Course Overview:

This 18-week high school course, based on Dave Ramsey's *Foundations in Personal Finance*, equips students with practical money management skills, including budgeting, saving, avoiding debt, and planning for college and careers. The curriculum uses engaging videos, hands-on activities, and real-world applications to foster financial literacy, aligning with Ramsey's principles like the Baby Steps and debt-free living.

Duration: 18 weeks, 5 days/week, 50-minute classes

Target Audience: High school students (grades 9–12)

Prerequisites: None

Assessment: Projects (40%), quizzes/worksheets (30%), participation (20%), written assignments (10%

	Week	Unit	Focus	Learning Objectives	Key Activities	Assessments
	1	Introduction to Personal Finance	Financial literacy basics	Understand personal finance, Ramsey's Baby Steps	Discuss money habits, watch Ramsey video intro, set financial goals	Goal-setting worksheet, participation

	1	Introduction to Personal Finance	Budgeting basics	Learn zero-based budgeting principles	Create a simple monthly budget, analyze sample budgets	Budget worksheet, quiz
	2	Introduction to Personal Finance	Money mindset	Identify attitudes toward money	Group discussion on spending habits, complete money personality quiz	Money personality reflection, participation
	3	Saving and Investing	Importance of saving	Understand emergency funds, saving goals	Lecture on saving, calculate emergency fund needs	Saving quiz, emergency fund plan
	4	Saving and Investing	Compound interest	Learn how compound interest grows wealth	Hands-on: Compound interest calculations, watch Ramsey video on investing	Interest worksheet, quiz
	5	Saving and Investing	Retirement planning	Understand retirement accounts (e.g., Roth IRA)	Explore Roth IRA benefits, simulate retirement savings	Retirement plan outline, participation

	6	Debt and Credit	Dangers of debt	Identify risks of loans, credit cards	Lecture on debt pitfalls, analyze debt scenarios	Debt quiz, scenario analysis
	7	Debt and Credit	Credit scores	Understand credit scores, reports	Discuss credit myths, review sample credit report	Credit score quiz, participation
	8	Debt and Credit	Debt-free strategies	Learn debt snowball method	Practice debt snowball with sample debts, create personal debt plan	Debt snowball worksheet, project
	9	College and Career	College funding	Explore debt-free college options	Research scholarships, discuss community college paths	Scholarship list, quiz
	10	College and Career	Career planning	Align career choices with financial goals	Complete career interest survey, guest speaker (career counselor)	Career plan outline, participation

	11	College and Career	Job skills	Develop resume, interview skills	Mock interviews, create a resume	Resume project, interview assessment
	12	Consumer Awareness	Marketing tactics	Recognize advertising influences	Analyze ads, discuss impulse buying	Ad analysis worksheet, quiz
	13	Consumer Awareness	Smart purchasing	Learn to compare prices, avoid scams	Role-play haggling, research product prices	Price comparison project, participation
	14	Insurance and Taxes	Insurance basics	Understand types of insurance (e.g., health, auto)	Lecture on insurance, compare insurance plans	Insurance quiz, plan comparison
	15	Insurance and Taxes	Tax fundamentals	Learn about income taxes, deductions	Complete sample tax form, discuss tax brackets	Tax worksheet, quiz
	16	Capstone and Final Assessments	Financial planning	Create a comprehensive financial plan	Develop a budget, savings, and debt-free plan, present to class	Capstone financial plan

	17	Capstone and Final Assessments	Advocacy and application	Apply financial knowledge to real-world scenarios	Design a financial literacy campaign, student-led discussions	Campaign presentation, participation
	18	Capstone and Final Assessments	Reflection and future goals	Reflect on financial habits, set long-term goals	Write reflection essay, class financial fair with student booths	Reflection essay, participation