Program of Studies Description

Financial Literacy
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This course helps students manage their finances and plan for the future by exploring how careers impact financial well-being. It focuses on the fundamentals of personal finance, including income, spending, saving and investing, risk and insurance, and credit. Students will explore careers and how a career impacts their financial future by analyzing the connection between a career's required education or training and potential earnings. They will also investigate various income sources, including earned income from work, and evaluate the financial impact of owning a business or working as an independent contractor. The course aims to develop individuals who can manage their personal finances.

Syllabus

Financial Literacy
Syllabus

Course Description: This course provides students with the knowledge and skills to make sound financial decisions while preparing for future careers. Areas of study include career exploration, postsecondary options, budgeting, banking, credit, saving and investing, major purchases, taxes, insurance, and entrepreneurship. Through projects, simulations, and real-world applications, students will connect personal finance concepts to long-term career and life goals, building a foundation for financial stability and success beyond high school.

Standards identified within each unit serve as primary points of emphasis; however, financial literacy standards are spiraled and reinforced throughout the course. Students will apply key concepts across multiple units, including budgeting, credit, investing, major purchases, and entrepreneurship to ensure mastery through repeated real-world application.

REQUIRED TOPICS OF STUDY	SUGGESTED INSTRUCTIONAL TIME	STANDARDS/ ELIGIBLE CONTENT	COMMON ASSESSMENT
Postsecondary Education & Training Options	**9 days**	**17.1.9-12.A** **17.1.9-12.C** **17.1.9-12.E** **17.1.9-12.I** **17.2.9-12.C** **17.2.9-12.E**	Career Interest Paper Life Without College Assignment Xello Career Profile (About Me, Matchmaker, Personality Styles, etc.) Career of the Day Bell Ringer Log
College & Career Financing	**4 days**	**17.2.9-12.D** **17.2.9-12.F** **17.6.9-12.D**	Cost of College Worksheet Borrowed Future Video Questions Scholarships Activity
Budgeting & Money Management	**6 days**	**17.1.9-12.B** **17.1.9-12.D** **17.3.9-12.C** **17.3.9-12.D** **17.3.9-12.E** **17.3.9-12.F**	Survival Island Budget Activity Monthly Budgeting Activity Road Trip Activity
Banking & Financial Services	**3 days**	**17.1.9-12.F** **17.1.9-12.G** **17.1.9-12.H** **17.1.9-12.J** **17.4.9-12.C**	Bank Accounts Worksheet Check Writing Activity Balancing a Checkbook Activity Online Banking Activity
Credit & Debt Management	**5 days**	**17.3.9-12.G** **17.3.9-12.H** **17.6.9-12.A** **17.6.9-12.B**	Payment Methods & Credit Webquest Credit Score Simulation/Game

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		17.6.9-12.C **17.6.9-12.E** **17.6.9-12.F** **17.6.9-12.G**	
Saving & Investing	**4 days**	**17.2.9-12.B** **17.4.9-12.B** **17.4.9-12.D** **17.4.9-12.E** **17.4.9-12.F** **17.4.9-12.G** **17.4.9-12.H** **17.4.9-12.I** **17.4.9-12.J** **17.4.9-12.K**	Investing Worksheet Bank Account Activity Stock Market Simulation Game #1 & #2 Compound Interest Activity EdPuzzle - Explained | The Stock Market
Major Purchases & Financial Decision Making	**6 days**	**17.3.9-12.A** **17.3.9-12.B** **17.3.9-12.I** **17.3.9-12.J** **17.3.9-12.K** **17.3.9-12.M**	Car Buying Activity Home Buying Activity Lifestyle Costs Xello Activity
Taxes & Government's Role in Finances	**2 days**	**17.1.9-12.K** **17.1.9-12.L** **17.2.9-12.H** **17.2.9-12.I** **17.3.9-12.L**	CPI Worksheet Taxes Worksheet Government Financial Agencies Activity Consumer Protection / Fraud Scenarios Worksheet
Risk Management & Insurance	**3 days**	**17.5.9-12.A** **17.5.9-12.B** **17.5.9-12.C** **17.5.9-12.D** **17.5.9-12.E** **17.5.9-12.F** **17.5.9-12.G** **17.5.9-12.H** **17.5.9-12.I**	Insurance Activity "Bummer!" Risk Simulation Activity Risk Assessment Scenarios Worksheet
Entrepreneurship & Innovation	**4 days**	**17.2.9-12.A** **17.2.9-12.G** **17.4.9-12.A**	My Business Plan Project Shark Tank Pitch Presentation

Financial Literacy
Syllabus

Resources:

Curriculum Map (Unit 1)

Financial Literacy
Curriculum Map

Unit 1	**Postsecondary Education & Training Options**				
Big Idea	Education and training choices influence career opportunities, earning potential, and long-term financial success.				
Unit Essential Questions:	1. How do my interests, skills, values, and personality influence my career choices? 2. What education, training, and career pathways are available to help me achieve my future goals? 3. How do career and postsecondary decisions impact future income, debt, lifestyle, and financial well-being?				
Date	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.1.9-12.A, 17.1.9-12.C, 17.1.9-12.E	Career, Occupation, Interests, Skills, Personality, Career Pathway, Postsecondary Education	Course Syllabus, Xello, Career of the Day Bell Ringer, Career Exploration Activities	Xello Career Profile Completion, Career of the Day Bell Ringer Log	Critical-thinker
Day 2	17.1.9-12.C, 17.1.9-12.E	Personality, Career Factors, Interests, Values, Skills	Xello & Personality Styles Quiz	Xello Career Profile Completion	Critical-thinker Confident
Day 3	17.1.9-12.C, 17.1.9-12.E	Career Research, Job Outlook, Education Requirements, Salary, Employment	Occupational Outlook Handbook	Career Interest Paper	Critical-thinker
Day 4	17.2.9-12.C, 17.1.9-12.C	Postsecondary Education, Community College, Trade School, Four-Year College, Apprenticeship	Xello Choosing a College, Choosing a College Activity	Career Interest Paper	Responsible Problem-solver
Day 5	17.2.9-12.C, 17.2.9-12.E	Postsecondary Education, Skilled Trades, Workforce,	Life Without College Assignment, Lehigh	Life Without College Assignment	Adaptable

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Curriculum Map

		Apprenticeship, Career Pathway	Valley Jobs Report, Career Exploration Resources		
Day 6	17.2.9-12.E, 17.1.9-12.E	Careers in Demand, Labor Market, Employment Trends, Workforce, Job Outlook	Xello Careers in Demand, Careers in Demand Activity	Careers in Demand Activity	Critical-thinker
Day 7	17.1.9-12.C, 17.1.9-12.E	Work Values, Work Environment, Job Satisfaction, Career Goals, Work-Life Balance	Xello Work Values, Work Values Activity	Work Values	Responsible Leader Empathetic
Day 8	17.1.9-12.A, 17.1.9-12.C, 17.1.9-12.E, 17.1.9-12.I	Interview, Resume, Cover Letter, Professionalism, First Impression, Soft Skills, Communication Skills	Job Interview Tips Worksheet,, Common Interview Questions, Resume & Cover Letter Resources	Job Interview Tips	Communicative Problem-solver Collaborative
Day 9	17.1.9-12.A, 17.1.9-12.C, 17.1.9-12.E, 17.1.9-12.I	Interview, Resume, Cover Letter, Professionalism, First Impression, Soft Skills, Communication Skills	Mock Interview Activities	Mock Interview Reflection	Communicative Responsible Collaborative

Curriculum Map (Unit 2)

Financial Literacy
Curriculum Map

Unit 2	**College & Career Financing**				
Big Idea	Postsecondary education and career training choices have financial costs and benefits that can impact future opportunities, debt, income, and long-term financial well-being.				
Unit Essential Questions:	1. How can individuals pay for college, career training, and other postsecondary opportunities? 2. What are the short-term and long-term financial impacts of borrowing money for education and training? 3. How can individuals evaluate whether the cost of a postsecondary option is worth the potential benefits?				
Dates	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.2.9-12.D, 17.2.9-12.F, 17.6.9-12.D	Cost of Attendance, Tuition, Fees, Room and Board, Financial Aid, FAFSA, Scholarships	Cost of College Worksheet, College Cost Comparison Resources, Introduction to Postsecondary Costs	Cost of College Worksheet	Critical-thinker Responsible
Day 2	17.2.9-12.D, 17.6.9-12.D F	Financial Aid, Grants, Loans, Scholarships, Debt, Borrowing	Borrowed Future Video, Video Questions, Financial Aid Notes	Borrowed Future Video Questions	Problem-solver
Day 3	17.2.9-12.D, 17.2.9-12.F	Scholarships, Eligibility, Merit-Based Aid, Need-Based Aid, Application	Scholarships Activity, Scholarship Search Resources	Scholarships Activity	Confident
Day 4	17.2.9-12.F, 17.6.9-12.D	Student Loans, Interest, Repayment, Debt, ROI (Return on Investment), Cost-Benefit	College Budget Game (Payback), Financial Decision Scenarios	College Budget Game	Problem-solver Critical-thinker

Curriculum Map (Unit 3)

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Curriculum Map

Unit 3	**Budgeting & Money Management**				
Big Idea	Effective money management requires planning, tracking income and expenses, and making intentional spending decisions to achieve financial goals and maintain financial stability.				
Unit Essential Questions:	1. How does income influence the way individuals create and manage a budget? 2. How can tracking spending and making a plan help individuals avoid financial stress and reach their goals? 3. How do everyday financial decisions impact short-term and long-term financial stability?				
Dates	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.3.9-12.D, 17.3.9-12.E	Transportation Costs, Discretionary Spending, Needs, Wants, Opportunity Cost	Road Trip Activity Slides	Road Trip Activity	Responsible Creative Adaptable
Day 2	17.1.9-12.B, 17.3.9-12.C	Budget, Income, Expense, Fixed Expenses, Variable Expenses Needs, Wants, Financial Goals, Priorities, Savings	Income/Expense Introduction, 50/30/20 rules	Monthly Budgeting Activity	Critical-thinker Responsible
Day 3	17.3.9-12.C, 17.3.9-12.D	Budget, Income, Expense, Fixed Expenses, Variable Expenses Needs, Wants, Financial Goals, Priorities, Savings	Budget Scenario Practice Problems, Spending Decision Scenarios	Budget Scenario Worksheet	Problem-solver
Day 4	17.3.9-12.D, 17.3.9-12.F	Overspending, Budget Adjustment, Financial Responsibility, Savings	Budget Revision Activities, Real-Life Expense Scenarios	Budget Revision Reflection	Critical-thinker

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Curriculum Map

		Rate			
Day 5	17.1.9-12.B, 17.3.9-12.F	Financial Decision-Making, Money Habits, Goal Setting, Trade-Offs	Budget Simulation Game / Group Challenge	Budget Simulation	Critical-thinker Responsible Adaptable
Day 6	17.1.9-12.D, 17.3.9-12.F	Financial Stability, Planning, Spending Behavior, Money Management	Unit Review, Cumulative Budget Challenge	Budgeting Unit Review Assessment	Leader Critical-thinker

Curriculum Map (Unit 4)

Financial Literacy
Curriculum Map

Unit 4	**Banking & Financial Services**				
Big Idea	Banking and financial services provide essential tools for safely managing money, tracking financial activity, and building responsible financial habits over time.				
Unit Essential Questions:	1. How do banking services help individuals manage, store, and access their money safely and efficiently? 2. What are the advantages and responsibilities of using different banking tools such as checking accounts, savings accounts, and online banking? 3. How do banking decisions and habits impact long-term financial stability and financial behavior?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.1.9-12.F, 17.4.9-12.C	Bank, Credit Union, Account, Deposit, Withdrawal, Balance	Bank Accounts Worksheet, Introduction to Banking Systems	Bank Accounts Worksheet	Responsible
Day 2	17.1.9-12.G, 17.1.9-12.H	Checking Account, Savings Account, Debit Card, ATM, Transaction, Overdraft	Check Writing Activity, Banking Transactions Practice	Check Writing Activity	Responsible
Day 3	17.1.9-12.J, 17.4.9-12.C	Register, Ledger, Reconciliation, Balance, Error	Checkbook	Balancing a Checkbook Activity	Critical-thinker Problem-solver
Day 4	17.1.9-12.F, 17.1.9-12.G, 17.1.9-12.H	Online Banking, Mobile Banking, Security, Password, Fraud Protection	Online Banking Activity, Digital Banking Scenarios	Online Banking Activity	Responsible

Curriculum Map (Unit 5)

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Curriculum Map

Unit 5	**Credit & Debt Management**				
Big Idea	Credit and debt impact financial freedom, and responsible borrowing requires understanding how credit works, how debt accumulates, and how financial decisions affect long-term financial health.				
Unit Essential Questions:	1. How does credit work, and why is it an important part of financial life? 2. What factors influence credit scores, and how do they impact borrowing power and financial opportunities? 3. What are the risks and responsibilities of using credit and taking on debt?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.3.9-12.G, 17.3.9-12.H	Credit, Debt, Borrowing, Lender, Interest	Credit-related online resources	Payment Methods & Credit Webquest	Responsible Critical-thinker
Day 2	17.6.9-12.A, 17.6.9-12.B	Credit Card, Loan, Principal, Interest Rate, Minimum Payment	Credit-related online resources	Credit Card Basics Activity / Simulation	Responsible Critical-thinker
Day 3	17.6.9-12.C, 17.6.9-12.E	Credit Score, Credit Report, Payment History, Utilization	Credit Score Simulation	Credit Score Simulation Reflection	Responsible Critical-thinker
Day 4	17.6.9-12.F, 17.6.9-12.G	Debt, APR, Late Fees, Default, Repayment	Debt Scenario Analysis / Case Studies	Debt Scenario Worksheet	Responsible Critical-thinker Empathetic
Day 5	17.3.9-12.G, 17.6.9-12.A	Responsible Borrowing, Financial Consequences, Credit Management, Financial Decision-Making	Credit & Debt Review Game (Gimkit/Blooket), Real-Life Credit Scenarios	Unit Review Assessment	Responsible Critical-thinker

Curriculum Map (Unit 6)

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Curriculum Map

Unit 6	**Saving & Investing**				
Big Idea	Saving and investing allow individuals to build wealth over time by using interest, compound growth, and long-term financial planning strategies.				
Unit Essential Questions:	1. How does saving money help individuals reach short-term and long-term financial goals? 2. How is investing different from saving, and what role does risk play in building wealth? 3. How does compound interest impact long-term financial growth and wealth building?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.2.9-12.B, 17.4.9-12.C	Saving, Savings Account, Interest, Emergency Fund, Goal Setting	Bank Account Activity, Savings Goals Scenarios	Savings Goal Plan	Responsible Critical-thinker
Day 2	17.4.9-12.D, 17.4.9-12.E	Compound Interest, Principal, Growth, Time, Long-Term Planning	Compound Interest Activity, Growth Comparison Models	Compound Interest Worksheet	Responsible Critical-thinker
Day 3	17.4.9-12.F, 17.4.9-12.G	Investing, Stocks, Bonds, Risk, Return	Stock Market Simulation Game #1, Investing Introduction Slides	Simulation Reflection	Responsible Critical-thinker
Day 4	17.4.9-12.H, 17.4.9-12.K	Diversification, Portfolio, Wealth Building, Market Growth	Stock Market Simulation Game #2, EdPuzzle (Stock Market Overview)	Investment Decision Scenario / Unit Review	Responsible Critical-thinker Collaborative

Curriculum Map (Unit 7)

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Curriculum Map

Unit 7	**Major Purchases & Financial Decision Making**				
Big Idea	Major financial decisions require evaluating costs, benefits, and long-term impacts in order to make informed choices about large purchases such as vehicles, housing, and lifestyle commitments.				
Unit Essential Questions:	1. What factors should individuals consider when making major financial decisions and large purchases? 2. How do lifestyle choices (such as housing, transportation, and career path) impact long-term financial stability? 3. How can individuals compare options and use financial information to make responsible, informed decisions?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.3.9-12.A, 17.3.9-12.B	Major Purchase, Budget, Affordability, Needs, Wants	Introduction to Major Purchases, Lifestyle Cost Scenarios	Xello (Lifestyle Costs)	Responsible Critical-thinker Creative
Day 2	17.3.9-12.I, 17.3.9-12.J	Transportation Cost, Depreciation, Loan, Interest, 20/4/10 Rule, APR, Term	Car Buying Calculator, Car Buying Slides	Car Buying Activity	Responsible Critical-thinker Adaptable
Day 3	17.3.9-12.K, 17.3.9-12.M	Housing, Mortgage, Rent, Down Payment, Long-Term Cost	Buying a Home Slides, Mortgage Calculator	Home Buying Activity	Responsible Critical-thinker Adaptable
Day 4	17.3.9-12.B, 17.3.9-12.I	Opportunity Cost, Trade-Offs, Financial Priorities	Lifestyle Decision Scenarios, Comparison Activities	Comparison Activities Financial Decision Scenario Worksheet	Responsible Critical-thinker Collaborative Adaptable

Financial Literacy
Curriculum Map

Day 5	17.3.9-12.J, 17.3.9-12.K	Cost-Benefit Analysis, Affordability, Financial Planning	Mixed Scenario Stations (Car/Home/Lifestyle choices), Review Game	Scenario-Based Decision Making Task	

Curriculum Map (Unit 8)

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Curriculum Map

Unit 8	**Taxes & Government's Role in Finances**				
Big Idea	Taxes and government financial systems impact individuals' earnings, purchasing power, and financial decisions, while providing services and protections that influence economic stability and personal financial well-being.				
Unit Essential Questions:	1. Why do individuals pay taxes, and how do taxes affect take-home income and purchasing power? 2. How does the government play a role in regulating financial systems and protecting consumers? 3. How do public financial systems and policies impact individuals' financial decisions and economic opportunities?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.1.9-12.K, 17.1.9-12.L, 17.2.9-12.H	Taxes, Income Tax, Gross Pay, Net Pay, CPI, Purchasing Power	Taxes Worksheet, CPI Worksheet, Tax Introduction Slides	Taxes Worksheet	Responsible Confident
Day 2	17.2.9-12.I, 17.3.9-12.L	Government Agencies, Regulation, Consumer Protection, Fraud, Financial Responsibility	Government Financial Agencies Activity, Consumer Protection/Fraud Scenarios Worksheet	Consumer Protection / Fraud Scenarios Worksheet	Responsible Confident

Curriculum Map (Unit 9)

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Curriculum Map

Unit 9	**Risk Management & Insurance**				
Big Idea	Individuals use risk management strategies and insurance to protect themselves financially from unexpected events that could cause loss, damage, or financial hardship.				
Unit Essential Questions:	1. What types of financial risks do individuals face in everyday life? 2. How does insurance help reduce or transfer financial risk? 3. How do individuals decide which risks to accept, avoid, reduce, or transfer?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.5.9-12.A, 17.5.9-12.B, 17.5.9-12.C	Risk, Financial Risk, Probability, Loss, Protection	Introduction to Risk Slides, Risk Scenario Discussion	Risk Assessment Scenarios Worksheet	Leader Empathetic Critical-thinker
Day 2	17.5.9-12.D, 17.5.9-12.E, 17.5.9-12.F	Insurance, Premium, Deductible, Coverage, Policy	Insurance Activity, “Bummer!” Risk Simulation Activity	Insurance Activity	Leader Empathetic Critical-thinker
Day 3	17.5.9-12.G, 17.5.9-12.H, 17.5.9-12.I	Risk Management, Avoid, Reduce, Retain, Transfer	Scenario-Based Risk Decisions, Real-Life Case Studies	Risk Decision-Making Scenario Assessment	Leader Empathetic Critical-thinker

Curriculum Map (Unit 10)

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Curriculum Map

Unit 10	**Entrepreneurship & Innovation**				
Big Idea	Entrepreneurship requires identifying opportunities, planning strategically, and making financial decisions that balance costs, revenue, and risk in order to build and sustain a successful business.				
Unit Essential Questions:	1. What skills and financial considerations are needed to start and run a successful business? 2. How do entrepreneurs determine costs, pricing, and potential profit when creating a business? 3. How do marketing, branding, and customer needs influence the success of a business?				
Dates/weeks	**PA Standards/ Eligible Content**	**Vocabulary**	**Instructional Materials**	**Common Assessments**	**Link to Profile of a Zephyr**
Day 1	17.2.9-12.A, 17.2.9-12.G, 17.4.9-12.A	Entrepreneurship, Business Idea, Startup, Business Plan, Costs	My Business Plan Project (Intro), Business Idea Brainstorming, Startup Cost Activity	My Business Plan	Collaborative Leader Critical-thinker Problem-solver
Day 2	17.4.9-12.A, 17.4.9-12.J	Revenue, Profit, Expenses, Production Costs, Employee Costs	Business Plan Financial Section, Cost/Revenue Scenarios	My Business Plan	Collaborative Leader Critical-thinker Problem-solver
Day 3	17.4.9-12.J, 17.5.9-12.A	Marketing, Branding, Target Market, Advertising, Consumer Demand	Intro to Marketing & Branding, Logo Design Activity, Shark Tank Examples	My Business Plan	Collaborative Leader Critical-thinker Problem-solver
Day 4	17.4.9-12.J, 17.5.9-12.A	Pitch, Presentation, Investor, Value Proposition, Competition	Business Plan Presentations	My Business Plan Slides	Collaborative Leader Critical-thinker Problem-solver

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