



Park Hill School District

Building Successful Futures • Each Student • Every Day

High School Topics Personal Finance Curriculum

This document contains the entire High School Personal Finance Curriculum that is taught in a regular education setting. Items that are **highlighted in yellow have been designated as priority information that should be taught in the High School Personal Finance Topics class. Items in **bold red font** are additional modifications suggested by special education teachers.*

Course Description: This curriculum presents essential knowledge and skills to help students make informed decisions about real world financial issues. Students will learn to make educated spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

Course Standards: Missouri Department of Elementary and Secondary Education

Scope and Sequence:

Timeframe	Unit
2-3 blocks 6 blocks	Financial Decision Making
5 blocks 10 blocks	Earning Income
5 blocks 6 blocks	Buying Goods & Services
5 blocks 6 blocks	Saving
5 blocks 6 blocks	Using Credit
5 blocks 6 blocks	Protecting and Insuring
5 blocks As time allows	Financial Investing

Course Definition and Narrative:

In this class, you'll learn how to make smart choices with your money — choices that help you reach your goals and live more independently. We'll talk about how to earn money, how to spend it wisely, how to save for things you want, and how to protect what's yours. You'll get to practice real-life skills like reading a paycheck, planning a budget, and comparing prices at the store. This class isn't about learning lots of math — it's about learning to make good decisions with the money you earn, spend, and save every day.

In this course, you'll learn about money in the same order people use it in real life — how to make it, how to spend it, how to save it, and how to protect it. We'll start by learning how to make good decisions with your money, like knowing the difference between needs and wants. Then, you'll explore where money comes from — jobs, paychecks, and earning income — and how to read things like pay stubs or timecards. Once you know how money comes in, you'll practice how it goes out: spending wisely, comparing prices, and making sure you don't overspend.

Later, you'll learn the power of saving — how waiting and planning ahead can help you reach goals and feel more secure. We'll talk about using credit responsibly, so you understand how borrowing works and how to avoid getting into debt. Finally, you'll learn how to protect yourself and your money from things like scams, accidents, or theft. By the end, you'll have the skills and confidence to make smart money choices that work for your life, both now and in the future.

Curriculum Revision Tracking

Fall 2025

- Curriculum Rewritten
- ISTE & Teaching Tolerance standards removed where relevant
- Added Learning Targets

Spring 2018

All Units:

- Updated ISTE Standards
- Updated Missouri Learning Standards

Unit 1: Financial Decision Making

Subject: Personal Finance

Grade: 9-12

Name of Unit: Financial Decision Making

Length of Unit: 2-3 blocks **6 blocks**

Overview of Unit:

In this unit, students will explore how individuals make financial choices in a world of unlimited wants and limited resources. Through real-world scenarios and critical thinking activities, students will learn to evaluate costs, benefits, and potential consequences to make informed financial decisions. They will examine how personal values, goals, and priorities shape financial behavior and how understanding opportunity costs and scarcity leads to smarter money management. By the end of the unit, students will be able to apply rational decision-making strategies to achieve greater financial stability and long-term success.

Priority Standards for unit:

- PF.I.2 - Choice and Decision Making: Students will understand how financial decision-making involves evaluating costs, benefits, and potential consequences to make informed choices for the future.

Supporting Standards for unit:

- PF.I.1 - Unlimited Wants and Limited Resources: Students will understand how limited resources and unlimited wants require individuals to make choices, set priorities, and apply rational decision-making to satisfy needs and wants effectively.

Essential Questions:

1. How do personal values, goals, and priorities influence financial decisions?
2. How do opportunity costs and trade-offs affect financial choices?
3. How can financial decision-making skills help individuals achieve greater financial stability and success?
4. **How do you differentiate between your wants and needs**

Enduring Understanding/Big Ideas:

1. Financial decisions are influenced by personal values, goals, and circumstances.
2. Effective financial decision-making requires evaluating options, considering opportunity costs, and understanding potential consequences.
3. Developing strong financial decision-making skills promotes independence, financial stability, and goal achievement throughout life.
4. **Needs are necessary for life and wants are preferences.**

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	● Scarcity ● Budget ● Opportunity cost ● Trade-off ● Resources ● Wants ● Needs ● Cost ● Benefit ● Decision ● Priorities ● Goals ● Consequences ● Rational ● Choice ● Stability

Unwrapped Priority Standards:

Priority Standard: PF.I.2 - Choice and Decision Making: Students will understand how financial decision-making involves evaluating costs, benefits, and potential consequences to make informed choices for the future.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can explain how today's choices have future consequences.	3 2
	Analyze Apply
I can explain the causal relationship between choice and opportunity cost.	3 2
	Analyze Apply
I can analyze how choices can result in unintended consequences.	3 2
	Analyze Apply

Engaging Scenario

Engaging Scenario NGPF Comparison Shopping project. Students will identify factors that are the most important to them when comparing options for three different products. Students will conduct research on different options available to them from a variety of vendors to determine the best product for them. Students will explain how comparison shopping can be a useful strategy when making purchasing decisions.

Modification: Option to compare 2 products

Topic 1: Decision Making

Engaging Experience 1

Title: Bean Game

Suggested Length of Time: ½ block **(1 block)**

Standards Addressed

Supporting: PF.I.1 - Unlimited Wants and Limited Resources: Students will understand how limited resources and unlimited wants require individuals to make choices, set priorities, and apply rational decision-making to satisfy needs and wants effectively.

Detailed Description/Instructions:

Students will participate in several rounds of the Bean Game, as described in the NGPF curriculum. Assessment will be a student reflection.

Bloom's Levels: Analyze

Webb's DOK: 3

Engaging Experience 2

Title: Move: What Will You Buy?

Suggested Length of Time: 30 minutes **(1 block)**

Standards Addressed

Priority: PF.I.2 - Choice and Decision Making: Students will understand how financial decision-making involves evaluating costs, benefits, and potential consequences to make informed choices for the future.

Detailed Description/Instructions: The objective of this activity is for students to apply comparison shopping skills to realistic scenarios they might encounter as young adults. For each scenario, students will select which option to buy, try to convince their classmates to choose that option, and then feel the emotional impact when they discover the outcome of their choice.

Bloom's Levels: Analyze

Webb's DOK: 3

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Bean Game	Students will participate in several rounds of the Bean Game, as described in the NGPF curriculum. Assessment will be a student reflection.	$\frac{1}{2}$ block 1 block
1	Move: What will you buy?	The objective of this activity is for students to apply comparison shopping skills to realistic scenarios they might encounter as young adults. For each scenario, students will select which option to buy, try to convince their classmates to choose that option, and then feel the emotional impact when they discover the outcome of their choice.	30 minutes ~1 block

Unit 2: Earning Income

Subject: Personal Finance

Grade: 9-12

Name of Unit: Earning Income

Length of Unit: 5 blocks (10 blocks)

Overview of Unit:

In this unit, students will explore how career choices, education, and skill development influence income potential. They will learn how different forms of compensation—such as hourly pay, salaries, commissions, bonuses, and benefits—contribute to overall earnings. Students will also examine how taxes and deductions impact take-home pay, analyzing how these systems support essential public goods and services.

Through interactive simulations, paycheck breakdown activities, and career exploration exercises, students will gain a comprehensive understanding of how to evaluate job offers, interpret pay statements, and make informed career decisions that support long-term financial well-being.

Priority Standards for unit:

- PF.II.2 - Forms of Compensation: Students will understand how different forms of compensation contribute to personal financial stability and career decision-making.
- PF.II.3 - Taxes and Other Deductions: Students will understand how taxes and deductions impact personal income and how tax systems fund public goods and services.

Supporting Standards for unit:

- PF.II.1 - Career Choices and Consequences: Students will understand how career and entrepreneurial choices, education, and economic conditions influence income, employment opportunities, and overall quality of life.

Essential Questions:

1. How do education, skills, and career choices affect a person's earning potential?
2. What are the different forms of employee compensation, and how do they impact total income?
3. How do taxes and deductions influence take-home pay?
4. Why are employee benefits an important part of overall compensation?

Enduring Understanding/Big Ideas:

1. Education, training, and skill development directly influence career opportunities and income potential.
2. Compensation comes in many forms—such as wages, salaries, commissions, bonuses, and benefits—that together determine total earnings.

3. Taxes and deductions reduce gross income but are necessary for funding public services and future financial security.
4. Employee benefits, such as health insurance and retirement plans, are valuable components of total compensation and financial well-being.

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	• Compensation • Salary • Hourly wage • Benefits • Gross income • Net income • Take-home pay • Payroll deductions • Taxes • Federal income tax • State income tax • Social Security tax • Medicare tax • Withholding • Pay stub • Tips

Unwrapped Priority Standards:

Priority Standard: PF.II.2 - Forms of Compensation: Students will understand how different forms of compensation contribute to personal financial stability and career decision-making.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can examine how workers are paid through wages, salaries and commissions.	2
	Apply
I can analyze why benefits such as health insurance, paid vacation, retirement plan, family leave, tuition reimbursement and flexible scheduling are considered forms of compensation.	3 2
	Analyze Apply

I can identify sources for earning income in addition to wages and salaries such as rent, interest, gifts, dividends, profits and capital gains.	1
	Understand

Priority Standard: PF.II.3 - Taxes and Other Deductions: Students will understand how taxes and deductions impact personal income and how tax systems fund public goods and services.

Learning Targets	Webb's DOK Level
	Bloom's Level
I can compare gross and net income.	2
	Apply
I can explain the purpose of standard deductions such as income taxes, social security (FICA), Medicare, deductions for health care and retirement savings plans.	3 1
	Analyze Understand
I can explain how taxes provide public goods and services.	3 1
	Analyze Understand

Engaging Scenario

Engaging Scenario NGPF How Can I Get My Dream Job project. Students will gain an understanding of how well-known figures got to where they are today in their careers. Students will research what could help them get their dream job including looking at different occupations, skills required, education required, etc. Students will complete the project by highlighting the research they conducted for their future.

Connect to transition plan, research job on Form-C or Xello, critical thinking about what their dream job actually is

Topic 1: Forms of Compensation

Engaging Experience 1

Title: NGPF Interactive: Can You Make it as an Uber Driver?

Suggested Length of Time: 30 minutes **(30-45min)**

Standards Addressed

Priority: PF.II.2 - Forms of Compensation: Students will understand how different forms of compensation contribute to personal financial stability and career decision-making.

Detailed Description/Instructions: Students will experience what it is like to be a driver for Uber. Students will determine what the responsibilities are for the job and identify advantages/disadvantages of the role.

Bloom's Levels: 2

Webb's DOK: Apply

Topic 2: Taxes

Engaging Experience 1

Title: CALCULATE: Your Salary, State, and Taxes

Suggested Length of Time: ½ Block **1 Block**

Standards Addressed

Priority: Taxes and Other Deductions: Students will understand how taxes and deductions impact personal income and how tax systems fund public goods and services

Detailed Description/Instructions: Analyze how income and location affect how much someone pays in taxes

Bloom's Levels: Analyze

Webb's DOK: 3

Engaging Experience 2

Title: How to file your taxes

Suggested Length of Time: 1 Block **1 ½ blocks**

Standards Addressed

Priority: Taxes and Other Deductions: Students will understand how taxes and deductions impact personal income and how tax systems fund public goods and services.

Detailed Description/Instructions: Students will be able to identify the different forms needed to prepare their taxes **As a whole class**

Bloom's Levels: Analyze

Webb's DOK: 3

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	NGPF Interactive: Can You Make it as an Uber Driver?	Students will experience what it is like to be a driver for Uber. Students will determine what the responsibilities are for the job and identify advantages/disadvantages of the role.	30 minutes 30-45 min
2	CALCULATE: Your Salary, State, and Taxes	Analyze how income and location affect how much someone pays in taxes	$\frac{1}{2}$ block 1 block
2	How to file your taxes	Students will be able to Identify the different forms needed to prepare their taxes	1 block 1 $\frac{1}{2}$ blocks

Unit 3: Buying Goods & Services

Subject: Personal Finance

Grade: 9-12

Name of Unit: Buying Goods & Services

Length of Unit: 5 blocks **6 blocks**

Overview of Unit: In this unit, students will develop the skills needed to manage personal finances and make informed consumer decisions. They will learn how to create and analyze a realistic budget that balances income, expenses, savings, and financial goals. Students will explore strategies for purchasing high-value items, comparing products and services, and choosing secure payment methods. The unit will also cover how to evaluate financial institutions and understand their services, fees, and protections. By applying concepts like opportunity cost, needs versus wants, and comparison shopping, students will gain the tools to make thoughtful spending decisions that lead to stronger financial outcomes and long-term financial well-being.

Priority Standards for unit:

- PF.III.1 - Creating a Budget: Students will understand how to manage personal finances by creating and analyzing a budget that balances income, expenses, savings, and financial goals.
- PF.III.2 - Purchasing Items of High Value: Students will understand how to make informed consumer decisions by researching products, evaluating purchasing options, and selecting appropriate and secure payment methods.
- PF.III.3 - Considering Alternative Goods and Services: Students will understand how to make cost-effective purchasing decisions by comparing alternatives and evaluating product value within a personal budget.

Supporting Standards for unit:

- PF.III.4 - Selecting Financial Institutions: Students will understand how to evaluate, select, and manage relationships with financial institutions by comparing services, fees, and protections to make informed decisions that safeguard and grow their financial resources.

Essential Questions:

1. How can consumers make informed choices when buying goods and services?
2. What factors influence spending decisions, including needs, wants, and opportunity costs?
3. How do budgeting, comparison shopping, and consumer rights impact financial outcomes?

Enduring Understanding/Big Ideas:

1. Consumers must evaluate needs, wants, prices, quality, and alternatives to make sound purchasing decisions.
2. Every spending decision involves trade-offs and opportunity costs that affect personal financial goals.
3. Using budgeting, research, and knowledge of consumer rights empowers individuals to make responsible financial choices.

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	• Budget • Income • Expenses • Savings • Financial goals • Fixed expenses • Variable expenses • Comparison shopping • Opportunity cost • Needs vs. wants • Payment method • Financial institution • Bank fee • Consumer protection • Zero Budget • Emergency Funds • Sinking Funds

Unwrapped Priority Standards:

Priority Standard: PF.III.1 - Creating a Budget: Students will understand how to manage personal finances by creating and analyzing a budget that balances income, expenses, savings, and financial goals.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can differentiate between income and expenses.	1
	Understand

I can analyze spending habits to recognize current spending and saving trends.	3
	Analyze
I can create a budget that includes savings goals, emergency funds, fixed expenses and variable expenses.	4
	Create
I can explain how budgeting for charitable giving may have tax benefits.	3
	Analyze
I can prioritize expenses and payment due dates.	3
	Analyze

Priority Standard: PPF.III.2 - Purchasing Items of High Value: Students will understand how to make informed consumer decisions by researching products, evaluating purchasing options, and selecting appropriate and secure payment methods.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can conduct research on product options to plan future purchases such as phone, car, home or vacation.	4
	Evaluate
I can evaluate product information for price, quality, service and features.	4
	Evaluate
I can describe effective responses to deceptive or fraudulent sales practices.	2
	Apply
I can identify payment methods.	1
	Understand

I can analyze the costs and benefits of different payment options.	3 1
	Analyze Understand

Priority Standard: PF.III.3 - Considering Alternative Goods and Services: Students will understand how to make cost-effective purchasing decisions by comparing alternatives and evaluating product value within a personal budget.

Learning Targets	Webb's DOK Level
	Bloom's Level
I can evaluate substitutes when the price of goods or services exceeds your budget.	4 3
	Evaluate Analyze
I can compare the features, durability and maintenance costs of goods.	2
	Apply

Engaging Scenario

Engaging Scenario NGPF Budget or Bust case study. In this activity students will take on the role of a trusted friend helping to create a budget and make an important financial decision. Students will analyze current spending, assist in creating a budget, and offer suggestions for how to manage a variety of financial stressors.

Modification: simplify & shorten by highlighting different kinds of expenses and identify wants & needs. Option to pair or group students

Topic 1: Creating a Budget

Engaging Experience 1

Title: Budgeting Basics

Suggested Length of Time: ½ Block **1 block**

Standards Addressed

Priority: PF.III.1 - Creating a Budget: Students will understand how to manage personal finances by creating and analyzing a budget that balances income, expenses, savings, and financial goals.

Detailed Description/Instructions: Students will be able to describe the purpose of a budget. Classify expenses as needs and wants and explain the difference between gross pay and net pay.

Use template from job determined on Form C or Xello

Bloom's Levels: Apply

Webb's DOK: 2

Engaging Experience 2

Title: Budgeting Strategies

Suggested Length of Time: ½ Block **1 block**

Standards Addressed

Priority: PF.III.1 - Creating a Budget: Students will understand how to manage personal finances by creating and analyzing a budget that balances income, expenses, savings, and financial goals.

Supporting:

Detailed Description/Instructions: Students will evaluate and analyze different budgeting strategies. **Use template from job determined on Form C or Xello**

Bloom's Levels: Analyze

Webb's DOK: 3

Topic 2: Purchasing Items of High Value While Considering Alternatives

Engaging Experience 1

Title: COMPARE: Find An Apartment

Suggested Length of Time: 30 minutes **1 block**

Standards Addressed

Priority:

PF.III.2 - Purchasing Items of High Value: Students will understand how to make informed consumer decisions by researching products, evaluating purchasing options, and selecting appropriate and secure payment methods.

PF.III.3 - Considering Alternative Goods and Services: Students will understand how to make cost-effective purchasing decisions by comparing alternatives and evaluating product value within a personal budget.

Detailed Description/Instructions: Students will determine an appropriate amount to budget for housing while finding an apartment that balances affordability, amenities, and proximity to public transportation in a city of their choice. Students will also be aware of common pitfalls and hidden fees associated with renting an apartment. **Select job & income from Form C/Xello, and reduce to 2 apartment options, narrow location options, narrow research options**

Bloom's Levels: Analyze

Webb's DOK: 3

Engaging Experience 2

Title: Cost of Living Activity - Practice Housing Option Budget

Suggested Length of Time: 1 block

Standards Addressed

Priority:

PF.III.2 - Purchasing Items of High Value: Students will understand how to make informed consumer decisions by researching products, evaluating purchasing options, and selecting appropriate and secure payment methods.

PF.III.3 - Considering Alternative Goods and Services: Students will understand how to make cost-effective purchasing decisions by comparing alternatives and evaluating product value within a personal budget.

Detailed Description/Instructions: This is an additional engaging experience option. Students will create a simple budget after determining types of housing options. **Select job & income from Form C/Xello, and reduce to 2 apartment options, narrow location options, narrow research options**

Bloom's Levels: Analyze

Webb's DOK: 3

Topic 3: Creating a Budget

Engaging Experience 1

Title: NGPF A Salary-Based Budget **Zero Budget**

Suggested Length of Time: 1 block

Standards Addressed

Priority: PF.III.1 - Creating a Budget: Students will understand how to manage personal finances by creating and analyzing a budget that balances income, expenses, savings, and financial goals.

Detailed Description/Instructions: Students will follow multi-step directions to complete a full adult budget including housing, transportation, food, insurance, student loans, etc. Once the budget is complete, students will reflect on their budget to determine how their choices impact their lifestyle. **Select job & income from Form C/Xello and reference past examples from engaging scenarios and experiences to create a budget relevant to each student. NGPF Salary-Based Budget is too complex.**

Bloom's Levels: 4

Webb's DOK: Create

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Budgeting Basics	Students will be able to describe the purpose of a budget, Classify expenses as needs and wants and explain the difference between gross pay and net pay	½ block
1	Budgeting Strategies	Students will evaluate and analyze different budgeting strategies.	½ block
2	COMPARE: Find an Apartment	Students will determine an appropriate amount to budget for housing while finding an apartment that balances affordability, amenities, and proximity to public transportation in a city of their choice. Students will also be aware of common pitfalls and hidden fees associated with renting an apartment.	30 minutes
2	Cost of Living Activity	This is an additional engaging experience option. Students will create a simple budget after determining types of housing options.	1 block
3	NGPF A Salary-Based Budget Zero Budget	Students will follow multi-step directions to complete a full adult budget including housing, transportation, food, insurance, student loans, etc. Once the budget is complete, students will reflect on their budget to determine how their choices impact their lifestyle.	1 block

Unit 4: Saving

Subject: Personal Finance

Grade: 9-12

Name of Unit: Saving

Length of Unit: 5 blocks **6 blocks**

Overview of Unit: In this unit, students will explore how saving plays a critical role in achieving financial stability and long-term goals. They will learn how interest, time, and the value of money interact to grow savings and influence financial decisions. Students will examine the importance of purposeful saving for both short-term needs and future goals, including emergency funds and retirement planning. The unit will also introduce various savings instruments—such as savings accounts, certificates of deposit, and money market accounts—and teach students how to evaluate each based on liquidity, interest rates, and potential penalties. By the end of the unit, students will understand how consistent saving and smart financial planning contribute to overall financial security and independence.

Priority Standards for unit:

- PF.IV.2 - Interest on Savings: Students will understand how interest, time, the value of money and financial decisions interact to influence the growth of savings and overall financial security.

Supporting Standards for unit:

- PF.IV.1 - Reasons for Saving: Students will understand how purposeful saving supports financial security and long-term goals by developing savings plans, preparing for emergencies, and comparing savings and retirement options.
- PF.IV.3 - Saving Instruments: Students will understand how different savings instruments function and how to evaluate them based on liquidity, interest, and potential penalties to make effective saving decisions.

Essential Questions:

1. How do interest, time, and the value of money work together to grow savings?
2. Why is purposeful saving important for financial security and achieving long-term goals?
3. How can different savings instruments be evaluated to make effective saving decisions?

Enduring Understanding/Big Ideas:

1. The growth of savings is influenced by interest rates, time, and consistent financial decisions.
2. Purposeful saving helps individuals prepare for emergencies, achieve long-term goals, and maintain financial security.
3. Different savings instruments have unique features, such as liquidity, interest rates, and penalties, which must be considered when making effective saving choices.

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	• Savings • Interest • Compound Interest • Simple Interest • Time Value of Money • Liquidity • Principal • Annual Percentage Yield (APY) • Certificate of Deposit (CD) • Money Market Account • Emergency Fund • Retirement Account • Goal-Based Saving • Penalty • Risk vs. Return • Inflation • Diversification • Saving Instrument • Financial Security • Opportunity Cost

Unwrapped Priority Standards:

Priority Standard: PF.IV.2 - Interest on Savings: Students will understand how interest, time, the value of money and financial decisions interact to influence the growth of savings and overall financial security.

Learning Targets	Webb's DOK Level
	Bloom's Level
I can compare explain simple and compound interest .	1
	Understand
I can use the Rule of 72 to calculate how long it takes money to double.	3
	Analyze

I can explain how the time value of money, i.e. money in hand today, is worth more than money promised in the future, influences financial decision-making.	3
	Analyze

Engaging Scenario

Engaging Scenario NGPF Mystery of the \$8 Million Janitor project. In this activity students will research the janitor who made \$8 million by saving and investing. Students will go through the process of determining how the janitor made his millions while looking for savings and investing tips they can use in their own lives.

NGPF Interactive: Shady Sam Loan Shark. Play the role of a loan shark and experience how profits are made.

Topic 1: Interest on Savings

Engaging Experience 1

Title: Interactive: The Power of Compounding

Suggested Length of Time: ½ block

Standards Addressed

Priority: PF.IV.2 - Interest on Savings: Students will understand how interest, time, the value of money and financial decisions interact to influence the growth of savings and overall financial security.

Detailed Description/Instructions: Students will use an online compound interest calculator to calculate the total amount an individual would have in a savings or retirement account. They will identify factors that impact compounding and explain why compounding can be a powerful savings and investment strategy.

Bloom's Levels: 1

Webb's DOK: Understand

Topic 2: Rule of 72

Engaging Experience 1

Title: Rule of 72

Suggested Length of Time: ½ Block

Standards Addressed

Priority: Students will understand how interest, time, the value of money and financial decisions interact to influence the growth of savings and overall financial security.

Detailed Description/Instructions: Internalize how the Rule of 72 can be used to think about the power of compound interest.

Bloom's Levels: 2

Webb's DOK: Apply

Engaging Experience 2

Title: Marshmallow Savings

Suggested Length of Time: ½ Block

Standards Addressed

Priority: Students will understand how interest, time, the value of money and financial decisions interact to influence the growth of savings and overall financial security.

Detailed Description/Instructions: Show an example of the Stanford Marshmallow Experiment video (ex: https://www.youtube.com/watch?v=QX_oy9614HQ). Use the [investor.gov Savings Goal Calculator](#) from the previous Power of Compounding experience to calculate how much money they would accumulate from their personal budget annual savings.

Bloom's Levels: 2

Webb's DOK: Apply

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Interactive: The Power of Compounding	Students will use an online compound interest calculator to calculate the total amount an individual would have in a savings or retirement account. They will identify factors that impact compounding and explain why compounding can be a powerful savings and investment strategy.	½ block
2	Rule of 72 Marshmallow Savings	Internalize how the Rule of 72 can be used to think about the power of compound interest. Show an example of the Stanford Marshmallow Experiment video. Use the investor.gov Savings Goal Calculator to calculate how much money they would accumulate from their personal budget annual savings.	½ block

Unit 5: Using Credit

Subject: Personal Finance

Grade: 9-12

Name of Unit: Using Credit

Length of Unit: 5 blocks **6 blocks**

Overview of Unit: In this unit, students will examine how credit influences personal finances, financial reputation, and future opportunities. They will learn about the importance of responsible credit use and how maintaining good creditworthiness can open doors to financial stability and growth. Students will explore different types of credit and loans, analyzing how interest rates, terms, and borrowing costs affect long-term financial obligations. The unit will also cover how credit reports are created, how credit scores are determined, and how consumer protection laws safeguard borrowers. By the end of the unit, students will be able to make informed borrowing decisions, manage credit responsibly, and understand how to build and protect a strong financial reputation.

Priority Standards for unit:

- PF.V.3-Credit Worthiness: Students will understand how responsible credit use, accurate credit reporting, and consumer protection laws impact an individual's financial reputation and opportunities.

Supporting Standards for unit:

- PF.V.1-Facets of Credit: Students will understand how the use of credit and loans impacts personal finances, and how to evaluate borrowing options, terms, and responsibilities to make informed financial decisions.
- PF.V.2-Interest on Credit: Students will understand how costs of credit, interest rates, and loan types affect borrowing decisions and long-term financial obligations.

Essential Questions:

1. How does responsible use of credit impact financial reputation and future opportunities?
2. What factors, including interest rates and loan terms, should be considered when evaluating borrowing options?
3. How do credit reporting and consumer protection laws influence borrowing decisions and financial security?

Enduring Understanding/Big Ideas:

1. Responsible credit use and timely repayment build a positive financial reputation, while misuse can limit future opportunities.
2. The cost of credit, including interest rates and fees, and the terms of loans directly affect long-term financial obligations.

3. Accurate credit reporting and consumer protection laws help individuals make informed borrowing decisions and protect financial well-being.

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	• Credit • Creditworthiness • Credit report • Credit score • Credit bureau • Credit limit / Line of credit • Installment loan • Revolving credit • Interest rate • APR (Annual Percentage Rate) • Terms (of a loan) • Principal • Finance charge • Default • Delinquency • Collateral • Unsecured loan • Secured loan • Fair Credit Reporting Act (FCRA) • Truth in Lending Act (TILA) • Consumer protection laws

Unwrapped Priority Standards:

Priority Standard: PF.V.3 - Credit Worthiness: Students will understand how responsible credit use, accurate credit reporting, and consumer protection laws impact an individual's financial reputation and opportunities.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can evaluate factors that affect creditworthiness including paying on time and payment history.	4 1
	Evaluate Understand

I can explain the purpose and components of credit records and credit history as provided by credit bureaus.	2 1
	Apply Understand
I can identify ways to avoid and/or correct credit problems.	2 1
	Apply Understand
I can analyze why credit scores may be used by entities such as employers, landlords and insurance companies.	3 1
	Analyze Understand
I can evaluate a credit report to verify accuracy.	4
	Evaluate
I can explain the importance of annually verifying one's credit report.	3
	Analyze
I can explain the value of consumer credit protection laws.	3
	Analyze
I can explain responsibilities associated with the use of credit.	3 1
	Analyze Understand

Engaging Scenario

Engaging Scenario NGPF Get me out of my debt dungeon. In this activity students will analyze a real-world budget, calculate debt payments and compare debt repayment strategies. Students will also explore common debt misconceptions and risky “quick fix” solutions to recommend a personalized plan.

NGPF INTERACTIVE: Credit Clash. Students will engage with the NGPF interactive activity to see that a high credit score makes borrowing easier in every way – qualify for better loans, reduce your payments, and manage debt with less stress.

Topic 1: Managing Credit

Engaging Experience 1

Title: Debt Management **NGPF INTERACTIVE: Compounding Cat Insanity**

Suggested Length of Time: 1 Block

Standards Addressed

Priority: PF.V.3-Credit Worthiness: Students will understand how responsible credit use, accurate credit reporting, and consumer protection laws impact an individual's financial reputation and opportunities.

Detailed Description/Instructions: Students will observe how interest-bearing credit accounts impact a person's ability to manage debt

Bloom's Levels:

Webb's DOK:

Topic 2: Types of Credit

Engaging Experience 1

Title: Young People and Credit Cards

Suggested Length of Time: 1 Block

Standards Addressed

Supporting: PF.V.1-Facets of Credit: Students will understand how the use of credit and loans impacts personal finances, and how to evaluate borrowing options, terms, and responsibilities to make informed financial decisions.

Detailed Description/Instructions: Students will be able to enumerate the differences between debit, prepaid debit, and credit cards

Bloom's Levels: Analyze

Webb's DOK: 3

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Debt Management	Students will observe how interest-bearing credit accounts impact a person's ability to manage debt	1 block
2	Young People and Credit Cards	Students will be able to enumerate the differences between debit, prepaid debit, and credit cards	1 block

Unit 6: Protecting and Insuring

Subject: Personal Finance

Grade: 9-12

Name of Unit: Protecting and Insuring

Length of Unit: 5 blocks **6 blocks**

Overview of Unit: In this unit, students will learn how to protect themselves and their finances from unexpected losses and potential risks. They will explore how insurance serves as a vital tool for managing financial risk, providing protection against events such as accidents, illness, or property damage, and supporting long-term financial stability. Students will also examine the importance of safeguarding personal and financial information in today's digital world by understanding cybersecurity practices, recognizing identity theft risks, and using legal protections. Through practical examples and real-world applications, students will gain the knowledge and skills to make informed decisions about risk management, insurance coverage, and personal protection strategies that strengthen overall financial security.

Priority Standards for unit:

- PF.VI.1 - Protecting Against Financial Risk by Insuring: Students will understand how insurance and risk management strategies protect individuals from financial loss due to unexpected events and help maintain long-term financial stability.

Supporting Standards for unit:

- PF.VI.2 - Protecting Personal Identity: Students will understand how to safeguard personal and financial information by applying cybersecurity practices, recognizing risks, and utilizing legal protections to prevent and respond to identity theft.

Essential Questions:

1. How does insurance help protect individuals from financial loss and maintain long-term financial stability?
2. What strategies can individuals use to safeguard personal and financial information from identity theft and fraud?
3. How do risk management and personal protection decisions influence overall financial security and planning?

Enduring Understanding/Big Ideas:

1. Insurance and other risk management strategies protect individuals from unexpected financial losses and support long-term stability.
2. Safeguarding personal and financial information through cybersecurity and legal protections reduces the risk of identity theft and financial harm.

3. Making informed decisions about financial risk and personal protection is essential for maintaining security and achieving financial goals.

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	• Insurance • Premium • Deductible • Policy • Claim • Liability Insurance • Health Insurance • Auto Insurance • Homeowner's Insurance • Life Insurance • Risk Management • Financial Risk • Identity Theft • Cybersecurity • Fraud • Personal Information • Credit Monitoring • Legal Protections • Emergency Fund • Long-Term Financial Stability

Unwrapped Priority Standards:

Priority Standard: PF.VI.1-Protecting Against Financial Risk by Insuring: Students will understand how insurance and risk management strategies protect individuals from financial loss due to unexpected events and help maintain long-term financial stability.	
Learning Targets	Webb's DOK Level
	Bloom's Level
I can analyze the personal financial risks that can occur when unexpected events damage health, home, property, wealth or future opportunities.	3 1
	Analyze Understand
I can explain how and why insurance companies create policies and determine premiums.	2
	Apply

I can analyze factors people use to choose insurance coverage.	3 1
	Analyze Understand
I can explain how personal behavior and risk impact insurance premiums.	2
	Apply
I can analyze health insurance options to provide funds in the event of illness and/or to pay for the cost of preventive care.	2
	Apply

Engaging Scenario

Engaging Scenario NGPF Like A Good Neighbor, Noelle is There project. In this project students will help a worried young graduate understand their insurance costs, how they compare to the national averages and what they can do to make insurance more affordable.

Modification Option: NGPF INTERACTIVE: Bummer. In this activity, students will be able to decide which coverage plans and riders to purchase across three types of insurance -- pet, renters, and auto. Then they take their chances spinning the Wheel of Bumpers to simulate the risk management and protection offered by insurance. Students will experience how insurance coverage and real-life "bumpers" impact their financial security.

Topic 1: Introduction To Insurance

Engaging Experience 1

Title: Intro To Insurance

Suggested Length of Time: ½ Block **1 Block**

Standards Addressed

Priority: PF.VI.1 - Protecting Against Financial Risk by Insuring: Students will understand how insurance and risk management strategies protect individuals from financial loss due to unexpected events and help maintain long-term financial stability.

Detailed Description/Instructions: Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits

Bloom's Levels: Understand

Webb's DOK: 1

Topic 2: Auto Insurance

Engaging Experience 1

Title: Auto Insurance

Suggested Length of Time: ½ Block **1 Block**

Standards Addressed

Priority: PF.VI.1 - Protecting Against Financial Risk by Insuring: Students will understand how insurance and risk management strategies protect individuals from financial loss due to unexpected events and help maintain long-term financial stability.

Detailed Description/Instructions: Describe the main types of auto insurance policies and compare state requirements

Bloom's Levels: Analyze

Webb's DOK: 3

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Intro To Insurance	Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits	½ block
2	Auto Insurance	Describe the main types of auto insurance policies and compare state requirements	½ block

Unit 7: Financial Investing

Subject: Personal Finance

Grade: 9-12

Name of Unit: Financial Investing

Length of Unit: 5 blocks **As time allows, after all other units**

Overview of Unit: In this unit, students will explore how investing helps individuals build long-term wealth and achieve financial goals. Students will learn how different types of investments—such as stocks, mutual funds, index funds, ETFs, and target date funds—function within financial markets. They will examine how risk and reward are connected, how diversification can reduce investment risk, and how financial markets influence investment value and decision-making.

Through interactive activities, research, and reflection, students will gain the skills to read and analyze stock information, compare different types of funds, and evaluate investment strategies that support financial growth and stability over time.

Priority Standards for unit:

- PF.VII.1 - Investment Instruments: Students will understand how different types of investments function, the relationship between risk and reward, and how financial markets influence investment value and decision-making.
- PF.VII.2 - The Relationship Between Risk and Reward: Students will understand how varying levels of risk and market activity affect investment returns and how diversification helps manage financial risk over time.

Supporting Standards for unit:

- n/a

Essential Questions:

1. How can investing help individuals build wealth and achieve long-term financial goals?
2. What is the relationship between risk, return, and time when making investment decisions?
3. How can diversification and informed decision-making reduce investment risk?

Enduring Understanding/Big Ideas:

1. Investing is an essential tool for building wealth and achieving long-term financial security.
2. The potential return on an investment is directly related to its level of risk and the time invested.
3. Diversification helps manage risk and increase the stability of an investment portfolio.

4. Informed and disciplined investment decisions support financial independence and future goals.
5. Understanding how investment instruments work empowers individuals to make choices that align with their personal values, goals, and tolerance for risk

Unit Vocabulary:

Academic Cross-Curricular Words	Content/Domain Specific
	● Investment ● Financial Market ● Risk ● Reward (Return) ● Diversification ● Portfolio ● Stock (Share) ● Bond ● Mutual Fund ● Index Fund ● Exchange-Traded Fund (ETF) ● Compound Growth ● Capital Gain ● Dividend ● Bull Market ● Bear Market ● Market Volatility ● Inflation ● Liquidity ● Principal ● Risk Tolerance ● Stock Exchange ● Brokerage Account ● Market Index ● Long-Term Investing

Unwrapped Priority Standards:

Priority Standard: PF.VII.1 - Investment Instruments: Students will understand how different types of investments function, the relationship between risk and reward, and how financial markets influence investment value and decision-making.

Learning Targets	Webb's DOK Level
	Bloom's Level
I can compare various financial assets for their risk and rewards such as stocks, bonds, mutual funds, real estate and commodities.	2
	Apply
I can explain the impact of capital gains, dividends, risk and stock value on corporate stock ownership.	3
	Analyze
I can explain how the price of a financial asset is determined by the interaction of buyers and sellers in a financial market.	3
	Analyze

Priority Standard: PF.VII.2 - The Relationship Between Risk and Reward: Students will understand how varying levels of risk and market activity affect investment returns and how diversification helps manage financial risk over time.

Learning Targets	Webb's DOK Level
	Bloom's Level
I can explain how the rate of return earned from investments will vary according to the amount of risk.	2
	Apply
I can explain how the rates of return on financial assets are influenced by buyers and sellers in financial markets.	2
	Apply
I can explain why an investment with greater risk, such as a penny stock, will commonly have a lower market price, but an uncertain rate of return.	2
	Apply

I can explain the risks and rewards of short term and long-term investments.	3
	Analyze
I can describe how diversification can lower investment risk.	2
	Apply

Engaging Scenario

Engaging Scenario NGPF 5 Stocks on Your Birthday Project: Students will choose 5 public companies to invest in 100 shares of a single company stock. These companies need to have existed on their 10th birthday and in the current market. Students will look up historical stock prices and create charts/graphs to compare the annual ROI. Students will then reflect on the best stock option based on their choices.

Topic 1: Investment Instruments

Engaging Experience 1

Title: Types of Investment Funds

Suggested Length of Time: $\frac{3}{4}$ block

Standards Addressed

Priority: PF.VII.1 - Investment Instruments: Students will understand how different types of investments function, the relationship between risk and reward, and how financial markets influence investment value and decision-making.

Detailed Description/Instructions: Compare mutual funds, index funds, exchange-traded funds (ETFs), and target date funds (TDFs). Students will then reflect on which investment funds might be best for you.

Bloom's Levels: Analyze

Webb's DOK: 3

Engaging Experience 2

Title: Stax Game

Suggested Length of Time: 1 Block

Standards Addressed

Priority: PF.VII.1 - Investment Instruments: Students will understand how different types of investments function, the relationship between risk and reward, and how financial markets influence investment value and decision-making.

Detailed Description/Instructions: Students will complete the Stax Game individually and with a partner to see the results of various investment decisions

Bloom's Levels: Apply

Webb's DOK: 2

Topic 2: Risk vs Reward

Engaging Experience 1

Title: Managing Risk

Suggested Length of Time: ½ Block

Standards Addressed

Priority: The Relationship Between Risk and Reward: Students will understand how varying levels of risk and market activity affect investment returns and how diversification helps manage financial risk over time.

Detailed Description/Instructions: Students will analyze effective strategies to manage investment risk such as investing early, diversification, and dollar cost averaging

Bloom's Levels: Analyze

Webb's DOK: 3

Summary of Engaging Learning Experiences for Topics

Topic	Engaging Experience Title	Description	Suggested Length of Time
1	Types of Investment Funds	Compare mutual funds, index funds, exchange-traded funds (ETFs), and target date funds (TDFs). Students will then reflect on which investment funds might be best for you.	$\frac{3}{4}$ block
1	Stax Game	Students will complete the Stax Game individually and with a partner to see the results of various investment decisions	1 block
2	Managing Risk	Students will analyze effective strategies to manage investment risk such as investing early, diversification, and dollar cost averaging	$\frac{1}{2}$ block

Unit of Study Terminology

Appendices: All Appendices and supporting material can be found in this course's shell course in the District's Learning Management System.

Assessment Leveling Guide: A tool to use when writing assessments in order to maintain the appropriate level of rigor that matches the standard.

Big Ideas/Enduring Understandings: Foundational understandings teachers want students to be able to discover and state in their own words by the end of the unit of study. These are answers to the essential questions.

Engaging Experience: Each topic is broken into a list of engaging experiences for students. These experiences are aligned to priority and supporting standards, thus stating what students should be able to do. An example of an engaging experience is provided in the description, but a teacher has the autonomy to substitute one of their own that aligns to the level of rigor stated in the standards.

Engaging Scenario: This is a culminating activity in which students are given a role, situation, challenge, audience, and a product or performance is specified. Each unit contains an example of an engaging scenario, but a teacher has the ability to substitute with the same intent in mind.

Essential Questions: Engaging, open-ended questions that teachers can use to engage students in the learning.

Priority Standards: What every student should know and be able to do. These were chosen because of their necessity for success in the next course, the state assessment, and life.

Supporting Standards: Additional standards that support the learning within the unit.

Topic: These are the main teaching points for the unit. Units can have anywhere from one topic to many, depending on the depth of the unit.

Unit of Study: Series of learning experiences/related assessments based on designated priority standards and related supporting standards.

Unit Vocabulary: Words students will encounter within the unit that are essential to understanding. Academic Cross-Curricular words (also called Tier 2 words) are those that can be found in multiple content areas, not just this one. Content/Domain Specific vocabulary words are those found specifically within the content.