

<p><u>Grade, Subject:</u> 10, Career Finance</p>	
<p><u>Strand (Unit):</u> Careers</p>	
<p><u>Big Idea:</u> Students will prepare for first jobs and career choices</p>	
<p><u>PA Content Standards:</u> 15.2: Career Management</p>	<p><u>PA Core Standards/Essential:</u> Standard - 15.2.12.A Standard - 15.2.12.H</p>
<p><u>Essential Questions:</u></p> <p>Why is having a professional resume important?</p> <p>What types of information should you include on a resume?</p> <p>How should you select references?</p> <p>How is a job application different from a resume?</p> <p>Why are first impressions important during the job interview process?</p>	<p><u>Understandings (SWKT...):</u></p> <ul style="list-style-type: none"> ● Resumes are important documents in searching for jobs ● Resumes should be updated on a regular basis as students complete their high school careers ● Actions that they take today will have effect on their future self ● Building a network will help achieve career goals and establish references ● Professional interviews require preparation
<p><u>Knowledge:</u></p> <p>Career and job preparation</p>	<p><u>Skills (SWBAT...):</u></p> <ul style="list-style-type: none"> ● Identify different available career pathways ● Analyze the relationship between education, pay, and unemployment ● Recognize how different careers can be connected by similar skill sets ● Analyze potential careers based on salary, stability, growth, training, and responsibilities ● Explore different career options based on your interests ● Analyze the skills you currently have and those you will need to gain for a specific career ● Write an elevator pitch that will leave a positive first impression ● Explain what a resume is and how they are used in the hiring process

	<ul style="list-style-type: none"> ● Write a resume with little to no work experience ● Create a resume for yourself ● Incorporate multiple strategies to potentially generate interview opportunities ● Prepare yourself physically and mentally for a job interview ● Practice answering common job interview questions ● Recognize behavioral interview questions and develop a strategy for answering those questions ● Review appropriate ways to follow-up after an interview
<p><u>Vocabulary:</u></p> <ul style="list-style-type: none"> ● Resume ● References ● Career Cluster ● Cover Letter ● Intern ● Networking ● Salary ● Wage ● Elevator Pitch ● LinkedIn 	<p><u>Resources:</u></p> <p>Peardeck Slides</p> <p>Google Document Templates</p> <p>PA Career Zone self assessment test</p>
<p><u>Assessments:</u></p> <p>Written elevator pitch Career assessment reflection Professional resume document Three references document Mock Interview Professional Email</p>	

Elizabethtown Area School District Curriculum

Date Adopted:

<u>Grade, Subject:</u> 10, Career Finance	
<u>Strand (Unit):</u> Pay Stubs and Banking	
<u>Big Idea:</u> Responsibility of working and a member of society	

<p>PA Content Standards: 3a: Complete IRS form W-4 (Employee's Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax 3c: Differentiate between gross, net and taxable income 3a: Summarize the risks and protections of checks, stored value cards, debit cards, and online and mobile payment systems 3d: Compare the costs of cashing a check with various third parties, such as a bank or credit union, check-cashing services and retail outlets 3h: Explain how to verify printed and online account statements for accuracy</p>	<p>PA Core Standards: (6.5.12.A, 15.6.12.D, 13.3.11.D, 13.4.11.A, 11.1.12.E, 15.1.12.M, 15.1.12.Y, 15.6.12.E)</p>
<p>Essential Questions: What are the various ways that working people contribute to society? How to effectively use the bank system to manage finances? What determines personal tax liability and take home pay?</p>	<p>Understandings (SWKT...): Potential income is determined by a variety of factors in addition to hard work (i.e., economic conditions, job demand, networking, skill level, etc.). Credit score, irresponsible content on social media, and attendance record can also affect your employability. Other factors that can affect compensation are experience, economic conditions, and geographic area. Students have many personal and educational experiences transferable to workplace skills. Taxes are necessary for public services and infrastructure.</p>
<p>Knowledge:</p> <p>Paying income taxes contributes to society.</p> <p>Understanding the financial responsibility of using the banking system can avoid the pitbulls of becoming locked out of the banking system</p>	<p>Skills (SWBAT...):</p> <ul style="list-style-type: none"> ● Explain where income taxes are collected from and how they provide revenue for public expenses ● Read a pay stub and describe the different deductions ● Explain why so few teenagers file taxes ● Identify common misconceptions about taxes and state the correct facts ● Identify what types of income are taxed ● Analyze a number of scenarios to determine who can be claimed as a dependent and if they need to file a tax return ● Explain the purpose of a W-4 and how withholdings impact your paycheck ● Explain what a checking account is used for and why it is important to have one ● Understand the variety of ways they can deposit and withdraw funds from their checking account ● Describe the consequences of not being in the banking system ● Understand various options for payment (cash, check, debit, person-to-person, prepaid card) and determine when to use each type ● Learn tips for using their checking account effectively, including the use of

	<p>mobile alerts</p> <ul style="list-style-type: none"> ● Read a checking account agreement and identify the fees associated with a checking account ● Understand how overdraft protection works and how to avoid high fees attached to the service ● Read a bank statement to verify its accuracy and interpret how their money is being used ● Appreciate the range of online and mobile banking services available to help manage and fully utilize their checking account ● Explain what direct deposit is, how they sign up for it, and why it could be beneficial ● Learn how to use online bill pay ● Understand the advantages and disadvantages of digital wallet payments such as Apple and Google Pay ● Identify ways they can protect their checking account when using online and mobile banking
<p><u>Vocabulary:</u></p> <ul style="list-style-type: none"> ● Allowances ● Dependent ● Income Tax ● Medicare ● Paycheck stub ● Payroll tax ● Social Security ● W-4 ● Debit ● Direct Deposit ● Interest ● Outstanding check ● Person to person payment 	<p><u>Resources:</u></p> <p>Peardeck Slides</p> <p>Google Document Templates</p> <p>W-4 Forms</p>
<p><u>Assessments:</u></p> <p>Paystub fine print</p> <p>W-4 Form</p> <p>Checking simulation</p>	

<p>Grade, Subject: 10, Career Finance</p>	
<p>Strand (Unit): Saving</p>	
<p>Big Idea: Saving early establishes insurance from unexpected life events</p>	
<p>PA Content Standards: 1b: Specify how monetary and non-monetary assets can contribute to net worth 4a: Describe how inflation affects financial decisions, including the price of goods and services contingency plan to deal with events, such as a car breakdown or a phone loss that might affect personal finances on short notice 1d: Illustrate how the concept of the time value of money applies to retirement planning 2d: Investigate reasons to use retirement savings plans and health savings accounts 1e: Compare consequences of delaying investment for retirement and benefits of investing early 8c: Develop a personal financial plan, including goals, spending-and-saving plan, investing plan, insurance plan, a net worth statement and an estate plan</p>	<p>PA Core Standards:</p> <p>Standard - 15.6.12.P</p> <p>15.6.12.Q</p> <p>15.6.12.R</p> <p>15.6.12.S</p>
<p>Essential Questions: How often should I save? How much money should an individual have in a savings account? Where should someone keep their savings account?</p>	<p>Understandings (SWKT...):</p> <p>Savings is for everyday expenses and emergencies. Consumers need to comparison shop when choosing a savings account at financial institutions. Due to the power of compounding, it is wise to start saving and investing for retirement as young as possible and on a regular basis.</p>

<p><u>Knowledge:</u></p> <p>Saving is an essential building block to building financial independence</p> <p>An emergency fund reduces the risk of financial stress</p> <p>Various strategies should be used for savings based off financial goals</p>	<p><u>Skills (SWBAT...):</u></p> <ul style="list-style-type: none"> ● Explain how saving is linked to overall wealth ● Describe how saving and investing are different ● Understand fundamentals of saving such as reasons for saving, how much to save, and strategies to enable saving ● Acknowledge the role of delayed gratification in saving ● Identify everyday obstacles Americans experience when trying to save money ● Understand why it is important to maintain an emergency fund ● Describe their own savings goals as well as big picture reasons to save, such as for college or retirement ● Estimate the cost of medium- and long-term goals and devise smaller, periodic savings goals to reach them ● Identify various rules of thumb and strategies to save money ● Determine whether a direct deposit or manually saving is the best strategy for them ● Understand how compound interest works to increase savings ● Explain how to use the Rule of 72 ● Recommend different mobile apps that can help them manage and increase their savings ● Compare different savings vehicles such as a savings account, CD, and money market account ● Identify important criteria to consider when selecting a savings account ● Make a systematic and informed decision by gathering, evaluating, and comparing information
<p><u>Vocabulary:</u></p> <p>50-20-30 Rule</p> <p>Certificate Of Deposit (CD)</p> <p>Compound Interest</p> <p>Direct Deposit</p> <p>Emergency Fund</p> <p>Federal Deposit Insurance Corporation (FDIC)</p> <p>Inflation</p> <p>Money Market Savings Account</p> <p>Online Savings Account</p> <p>Pay Yourself First</p> <p>Simple Interest</p> <p>Wealth</p>	<p><u>Resources:</u></p> <p>Peardeck/Nearpod</p> <p>Bank Websites</p> <p>CNBC</p> <p>Spent.org</p>

<p><u>Assessments:</u></p> <p>Savings goals</p> <p>PSA to inspire Savings</p> <p>Unit test</p>	
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Elizabethtown Area School District Curriculum

Date Adopted:

<p><u>Grade, Subject:</u> 10, Career Finance</p>	
<p><u>Strand (Unit):</u> Investment</p>	
<p><u>Big Idea:</u> Investments are vehicles to building wealth and happiness</p>	
<p><u>PA Content Standards:</u>2d: Explain the effect of inflation on income and purchasing power 1e: Compare consequences of delaying investment for retirement and benefits of investing early 2b: Identify types of investments appropriate for different objectives such as liquidity, income and growth 4a: Describe how inflation affects financial decisions, including the price of goods and services</p>	<p><u>PA Core Standards:</u></p> <p>(6.5.9.G, 6.5.12.G, 15.1.8.I, 15.1.12.I, 15.6.8.F, 11.1.9.B, 15.6.12.P, 15.6.8.R, 15.6.12.R, 15.6.12.S)</p>
<p><u>Essential Questions:</u> What is the difference between investing and saving? How can I get started investing with the resources available to me? Why do people choose to save and invest money? In what ways do people save and invest their money? Why do some investments have the potential for greater return and risk than others?</p>	<p><u>Understandings (SWKT...):</u></p> <p>Investing is for long-term planning and building wealth. Taking financial risks creates greater potential return. Gambling is based on chance. Investing is based on research and economic principles of supply and demand. Anyone can invest in the stock market,</p>

even with small amounts of cash. Due to the power of compounding, it is wise to start saving and investing for retirement as young as possible and on a regular basis.

Knowledge:

Savings is for short term goals and investing is for long term goals

Investing in the United States stock market over a long period of time generates a positive return

Time is a critical factor in building investments

Assets put money in your pocket and liabilities decrease your wealth

Skills (SWBAT...):

- Understand the difference between saving and investing and when to use each strategy
- Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator
- Understand the concept of inflation and how it impacts an individual's investment decisions
- Understand the three main classes of investments and the risk and return associated with each
- Use subject-specific vocabulary to discuss investing
- Understand what the stock market is, the basics of how it functions, and how investors interact with a stock exchange.
- Explain the difference between a privately held and publicly owned company and how IPOs are conducted.
- Describe the day-to-day work of a stockbroker.
- Understand the basics of how investors make money in the stock market.
- Understand the difference between stocks, index funds, mutual funds, and other more or less risky investments and the costs and benefits associated with each
- Calculate the rate of return on investments using historical stock data
- Explain the difference between active and passive investing
- Explain the various stock broker options available to investors
- Explain why asset allocation and diversification are key strategies for successful investing
- Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments.
- Identify the often negative impact of human emotion in investing and implement strategies to counterbalance this emotion, including robo advising.

<p><u>Vocabulary</u></p> <p>Rate Of Return Security 401(k) Plan Capital Gain Diversification Dow Jones Industrial Average Index Fund Mutual Fund S&P 500 Social Security Stock Risk</p>	<p><u>Resources:</u></p> <p>Stax.org Vanguard Fund sheet Roboadvisors</p>
<p><u>Assessments:</u></p> <p>Index Fund Fact Sheet Target Date Fund Sheet Birthday stocks project</p>	

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<p><u>Grade, Subject:</u> 10, Career Finance</p>	
<p><u>Strand (Unit):</u> Credit Cards</p>	
<p><u>Big Idea:</u> Responsible ways to establish credit at a young age</p>	

<p>PA Content Standards:1b: Explain how credit card grace periods, methods of interest calculation and fees affect borrowing costs 6b: Summarize the terms of a credit card or other loan agreement 2b: Explain the value of credit reports to borrowers and to lenders 2e: Categorize the information in a credit report and how long it is retained 2g: Investigate ways that a negative credit report can affect a consumer's financial options 2i: Summarize factors that affect a particular credit scoring system</p>	<p>PA Core Standards:</p> <p>Standard 15.6.12.h, Standard 15.6.12.j, Standard 15.6.12.k, Standard 15.6.12.l</p>
<p>Essential Questions: How do people decide when and how to use credit? What rights and responsibilities do people have when borrowing money? What impacts a person's creditworthiness? How does responsible credit behavior benefit a consumer?</p>	<p>Understandings (SWKT...):</p> <p>Debt used responsibly can be beneficial. A good credit history lowers costs of borrowing, insurance and provides access to employment. Keeping debt to income ratio in proper proportion is a key to financial stability. A poor credit history can be established by identity theft, late payments on bills, or borrowing money. Student loans should be understood at the time they are entered into including that it will come due within a year after graduation and may take decades to repay. Poor credit can only be improved with time and sound credit practices.</p>
<p>Knowledge:</p> <p>Positive credit card use leads to a good credit score</p> <p>Credit scores and credit history enable better borrowing rates for future purchases</p> <p>Managing your credit history reduces chances of future debt</p>	<p>Skills (SWBAT...):</p> <ul style="list-style-type: none"> ● Explain how a credit card works in terms of making purchases and managing payments ● Read a Schumer box and identify how terms of the card impact total cost of purchases ● Understand how interest is charged and how to avoid or minimize it ● Read a credit card statement ● Explain how to make good choices regarding the use and management of credit and debt ● Understand how credit is typically used in the US ● State the difference between a credit report and score and why each is important ● Enumerate the components of a credit report and how long each data type is retained ● Read a credit report ● Explain key components of the Fair Credit Reporting Act and how it impacts

	<p>lenders and borrowers</p> <ul style="list-style-type: none"> • Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors • Name the components of a credit score and how they're calculated, with specific focus on credit utilization rate • Describe how credit score impacts the ability to borrow money and at what rate • Understand the implications of a thin file and how they can build credit and improve their score • Summarize the rules contained in the Equal Credit Opportunity Act
<p><u>Vocabulary:</u> Annual Fee Balance Transfer Credit Limit Introductory APR Authorized User Grace Period Minimum Payment Penalty APR Schumer Box Secured Credit Card Bankruptcy Credit Bureau FICO Score Thin File</p>	<p><u>Resources:</u></p> <p>FICO.com</p> <p>Peardeck Presentations</p> <p>Using online resources like Bankrate.com or Creditcard.com students compare and assess different credit products.</p> <p>Using scenarios students will determine appropriate credit instruments, explain the difference between open-end and closed-end credit.</p>
<p><u>Assessments:</u></p> <p>Schumer Box Analysis Credit Scores analysis Draw conclusions about the advantages and disadvantages of using credit. Compare types of credit and ways to responsibly use each. Apply concepts of responsible credit use to the purchase of goods and services, including the calculation of the total cost of credit. Analyze the parts of a credit report, the factors which influence credit scores, and understand the use of each. Analyze and synthesize the effect of positive and negative credit behavior</p>	

