



North Polk Community Schools Pacing & Course Description Guide



Grade Level: 9-12

Content: FINANCIAL LITERACY

Year: 2022-2023

Course Description/Rationale

Students will get an introduction to financial responsibility. Topics covered include: goal setting, financial decision making, budgeting, checking accounts, financial institutions, saving, investments, credit, taxes, career options, compound interest, loans, insurance and financial experts. (1 HS credit)

Name of Unit	Time Frame	Essential Learning Target	Standard(s)
Introduction to Personal Finance	Week 1	Develop short- and long-term financial goals	SS-FL.9-12.13. Develop short- and long-term financial goals. (21st century skills)
Saving	Week 2-3	Develop short- and long-term financial goals	SS-FL.9-12.16. Develop a saving and spending, using a financial record keeping tool. (21st century skills)
Budgeting	Week 3-5	I can make a zero base budget.	SS-FL.9-12.17. Apply consumer skills to spending and spending decisions. (21st century skill)
Debt	Week 5-7	Identify the costs of using various types of credit.	SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively. (21st century skills)

Life After High School	Week 7-8	Develop a plan to attend college without acquiring debt. Demonstrate how to apply for financial aid.	SS-FL.9-12.13. Develop short- and long-term financial goals. (21st century skills)
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Consumer Awareness	Week 8-9	Be familiar with marketing strategies that encourage people to go into debt or finance large purchases.	SS-FL.9-12.17. Apply consumer skills to spending and spending decisions. (21st century skills)
Investing and Retirement	Week 9-10	Evaluate investment alternatives: money markets, bonds, single stocks, mutual funds, annuities, and real estate. Develop a plan for investing; describe how to buy and sell investments.	SS-FL.9-12.13. Develop short- and long-term financial goals. (21st century skills)
Insurance	Week 11-12	Distinguish between necessary and unnecessary types of coverage.	SS-FL.9-12.23. Justify reasons to use various forms of insurance. (21st century skills)
Careers and Taxes	Week 13-15	Be familiar with various documents for reporting taxes Describe factors affecting take-home pay.	SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income. (21st century skills)

Bargain Shopping	Week 15-16	Understand how shopping for bargains is part of a healthy financial plan.	SS-FL.9-12.17. Apply consumer skills to spending and spending decisions. (21st century skills)
Money and Relationships	Week 17-18	Evaluate how discussing important financial matters with household members can reduce conflict.	SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively. (21st

			century skills)

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