

## Financial Fitness 1

### Course Syllabus

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Career Cluster: Human Services

**Course Description:** Want to get more for your money? Want to learn to spend your money wisely? If so, this is the course you should take. Financial Fitness 1 is designed to help students develop financial management skills by evaluating marketplace alternatives, creating a personal budget, understanding consumer rights and responsibilities, understanding the impact of career choices on personal goals, and making informed consumer decisions. Learning experiences provide real-life application concepts such as budgeting money, using credit, and avoiding scams, ripoffs and identity theft. Integration of the Family and Consumer Sciences career and technical education student organization—Family, Career and Community Leaders of America—greatly enhances this curriculum.

Grade Level: 9-12th  
Prerequisite: None

### Unit 1 Topic: CONSUMER DECISION MAKING

State Standard: 1. Apply the decision-making process to consumer choices.

#### Indicators:

1. Plan actions to reach short- and long-term goals.
2. Apply the decision-making process.
3. Develop a list of financial information sources.
4. Identify strategies for comparison shopping.
5. Categorize wants, needs, and values.
6. Describe how advertising influences consumer decisions.
7. Explain the importance of monitoring and controlling personal financial information.

### Unit 2:Topic: CAREERS

State Standard: 1. Explore career opportunities and professional requirements for the consumer service industry.

#### Indicators:

1. Categorize consumer service industry careers from entry level to professional level.
2. Identify educational requirements.
3. Demonstrate technical skills.
4. Explain economic conditions.
5. Integrate 21st century skills throughout the career unit.

### Unit 3:Topic: PLANNING AND MONEY MANAGEMENT

State Standard:

1. Evaluate financial resource management to meet the goals of individuals and families. Indicators:
  1. Explain how career choice, education and job skills affect income.
  2. Identify sources of income.
  3. Analyze the components of a paycheck.

4. Design a plan for earning, spending and saving.
5. Distinguish between fixed and flexible expenses.
6. Compare different payment options.
7. Differentiate between money management tools.
8. Explain the law of supply and demand.

**Unit 4 Topic: CREDIT AND DEBT MANAGEMENT**

State Standard:

1. Analyze the use of credit and debt in financial management.

Indicators:

1. Establish personal and family goals.
2. Analyze sample credit reports.
3. Interpret credit scores.
4. Differentiate between consumer loans and credit cards.
5. Explain how terms & conditions associated with credit affect the cost of purchases.
6. Differentiate between types of lending institutions. (e.g. banks, credit unions, payday lending sources, finance companies.)
7. Categorize strategies used to resolve debt problems (personal approaches or professional assistance).
8. Identify consumer credit laws.

**Unit 5 Topic: TECHNOLOGY**

State Standard:

1. Evaluate products and services based on technology applications.

Indicators:

1. Demonstrate acceptable Internet communication skills.
2. Describe ways technology has affected consumer habits.
3. List advantages and disadvantages of Internet shopping.
4. Identify services that can be purchased via the Internet.
5. Explain precautions that should be taken to protect privacy.
6. Identify Internet scams.

**Academic Alignments:** Course content is aligned with the following academic subject areas

English Language Arts	Health and Safety Education	Technology	Earth Science
Elementary Algebra	Physics	Economics	Geometry
Biology	Intermediate Algebra	Data Analysis	Precalculus

**Evaluation and Grading:** This course utilizes standards based grading.

Grading Scale:

- A = 100 - 93
- B = 92 - 85
- C = 84 - 77
- D = 76 - 70
- F = 69 - below

*Standards Based Grading: Standards-based grading aligns grading with the state academic standards as measured by consistent and accurate student achievement data and common criteria for grading. Standards Based Grading also accurately communicates achievement of learning targets to students, parents and educators. The influence of positive and consistent work habits on student learning is reported separately from the academics (Citizenship Grade). The purpose of our report card is to communicate progress on student learning goals to families.*

### 21<sup>st</sup> Century Skills

[http://www.p21.org/index.php?option=com\\_content&task=view&id=254&Itemid=120](http://www.p21.org/index.php?option=com_content&task=view&id=254&Itemid=120)

The elements listed below are 21<sup>st</sup> Century Student Outcomes representing skills, knowledge and expertise students should master to succeed in work and life in the 21st century. These elements are incorporated throughout the course content.

<p><b>Core Subjects and 21st Century Themes</b></p> <ul style="list-style-type: none"> <li>• English, Reading or Language Arts</li> <li>• World Languages</li> <li>• Arts</li> <li>• Mathematics</li> <li>• Economics</li> <li>• Science</li> <li>• Geography</li> <li>• History</li> <li>• Government and Civics</li> </ul>	<p><b>Learning and Innovation Skills</b></p> <ul style="list-style-type: none"> <li>• <b>Creativity and Innovation</b> Think Creatively Work Creatively with Others Implement Innovations</li> <li>• <b>Critical Thinking and Problem Solving</b> Reason Effectively Use Systems Thinking Make Judgments and Decisions Solve Problems</li> <li>• <b>Communication and Collaboration</b> Communicate Clearly Collaborate with Others</li> </ul>
<p><b>Information, Media and Technology Skills</b></p> <ul style="list-style-type: none"> <li>• <b>Information Literacy</b> Access and Evaluate Information Use and Manage Information</li> <li>• <b>Media Literacy</b> Analyze Media Create Media Products</li> <li>• <b>ICT Literacy</b> Apply Technology Effectively</li> </ul>	<p><b>Life and Career Skills</b></p> <ul style="list-style-type: none"> <li>• <b>Flexibility and Adaptability</b> Adapt to Change Be Flexible</li> <li>• <b>Initiative and Self-Direction</b> Manage Goals and Time Work Independently Be Self-directed Learners</li> <li>• <b>Social and Cross-Cultural Skills</b> Interact Effectively with Others Work Effectively in Diverse Teams</li> <li>• <b>Productivity and Accountability</b> Manage Projects Produce Results</li> <li>• <b>Leadership and Responsibility</b> Guide and Lead Others Be Responsible to Others</li> </ul>