

Grade level: 11

Course Title: FTLT

Topic/Concept: Goal Setting

Time Allotment: 5 days

Unit Sequence: 1

Major Concepts to be learned:

- Setting goals
- Decision making

Expected Skills to be demonstrated:

- TSWBAT self-analyze to determine what things are most important to them.
- TSWBAT determine the financial impact of long-term goals.
- TSWBAT understand and explain opportunity costs.

PA Standards/Anchors:

Eligible Content:

PAPF 17.1.9-12.A Determine the financial impact of various long-term goals
PAPF 17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals
PAPF 17.1.9-12.E Assess the value of sharing financial goals and information with others

- Financial Fitness for Life
- Youtube video

Instructional Strategies:

Assessments:

- Videos
- Worksheets
- Project
- Reading

- Observation and questioning
- Worksheets
- Project

Grade level: 11

Course Title: FTLT

Topic/Concept: Financial Mindset

Time Allotment: 3 days

Unit Sequence: 2

Major Concepts to be learned:

- Financial mindsets and biases

Expected Skills to be demonstrated:

- TSWBAT Analyze the impact of various factors on a person's financial mindset decisions
- TSWBAT Describe methods to avoid or counteract the potentially negative impacts of behavioral biases on investment decisions
- TSWBAT Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances

PA Standards/Anchors:

Eligible Content:

PAPF 17.1.9-12.C Analyze the impact of various factors on a person's financial mindset decisions
PAPF 17.1.9-12.D Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances
PAPF 17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases on investment decisions
PAPF 17.5.9-12.A Evaluate a person's potential for financial risk
PAPF 17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario

- Google slides
- Case studies
- Financial Fitness For Life

Instructional Strategies:

Assessments:

- Lecture
- Case studies
- Worksheet

- Worksheet
- Case studies
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Higher Ed & Careers

Time Allotment: 25 days

Unit Sequence: 3

Major Concepts to be learned:

- Options for pathways after high school graduation
- Pros and cons of going to college
- Financial aid and student loans
- Career exploration
- Job applications
- Self-analysis
- Resumes
- Interviewing

Expected Skills to be demonstrated:

- TSWBAT Use data to support an individual's decision to obtain or forego post-secondary education based on the associated costs and anticipated future income.
- TSWBAT Explain options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid
- TSWBAT analyze future job markets and determine whether the job you want is a viable option.
- TSWBAT Explain the impact of employee benefits on an individual's finances
- TSWBAT Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed
- TSWBAT Calculate the impact of taxes and payroll deductions on income
- TSWBAT Complete various federal, state, and local tax forms
- TSWBAT Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back

PA Standards/Anchors:**Eligible Content:**

<p>PAPF 17.2.9-12.C Use data to support an individual’s decision to obtain or forego post-secondary education based on the associated costs and anticipated future income</p> <p>PAPF 17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid</p> <p>PAPF 17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person’s employment potential</p> <p>PAPF 17.2.9-12.F Explain the impact of employee benefits on an individual’s finances</p> <p>PAPF 17.2.9-12.G Analyze the financial impact of a person’s decision to own a business, work as an independent contractor, or be employed</p> <p>PAPF 17.2.9-12.H Calculate the impact of taxes and payroll deductions on income</p> <p>PAPF 17.2.9-12.I Complete various federal, state, and local tax forms</p> <p>PAPF 17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back</p>	<ul style="list-style-type: none">• Interviews with career professionals• Career aptitude tests• Online research• Financial Fitness for Life• Monster, Indeed, and other job search websites• NGPF website
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Instructional Strategies:**Assessments:**

<ul style="list-style-type: none">• Student presentations• Lecture• Research• Worksheets• Career Day	<ul style="list-style-type: none">• Worksheets• Presentation• Observation and questioning
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Grade level: 11

Course Title: FTLT

Topic/Concept: Taxes and Insurance

Time Allotment: 15 days

Unit Sequence: 4

Major Concepts to be learned:

- Taxes
- Types of insurance
- Tax paperwork

Expected Skills to be demonstrated:

- TSWBAT explain the types of insurance and what they cover
- TSWBAT to compare insurance products, determining the best fit given a scenario
- TSWBAT to explain the following vocabulary: deductible, copay, out-of-pocket max, beneficiary

PA Standards/Anchors:

Eligible Content:

PAPF 17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified

PAPF 17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices

PAPF 17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims

PAPF 17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage

PAPF 17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship

- Financial Fitness for Life
- NGPF website

Instructional Strategies:

Assessments:

- Lecture
- Worksheets
- Videos

- Worksheets
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Banking

Time Allotment: 7 days

Unit Sequence: 5

Major Concepts to be learned:

- Financial service providers
- Checking accounts
- Financial organization plan
- Savings accounts
- Online banking tools

Expected Skills to be demonstrated:

- TSWBAT Compare various financial service providers and the types of accounts and services each provides
- TSWBAT Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals
- TSWBAT Evaluate the use of financial technology to access financial services and make financial decisions
- TSWBAT Develop a system for documenting and organizing personal financial records, both paper and electronic
- TSWBAT Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time
- TSWBAT Describe the impact of technology on payment methods and how it influences spending
- TSWBAT Calculate a person's net worth given their assets and liabilities
- TSWBAT Compare the features of various savings vehicles and the interest rates offered by several institutions

PA Standards/Anchors:**Eligible Content:**

PAPF 17.1.9-12.F Compare various financial service providers and the types of accounts and services each provides

PAPF 17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals

PAPF 17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions

PAPF 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic

PAPF 17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time

PAPF 17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending

PAPF 17.4.9-12.A Calculate a person's net worth given their assets and liabilities

PAPF 17.4.9-12.C Compare the features of various savings vehicles and the interest rates offered by several institutions

- Financial Fitness for Life
- NGPF website
- Guest speaker

Instructional Strategies:**Assessments:**

- Guest speaker
- Lecture
- Work sheets

- Worksheets
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Fraud

Time Allotment: 5 days

Unit Sequence: 6

Major Concepts to be learned:

- Types of fraud
- Signs of a scam

Expected Skills to be demonstrated:

- TSWBAT Analyze trends in financial fraud and strategies to avoid becoming a victim
- TSWBAT Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft
- TSWBAT Explain the role of various state and federal financial regulators and consumer protection agencies
- TSWBAT Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances

PA Standards/Anchors:

PAPF 17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.
PAPF 17.5.9-12.I Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft
PAPF 17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies
PAPF 17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances

Eligible Content:

- NGPF website
- Financial Fitness for Life

Instructional Strategies:

- Lecture
- Worksheets
- Activities

Assessments:

- Worksheets
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Housing & Car

Time Allotment: 5 days

Unit Sequence: 7 .

Major Concepts to be learned:

- How to purchase a home and car
- Loans
- Interest rates

Expected Skills to be demonstrated:

- TSWBAT Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease
- TSWBAT Justify the purchase or lease of a vehicle and the alternatives considered
- TSWBAT Analyze the impact of paying sales, excise, and property taxes on financial decisions
- TSWBAT Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back

PA Standards/Anchors:

Eligible Content:

PAPF 17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease
PAPF 17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered
PAPF 17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions
PAPF 17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back

- Financial Fitness for Life
- Zillow
- Cars.com

Instructional Strategies:

Assessments:

- Student project
- Lecture
- Worksheet

- Project
- Worksheet

Grade level: 11

Course Title: FTLT

Topic/Concept: Budgeting

Time Allotment: 10 days

Unit Sequence: 8

Major Concepts to be learned:

- Budget types
- Emergency Fund
- Building a budget

Expected Skills to be demonstrated:

- TSWBAT demonstrate the ability to build a zero-based budget given a specific salary and lifestyle.
- TSWBAT explain the common types of budgets
- TSWBAT explain the value of budgeting
- TSWBAT understand common vocabulary terms that relate to estate planning.

PA Standards/Anchors:

PAPF 17.2.9-12.A Explain various types of income and their sources
PAPF 17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider
PAPF 17.3.9-12.B Compare ways people can lower the price they pay for goods and services
PAPF 17.3.9-12.C Develop a personal approach to keeping track of income and spending
PAPF 17.3.9-12.D Evaluate various budgeting approaches and methods
PAPF 17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses
PAPF 17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income
PAPF 17.3.9-12.G Compare the effects of using various payment methods when making purchases
PAPF 17.3.9-12.M Justify a decision to participate in or forego a fundraising effort based on the organization's cause
PAPF 17.4.9-12.B Develop a savings plan for accomplishing personal short and long-term financial goals
FCS 11.2.9-12.A develop a global view to weigh consumer and design decisions with the parameters of sustainability, socioeconomic, and cultural contexts
PAPF 11.2.9-12.B Examine strategies for managing individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital
PAPF 11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets
PAPF 11.5.9-12.C Analyze components of a family financial planning process that reflect the distinction between wants, needs, values, goals, and economic resources
PAPF 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security

Eligible Content:

- Financial Fitness for Life
- NGPF website
- Every Dollar
- Voya

Instructional Strategies:

- Lecture
- Worksheets
- Student project
- Videos

Assessments:

- Student budget project
- Worksheets
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Credit

Time Allotment: 10 days

Unit Sequence: 9

Major Concepts to be learned:

- Credit
- Interest rates
- Credit scores
- Types of credit

Expected Skills to be demonstrated:

- TSWBAT Evaluate pathways to obtaining credit and what lenders look for in a borrower
- TSWBAT Describe how credit reports and scores are determined, used, and improved
- TSWBAT Compare various forms of credit and how each is used
- TSWBAT Describe the consequences of failing to repay debts and sources of debt management assistance
- TSWBAT Evaluate various rights and laws related to credit and their impact on consumers

PA Standards/Anchors:

Eligible Content:

PAPF 17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower
PAPF 17.6.9-12.B Describe how credit reports and scores are determined, used, and improved
PAPF 17.6.9-12.C Compare various forms of credit and how each is used
PAPF 17.6.9-12.E Calculate the total cost of credit in a variety of situations
PAPF 17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance
PAPF 17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers
FCS 11.5.9-12.A Analyze factors, including socioeconomic and cultural influences that affect consumer advocacy

- Financial Fitness for Life

Instructional Strategies:

- Lecture
- Worksheets

Assessments:

- Worksheets
- Observation and questioning

Grade level: 11

Course Title: FTLT

Topic/Concept: Investment

Time Allotment: 5 days

Unit Sequence: 10

Major Concepts to be learned:

- Investments
- Stocks and bonds
- Risks
- Portfolio

Expected Skills to be demonstrated:

- TSWBAT Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes
- TSWBAT Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds and the factors that influence the price fluctuations for each
- TSWBAT Describe factors to consider when selecting sources of investment advice and trading methods
- TSWBAT Explain how popular benchmark indices are used
- TSWBAT Recommend a diversified investment portfolio to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk
- TSWBAT Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes
- TSWBAT Describe methods to avoid or counteract the potentially negative impacts of behavioral biases
- TSWBAT Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario

PA Standards/Anchors:**Eligible Content:**

PAPF 17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes

PAPF 17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds and the factors that influence the price fluctuations for each

PAPF 17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods

PAPF 17.4.9-12.G Explain how popular benchmark indices are used

PAPF 17.4.9-12. H Recommend a diversified investment portfolio to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk

PAPF 17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes

PAPF 17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases

PAPF 17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario

PAPF 17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs

PAPF 17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement

- Financial Fitness for Life

Instructional Strategies:**Assessments:**

- Lecture
- Worksheets

- Worksheets
- Observation and questioning