

GENERAL FINANCIAL LITERACY

Students will understand how values, culture, and economic forces affect personal financial priorities and goals.

- Analyze the role of cultural, social, and emotional influences on financial behavior.
- Define a rational decision-making process and steps of financial planning.
- Explain how setting goals affect personal financial planning.

Students will understand sources of income and the relationship between career preparation and lifetime earning power.

- Identify various sources of income and specific employability skills.
- Understand and begin preparation for career and post-high school training.

Students will evaluate saving methods and investment strategies.

- Describe and discuss financial institutions and demonstrate how to manage personal financial accounts.
- Discuss the dynamics of saving and investing.
- Understand the role of risk management in asset protection.

Students will understand principles of personal money management including budgeting, managing accounts, and the role of credit and impacts on personal finance.

- Identify and explain the process of budgeting based on calculated income.
- Describe and discuss the impact of credit and debt on personal money management.
- Explain and understand credit reports and scores.
- Define rights and responsibilities of buyers and sellers under consumer protection laws.
- Understand the role of government in protecting the consumer.

