

Wilson Area School District Planned Course Guide

Title of Course: Personal Finance - Careers

Subject Area: Business

Grade Level: 9-12

Course Description: This course will have students complete a self-analysis to determine appropriate career choices that will match up with their identity, characteristics, and life goals. Students will also develop skills from researching career information to the process of getting a job to being a member of the workforce. Finally, students will learn the basic financial responsibilities as a wage-earner.

Time/Credit for this Course: Half Year / 0.5 Credit

Curriculum Writing Committee: Daniel A. Loudenslager

Curriculum Map

<u>August/January</u>	Choosing and Planning a Career
<u>September/February</u>	Choosing and Planning a Career/ Finding and Getting a Job
<u>October/March</u>	Finding and Getting a Job/Success in the Workplace and Work Forms/ Paychecks and Benefits
<u>November/April</u>	Paychecks and Benefits/Taxes and Tax Returns
<u>December/May</u>	Taxes and Tax Returns/Budgeting and Checking Accounts
<u>January/June</u>	Budgeting and Checking Accounts

**Wilson Area School District
Planned Course Materials**

Course Title: Personal Finance - Careers

Textbook: Managing Your Personal Finances 6e
South-Western/Cengage Learning
2009
www.cengage.com

Supplemental Books: Supplementary materials will be built as individual lessons are planned

Teacher Resources: Themint.org
Everfi

Curriculum Scope and Sequence

Planned Course: Personal Finance - Careers

Unit: Choosing and Planning a Career

Time Frame: 3-4 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to choosing and planning a career
- List the pros and cons of receiving a college degree
- Write meaningful, specific, and attainable career goals
- Determine wants and needs in a career
- Complete a self-analysis in relation to career preparation
- Make a list of strengths and weaknesses and remediation strategies
- Determine possible career choices for the future
- Describe educational requirements for potential careers
- Determine possible post high school educational institutions
- Understand the financial aid process
- Research a currently desired career
- Complete calculations related to career pay and attending college

Core Activities: Students will complete/participate in the following:

- Participate in a debate related to the pros and cons of going to college
- Write 3 short-term, 3 intermediate, and 3 long-term career goals
- Complete a common wants and needs list in a future career, ranking by importance
- Create a self-analysis slide show identifying the following information:
 - Current self-description, future desired identity, personal characteristics list, etc.
- Complete a self-assessment inventory
 - List of current strengths and weaknesses and remediations for weaknesses
- Complete a personality/career test using free websites Xello or other websites
- Research and record detailed information about a potential career for the future
 - Use the website, www.bls.gov, or a Google search
 - Calculate weekly or annual pay for career
- Visit and research educational institutions that offer preparation for desired career
 - Calculate the cost of attending a financial institution and compare costs of meal plans/housing/etc.

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance - Careers

Unit: Finding and Getting a Job

Time Frame: 3-4 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to getting a job
- Determine the sources available for finding a job
- Analyze information provided/requested in job descriptions
- Find a job opening in currently desired career
- Develop proper documents needed in the job search process
- Describe proper interview techniques
- Calculate a Grade Point Average
- List and describe various sources/services in job searching
- List the rules for using job references

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- Visit company websites, career websites, and employment agency websites
- List pros and cons of the various sources/services in job searching
- Create a cover letter for a desired job (high school student appropriate job)
- Create a current job résumé
- Create a job reference page
- Describe DOs and DON'Ts for interviewing
- Practice mock interviews for a current job opening
- Calculation: convert final percent to GPA on a 4.0 scale with the formula $(x/20) - 1 = \text{GPA}$
- Calculation: convert percents to GPA on a 5.0 scale with honors/AP courses
 - Calculate GPA for honors/AP using the formula $x / 20 = \text{GPA}$
- Calculation: overall GPA with a mix of regular and honors courses
- Calculation: given first 3 marking periods, calculate required 4th marking grade to obtain desired final average

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance - Careers

Unit: Success in the Workplace and Work Forms

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to success in the workplace and work forms
- Explain different types of communication present in the workplace
- Describe how to be effective in each form of communication in the workplace
- Develop an understanding of major employer expectations in the workplace
 - Following rules, having a proper attitude, and having good attendance
- Determine ethical behavior within the workplace
- Describe the basic work forms required for employment

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- Create a list of ways to be a good listener
- Describe a situation for each type of listening:
 - Sympathetic, critical, creative
- Describe the proper response/action, given various ethical situations in the workplace
- Create a “Getting Along With Coworkers” handbook
- Develop an employer expectations plan, as a small business owner, for your employees in relation to the following topics:
 - Proper communication among employees, employees getting along, employees following rules, employees displaying proper attitude, attendance policy
- View work forms online and discuss completing the forms (work permit, W-4, I-9)
- Give a formal speech to the class as a coworker providing a training lesson in the workplace
 - Topics could include: increasing communication, using email properly, being ethical in the workplace, unwritten rules to follow, importance of showing up to work, etc.
- Calculation: attendance rate as a percentage
- Complete a Form W-4

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance - Careers

Unit: Paychecks and Benefits

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to paychecks and benefits
- Discuss various methods of pay for a job
- Describe the relationship between gross pay, deductions, and net pay
- Analyze the information provided on a pay stub
- Describe examples of work benefits and examples
- Calculate net pay based on gross pay and deductions calculations
- List and discuss the importance of various types of work benefits

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- List ways of being paid (ex. hourly wage)
- Calculate gross pay based on the various methods above
- List and calculate various paycheck deductions
- Use federal withholding tables to determine federal income tax
- View various pay stub set-ups and discuss the information provided
- Research work benefits offered by the top companies

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance - Careers

Unit: Taxes and Tax Returns

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to taxes and tax returns
- Describe the various parts of the U.S. tax system
- Describe the role of the I.R.S, Congress, and taxpayers in the U.S. tax system
- Discuss the idea and purpose of federal income tax
- Understand the purpose and process of filing a tax return
- Describe the responsibility of filing a tax return
- List the major steps in filing a tax return

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- List examples of the use of income taxes on the local, state, and federal level
- Research and present a celebrity case of tax evasion
- Analyze various required tax documents
- Complete a 1040EZ and a 1040
- View various tax filing websites (hrblock.com, irs.gov, etc)

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Careers and Basic Money Management

Unit: Budgeting and Checking Accounts

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to budgeting money and checking accounts
- Explain the main purpose of financial planning
- List the major steps involved in creating a budget
- Describe various financial responsibilities for students as they finish high school and move into the future
- Describe the purpose of a checking accounts
- Explain the different uses of a checking account
- Describe various features and fees related to the use of checking accounts
- Identify the parts of a check
- Fill out deposit slips
- Write checks for various purposes and amounts
- Endorse the backs of checks using blank, special, and restrictive endorsements
- Identify parts of a debit card
- Describe the difference between electronic purchases with a debit card vs an EFT

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- Watch a Youtube video on creating a Shoebox Budget.
- Complete a modified Shoebox Budget, given information on paychecks and receipts
- Create a list of various bills most people are responsible for paying when living on their own
- Visit bank websites and view the process of setting up a checking account
- Create signatures that can be used for signing documents
- Watch a video on ATM usage and safety
- Given checking account transactions, keep track of current balances
- Create a list for smart checking account practices
- Watch a bank video and make a list of activities that can be completed through mobile/online banking
- Calculation: current and future checking account balances given transactions

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays