



# 2012 Curriculum Catalog

Personal Financial Literacy

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### Course Overview

Personal Financial Literacy is a semester-length elective designed to help high school students prepare for success in making financial decisions throughout their lives.

Topics in the course address the advantages of making sound financial decisions in both the short and long term, income planning, money management, saving and investing, and consumer rights and responsibilities.

**Upon completion of Personal Financial Literacy, students should possess the knowledge and skills needed to do the following:**

- Find and evaluate financial information from a variety of sources when making personal financial decisions.
- Understand the role of income, taxes, and research in developing and planning a career path.
- Develop systems for managing money (including saving and investing) tied to personal financial goals.
- Recognize and understand a consumer's rights and responsibilities in a complex world market.

UNIT 1: FINANCIAL RESPONSIBILITY AND DECISION MAKING	
Assignment Titles	
1. Course Overview	12. Alternate Quiz 2—Form B: Financial Information
2. Introduction to Financial Literacy	13. Personal Financial Goals
3. Self-Assessment	14. Decision-Making Process
4. Taking Responsibility	15. Project: Making Decisions
5. Quiz 1: Overview of Financial Literacy	16. Quiz 3: Decision Making
6. Alternate Quiz 1—Form A: Overview of Financial Literacy	17. Alternate Quiz 3—Form A: Decision Making
7. Alternate Quiz 1—Form B: Overview of Financial Literacy	18. Alternate Quiz 3—Form B: Decision Making
8. Finding and Evaluating Financial Information	19. Special Project
9. Project: Reliable Financial Information	20. Review
10. Quiz 2: Financial Information	21. Test
11. Alternate Quiz 2—Form A: Financial Information	22. Alternate Test—Form A
	23. Alternate Test—Form B
	24. Glossary and Credits

UNIT 2: CAREERS AND INCOME	
Assignment Titles	
1. Exploring Career Options	12. Project: Tax Forms
2. Starting a Business	13. Quiz 2: Income and Taxes
3. Project: Self-Reflection	14. Alternate Quiz 2—Form A: Income and Taxes
4. Career Path	15. Alternate Quiz 2—Form B: Income and Taxes
5. Project: Reaching My Career Goals	16. Special Project
6. Quiz 1: Careers	17. Review
7. Alternate Quiz 1—Form A: Careers	18. Test
8. Alternate Quiz 1—Form B: Careers	19. Alternate Test—Form A
9. Sources of Income	20. Alternate Test—Form B
10. My Paycheck	21. Glossary and Credits
11. Taxes	

**UNIT 3: MONEY MANAGEMENT**
**Assignment Titles**

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|---|--|
| 1. Overview of a Budget                         | 17. Alternate Quiz 2—Form A: Financial Institutions and Services |
| 2. Project: Spending Diary                      | 18. Alternate Quiz 2—Form B: Financial Institutions and Services |
| 3. Spending                                     | 19. Financial Risks  |
| 4. Money Management Tools                       | 20. Project: Manage the Risks                                    |
| 5. Project: Create a Budget                     | 21. Quiz 3: Risks  |
| 6. Quiz 1: Budget                               | 22. Alternate Quiz 3—Form A: Risks                               |
| 7. Alternate Quiz 1—Form A: Budget              | 23. Alternate Quiz 3—Form B: Risks                               |
| 8. Alternate Quiz 1—Form B: Budget              | 24. Special Project  |
| 9. Financial Institutions                       | 25. Review   |
| 10. Project: Selecting a Bank                   | 26. Test   |
| 11. Services, Tools, and Resources              | 27. Alternate Test—Form A  |
| 12. Checking Account                            | 28. Alternate Test—Form B  |
| 13. Project: Choosing a Checking Account        | 29. Glossary and Credits   |
| 14. Project: Checkbook                          |  |
| 15. Online Banking                              |  |
| 16. Quiz 2: Financial Institutions and Services |  |

**UNIT 4: SAVING AND INVESTING**
**Assignment Titles**

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|------------------------------------|--|
| 1. It Pays to Save                 | 12. Project: Portfolio                 |
| 2. Savings Account                 | 13. Quiz 2: Investing                  |
| 3. Special Savings Accounts        | 14. Alternate Quiz 2—Form A: Investing |
| 4. Project: Where Should I Save?   | 15. Alternate Quiz 2—Form B: Investing |
| 5. Quiz 1: Saving                  | 16. Special Project                    |
| 6. Alternate Quiz 1—Form A: Saving | 17. Review                             |
| 7. Alternate Quiz 1—Form B: Saving | 18. Test                               |
| 8. Overview of Investing           | 19. Alternate Test—Form A              |
| 9. Stocks                          | 20. Alternate Test—Form B              |
| 10. Project: Tracking Stock        | 21. Glossary and Credits               |
| 11. Financial Planning             |  |

**UNIT 5: CREDIT, DEBT, AND CONSUMER SKILLS**
**Assignment Titles**

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|--------------------------------------|--|
| 1. Debt and Stewardship              | 15. Alternate Quiz 2—Form A: Loans     |
| 2. Credit Cards                      | 16. Alternate Quiz 2—Form B: Loans     |
| 3. Project: Selecting a Credit Card  | 17. Consumer Rights                    |
| 4. Creditworthy                      | 18. Consumer Purchases                 |
| 5. Credit Problems                   | 19. Project: Smart Consumer            |
| 6. Quiz 1: Credit                    | 20. Quiz 3: Consumers                  |
| 7. Alternate Quiz 1—Form A: Credit   | 21. Alternate Quiz 3—Form A: Consumers |
| 8. Alternate Quiz 1—Form B: Credit   | 22. Alternate Quiz 3—Form B: Consumers |
| 9. Overview of Loans                 | 23. Special Project                    |
| 10. Mortgages                        | 24. Review                             |
| 11. Other Loans                      | 25. Test                               |
| 12. Project: Making a Large Purchase | 26. Alternate Test—Form A              |
| 13. Rent or Buy                      | 27. Alternate Test—Form B              |
| 14. Quiz 2: Loans                    | 28. Glossary and Credits               |

**UNIT 6: COURSE REVIEW AND EXAM**
**Assignment Titles**

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|-----------|--------------------------|
| 1. Review | 3. Alternate Exam—Form A |
| 2. Exam   | 4. Alternate Exam—Form B |