Foundations in Personal Finance

Board Approved: October 2026

Monthly Curriculum Map

Month	Unit/Topics Covered
August/September	• Personal Finance Fundamentals (Ramsey Chapter 1; Ramsey Chapter 8)
October	• Personal Finance Fundamentals ; Income (Ramsey Chapter 8; Ramsey Chapter 2)
November	• Income (Ramsey Chapter 10)
December	• Spending (Ramsey Chapter 5)
January	• Saving and Investing (Ramsey Chapter 3)
February	• Saving and Investing ; Risk and Insurance (Ramsey chapter 12; Ramsey Chapter 9)
March	• Risk and Insurance ; Credit (Ramsey Chapter 9; Ramsey Chapter 4)
April	• Credit ; Life After High School (Ramsey Chapter 11; Ramsey Chapter 6)
May/June	• Life After High School (Ramsey Chapter 7; Ramsey Chapter 13)

Course Title: Foundations in Personal Finance

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Unit: Personal Finance Fundamentals (Chapter 1)	Time: 9 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 17.1.9-12.E: Assess the value of sharing financial goals and information with others
- 17.4.9-12.A: Calculate a person's net worth given their assets and liabilities
- 17.4.9-12.B: Develop a savings plan for accomplishing personal short- and long-term financial goals
- 17.4.9-12.K: Describe methods to avoid or counteract the potentially negative impacts of behavior biases on investment decisions

Essential Content/Objective: At the end of the unit, students will be able to:

- Describe what personal finance is
- Analyze personal finance as it relates to the normal American family
- Understand the evolution of America's dependence on credit
- Describe how avoiding debt can give you financial peace and a sense of hope for the future
- Recognize that personal finance is mostly a series of behavior decisions
- Understand the basics of building a financial plan
- Identify assets and liabilities to be able to calculate a person's net worth
- Develop short-, medium-, and long-term financial goals
- Explain how the Five Foundations provide an action plan for your personal finances
- Describe what it means to be financially literate
- Understand that your money personality will impact how you handle money
- Recognize how to talk about and handle money as a single adult and in marriage

Assessment:

- Chapter 1 Pre-Test
- Chapter 1 Post Test
- Chapter 1 Personal Finance Project (in lieu of typical summative assessment)

Unit: Personal Finance Fundamentals (Chapter 1)	Time: 9 Blocks
Core Student Activities: Students will complete/participate in the following: • Independent practice through the Chapter 1 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 1 • View the Chapter 1, Lesson 1 video (Ramsey classroom) • Suzanne's Candy Craze activity: students will examine the money decisions Americans make • Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 2 • View the Chapter 1, Lesson 2 video (Ramsey classroom) • History of Credit in America activity: students will investigate the history of the credit industry in America and evaluate the effects of that history on today's consumer credit industry • Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 3 • View the Chapter 1, Lesson 3 video (Ramsey classroom) • Rolling the Dice and Taking Chances activity: students will understand the value of planning and meeting financial goals. • Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 4 • View the Chapter 1, Lesson 4 video (Ramsey classroom) • Calculating Your Net Worth activity: students will gain an understanding of the typical American family's financial status by analyzing provided consumer information • Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 5 • View the Chapter 1, Lesson 5 video (Ramsey classroom)	

<table>
<tr><th colspan="2">Unit: Personal Finance Fundamentals (Chapter 1)</th><th>Time: 9 Blocks</th></tr>
<tr><td colspan="2">The Five Foundations activity: students will develop a presentation of The Five Foundations of personal finance
Guided instruction through Foundations in Personal Finance, Chapter 1, Lesson 6
View the Chapter 1, Lesson 6 video (Ramsey classroom)
Parent Interview activity: students will interview a trusted adult to learn about their money habits, views, and goals
Chapter 1 Review activity
Chapter 1 Kahoot!</td><td></td></tr>
<tr><td colspan="2">Materials and Resources:
Foundations in Personal Finance
Ramsey classroom
Chapter/Lesson Warm Up Questions
Chapter Case Studies
Instructional Methods:
Direct Instruction of Foundations in Personal Finance, Chapter 1, Lessons 1-6
Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 1, Lessons 1-6
Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes
Independent Practice utilizing the various activities for Chapter 1, Lessons 1-6</td><td>Extensions:
Guest Speaker (Financial Planning)
Chapter 1 Extension & Review
Remediation:
Chapter 1 Remediation</td></tr>
</table>

Unit: Chapter 8 Financial Services	Time: 5 Blocks

Academic Standards:

- 17.1.9-12.F: Compare various financial service providers and the types of accounts and services each provides
- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals
- 17.1.9-12.H: Evaluate the use of financial technology to access financial services and make financial decisions
- 17.1.9-12.I: Develop a system for documenting and organizing personal financial records, both paper and electronic
- 17.1.9-12.L: Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances
- 17.3.9-12.H: Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time
- 17.4.9-12.C: Compare the features of various savings vehicles and the interest rates offered by several institutions
    - 17.5.9-12.H: Analyze trends in financial fraud and strategies to avoid becoming a victim
    - 17.6.9-12.E: Calculate the total cost of credit given a variety of situations

Essential Content/Objective: At the end of the unit, students will be able to:

- Evaluate the purpose of financial institutions and their role in personal finance
- Describe some financial struggles that unbanked or underbanked people might face
- Identify the various types of financial institutions and the services they provide
- Understand how banks and credit unions are able to make money
- Evaluate the features, benefits, and costs of various financial services and accounts
- Understand how to manage your bank accounts
- Recognize things to look for when reviewing a bank statement

Assessment:

- Chapter 8 Pre-Test
- Chapter 8 Post Test
- Chapter 8 Personal Finance Project (in lieu of typical summative assessment)

Unit: Chapter 8 Financial Services	Time: 5 Blocks
Core Student Activities: Students will complete/participate in the following: • Independent practice through the Chapter 8 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 8, Lesson 1 • View the Chapter 8, Lesson 1 video (Ramsey classroom) • Bank Reasoning activity: students will take turns acting out an unbanked person and a person who uses banking services. • Guided instruction through Foundations in Personal Finance, Chapter 8, Lesson 2 • View the Chapter 8, Lesson 2 video (Ramsey classroom) • Detailing Options of Financial Institutions activity: students will choose two financial institutions and research their checking and savings account options. • Guided instruction through Foundations in Personal Finance, Chapter 8, Lesson 3 • View the Chapter 8, Lesson 3 video (Ramsey classroom) • How to Manage Your Checking Account activity: students will learn the parts of a check, the required information on a check, and how to write a check. • Guided instruction through Foundations in Personal Finance, Chapter 8, Lesson 4 • View the Chapter 8, Lesson 4 video (Ramsey classroom) • Balancing Your Checking Account activity: students will reconcile a sample checking account statement. • Chapter 8 Review activity • Chapter 8 Kahoot!	

Unit: Chapter 8 Financial Services	Time: 5 Blocks
Materials and Resources: ● Foundations in Personal Finance ● Ramsey classroom ● Chapter/Lesson Warm Up Questions ● Chapter Case Studies **Instructional Methods:** ● Direct Instruction of Foundations in Personal Finance, Chapter 8, Lessons 1-4 ● Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 8, Lessons 1-4 ● Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes ● Independent Practice utilizing the various activities for Chapter 8, Lessons 1-4	**Extensions:** ● Guest Speaker (Banking) ● Chapter 8 Extension & Review **Remediation:** ● Chapter 8 Remediation

Unit: Chapter 2 Budgeting Basics	Time: 6 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions
- 17.1.9-12.H: Evaluate the use of financial technology to access financial services and make financial decisions
- 17.3.9-12.C: Develop a personal approach to keeping track of income and spending
- 17.3.9-12.D: Evaluate various budgeting approaches and methods
- 17.3.9-12.E: Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses
- 17.3.9-12.F: Identify methods for adjusting a budget for unexpected expenses or loss of income
- 17.3.9-12.I: Describe the impact of technology on payment methods and how it influences spending
- 17.6.9-12.E: Calculate the total cost of credit given a variety of situations

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand the purpose and importance of budgeting as part of your personal financial plan
- Understand the basic components of a budget
- Identify sources of income and the four different types of expenses
- Define zero-based budget and understand why it's the most effective way to budget
- Understand the purpose, importance, and process of tracking your expenses to help you stick to and evaluate any needed adjustments in your budget
- Define irregular income
- Understand how to budget with an irregular income
- Identify your money personality as it relates to the task of budgeting
- Recognize the importance of sharing money goals and budgeting in marriage

Assessment:

- Chapter 2 Pre-Test
- Chapter 2 Post Test
- Chapter 2 Personal Finance Project (in lieu of typical summative assessment)

Unit: Chapter 2 Budgeting Basics	Time: 6 Blocks
• Understand that budgeting is a money habit that promotes financial security and a lifestyle of giving **Core Student Activities:** Students will complete/participate in the following: • Independent practice through the Chapter 2 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 1 • View the Chapter 2, Lesson 1 video (Ramsey classroom) • What Do You Value? activity: students will understand their money values and how a budget can help them achieve their goals. • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 2 • View the Chapter 2, Lesson 2 video (Ramsey classroom) • Identify the Four Expense Types activity: students will identify various types of expenses (fixed, variable, intermittent, discretionary). • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 3 • View the Chapter 2, Lesson 3 video (Ramsey classroom) • Family Reality Check activity: students will create a budget, consider using credit cards, and handle life's financial circumstances. • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 4 • View the Chapter 2, Lesson 4 video (Ramsey classroom) • Building A Budget activity: students will modify and adjust budgets and learn how to plan for spending and saving. • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 5 • View the Chapter 2, Lesson 5 video (Ramsey classroom)	

Unit: Chapter 2 Budgeting Basics	Time: 6 Blocks
• How to Make a Budget Work activity: students will consider how budgeting lets you have fun with your money and gives you permission and freedom to spend money on what you want (from an adult perspective). • Guided instruction through Foundations in Personal Finance, Chapter 2, Lesson 6 • View the Chapter 2, Lesson 6 video (Ramsey classroom) • Budgeting for Life after High School activity: students will practice assigning money for all necessary categories, including saving and giving. • Chapter 2 Review activity • Chapter 2 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 2, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 2, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 2, Lessons 1-6	**Extensions:** • Guest Speaker (Financial Planning) • Chapter 2 Extension & Review **Remediation:** • Chapter 2 Remediation

Unit: Chapter 10 Income and Taxes	Time: 7 Blocks

Academic Standards:

- 17.1.9-12.G: Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals
- 17.1.9-12.K: Explain the role of various state and federal financial regulators and consumer protection agencies
- 17.2.9-12.A: Explain various types of income and their sources
- 17.2.9-12.F: Explain the impact of employee benefits on an individual's finances
- 17.2.9-12.H: Calculate the impact of taxes and payroll deductions on income
- 17.2.9-12.I: Complete various federal, state, and local tax forms
- 17.3.9-12.L: Analyze the impact of paying sales, excise, and property taxes on financial decisions
    - 17.6.9-12.G: Evaluate various rights and laws related to credit and their impact on consumers

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand why we pay taxes in the United States and how taxes are used
- Explain the difference between gross and net income
- Explain different types of income
- Identify the taxes, withholdings, and benefits that impact the amount of take-home pay an employee receives
- Understand why and how federal income tax is collected
- Identify ways to avoid paying too much or too little in taxes
- Understand how and when to file your federal income taxes
- Recognize the differences in the various tax reporting forms
- Understand the differences between the various types of wealth taxes
- Explain the different types of consumption taxes--sales tax and exercise tax
- Understand how consumption taxes are used

Assessment:

- Chapter 10 Pre-Test
- Chapter 10 Post Test
- Chapter 10 Personal Finance Project (in lieu of typical summative assessment)

Core Student Activities: Students will complete/participate in the following: • Independent practice through the Chapter 10 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 1 • View the Chapter 10, Lesson 1 video (Ramsey classroom) • Where Does Your Tax Money Go? activity: students will read an article explaining where citizens' tax money goes. • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 2 • View the Chapter 10, Lesson 2 video (Ramsey classroom) • Reading a Pay Stub activity: students will identify the information found on a pay stub, such as FICA and benefits that impact net income. • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 3 • View the Chapter 10, Lesson 3 video (Ramsey classroom) • Filling Out a W-4 and Reading a W-2 activity: students will fill out a Form W-4 in preparation for submitting one to an employer. They will evaluate a W-2 to understand the information they will receive from their employer in order to file their taxes. • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 4 • View the Chapter 10, Lesson 4 video (Ramsey classroom) • Filing Your Taxes activity: students will fill out a Form 1040 to practice filing their taxes. They will understand how to calculate federal income tax using tax brackets for a specific taxable income amount. • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 5 • View the Chapter 10, Lesson 5 video (Ramsey classroom) • Wealth, Income, and Consumption Taxes activity: students will analyze wealth tax, as well as different types of wealth taxes. • Guided instruction through Foundations in Personal Finance, Chapter 10, Lesson 6	

• View the Chapter 10, Lesson 6 video (Ramsey classroom) • Consumption Tax: Sales in States activity: students will learn more about consumption tax by calculating the sales tax on goods and products in various states and countries. • Chapter 10 Review activity • Chapter 10 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 10, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 10, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 10, Lessons 1-6	**Extensions:** • Guest Speaker (CPA) • Chapter 10 Extension & Review **Remediation:** • Chapter 10 Remediation

Unit: Chapter 5 Consumer Awareness	Time: 7 Blocks

Academic Standards:

- 17.1.9-12.B: Apply a systematic decision making process, including opportunity costs, to setting and achieving financial goals
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions
- 17.1.9-12.D: Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances
- 17.1.9-12.K: Explain the role of various state and federal financial regulators and consumer protection agencies
- 17.1.9-12.L: Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances
- 17.3.9-12.A: Develop a process for making informed spending decisions, including factors to consider
- 17.5.9-12.H: Analyze trends in financial fraud and strategies to avoid becoming a victim
    - 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
    - 17.6.9-12.G: Evaluate various rights and laws related to credit and their impact on consumers

Essential Content/Objective: At the end of the unit, students will be able to:

- Examine the value of consumer awareness as part of a healthy financial plan
- Analyze marketing techniques designed to encourage spending
- Identify various types of media and forms of advertising
- Understand the importance of controlling your spending and avoiding impulse buying in your financial plan
- Recognize the purpose of marketing and the impact it can have on your financial plan
- Identify a variety of common marketing tactics
- Understand what it means to exercise power over purchase
- Evaluate the impact of purchasing decisions on your financial plan as well as the opportunity cost of those decisions
- Identify strategies for making informed decisions about purchasing consumer goods

Assessment:

- Chapter 5 Pre-Test
- Chapter 5 Post Test
- Chapter 5 Personal Finance Project (in lieu of typical summative assessment)

- Understand how to recognize signs of debit card fraud
- Develop strategies to prevent having your bank account information stolen
- Understand what you should do if you experience card fraud or theft
- Understand how comparison living can have a negative effect on your finances
- Recognize the benefits of patience and contentment in your money plan

Core Student Activities: Students will complete/participate in the following:

- Independent practice through the Chapter 5 Case Studies with guided instruction and student-led discussion
- Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 1
- View the Chapter 5, Lesson 1 video (Ramsey classroom)
- Your Response System activity: students will analyze scenarios of fight, flight, and freeze and answer journal-style questions to better understand their own response system.
- Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 2
- View the Chapter 5, Lesson 2 video (Ramsey classroom)
- Social Media Ads in Your Feed activity: students will identify ads in social media feeds and analyze the marketing techniques used in those ads.
- Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 3
- View the Chapter 5, Lesson 3 video (Ramsey classroom)
- Persuasive Techniques activity: students will learn persuasive techniques that marketers and advertisers use to get customers' attention and convince them to spend money.
- Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 4
- View the Chapter 5, Lesson 4 video (Ramsey classroom)
- Financial Decisions and Opportunity Cost activity: students will contemplate decisions they may be facing in high school, including those with financial implications.
- Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 5

• View the Chapter 5, Lesson 5 video (Ramsey classroom) • Protect Your Identity activity: students will compare and contrast forms of identity theft (or card fraud) using a Venn diagram. They will compare and contrast different types of fraud so they can protect themselves against fraudulent activity on their accounts. • Guided instruction through Foundations in Personal Finance, Chapter 5, Lesson 6 • View the Chapter 5, Lesson 6 video (Ramsey classroom) • Your Contentment Journal activity: students will answer journal-style questions about how they can avoid comparing themselves to others and become more content. • Chapter 5 Review activity • Chapter 5 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 5, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 5, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 5, Lessons 1-6	**Extensions:** • Guest Speaker (Marketing) • Chapter 5 Extension & Review **Remediation:** • Chapter 5 Remediation

Unit: Chapter 3 Saving Money	Time: 6 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions
- 17.1.9-12.E: Assess the value of sharing financial goals and information with others
- 17.3.9-12.F: Identify methods for adjusting a budget for unexpected expenses or loss of income
- 17.3.9-12.K: Justify the purchase or lease of a vehicle and the alternatives considered
- 17.4.9-12.D: Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes
- 17.4.9-12.E: Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand the importance of saving money to avoid a variety of financial problems
- Explain the three basic reasons to save money
- Understand how you can start saving now
- Understand the importance of always having an emergency fund as part of your financial plan
- Evaluate the benefits of saving up for large purchases instead of borrowing money for them
- Understand that investing early will help you build wealth over time
- Understand and be able to calculate compound interest and compound growth

Assessment:

- Chapter 3 Pre-Test
- Chapter 3 Post Test
- Chapter 3 Personal Finance Project (in lieu of typical summative assessment)

Core Student Activities: Students will complete/participate in the following: • Independent practice through the Chapter 3 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 1 • View the Chapter 3, Lesson 1 video (Ramsey classroom) • Savings by Nation activity: students will analyze the nations' saving habits, evaluate the information they discover, and answer questions about calculating savings rates. • Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 2 • View the Chapter 3, Lesson 2 video (Ramsey classroom) • Becoming a Millionaire activity: students will examine how millionaires made saving a priority and a habit, then they will conduct an analysis on the excerpt. • Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 3 • View the Chapter 3, Lesson 3 video (Ramsey classroom) • Using the Emergency Fund activity: students will determine which scenarios would be considered emergencies. • Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 4 • View the Chapter 3, Lesson 4 video (Ramsey classroom) • Saving for Large Purchases activity: students will identify an item that would be considered a large purchase, define the amount needed to purchase that item, divide the amount by the number of months they can and should save, and discover the amount they should include in their monthly budget. • Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 5 • View the Chapter 3, Lesson 5 video (Ramsey classroom) • Begin Building Wealth activity: students will consider a financial goal and calculate how much they need to save now in order to reach that goal.	

• Guided instruction through Foundations in Personal Finance, Chapter 3, Lesson 6 • View the Chapter 3, Lesson 6 video (Ramsey classroom) • Rate of Return activity: students will use the compound interest formula to calculate the future value of investments (with different interest rates). • Chapter 3 Review activity • Chapter 3 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 3, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 3, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 3, Lessons 1-6	**Extensions:** • Guest Speaker (Real Estate Agent) • Chapter 3 Extension & Review **Remediation:** • Chapter 3 Remediation

Unit: Chapter 12 Investing and Retirement	Time: 6 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 17.1.9-12.J: Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts
- 17.2.9-12.A: Explain various types of income and their sources
- 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
- 17.3.9-12.M: Justify a decision to participate in or forgo a fundraising effort based on the organization and cause
- 17.4.9-12.E: Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each
- 17.4.9-12.F: Describe factors to consider when selecting sources of investment advice and trading methods
- 17.4.9-12.G: Explain how popular benchmark indices are used
- 17.4.9-12.H: Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk
- 17.4.9-12.I: Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed
- 17.4.9-12.J: Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes
- 17.4.9-12.K: Describe methods to avoid or counteract the potentially negative impacts of behavior biases on investment decisions

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand what it means to have financial security in retirement
- Understand basic investing terms and principles
- Explain the basic concept of the stock market
- Evaluate the risk and return of various types of investments

Assessment:

- Chapter 12 Pre-Test
- Chapter 12 Post Test
- Chapter 12 Personal Finance Project (in lieu of typical summative assessment)

• Understand how pre-tax and after-tax investments work • Identify different types of retirement plans • Understand the importance of diversification in your investing plan • Explain the differences between four types of mutual funds • Identify and explain various sources of income during retirement • Understand the importance of estate planning as part of your financial plan • Explain the benefits of being generous • Understand the tax requirements and benefits of charitable contributions **Core Student Activities:** Students will complete/participate in the following: • Independent practice through the Chapter 12 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 1 • View the Chapter 12, Lesson 1 video (Ramsey classroom) • Wealth Building is Not a Game of Chance activity: students will compare the probable outcomes of playing the lottery versus those of investing. • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 2 • View the Chapter 12, Lesson 2 video (Ramsey classroom) • Comparing Investment Types activity: students will compare and contrast different types of investments, including single stocks, bonds, mutual funds, annuities, and others. • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 3 • View the Chapter 12, Lesson 3 video (Ramsey classroom) • Funding 401(k)s and Roth IRAs activity: students will calculate 15% of an income to invest for retirement. They will understand how to fund a 401(k) and a Roth IRA. • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 4	

• View the Chapter 12, Lesson 4 video (Ramsey classroom) • Diversify Your Investments activity: students will explore each of the four types of mutual funds to help guide them through the funds' portfolio. • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 5 • View the Chapter 12, Lesson 5 video (Ramsey classroom) • A Tale of Two Cicis activity: students will analyze the difference between planning for their retirement and investing versus relying on Social Security benefits. • Guided instruction through Foundations in Personal Finance, Chapter 12, Lesson 6 • View the Chapter 12, Lesson 6 video (Ramsey classroom) • The Benefits of Charitable Giving activity: students will identify ways they can be involved in their community, reasons to participate in charitable organizations, and benefits of contributing to charity. • Chapter 12 Review activity • Chapter 12 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 12, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 12, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 12, Lessons 1-6	**Extensions:** • Guest Speaker (Retirement) • Chapter 12 Extension & Review **Remediation:** • Chapter 12 Remediation

Unit: Chapter 9 The Role of Insurance	Time: 8 Blocks

Academic Standards:

- 17.1.9-12.J: Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts
- 17.2.9-12.F: Explain the impact of employee benefits on an individual's finances
    - 17.5.9-12.B: Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario
    - 17.5.9-12.C: Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, rents, health, life, and disability.
    - 17.5.9-12.D: Use information from various sources to compare insurance providers, plans, and prices
    - 17.5.9-12.E: Formulate a process of comparing insurance products, determining out-of pocket costs, and filing claims
    - 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
    - 17.5.9-12.G: Evaluate the impact of public insurance programs for individuals facing financial hardship
    - 17.5.9-12.H: Analyze trends in financial fraud and strategies to avoid becoming a victim
    - 17.6.9-12.G: Evaluate various rights and laws related to credit and their impact on consumers

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand why insurance is an essential part of a healthy financial plan
- Identify ways to lower the cost of insurance premiums
- Recognize risk as the potential loss of assets or earning potential
- Explain the importance of liability protection
- Understand basic auto insurance coverage options and liability limits
- Explain the differences between homeowners and renters insurance
- Understand the concept of umbrella insurance
- Understand the costs and benefits of health insurance
- Explain the differences between types of health insurance

Assessment:

- Chapter 9 Pre-Test
- Chapter 9 Post Test
- Chapter 9 Personal Finance Project (in lieu of typical summative assessment)

- Understand the differences between term and whole life insurance
- Explain how one becomes self-insured
- Distinguish between necessary and unnecessary types of insurance
- Understand why long-term disability insurance, identity theft protection, and long-term care insurance are important to have in place

Core Student Activities: Students will complete/participate in the following:

- Independent practice through the Chapter 9 Case Studies with guided instruction and student-led discussion
- Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 1
- View the Chapter 9, Lesson 1 video (Ramsey classroom)
- Identifying Financial Risk activity: students will brainstorm potential life-altering setbacks that could happen in their lives and the consequences that could come from those setbacks.
- Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 2
- View the Chapter 9, Lesson 2 video (Ramsey classroom)
- Auto Liability Coverage activity: students will read a case study to better understand the importance of liability coverage.
- Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 3
- View the Chapter 9, Lesson 3 video (Ramsey classroom)
- Renter's Risk activity: students will work in groups to create a presentation about rents insurance.
- Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 4
- View the Chapter 9, Lesson 4 video (Ramsey classroom)
- Health Coverage Comparison activity: students will compare health plans.
- Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 5

• View the Chapter 9, Lesson 5 video (Ramsey classroom) • Life Insurance Plans activity: students will analyze life insurance plans for both term life and whole life coverage. • Guided instruction through Foundations in Personal Finance, Chapter 9, Lesson 6 • View the Chapter 9, Lesson 6 video (Ramsey classroom) • Necessary Insurance activity: students will determine the types of insurance that are necessary and those that are not. • Chapter 9 Review activity • Chapter 9 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 9, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 9, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 9, Lessons 1-6	**Extensions:** • Guest Speaker (Insurance) • Chapter 9 Extension & Review **Remediation:** • Chapter 9 Remediation

Unit: Chapter 4 Credit and Debit	Time: 5 Blocks

Academic Standards:

- 17.1.9-12.C: Analyze the impact of various factors on a person's financial mindset and decisions
- 17.1.9-12.D: Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances
- 17.1.9-12.E: Assess the value of sharing financial goals and information with others
- 17.1.9-12.L: Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances
- 17.3.9-12.G: Compare the effects of using various payment methods when making purchases
- 17.3.9-12.M: Justify a decision to participate in or forgo a fundraising effort based on the organization and cause
    - 17.6.9-12.B: Describe how credit reports and scores are determined, used, and improved
    - 17.6.9-12.C: Compare various forms of credit and how each is used
    - 17.6.9-12.E: Calculate the total cost of credit given a variety of situations
    - 17.6.9-12.F: Describe the consequences of failing to repay debts and sources of debt management assistance

Essential Content/Objective: At the end of the unit, students will be able to:

- Define debt and evaluate the financial burden and risk that debt presents
- Understand the relationship between credit and debit
- Understand that credit is a financial product that's heavily marketed to us
- Identify sources and types of credit
- Understand the difference between revolving and installment credit
- Recognize a predatory lender
- Identify and evaluate the information used in determining a person's credit score
- Understand the purpose of a credit score and the components of a credit report
- Explain the importance of monitoring your credit report
- Evaluate the increased costs that come with using a credit card to make purchases
- Identify all the ways the credit card industry makes money
- Understand the financial impact of choosing to use credit to make purchases

Assessment:

- Chapter 4 Pre-Test
- Chapter 4 Post Test
- Chapter 4 Personal Finance Project (in lieu of typical summative assessment)

• Understand why car loans and leases are horrible ways to purchase a car • Understand why paying cash for cars and avoiding car loans is not only possible but also the best way to own a car • Explain strategies to avoid and get out of debt **Core Student Activities:** Students will complete/participate in the following: • Independent practice through the Chapter 4 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 1 • View the Chapter 4, Lesson 1 video (Ramsey classroom) • Minimum Payments Mean Costly Consequences activity: students will learn what making the minimum payments on a credit card looks like in the long run. • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 2 • View the Chapter 4, Lesson 2 video (Ramsey classroom) • Realities of Cash Advances activity: students will gain an understanding of cash advance and payday loan services. • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 3 • View the Chapter 4, Lesson 3 video (Ramsey classroom) • Examining Your Credit Report activity: students will review a credit report and differentiate among the purposes of each section of the report. • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 4 • View the Chapter 4, Lesson 4 video (Ramsey classroom) • Credit is Costly activity: students will use a sample disclosure form to identify, analyze, and evaluate information. • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 5 • View the Chapter 4, Lesson 5 video (Ramsey classroom)	

• Drive with Freedom activity: students will research cars to buy, keeping reasonable expectations for their current situation in life. • Guided instruction through Foundations in Personal Finance, Chapter 4, Lesson 6 • View the Chapter 4, Lesson 6 video (Ramsey classroom) • The Debt Snowball activity: students will gather information by looking at a scenario of someone who has debt. • Chapter 4 Review activity • Chapter 4 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 4, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 4, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 4, Lessons 1-6	**Extensions:** • Guest Speaker (Credit Monitoring) • Chapter 4 Extension & Review **Remediation:** • Chapter 4 Remediation

Unit: Chapter 11 Housing and Real Estate	Time: 4 Blocks

Academic Standards:

- 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
    - 17.6.9-12.G: Evaluate various rights and laws related to credit and their impact on consumers

Essential Content/Objective: At the end of the unit, students will be able to:

- Evaluate the cost-of-living expenses
- Understand what it means to be house poor
- Explain the differences between owning and renting
- Understand how to evaluate whether renting is always cheaper
- Understand the legal components of a lease agreement
- Explain the financial benefits of having a roommate and strategies to find one
- Understand the financial criteria for buying a home
- Explain how to choose the best type of mortgage

Core Student Activities: Students will complete/participate in the following:

- Independent practice through the Chapter 11 Case Studies with guided instruction and student-led discussion
- Guided instruction through Foundations in Personal Finance, Chapter 11, Lesson 1
- View the Chapter 11, Lesson 1 video (Ramsey classroom)
- Cost of Living Conversation activity: students will discuss the cost of living with an adult.
- Guided instruction through Foundations in Personal Finance, Chapter 11, Lesson 2
- View the Chapter 11, Lesson 2 video (Ramsey classroom)

Assessment:

- Chapter 11 Pre-Test
- Chapter 11 Post Test
- Chapter 11 Personal Finance Project (in lieu of typical summative assessment)

• To Rent or To Buy? activity: students will read case studies in which information is given about people's financial situations. They will then decide if the people in the case studies should buy or rent based on their season of life, finances, and financial plan. • Guided instruction through Foundations in Personal Finance, Chapter 11, Lesson 3 • View the Chapter 11, Lesson 3 video (Ramsey classroom) • Mistakes to Avoid When Renting activity: students will read an article that discusses four mistakes to avoid when renting. • Guided instruction through Foundations in Personal Finance, Chapter 11, Lesson 4 • View the Chapter 11, Lesson 4 video (Ramsey classroom) • Home Mortgage Options activity: students will evaluate the home-buying process as they analyze given incomes, savings amounts, and home mortgage options. • Chapter 11 Review activity • Chapter 11 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 11, Lessons 1-4 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 11, Lessons 1-4 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 11, Lessons 1-4	**Extensions:** • Guest Speaker (Landlord; Property Management) • Chapter 11 Extension & Review **Remediation:** • Chapter 11 Remediation

Unit: Chapter 6 Career Readiness	Time: 6 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 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

Essential Content/Objective: At the end of the unit, students will be able to:

- Define hard and soft skills and explain the difference
- Understand the importance and explain the benefits of first jobs
- Identify the important parts of a resume
- Understand the best way to present yourself during and after an interview
- Identify the common characteristics of an entrepreneur
- Understand the value of failure
- Evaluate the importance of developing a positive personal brand
- Identify your personal talents, your passions, and your values, and use them to find a career you love
- Develop a strategy to get into the career you love
- Adopt strategies for finding and landing your dream job
- Connect the realities of today's job market to your career goals
- Recognize the correlation between education, training, and potential earnings
- Understand the value of being a lifelong learner and investing in yourself
- Explain how income reflects career, education, and skill development choices

Assessment:

- Chapter 6 Pre-Test
- Chapter 6 Post Test
- Chapter 6 Personal Finance Project (in lieu of typical summative assessment)

Core Student Activities: Students will complete/participate in the following: • Independent practice through the Chapter 6 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 1 • View the Chapter 6, Lesson 1 video (Ramsey classroom) • Finding Work That Matters activity: students will consider real-life career situations by watching two clips. They will then reflect on Ken's advice. • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 2 • View the Chapter 6, Lesson 2 video (Ramsey classroom) • Preparing For and Performing in an Interview activity: students will prepare for an interview by answering common interview questions. • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 3 • View the Chapter 6, Lesson 3 video (Ramsey classroom) • Personal Brand Check activity: students will evaluate their personal brand by answering questions about their skills, experiences, and strengths. • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 4 • View the Chapter 6, Lesson 4 video (Ramsey classroom) • Discover Your Talent and Passion activity: students will work through the self-discovery process. • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 5 • View the Chapter 6, Lesson 5 video (Ramsey classroom) • Finding Your Dream Job activity: students will identify possible career options based on their talents, passions, and values. • Guided instruction through Foundations in Personal Finance, Chapter 6, Lesson 6 • View the Chapter 6, Lesson 6 video (Ramsey classroom)	

• Get Connected activity: students will consider who they should connect with right now. They will identify people they can learn from in their current stage of life. • Chapter 6 Review activity • Chapter 6 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 6, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 6, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 6, Lessons 1-6	**Extensions:** • Guest Speaker (Career Planning) • Chapter 6 Extension & Review **Remediation:** • Chapter 6 Remediation

Unit: Chapter 7 College Planning	Time: 5 Blocks

Academic Standards:

- 17.1.9-12.A: Determine the financial impact of various long-term goals
- 17.1.9-12.B: Apply a systematic decision making process, including opportunity costs, to setting and achieving financial goals
- 17.2.9-12.C: Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income
- 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
    - 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
    - 17.6.9-12.F: Describe the consequences of failing to repay debts and sources of debt management assistance
    - 17.6.9-12.G: Evaluate various rights and laws related to credit and their impact on consumers

Essential Content/Objective: At the end of the unit, students will be able to:

- Explain the steps students should take to strategically plan for their education
- Understand the realities of the student loan crisis
- Understand the different options for a college education
- Understand noncollege options for postsecondary education
- Understand the impact student loans can have on your financial future
- Evaluate multiple viewpoints related to paying for postsecondary education
- Explain how every spending decision has an opportunity cost
- Explain how, why, and when to complete the FAFSA
- Understand how, why, and when to complete grant and scholarship applications
- Develop a plan for cash flowing your postsecondary education
- Identify strategies for standing out in the scholarship application process

Assessment:

- Chapter 7 Pre-Test
- Chapter 7 Post Test
- Chapter 7 Personal Finance Project (in lieu of typical summative assessment)

• Identify strategies to maximize the return on a college investment • Understand how to calculate a school's net price **Core Student Activities:** Students will complete/participate in the following: • Independent practice through the Chapter 7 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 1 • View the Chapter 7, Lesson 1 video (Ramsey classroom) • Turning Dreams into Reality activity: students will engage in a discussion centered around their plans and dreams for the future. • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 2 • View the Chapter 7, Lesson 2 video (Ramsey classroom) • Finding the Right Fit activity: students will explore different career options and map out the steps needed to be prepared for these careers. • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 3 • View the Chapter 7, Lesson 3 video (Ramsey classroom) • What No One Told You About Student Loans activity: students will listen to a podcast and learn about the history of the student loan industry. • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 4 • View the Chapter 7, Lesson 4 video (Ramsey classroom) • The Free Money Hunt activity: students will conduct research on different scholarships they could apply for. • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 5 • View the Chapter 7, Lesson 5 video (Ramsey classroom)	

• Scholarship Essay activity: students will write a generic scholarship essay that will serve as a foundation for the essays they will write as they apply for scholarships. • Guided instruction through Foundations in Personal Finance, Chapter 7, Lesson 6 • View the Chapter 7, Lesson 6 video (Ramsey classroom) • Risk or Reward activity: students will calculate the net cost of attending a college for a specific career. Then, they will research the income of the career they chose and compare the cost of school versus the earning potential of that career. • Chapter 7 Review activity • Chapter 7 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 7, Lessons 1-6 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 7, Lessons 1-6 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 7, Lessons 1-6	**Extensions:** • Guest Speaker (College Planning) • Chapter 7 Extension & Review **Remediation:** • Chapter 7 Remediation

Unit: Chapter 13 Global Economics	Time: 3 Blocks

Academic Standards:

- 6.1.9.A: Analyze how choices are made because of scarcity
- 6.1.9.B: Identify the origin of resources and analyze the impact on the production of goods and services. Analyze how unlimited wants and limited resources affect decision making
- 6.1.9.C: Explain the opportunity cost associated with government policies
- 6.1.9.D: Explain how incentives cause people to change their behavior in predictable ways
- 6.1.12.B: Evaluate the economic reasoning behind a choice. Evaluate effective allocation of resources for the production of goods and services
- 6.1.12.C: Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations
- 6.1.12.D: Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations
- 6.2.12.A: Evaluate the flow of goods and services in an international economy
- 6.2.12.B: Analyze the effect of changes in the level of competition in different markets
- 6.2.12.C: Predict and evaluate how media affects markets
- 6.2.12.D: Predict how changes in supply and demand affect equilibrium price and quantity sold
- 6.2.12.E: Evaluate the health of an economy
- 6.2.12.G: Evaluate various economic systems
- 6.3.12.D: Evaluate the role that governments play in international trade
- 6.4.12.A: Evaluate the comparative advantage of nations in the production of goods and services
- 6.4.12.B: Assess the growth and impact of international trade around the world

Essential Content/Objective: At the end of the unit, students will be able to:

- Understand the difference between macroeconomics and microeconomics
- Describe how the factors of production, economic sectors, and chain of production all work together

Assessment:

- Chapter 13 Pre-Test
- Chapter 13 Post Test
- Chapter 13 Personal Finance Project (in lieu of typical summative assessment)

• Compare and contrast the characteristics of different economic systems • Explain how specialization allows countries to participate in global trade • Understand the interaction of supply, demand, and price • Understand the effect of profit motive and competition on a market economy • Describe the various parts of the business cycle and its effect on the economy • Recognize the role of exports and imports on the global economy • Understand how natural resources are tied to global economics • Describe how scarcity impacts personal and global decision-making **Core Student Activities:** Students will complete/participate in the following: • Independent practice through the Chapter 13 Case Studies with guided instruction and student-led discussion • Guided instruction through Foundations in Personal Finance, Chapter 13, Lesson 1 • View the Chapter 13, Lesson 1 video (Ramsey classroom) • The Chain of Production activity: students will identify the sector of the chain of production as described. • Guided instruction through Foundations in Personal Finance, Chapter 13, Lesson 2 • View the Chapter 13, Lesson 2 video (Ramsey classroom) • GDP Around the World activity: students will interpret data on charts to determine information about GDP. • Guided instruction through Foundations in Personal Finance, Chapter 13, Lesson 3 • View the Chapter 13, Lesson 3 video (Ramsey classroom) • The Impact of Inflation activity: students will identify the prices of products or services over a period of time to track inflation. They will calculate the rate at which the prices of goods and services have risen during those times and explain the effects of inflation by answering questions about their calculations.	

• Guided instruction through Foundations in Personal Finance, Chapter 13, Lesson 4 • View the Chapter 13, Lesson 4 video (Ramsey classroom) • The Impact of Poverty activity: students will understand the global impact of poverty and evaluate different economic levels and rates of poverty. • Chapter 13 Review activity • Chapter 13 Kahoot!	
Materials and Resources: • Foundations in Personal Finance • Ramsey classroom • Chapter/Lesson Warm Up Questions • Chapter Case Studies **Instructional Methods:** • Direct Instruction of Foundations in Personal Finance, Chapter 13, Lessons 1-4 • Guided Notes via visual presentations of Foundations in Personal Finance, Chapter 13, Lessons 1-4 • Analyze and Reflect via questioning throughout Direct Instruction and Guided Notes • Independent Practice utilizing the various activities for Chapter 13, Lessons 1-4	**Extensions:** • Guest Speaker (Business) • Chapter 13 Extension & Review **Remediation:** • Chapter 13 Remediation