

Catasauqua Area School District Planned Course of Study

Course Title: Personal Finance

Grade Level(s): 11

Text: No Text - Next Gen Personal Finance Curriculum

Course Description

As students approach the end of high school and begin journeys toward securing careers, it is imperative to maximize workplace and personal success with a fundamental understanding of personal finance. This half credit course will offer insights into basic banking principles, investing, credit/loan management, taxes, insurance, and budgeting. Students will also have an opportunity to explore the various means and methods of paying for college. The foundation students build in this course may be applied to their financial lives immediately, with the hopes of mastery throughout their lives.

Essential Questions

- How do financial goals vary across a person's lifetime?
- In what ways does money management impact reaching financial goals?
- What constitutes financial decision making?
- How does organized record keeping impact finances?
- What impacts a person's earning potential over a lifetime?
- 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 do people choose and use financial services?
- In what ways do people safeguard their financial assets and information?
- Why do people choose to limit their risk?
- How do people protect themselves from financial loss throughout their lifetime?
- How does insurance work?
- 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?

Competencies

- Identify strategies for personal financial management
- Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power
- Demonstrate the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings
- Evaluate the impact of internal and external influences on purchasing decisions
- Hypothesize the future income needed to maintain a desired standard of living
- Analyze and calculate net pay
- Explain the purpose of tax-related forms and complete samples
- Analyze the impact of a positive or negative credit history
- Analyze the total cost of major purchase loan agreement using fixed and variable interest rates, calculated over time
- Develop a logical argument for using a specific credit product to make a purchase
- Investigate major consumer credit laws and their impact on individuals in debt
- Analyze the functions of the Federal Reserve and other financial institutions
- Analyze and complete a financial application
- Assess the impact of identity theft
- Compare how people manage risk through avoidance, reduction, retention, and transfer
- Compare and contrast various suppliers of insurance products and develop a criteria to evaluate individual insurance needs
- Describe the types of insurance including health, disability, auto, homeowners, renters, life, and long-term care
- Analyze savings goals and options people have at various life stages
- Evaluate benefits and costs of changes in interest rates for individuals and society
- Develop a definition of wealth considering personal values, priorities, and goals
- Critique investment plans in terms of their ability to achieve goals of liquidity, income, growth, and tax benefit
- Analyze the risks and returns of various investments
- Evaluate different checking products to create an awareness of customer benefits and associated fees
- Identify and research the various tools and products available to assist in paying for college

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Course Syllabus		
Course Content	Tentative Timeframe	State Standards
Unit 1 - Taxes <ul style="list-style-type: none"> ● 1.1: Taxes and Your Paystub ● 1.2: Teens and Taxes ● 1.3: The Tax Cycle & Job Paperwork ● 1.4: How to File Your Taxes ● 1.5: Completing The 1040 ● 	5 Days	11.1.12.E 13.3.11.D 15.1.12.M 15.1.12.Y 15.6.12.E
Unit 2 - Checking <ul style="list-style-type: none"> ● 2.1: How Checking Works ● 2.2: Beware of Banking Fees ● 2.3: Online Banking ● 2.4: Mobile Banking & Payment Apps 	4 Days	6.1.12.G 11.1.12.B 15.2.12.G 15.6.12.G 15.6.12.I
Unit 3 - Savings <ul style="list-style-type: none"> ● 3.1: Save Early & Often ● 3.2: The Challenges to Saving ● 3.3: Strategies to Save ● 3.4: Where to Save 	4 Days	6.1.12.G 11.1.12.B 11.1.12.F 13.3.11.D 15.6.12.B 15.6.12.G 15.6.12.H 15.6.12.Q 15.6.12.R
Unit 4 - Paying For College <ul style="list-style-type: none"> ● 4.1: Paying for College 101 ● 4.2: Applying for the FAFSA ● 4.3: Scholarships & Grants ● 4.4: Student Loans ● 4.5: Financial Aid Packages 	5 Days	11.1.12.B 13.1.11.E 13.1.11.F 13.3.11.D 15.2.12.F 15.2.12.G 15.6.12.A 15.6.12.B 15.6.12.H 15.6.12.J
Unit 5 - Types of Credit <ul style="list-style-type: none"> ● 5.1: Intro to Credit ● 5.2: How Credit Cards Work ● 5.3: Young People & Credit Cards ● 5.4: Loan Fundamentals ● 5.5: Understanding Auto Loans ● 5.6: Student Loan Repayment ● 5.7: Financial Pitfalls 	7 Days	6.1.12.H 11.1.12.B 15.2.12.F 15.2.12.G 15.6.12.B 15.6.12.G 15.6.12.H 15.6.12.J 15.6.12.K 15.6.12.M

Unit 6 - Managing Credit <ul style="list-style-type: none"> ● 6.1: Your Credit History ● 6.2: Read a Credit Report ● 6.3: Intro to Credit Reports ● 6.4: Why Credit Reports Matter ● 	4 Days	15.6.12.K 15.6.12.L 15.6.12.M
Unit 7 - Investing <ul style="list-style-type: none"> ● 7.1: Investing Basics ● 7.2: Stocks, Bonds & Mutual Funds ● 7.3: Index Funds & TDFs ● 7.4: Start Investing 	4 Days	6.1.12.G 6.5.12.H 11.1.12.B 13.3.11.D 15.1.12.I 12.6.12.A 12.6.12.G 15.6.12.P 15.6.12.Q 15.6.12.R 15.6.12.S
Unit 8 - Insurance <ul style="list-style-type: none"> ● 8.1: Insurance as Vital Risk Management ● 8.2: Auto Insurance ● 8.3: Health Insurance ● 8.4: Other Types of Insurance 	4 Days	11.1.12.B 13.3.11.D 15.6.12.A 15.6.12.G 15.6.12.N 15.6.12.O
Unit 9 - Budgeting <ul style="list-style-type: none"> ● 9.1: Case Study: How Do I Budget ● 9.2: Budgeting 101 ● 9.3: Create A Salary Based Budget ● 9.4: Budgeting with Roommates 	4 Days	11.1.12.B 11.1.12.C 11.1.12.F 13.3.11.D 15.6.12.A 15.6.12.F 15.6.12.G 15.6.12.P
Budget Challenge Simulation <ul style="list-style-type: none"> ● Account Creation & Overview/Instructions ● Vendor Selections (Various Bills to be Paid) ● Cash Flow Worksheet Set-Up ● 10 Week Simulation 	4 Days Setup & Reporting	11.1.12.C 13.3.11.D 15.6.12.A 15.6.12.G 15.6.12.N

Teaching Strategies Utilized

Direct Instruction | Discussion | Video | Case Study | Cooperative Learning | Debates | Projects | Interview
 Research | Authentic Document Completion | Reinforcement | Games | Class/Home Assignments
 Question of the Day | Simulations

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<p><i>The student will be able to:</i></p> <p>Unit 1 - Taxes</p> <p><i>1.1: Taxes and Your Paystub</i></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 <p><i>1.2: Teens and Taxes</i></p> <ul style="list-style-type: none"> Explain why so few teenagers file taxes Identify common misconceptions about taxes and state the correct facts Determine whether they need to file taxes based on a variety of scenarios Identify what types of income are taxed <p><i>1.3: The Tax Cycle & Job Paperwork</i></p> <ul style="list-style-type: none"> Identify important dates of the tax cycle Understand the difference between common tax forms Explain the purpose of a W-4 Complete a W-4 <p><i>1.4: How to File Your Taxes</i></p> <ul style="list-style-type: none"> Identify items they need to prepare their tax return Explain the different ways they can file their taxes Understand the purpose of a W-2 form and how to use it to file their taxes Explain how to make a tax payment if taxes are owed Understand the importance of filing state taxes <p><i>1.5: Completing The 1040</i></p> <ul style="list-style-type: none"> Complete a 1040 form to file their tax returns 	<p>K, AP</p> <p>K, AP</p> <p>K, AP</p> <p>K</p> <p>AP</p>	<p>Teacher Led Instruction</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p> <p>Case Study</p> <p>Analysis Of W-4</p> <p>Completing 1040 Samples</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Completed W-4 Analysis</p> <p>Completed 1040 Samples</p> <p>Quiz/Test</p>	<p>11.1.12.E</p> <p>13.3.11.D</p> <p>15.1.12.M</p> <p>15.1.12.Y</p> <p>15.6.12.E</p>
Resources/Materials				
Canvas iPad NGPF Activities & Resources				
Interdisciplinary Relationships				
Accounting Family & Consumer Science Career Skills Mathematics				

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<i>The student will be able to:</i>				
Unit 2 - Checking				
<p><i>2.1: How Checking Works</i></p> <ul style="list-style-type: none"> Explain what a checking account is used for 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 Read a bank statement Understand what the various components of a bank statement mean to interpret where their money goes 	K, AP	<p>Teacher Led Instruction</p> <p>Guest Speaker</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Banking Simulation Results</p> <p>Analysis Activity Grading</p> <p>Quiz/Test</p>	<p>6.1.12.G</p> <p>11.1.12.B</p> <p>15.2.12.G</p> <p>15.6.12.G</p> <p>15.6.12.I</p>
<p><i>2.2: Beware of Banking Fees</i></p> <ul style="list-style-type: none"> Identify common checking account fees and how to avoid them Explain how overdraft protection works and the impact of overdraft fees Read a Checking Account Summary Compare overdraft policies at major US banks 		K, AP	<p>Case Study</p> <p>Educational Gaming</p> <p>Analysis Of A Banks Statement</p>	
<p><i>2.3: Online Banking</i></p> <ul style="list-style-type: none"> Analyze the prevalence of online and mobile banking as compared to more analog banking options Set up online bill pay as one-time and recurring payments Enumerate the benefits of direct deposit for their paychecks Navigate an online bank account 	K, AP	<p>Analysis Of A Checking Account Summary</p> <p>Online Banking Simulator</p>		
<p><i>2.4: Mobile Banking & Payment Apps</i></p> <ul style="list-style-type: none"> Differentiate between person-to-person apps, messenger-based payments, and digital wallets Assess the adoption rates and conveniences of various mobile banking products Identify ways they can protect their money in a digital world 	K			
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Interdisciplinary Relationships				
Economics Family & Consumer Science Career Skills Mathematics				

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<p><i>The student will be able to:</i></p> <p>Unit 3 - Savings</p> <p><i>3.1: Save Early & Often</i></p> <ul style="list-style-type: none"> 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 Explain why it is important to start investing for retirement when you are still young <p><i>3.2: The Challenges to Saving</i></p> <ul style="list-style-type: none"> Identify everyday obstacles Americans experience when trying to save money Recognize the impact of inflation on savings Experience simulated challenges of living paycheck to paycheck Understand why it is important to maintain an emergency fund <p><i>3.3: Strategies to Save</i></p> <ul style="list-style-type: none"> Identify various rules of thumb and strategies to save money Determine whether a direct deposit or manually saving is the better strategy for them Understand how compound interest works to increase savings. <p><i>3.4: Where to Save</i></p> <ul style="list-style-type: none"> Explain the difference between a checking and savings account Compare different savings vehicles such as a savings account, CD, and money market account Identify important criteria to consider when selecting a savings account. 	<p>K</p> <p>K, AP</p> <p>K</p> <p>K, AP</p>	<p>Teacher Led Instruction</p> <p>Guest Speaker</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p> <p>Case Study</p> <p>Educational Gaming</p> <p>Savings Vehicle Research Activity</p> <p>Online Banking Simulator</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Research Activity Grading</p> <p>Quiz/Test</p>	<p>6.1.12.G</p> <p>11.1.12.B</p> <p>11.1.12.F</p> <p>13.3.11.D</p> <p>15.6.12.B</p> <p>15.6.12.G</p> <p>15.6.12.H</p> <p>15.6.12.R</p>

Resources/Materials

Canvas | iPad | NGPF Activities & Resources

Interdisciplinary Relationships

Economics | Family & Consumer Science | Career Skills | Mathematics

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<p><i>The student will be able to:</i></p> <p>Unit 4 - Paying For College</p> <p><i>4.1: Paying for College 101</i></p> <ul style="list-style-type: none"> Identify the quantitative and qualitative benefits of going to college Explain the importance of researching expected starting salaries when choosing a college and major Understand common costs associated with college Explain the difference between sticker price and net price Have a conversation with their parents or guardians about paying for college <p><i>4.2: Applying for the FAFSA</i></p> <ul style="list-style-type: none"> Explain the role the FAFSA plays in the financial aid process Understand the importance of submitting the FAFSA Apply for the FAFSA Identify misconceptions and challenges students have that prevent them from submitting the FAFSA Read a Student Aid Report (SAR) and understand the role of their Expected Family Contribution (EFC) <p><i>4.3: Scholarships & Grants</i></p> <ul style="list-style-type: none"> Explain why scholarships and grants should be their 1st pick when looking for and accepting financial aid Understand the difference between scholarships and grants Find scholarships and grants that they are eligible for Identify signs of scholarship and grant scams and steps to take to protect themselves 	<p>K, AP</p> <p>K, AP, M</p> <p>K, AP</p>	<p>Teacher Led Instruction</p> <p>Guest Speaker</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p> <p>Case Study</p> <p>Educational Gaming</p> <p>Parent Discussion</p> <p>FAFSA Exploration/Aid Report Analysis</p> <p>Scholarship/Grant Research</p> <p>Student Loan Profile Analysis</p> <p>Financial Aid Offer Analysis</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Research/Analysis Activity Grading</p> <p>Quiz/Test</p>	<p>11.1.12.B</p> <p>13.1.11.E</p> <p>13.1.11.F</p> <p>13.3.11.D</p> <p>15.2.12.F</p> <p>15.2.12.G</p> <p>15.6.12.A</p> <p>15.6.12.B</p> <p>15.6.12.H</p> <p>15.6.12.J</p>
Resources/Materials				
Canvas iPad NGPF Activities & Resources				
Interdisciplinary Relationships				
Economics Family & Consumer Science Career Skills Mathematics				

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<p><i>The student will be able to:</i></p> <p>Unit 5 - Types of Credit (Cont'd)</p> <p><i>5.5: Understanding Auto Loans</i></p> <ul style="list-style-type: none"> • Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term • Compare auto loan offers and decide how they fit within your budget • Negotiate with car salespeople to get the best deal <p><i>5.6: Student Loan Repayment</i></p> <ul style="list-style-type: none"> • Identify steps they can take to prepare for student loan repayment • Understand the different loan repayment options available • Analyze sample graduate profiles and choose the repayment option that works best in the context of an individual's situation <p><i>5.7: Financial Pitfalls</i></p> <ul style="list-style-type: none"> • Take precautions to avoid having their identity stolen • Appreciate the dangers of payday lending and identify payday lending laws in their state • Develop strategies for eliminating debt should they find themselves accumulating a lot of it 	<p>K, AP</p> <p>K, AP</p> <p>K</p>	<p>See Prior Page</p>	<p>See Prior Page</p>	<p>See Prior Page</p>
Resources/Materials				
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<i>The student will be able to:</i>				
Unit 6 - Managing Credit				
<p><i>6.1: Your Credit History</i></p> <ul style="list-style-type: none"> Enumerate the components of a credit report and how long each data type is retained Understand which people or organizations may review your credit report and why Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers <p><i>6.2: Read a Credit Report</i></p> <ul style="list-style-type: none"> Read a credit report Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors <p><i>6.3: Intro to Credit Reports</i></p> <ul style="list-style-type: none"> Name the components of a credit score and how they're calculated Explain the impact of timely payments and low debt on credit score Identify ways of finding out one's credit score <p><i>6.4: Why Credit Reports Matter</i></p> <ul style="list-style-type: none"> 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>K</p> <p>K, AP</p> <p>K</p> <p>K</p>	<p>Teacher Led Instruction</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p> <p>Case Study</p> <p>Educational Gaming</p> <p>Analyze A Credit Report</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Analysis Activity Grading</p> <p>Quiz/Test</p>	<p>15.6.12.K</p> <p>15.6.12.L</p> <p>15.6.12.M</p>
Resources/Materials				
Canvas iPad NGPF Activities & Resources				
Interdisciplinary Relationships				
Social Studies				

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<i>The student will be able to:</i>						
Unit 7 - Investing						
7.1: <i>Investing Basics</i> <ul style="list-style-type: none"> Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments Explain how compound interest works and how to harness its power when saving and investing 	K	Teacher Led Instruction Reading Video Viewing Group Discussion Collaborative Activities	Observation Question/Answer Completed Assignments Analysis Activity Grading	6.1.12.G 11.1.12.B 13.3.11.D 15.1.12.I 12.6.12.A		
7.2: <i>Stocks, Bonds, & Mutual Funds</i> <ul style="list-style-type: none"> Identify the differences between stocks and bonds Explain how risk tolerance plays a role in determining your asset allocation Understand the power of diversification when building your investment portfolio 		K	Student Inquiry Activity Packet Educational Gaming Analyze 401k Options	Quiz/Test	12.6.12.G 15.6.12.P 15.6.12.Q 15.6.12.R	
7.3: <i>Index Funds & TDFs</i> <ul style="list-style-type: none"> Differentiate various approaches you can take towards investing and identify which one is best suited for you Explain what a Target Date Fund is and how it can be useful in reaching your retirement goals Apply everything you've learned about investing through an online interactive game 			K, AP			15.6.12.S
7.4: <i>Start Investing</i> <ul style="list-style-type: none"> Explain what a 401(k) and a Roth IRA are and how they differ Choose funds in a 401(k) for a retirement fund 				K, AP		
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<i>The student will be able to:</i>					
Unit 8 - Insurance					
8.1: <i>Insurance as Vital Risk Management</i> <ul style="list-style-type: none"> Identify risks and protection strategies Illustrate how everyone risks financial loss and how insurance shares that risk Discuss factors that impact insurance premiums and the relationship between premiums and out-of-pocket expenses Explain the basics of how insurance companies operate 	K	Teacher Led Instruction	Observation	11.1.12.B	
		Reading	Question/Answer	13.3.11.D	
		Video Viewing	Completed Assignments	15.6.12.A	
		Group Discussion	Analyze/Compare Activity Grading	15.6.12.G	
		Collaborative Activities		15.6.12.N	
8.2: <i>Auto Insurance</i> <ul style="list-style-type: none"> List factors that determine auto insurance premiums Describe the main types of auto insurance policies and compare state requirements Explain a deductible, out-of-pocket expenses, and what insurance will pay for in different situations Choose an appropriate level of car insurance coverage 		K, AP	Student Inquiry	Quiz/Test	15.6.12.O
			Activity Packet		
			Case Study		
			Educational Gaming		
			Analyze Health Insurance Activity		
	Car Insurance Comparison				
8.3: <i>Health Insurance</i> <ul style="list-style-type: none"> Explain the fundamentals of how health insurance works Describe premiums and out-of-pocket expenses and their relationship in paying for health coverage Understand the benefits of employer-sponsored health insurance and, if not an option, other ways to enroll Read the fine print of a health insurance policy 	K, AP				
8.4: <i>Other Types of Insurance</i> <ul style="list-style-type: none"> Investigate other types of insurance, such as renters, long term disability, and cell phone insurance, and determine if they are worthwhile expenses Describe the cost and impact of larger societal forms of insurance, like Social Security 		K			

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<p><i>The student will be able to:</i></p> <p>Unit 9 - Budgeting</p> <p>9.1: <i>Case Study: How Do I Budget</i></p> <ul style="list-style-type: none"> Track and evaluate a sample student’s current spending habits and expenses Determine what the student’s priorities and financial goals are Explain how a budget can help the student achieve their financial goals Create a plan that outlines next steps for the student to take <p>9.2: <i>Budgeting 101</i></p> <ul style="list-style-type: none"> Understand what budgeting is and why it is important Explain how budgeting can be used to reach their financial goals Explain the difference between budgetary needs and wants and how these change from person to person Describe strategies to use when trying to determine a need from a want Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money <p>9.3: <i>Create A Salary Based Budget</i></p> <ul style="list-style-type: none"> Explain the difference between gross income and net income Understand the importance of using net income when budgeting Create a salary-based budget <p>9.4: <i>Budgeting with Roommates</i></p> <ul style="list-style-type: none"> Explain the advantages and disadvantages of living with roommates Create a budget that is tailored to different housemates’ needs and preferences 	<p>K, AP</p> <p>K</p> <p>K, M</p> <p>K, AP</p>	<p>Teacher Led Instruction</p> <p>Reading</p> <p>Video Viewing</p> <p>Group Discussion</p> <p>Collaborative Activities</p> <p>Student Inquiry</p> <p>Activity Packet</p> <p>Case Study</p> <p>Educational Gaming</p> <p>Create A Budget</p>	<p>Observation</p> <p>Question/Answer</p> <p>Completed Assignments</p> <p>Budget Creation Grading</p> <p>Quiz/Test</p>	<p>11.1.12.B</p> <p>11.1.12.C</p> <p>11.1.12.F</p> <p>13.3.11.D</p> <p>15.6.12.A</p> <p>15.6.12.F</p> <p>15.6.12.G</p> <p>15.6.12.P</p>

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<p><i>The student will be able to:</i></p> <p>Budget Challenge Simulation</p> <ul style="list-style-type: none"> • Create an account on the Budget Challenge Website and receive an orientation about the simulation • Understand personal finance decisions and related terminology that will need to be made for the simulation • Understand the different vendors in the simulation, their industry specific considerations, and related terminology • Apply knowledge of vendor industry to make various selections of vendors (cell phone, car insurance, etc.) and personal finance decisions (401k contribution, savings account, etc.) • Set up and utilize a cash flow worksheet utilized for budgeting purposes • Participate in the 10 week simulation by completing transactions, upkeeping cash flow worksheet, and completing weekly check in activities 	K, M	Teacher Led Instruction Group Discussion Collaborative Activities Student Inquiry Simulation Participation	Observation Question/Answer Weekly Check-Ins Final Simulation Results	11.1.12.C 13.3.11.D 15.6.12.A 15.6.12.G 15.6.12.N
Resources/Materials				
Canvas iPad Budget Challenge Online Simulation				
Interdisciplinary Relationships				
Family & Consumer Science Career Skills Mathematics				