

Course Title

IAA Personal Finance



INNOVATIVE ARTS ACADEMY

Course Overview

This course provides students with the foundational knowledge and practical skills to manage their finances.

Unit Title

Money Basics

Time Frame 15 Days

Unit Title

Simple Interest

Time Frame 18 Days

Unit Title

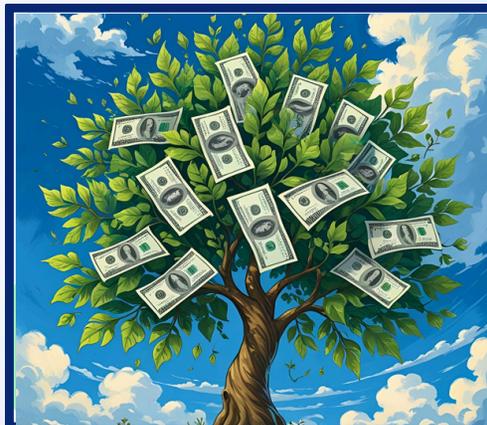
Compound Interest

Time Frame 20 Days

Unit Title

Taxes

Time Frame 20 Days



Focus of the Unit

This unit covers fundamental financial terms and calculations involving fractions, decimals, percents, and tips, essential for making informed spending decisions and understanding financial tools.

Focus of the Unit

This unit focuses on understanding how simple interest works, its cost when borrowing money, and how partial payments affect calculations

Focus of the Unit

This unit explores how compound interest differs from simple interest, teaching students to calculate it by hand and using tools like Google Sheets, as well as finding present value

Focus of the Unit

This unit explains how taxes function, including flat tax and tax brackets, and teaches students to calculate their impact on income and complete basic tax forms

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INNOVATIVE

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This course provides students with the foundational knowledge and practical skills to manage their finances.

Unit Title

Financial Institutions

Time Frame

15 Days

Unit Title

Managing a Budget

Time Frame

20 Days

Unit Title

Credit

Time Frame

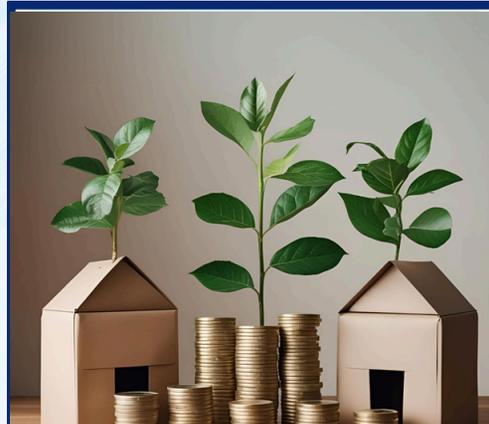
20 Days

Unit Title

Managing a Budget Project

Time Frame

40 Days



Focus of the Unit

This unit introduces different types of financial institutions and accounts, explains the difference between credit and debit cards, and covers how to safeguard financial assets and information like preventing identity theft

Focus of the Unit

This unit teaches students how to create, track, and manage personal budgets, including monthly, yearly, and specific budgets like for food, often utilizing tools like Google Sheets

Focus of the Unit

This unit explores the concept of credit, including how it works, how creditworthiness, scores, and history are determined, different types of credit, and the total costs involved in borrowing money

Focus of the Unit

This unit is a substantial, practical project where students apply budget management skills over a simulated long period, working with specific income and adapting the budget to unexpected financial changes

Unit Title	Money Basics
Time Frame	15 Days



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	Essential Question(s)
	How can understanding basic math help me make smart decisions about my money?

	Focus of the Unit
	This unit covers fundamental financial terms and calculations involving fractions, decimals, percents, and tips, essential for making informed spending decisions and understanding financial tools.

Standards	17.3.9-12.A5, 17.3.9-12.G4, 17.4.9-12.A6, 17.1.9-12.F
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Learning Targets
I can use percentages to solve money problems.

Learning Targets
I can do calculations with fractions, decimals, and percents.

Learning Targets
I can explain basic financial terms.

Learning Targets
I can compare different ways to pay for things.



Resources	Practical Business Math Procedures 13 th Edition, iXL
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Unit Title	Simple Interest
Time Frame	18 Days



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	Essential Question(s)
	How does simple interest work and what does it cost to borrow money?

	Focus of the Unit
	This unit focuses on understanding how simple interest works, its cost when borrowing money, and how partial payments affect calculations

Standards	17.4.6-8.C9, 17.6.9-12.E11, 17.6.3-5.E10, 17.6.6-8.E
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Learning Targets
I can explain how simple interest works.

Learning Targets
I can calculate simple interest.

Learning Targets
I can understand why borrowing money costs money.

Learning Targets
I can understand how making partial payments can save money.



Resources	Practical Business Math Procedures 13th Edition, iXL, Google Sheet Templates
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Unit Title	Compound Interest
Time Frame	20 Days



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	Essential Question(s)
	How does compound interest grow money differently than simple interest, and how can I calculate it?

	Focus of the Unit
	This unit explores how compound interest differs from simple interest, teaching students to calculate it by hand and using tools like Google Sheets, as well as finding present value

Standards	17.4.6-8.C9, 17.1.9-12.H12, 17.4.9-12.B13
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Learning Targets
I can explain the difference between simple interest and compound interest.

Learning Targets
I can calculate compound interest.

Learning Targets
I can use tools like Google Sheets to help manage compound interest calculations

Learning Targets
I can develop a savings plan that considers compound growth



Resources	Google Sheets, Practical Business Math Procedures 13th Edition, iXL, Google Sheet Templates
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Unit Title	Taxes
Time Frame	20 Days



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	Essential Question(s)
	How do taxes work and how do they affect my income?

	Focus of the Unit
	This unit explains how taxes function, including flat tax and tax brackets, and teaches students to calculate their impact on income and complete basic tax forms

Standards	17.2.9-12.H15, 17.2.9-12.I15, 17.3.9-12.L16, 17.2.6-8.H
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Learning Targets
I can explain how taxes work

Learning Targets
I can calculate the impact of taxes on income

Learning Targets
I can complete basic tax forms

Learning Targets
I can calculate taxes based on different systems like flat tax or tax brackets



Resources	Google Sheets Templates, IRS Tax Simulations, Practical Business Math Procedures 13th Edition, iXL
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Unit Title	Financial Institutions
Time Frame	15 Days



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	Essential Question(s)
	What are financial institutions and how can they help me manage my money and protect my information?

	Focus of the Unit
	This unit introduces different types of financial institutions and accounts, explains the difference between credit and debit cards, and covers how to safeguard financial assets and information like preventing identity theft

Standards	17.1.9-12.F7, 17.1.9-12.G7, 17.3.9-12.G4, 17.5.9-12.H
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Learning Targets
I can identify different types of financial institutions and accounts

Learning Targets
I can explain the difference between credit cards and debit cards

Learning Targets
I can compare different financial services offered by institutions

Learning Targets
I can identify strategies to protect my financial information and avoid identity theft



Resources	Practical Business Math Procedures 13th Edition, iXL
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Unit Title	Managing a Budget
Time Frame	20 Days



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	Essential Question(s)
	How can I create and manage a budget to achieve my financial goals?

	Focus of the Unit
	This unit teaches students how to create, track, and manage personal budgets, including monthly, yearly, and specific budgets like for food, often utilizing tools like Google Sheets

Standards	17.3.9-12.C22, 17.3.9-12.D23, 17.3.9-12.E23, 17.1.9-12.I12
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Learning Targets
I can create a personal budget

Learning Targets
I can track my income and spending

Learning Targets
I can use tools like Google Sheets to manage a budget

Learning Targets
I can understand how managing income, expenses, and savings relates to budgeting



Resources	Google Sheets Templates for Monthly and Yearly Budgets
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Unit Title	Credit
Time Frame	20 Days



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	Essential Question(s)
	How does credit work, and how can I use it responsibly while understanding the costs?

	Focus of the Unit
	This unit explores the concept of credit, including how it works, how creditworthiness, scores, and history are determined, different types of credit, and the total costs involved in borrowing money

Standards	17.6.9-12.A29, 17.6.9-12.B30, 17.6.9-12.C30, 17.6.9-12.E
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Learning Targets
I can explain what credit is and why it's important for borrowing money

Learning Targets
I can understand how credit scores and credit history work and why they matter for borrowing

Learning Targets
I can compare different ways people borrow money and the forms of credit available

Learning Targets
I can calculate the total cost of credit, including interest and fees



Resources	Practical Business Math Procedures 13th Edition, iXL
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Unit Title	Project on Managing a Full Budget
Time Frame	40 Days



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	Essential Question(s)
	How can I manage a realistic budget over time, especially when unexpected changes happen?

	Focus of the Unit
	This unit is a substantial, practical project where students apply budget management skills over a simulated long period, working with specific income and adapting the budget to unexpected financial changes

Standards	17.3.9-12.E23, 17.3.9-12.F23, 17.1.9-12.I12, 17.1.9-12.B
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Learning Targets
I can manage a full budget using a specific income scenario

Learning Targets
I can adjust my budget when unexpected expenses or loss of income occur

Learning Targets
I can apply financial record-keeping skills to track my budget over time

Learning Targets
I can use systematic decision-making to adjust my budget and work towards financial goals



Resources	Google Sheets Templates, Schoology Resource Banks
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