weeks)</u></p> <ul style="list-style-type: none"> • Risk Management • Types of Insurance • Frauds, schemes, and scams • Estate Planning <p><u>College and Postsecondary Education/Training (2 weeks)</u></p> <ul style="list-style-type: none"> • The Value of Education • Comparing Options • FAFSA • Other Funding Sources <p><u>Semester Final Exam Week</u></p>				
<ul style="list-style-type: none"> ✓ Aug. 10: District Content PL ✓ Aug. 26 Women's Independence Day ✓ Sept. 6: Labor Day Holiday ✓ Sept. 11: 20th Anniv of 9/11/01 First Responders Day ✓ Sept. 13-17: Celebrate Freedom Week ✓ Sept. 17: Constitution Day ✓ Sept. 24 American Indian Heritage Day ✓ Oct. 8: 1st NW ends 	<ul style="list-style-type: none"> ✓ Nov 3: Father of Texas Day ✓ Nov.22-28: Thanksgiving Break ✓ Dec. 17: 2nd NW ends ✓ Dec. 20-Jan 2: Winter Break 	<ul style="list-style-type: none"> ✓ Jan. 6 : Sam Rayburn Day ✓ Jan 17: Rev Dr MLK Birthday ✓ Jan. 24-28: Holocaust Remembrance Week ✓ Feb 2: Texas Military Heroes Day ✓ Feb. 19: Tx Anniv Remembrance Day (STAR) ✓ Feb 21: District Content PL ✓ March: Texas History Month ✓ March 11; 3rd NW ends ✓ March 14-18: Spring Break 	<ul style="list-style-type: none"> ✓ April 15: Good Friday ✓ May 26: 4th NW ends 				