



FINANCIAL LITERACY

Fairfield Ludlowe High School
Fairfield Warde High School

Grades 10 - 12

No Prerequisites

COURSE DESCRIPTION

This course provides students with the knowledge and skills to create a strong foundation for their immediate and long-term financial future. These skills include the ability to analyze the personal financial conditions that affect well-being. Students learn to discern current financial choices, respond competently to life events that affect everyday financial decisions, including events in the general economy, and plan for future financial independence. Topics include money management and budgeting, major expenditures, loans and credit, managing earning and taxes, banking, saving, investing, and protecting wealth through insurance.

COURSE OBJECTIVES

Through this course, students will understand that:

- Wealth is determined by choices and decisions rather than income.
- Practicing responsible financial planning and money management will help ensure financial stability today and financial independence in the future.

UNITS OF STUDY

Unit 1: Financial Decision Making
Unit 2: Earning and Taxes
Unit 3: Managing Finances and Setting Financial Goals
Unit 4: Major Expenditures
Unit 5: Managing Loans and Credit
Unit 6: Banking, Saving, and Investing
Unit 7: Protecting Against Risk

COURSE POLICIES AND REQUIREMENTS

GRADING

Cumulative / In-Progress Grade:

- 90% will reflect the student's mastery of course content and skills on summative assessments
- 10% will reflect the student's progress on formative assessments, homework, and behavior

End-of-the-Year Grade:

- 90% will reflect the student's cumulative course grade through summative and formative assessments as described above
- 10% of the end-of-the-course grade will reflect the student's performance on the course final assessment

MATERIALS:

Next Gen Personal Finance (standards based curriculum)
Financial and Government online sources

EXPECTATIONS OF STUDENTS:

The Fairfield Public Schools provide a safe learning environment. Our high school community, in collaboration with parents and other townspeople, fosters a society that recognizes and promotes the dignity and worth of the individual. We believe that meeting the diverse needs of all students will encourage lifelong learning and responsible citizenship.

EXTRA HELP:

Appointments for extra help or individual conferences can be prearranged during a mutual common free period or after school.