



# North Polk Community Schools Pacing & Course Description Guide



Grade Level: 10 - 12

Content: Personal Finance

Year: 2022 - 2023

## Course Description/Rationale

This course emphasizes family financial planning including financial statements, budgeting, taxes, risk management, and retirement. Students will receive 3 DMACC credits for FIN121 (1 HS credit)

Name of Unit	Time Frame	Essential Learning Target	Standard(s)
Financial Planning	3 weeks (15 classes)	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	Iowa CTE Standard 7: 7.1, 7.2, and 7.3  NBEA: Personal Decision Making  Iowa 21st Century Financial Literacy Standards: SS-FL.9-12.13 SS-FL.9-12.14 SS-FL.9-12.16
Taxes	8 days	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	Iowa 21st Century Financial Literacy Standards: <ul style="list-style-type: none"> <li>• (SS-FL.9-12.15)</li> </ul> National Business Education Standards Financial Literacy: <ul style="list-style-type: none"> <li>• Earning and Reporting Income: Identify various forms of income and analyze factors that affect income as a part of the career</li> </ul>

			decision-making process.
Consumer Credit	15 days	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	<p>Iowa 21st Century Financial Literacy Standards:</p> <ul style="list-style-type: none"> <li>• SS-FL.9-12.17)</li> <li>• (SS-FL.9-12.18)</li> <li>• )(SS-FL.9-12.19)</li> <li>• (SS-FL.9-12.20)</li> </ul> <p>National Business Education Standards Financial Literacy:</p> <ul style="list-style-type: none"> <li>• Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</li> </ul>
Insurance	15 days	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	<p>Iowa 21st Century Financial Literacy Standards:</p> <ul style="list-style-type: none"> <li>• SS-FL.9-12.23</li> </ul> <p>National Business Education Standards Financial Literacy:</p> <ul style="list-style-type: none"> <li>• Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.</li> </ul>
Investments	15 days	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	<p>Iowa 21st Century Financial Literacy Standards:</p> <ul style="list-style-type: none"> <li>• (SS-FL.9-12.22</li> </ul> <p>National Business Education Standards Financial Literacy:</p> <ul style="list-style-type: none"> <li>• Saving and Investing: Evaluate savings and investment options to meet</li> </ul>

			short and long-term goals.
Retirement and Estate Planning	5 - 7 days	Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	<p>Iowa 21st Century Financial Literacy Standards:</p> <ul style="list-style-type: none"> <li>• SS-FL.9-12.22</li> </ul> <p>National Business Education Standards Financial Literacy:</p> <ul style="list-style-type: none"> <li>• Saving and Investing: Evaluate savings and investment options to meet short and long-term goals.</li> </ul>