

# Personal Finance Course Syllabus

## **Description:**

Learning to make sound financial decisions is one of the most important lessons a student can learn. In this course, students will learn financial decision-making skills using real-life applications and data. The primary content for the course focuses on learning the ideas, concepts, knowledge, and skills that will enable students to implement beneficial personal decision-making choices; to become wise, successful, and knowledgeable consumers, savers, investors, users of credit and money managers; and to be participating members of a global workforce and society. Personal Financial Literacy is a half-credit (0.5) elective and offers an option for students to receive honors credit.

**Estimated Completion Time:** 1 segment / 16–18 weeks.

## **Module 01: Education, Careers, and Income**

- 01.00 Welcome to Personal Financial Literacy
- 01.01 Education and Training
- 01.02 Earning an Income
- 01.03 Paying Taxes
- 01.04 Why Budget?
- 01.05 Education, Careers, and Income Review and Discussion-Based Assessment
- 01.06 Education, Careers, and Income Exam

## **Module 02: A Time to Spend, A Time to Save**

- 02.00 A Time to Spend, A Time to Save Pretest
- 02.01 Be a Smart Consumer
- 02.02 Saving Your Money
- 02.03 Government Regulation
- 02.04 Interest Rates and Inflation
- 02.05 Savings Impacts Honors
- 02.06 A Time to Spend, A Time to Save Review and Discussion-Based Assessment
- 02.07 A Time to Spend, A Time to Save Exam

## **Module 03: Understanding Credit**

- 03.00 Understanding Credit Pretest
- 03.01 Credit Cards
- 03.02 Car, Home, and Student Loans
- 03.03 Credit Reports and Scores
- 03.04 Managing Debt
- 03.05 Fiscal Policy and Economic Growth Honors
- 03.06 Understanding Credit Review and Discussion-Based Assessment
- 03.07 Understanding Credit Exam

## **Module 04: Managing Risk**

- 04.00 Managing Risk Pretest
- 04.01 Growing Your Money
- 04.02 Taking Risks

- 04.03 Insurance
- 04.04 Identity Theft
- 04.05 Analyzing Data Honors
- 04.06 Managing Risk Review and Discussion-Based Assessment
- 04.07 Segment Exam

**Course Assessment and Participation Requirements:**

To achieve success, students are expected to submit work in each course weekly. Students can learn at their own pace; however, “any pace” still means that students must make progress in the course every week. To measure learning, students complete self-checks, practice lessons, multiple choice questions, projects, discussion-based assessments, and discussions. Students are expected to maintain regular contact with teachers; the minimum requirement is monthly. When teachers, students, and parents work together, students are successful.